

Exploring Barriers to Higher Education among Girls in Sarulia, Demra, Bangladesh

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ABSTRACT

The involvement of girls in higher education depends on a number of socio-economic, gendered, familial, cultural, mobility, safety, and institutional factors. This research focused on the barriers faced by girls in accessing higher education in Sarulia, Demra, Bangladesh, particularly on the interaction of these barriers in the semi-urban setting. Cross-sectional mixed-method design was adopted for this study, where 110 women aged between 16 to 25 years were surveyed quantitatively through purposive sampling technique and seven in-depth interviews were conducted qualitatively. The quantitative data were analyzed by applying descriptive statistics and Pearson's chi-square test, wherein Cramér's V test was applied for checking the strength of association, while the qualitative data were analyzed thematically. The findings showed that 73% reported family support while 82% identified financial hardship, transportation costs, gender discrimination, and safety/security concerns. Moreover, 91% reported social and cultural norms as limiting to an extent, and all participants identified early marriage as a challenge for the girls' higher education. There were significant associations between household income and financial constraints ($p < .001$), transportation challenges ($p < .001$), gender discrimination ($p = .006$), and security/safety issues ($p = .027$). In qualitative data, it was illustrated how financial limitations, family burdens, mobility challenges, gender stereotypes, and pressure from marriage were interlinked in the educational process of the girls. Based on Feminist Theory, Conflict Theory, and Bourdieu's Theory of Cultural Capital, this paper offers a framework called Gendered Educational Opportunity Framework (GEOF) and the Aspirations-Opportunity Gap which provides explanations for coexistence of educational aspirations and family support with structural challenges. According to the results, enhancing the opportunities for girls' higher education is likely to need financial, transportation, gender-sensitive, family, community, and institutional support. Given the purposive sample of 110 participants from a single semi-urban setting, the findings should be interpreted as context-specific rather than generalizable to all girls in Bangladesh.

Keywords: Girls' Higher Education, Gender Inequality, Educational Barriers, Aspirations–Opportunity Gap, Bangladesh

INTRODUCTION

Education plays a significant role in the process of human capacity building, social mobility, and socioeconomic development. Higher education is especially critical in this case since it gives advanced knowledge, skills, credentials, and opportunities for greater participation in economic and social processes. As far as women are concerned, access to good higher education is related to gender equality and women empowerment. Nevertheless, it should be stated that receiving a university diploma cannot compensate for the wider social and structural factors responsible for gender inequality in Bangladesh (Alam et al., 2025). The fact is that gendered social norms affect women's decision-making ability, mobility, resource access, and education/employment opportunities. Thus, education is tightly associated with women empowerment (Chandramohan et al., 2023).

It is clear that Bangladesh has made huge strides in ensuring the reduction of gender gaps in primary and secondary education, but it has failed to translate the same to equal access in higher education. According to Ahmed et al. (2023), who analyzed enrolment data of over 1.18 million higher education learners in Bangladesh, although there is parity in male and female enrolment in primary and secondary education, enrolment becomes lower for women especially those pursuing science, technology, engineering, and mathematics (STEM) fields. This is similar to observations made by Islam and Jirattikorn (2024) who noted that in spite of Bangladesh making efforts towards minimizing gender gaps in primary and secondary education, there are still underrepresentation of women in STEM higher education due to the perception of society, institutional challenges, prejudices, among others sociocultural constraints. This shows that the improvements made in terms of girls' access to earlier levels of education does not necessarily mean that girls have access to higher education. This means it is still important to comprehend what determines girls' access to higher education in Bangladesh.

From a sociological point of view, there can be no single answer to why girls are restricted from going to school because of individual motivation or intelligence alone. Access to education is part of larger social structures and is impacted by family resources, gender norms, parents' aspirations for their children, marital practices, local attitudes, mobility, and access to institutions. The concept of capital developed by Bourdieu (1986) plays an important role in sociological understanding of this issue in that it shows that educational opportunities depend on both economic and cultural and social capitals available in families. In the case of Bangladesh, these inequalities are additionally affected by the social norms regarding gender roles in the society. Qualitative studies in rural Bangladesh show how these social norms affect women's participation in family decision making, mobility, resource access, education, and work (Chandramohan et al., 2023).

Economic difficulty is one of the major structural barriers to women's higher education. Education in tertiary institutions requires not just tuition but other expenses such as those incurred on transportation, educational inputs, boarding, feeding, access to information technology, and many others. Recent research findings from Bangladesh reveal that lack of financial affordability, transportation expenses, budgeting problems in institutions, and gender-biased use of financial resources at home may hinder women from getting higher education. For instance, Hossain (2026) discovered that some students were constrained financially, particularly females, and that some families experiencing financial difficulties would prefer to educate their sons. These findings show that economic problems do not always act as gender-neutral constraints. Instead, financial limitations in families may be associated with gender biases about daughters' education and marital life in future.

Another risk factor for girl students is early marriage. The institution of marriage may change the status of a girl in her household, give her more housework duties, and limit her time and mobility for further studies. A recent study in Bangladesh proves that socially restrictive norms regarding girls' sexual behavior, mobility, and agency lead to the existence of child marriage (Naved et al., 2022). Furthermore, the existing literature on women's post-marriage education indicates that educational plans following marriage are determined under the influence of patriarchal family expectations and domestic duties (Chan et al., 2023). Therefore, early marriage and expectations related to it are especially relevant to the transition period from higher secondary to tertiary education, when studying becomes opposed to marriage expectations and household duties.

Transportation and security are also important determinants of access to education for women. Higher education may demand a long distance of travel on the part of the learners, thereby making the process both economically and socially expensive. For young females, issues of transport, besides being informed by the means of transport available and the cost involved, will also be shaped by incidences of harassment and security concerns and female mobility within acceptable social norms. In their qualitative study involving female passengers of public buses in Dhaka, Mowri and Bailey (2023) show how harassment, gender relations, infrastructure and broader sociocultural context shape women's experience of transport. Similarly, studies conducted in the rural areas of Bangladesh indicate that gender norms determine the places that women are allowed to visit and their mobility rights (Chandramohan et al., 2023). Thus, distance, in this case, should not just be viewed from the physical perspective as a challenge since the same can be a social problem of gender nature due to mobility limitations and security threats facing female students.

The research was carried out in Sarulia, Demra, Dhaka, a semi-urban locality within Dhaka that consists of poor and rural background families. The results can therefore be seen as context-specific to Sarulia and not representative of the girls in rural Bangladesh. The sociological importance of the study is in analyzing how various factors interconnect with each other, instead of considering financial barriers, gender barriers, early marriage, family expectations, transport and safety as separate problems. Recent literature suggests that norms and practices related to gender are connected to education, employment, decisions within the household, access to resources and mobility in affecting women empowerment (Chandramohan et al., 2023). In the same way, financial barriers for higher education among women could be connected to household poverty, transport barriers, and gender-based resource allocation (Hossain, 2026), whereas mobility is affected by gender-based safety issues (Mowri & Bailey, 2023). Such an analysis could help understand how the formal expansion of education opportunities is possible alongside the unequal access to education. In such a way, the current study will contribute to the discussion of gender and educational inequality among women by analyzing how the combination of household resources, patriarchal norms, marriage expectations and institutional accessibility affect continuation of girls in higher education.

Objectives of the Study

- To identify the socioeconomic constraints which prevent girls from joining higher education institutions.
- To examine the influence of social norms and gender discrimination on girls' higher education.
- To examine the influence of early marriage and family expectations on girls' higher education.
- To identify institutional, transportation, and safety barriers to girls' higher education and suggest measures for improving access.

LITERATURE REVIEW

Girls' Participation in Higher Education

Even though there has been a notable improvement in gender inequality among the primary and secondary levels of education in Bangladesh, this has not been consistent for the tertiary level. Ahmed et al. (2023), using enrolment statistics for more than 1.18 million learners, noted that the participation rate for both males and females was almost similar for the primary and secondary levels of education, while the percentage of women fell significantly in the tertiary level of education especially in the STEM fields. It is clear from this example that the fact that both boys and girls participate in the same ratio in the primary and secondary levels of education does not mean that this will be the case for higher learning.

Gender inequality within higher education institutions is also not limited to the first stage of enrolment. According to Alam et al. (2025), just receiving a degree is not sufficient for women's empowerment within Bangladesh because society continues to reproduce inequalities that will determine the prospects of women's future. As for Chandramohan et al. (2023), gendered social norms affect the women's access to education and labour markets as well as their ability to move around and participate in household decision-making processes. Thus, when speaking about women's enrolment in higher education, one should also pay attention to other aspects as well.

Socioeconomic Barriers

Inequality in the economy may have an effect on the ability to access higher education in both direct and indirect ways as far as educational costs are concerned. Aside from the tuition fees and exam charges, costs associated with transportation, study materials, housing, food and even online resources may be incurred as a result of participating in higher education. Recent research in Bangladesh has demonstrated.

According to Hossain (2026), factors limiting the financial access were transport costs, funding restrictions at institutions, lack of financial aid and unequal distribution of educational expenses at household level (Hossain, 2026; Islam & Alam, 2024).

As such, socioeconomic status does not necessarily act as a neutral barrier to education. With the limited household resources distributed in the environment where children, especially boys and girls, have very different roles in terms of economy and family, it is possible that a girl child would face more disadvantages in terms of education. The connection between economic inequality and gender inequality should be viewed in terms of access to higher education since tertiary education usually requires a longer financial investment.

Patriarchy, Gender Norms, and Family Decision-Making

Social norms based on gender also have a very significant impact on educational opportunities of women. Chandramohan et al. (2023) in their qualitative research performed in rural Bangladesh indicated that gender norms affected women's decision-making capacity, mobility, resource access, education, and employment. Moreover, education and employment have been identified as important variables affecting women's decision-making ability and mobility. Hence, women's educational engagement has been placed in the context of more complex systems of gender relations than mere individual ambition.

Within the family environment, parents' support can be both an enabling factor and conditional. Parents may be interested in their daughters' education while limiting their mobility, marriage age, domestic chores, place of studying and other variables. Women's educational engagement may thus have to be reconciled with gendered expectations. Chan et al. (2023) in their study of women's education after marriage in Matlab, Bangladesh pointed out that gender norms have historically expected that women marry early, engage in domestic work, and abandon any educational activity once they got married.

Early Marriage and Educational Continuity

Child marriages still hold an intimate connection with the educational journey of girls in Bangladesh. In their research conducted through 15,474 women in Bangladesh, Bhowmik et al. (2021) highlighted the connection between women's education, child marriage, and adolescent childbirth. The results of their findings indicate the necessity of taking marriage into account in the social context while considering the educational opportunities of girls.

The relationship between marriage and education is not limited to whether the girl has already been married. It can be considered even prior to marriage due to its influence on the attitude of the families about further education, movement, and the value of education in general. From the perspective of women's education after marriage in Matlab, the aspiration for education continues to be negotiated within the gender norms related to marriage and housework (Chan et al., 2023). Therefore, the period from higher secondary to tertiary education becomes especially vulnerable due to the opposition between education and marriage-related norms.

Transportation, Distance, and Safety

Higher education accessibility is determined not only by the presence of institutions but also by the conditions in which students may reach the institutions. Transportation costs might become a significant addition to the financial costs of higher education especially for those who have to commute constantly. In his paper, Hossain (2026) noted that transportation costs constitute one of the financial limitations that affect women's access to higher education in Bangladesh for those who commute from marginalized communities.

However, for women transportation is both the question of financial and gender safety concerns. In their study conducted with the help of in-depth qualitative interviews of 30 female bus commuters in Dhaka, Mowri and Bailey (2023) revealed that women's experience of using public transportation was determined by factors such as harassment, gendered power relations, sociotechnical infrastructure, and cultural context. The study proves that the issue of women's mobility should be approached through the consideration of both the question of the distance traveled and the perception of safety.

Mobility constraints may be exacerbated through the lens of gender norms. As stated by Chandramohan et al. (2023), the mobility of women in rural areas of Bangladesh is impacted by gender norms which are

socially constructed. In other words, the distance will become an additional barrier to accessing education for girls from a gender perspective when there are associated issues such as transport cost, safety, harassment, and limitations on women's movement.

Higher Education, Agency, and Empowerment

Higher education could have the potential to help in the enhancement of the agency and empowerment of women through the extension of knowledge, skills, social involvement, and opportunities. Nevertheless, findings in recent times from Bangladesh show that one cannot presume that enrolment or graduation of any kind guarantees gender equality. According to Alam et al., 2025, having a university education does not guarantee that the woman becomes empowered due to the existence of other societal factors that lead to the perpetuation of gender inequality. The importance of higher education therefore also depends on the social and institutional context within which education is obtained and utilized thereafter.

The above idea is true in line with findings that have been observed in rural Bangladesh where education and work are seen as key facilitators of empowerment and freedom of movement of women (Chandramohan et al., 2023). Education participation therefore can help in increasing the agency of women, although the empowering role of education is still dependent on gender norms, domestic arrangements, economic resources, and the chances of using their education.

Research Gap

Several recent studies have produced useful insights on women's tertiary education enrollment, higher education gender imbalance, early marriages of girls, women's mobility, financial barriers, and gender norms in Bangladesh (Ahmed et al., 2023; Alam et al., 2025; Bhowmik et al., 2021; Chandramohan et al., 2023; Hossain, 2026; Mowri & Bailey, 2023). Nevertheless, such issues are commonly studied independently or within specific educational areas, groups of population, or institutions. Specifically, Ahmed et al. (2023) concentrate on the issue of women's participation in STEM areas, Hossain (2026) focuses on financial barriers in Alia Madrasah higher education, while Mowri and Bailey (2023) explore women's mobility and safety in public transportation.

It is possible to conduct further localized sociological research, which would consider the impact of the interaction between economic distress, family support, gender discrimination, pressure on marriage, transportation, safety and social norms on the process of girls' transition into and continuation in higher education.

The current research aims at filling this gap by conducting survey and qualitative research among young women from Sarulia, Demra. Instead of considering barriers as separate elements, the interplay of those factors in household, community, and institutional context will be explored.

THEORETICAL FRAMEWORK

An integrated theoretical framework combining the concepts of Feminist Theory, Conflict Theory, and Theory of Cultural Capital of Bourdieu is used in the research to explore barriers to higher education for girls. In contrast to examining separate theories, the research framework examines the interactions between gender dynamics, economic inequality, resources in families, and access to institutions affecting the educational process of girls.

The main focus will be on Feminist Theory to comprehend how patriarchal beliefs and gender dynamics impact educational experiences of girls. Gender norms have an impact on women's mobility, access to resources, education, work, and involvement in decision-making in Bangladesh (Chandramohan et al., 2023). Also, marriage pressures and domestic roles might affect women's continuity of education (Chan et al., 2023). Therefore, such barriers as early marriage, gender inequality, mobility problems, and safety issues can be viewed as interrelated manifestations of gender inequality.

On the other hand, Conflict Theory helps this approach to show how economic resources are unequally distributed. Attending higher education institutions involves expenditures on tuition fees, transport, study materials, digital resources, and many other costs associated with higher education. The issue of financial problems may become gender-based if family resources are unevenly allocated among sons and daughters. Research conducted in Bangladesh shows how financial problems, costs related to transport, and gender-biased distribution of household resources may affect women's higher education achievement (Hossain, 2026).

Bourdieu's theory of cultural capital (1986) helps understand why purely economic factors are not sufficient to explain educational persistence. The families of students vary by their educational experience, knowledge, aspirations, and connection to higher education. The parents who are more educated can help their daughters choose the best path in admission, obtaining scholarship, selecting courses, and planning careers. The theoretical approaches discussed above have led to the formulation of a theoretical framework termed the Gendered Educational Opportunity Framework (GEOF), as shown in Figure 1. Four aspects, namely the economic resources within the household, the gender-based social expectations, the cultural capital within the family and institutional accessibility are identified within this theoretical framework. The last aspect comprises distance, accessibility and safety at the institutions.

The key component of the framework is the Aspirations-Opportunity Gap. It is a term referring to the discrepancy that exists between the aspiration for a higher education held by girls or their families and the ability of achieving those aspirations. While the families may be supportive of girls' education, economic constraints, early marriages, movement barriers, lack of education, distance and safety might hinder the realization of their aspirations.

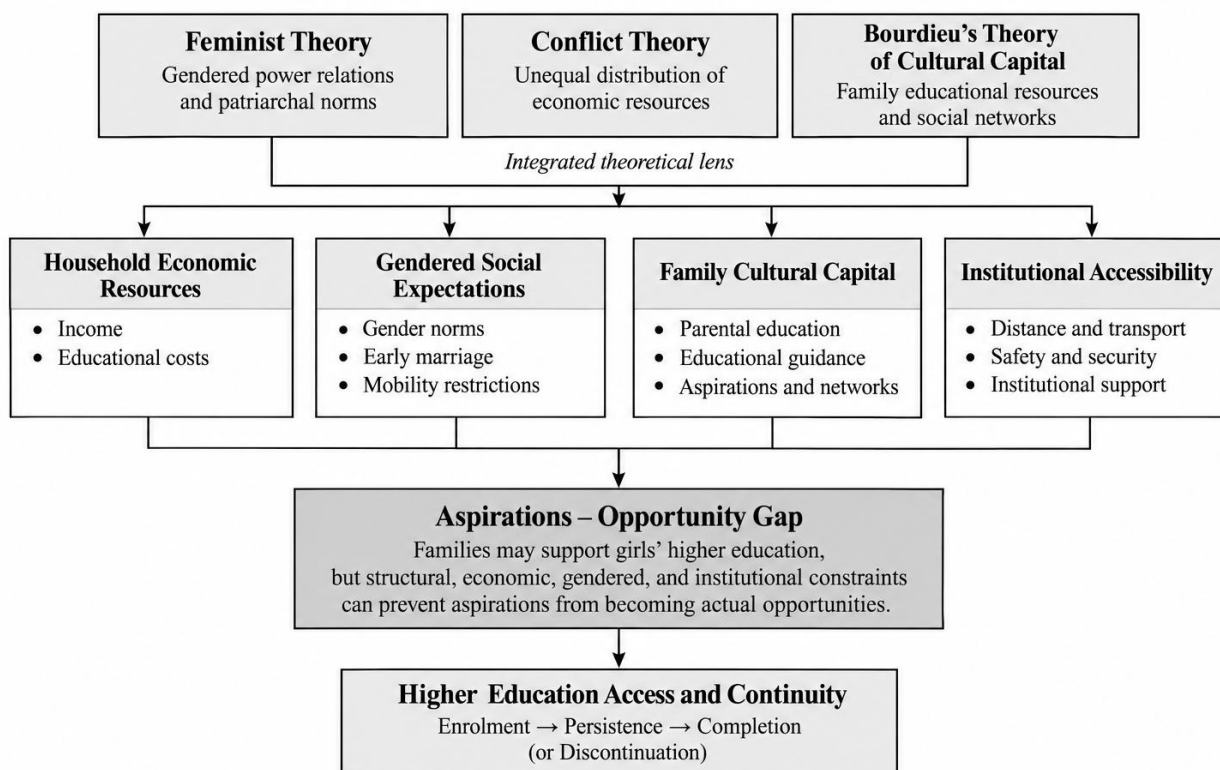


Figure 1. Gendered Educational Opportunity Framework (GEOF)

Source: Developed by the Authors Based on the Integrated Theoretical Framework

Therefore, the proposed GEOF framework views girls' involvement in higher education as an effect of the intersection between what families can afford, what educational means they have, what socially girls are allowed to do, and what educational opportunity is available to them. These intersecting factors determine the Aspirations-Opportunity Gap and affect enrolment, persistence, completion, or discontinuation in higher education. The developed theoretical framework serves as the analytical background for interpretation of the

research findings concerning poverty, family support, gender discrimination, early marriage, social norms, transportation, and safety.

METHODOLOGY

Research Design

The research was conducted through the use of a cross-sectional mixed method design, which involves combining both quantitative and qualitative methods to explore barriers to girl's higher education in Sarulia, Demra, Bangladesh. This is because the research used a quantitative method in the form of a structured questionnaire to 110 young women, together with qualitative method in the form of semi-structured in-depth interviews (IDIs) to seven respondents. The quantitative method was applied in identifying the prevalence and statistical associations of major educational barriers, while qualitative method provided in-depth understanding of the barriers.

Study Area

The study was carried out in Tengra, Sarulia, Demra, Dhaka, Bangladesh, which is a semi-urban setting that features socio-economic heterogeneity and the existence of families from a rural background. This location was chosen as issues of finances, socially defined roles according to gender, early marriage, transportation problems, safety concerns, and access to institutions relate to the education of girls. Since the research was conducted in one semi-urban setting, the results obtained have been viewed as context-bound and not generalizable to all girls in Bangladesh.

Population, Sampling, and Sample Size

The target population of this study comprised young women ranging in age between 16-25 years of age who were in higher secondary or university education or were qualified for further higher education. Purposive sampling method was employed for selecting the participants on the basis of age, educational status, residency in the study area, accessibility, willingness, and relevance to the objectives of this study. For the quantitative data, the sample size was 110. Using Cochran's sample size formula, the estimated sample size came out to be 106 and it was raised to 110.

Since the selection of the participants was done by purposive sampling method and not probability sampling, the statistical results are interpreted as per the study sample level. The qualitative data collection involved seven in-depth interviews (IDIs) from the young women from the study setting. The interviews served the purpose of collecting detailed information related to their educational aspirations and determinants of higher education.

Data Collection Instruments

Quantitative information was obtained from the use of structured questionnaires focusing on the areas of educational level, monthly household income, family support, difficulty in finances, expenses incurred when moving about, gender-based discrimination, early marriages, social and cultural norms, and safety/security issues.

In the qualitative study, the research team used a semi-structured interview guide to conduct the seven IDIs. The IDIs covered topics such as educational background and expectations, economic challenges, family support and decision-making, gender-based discrimination, social and cultural norms, early marriages, difficulties in transportation, safety and security, institutional barriers, coping mechanisms, and attitudes towards higher education.

Data Processing and Analysis

After the completion of the data collection process, the questionnaires were cleaned, coded, and entered in IBM SPSS Statistics Version 26 and Microsoft Excel. Descriptive statistics such as frequencies and

percentages were employed to report respondents' demographic profile and prevalence rates of major barriers that affect access to higher education.

Pearson's chi-square (χ^2) tests were done to identify relationships between household income on a monthly basis and selected barriers which included poverty, transportation expenses, gender discrimination, and concerns related to security and safety. Statistical significance was established at $p < .05$ and strength of the relationship was determined using Cramér's V. The inferential analysis identified relationships among the study variables within the sample population and it did not show causality and generalizability due to the non-random purposive sampling technique employed.

Qualitative data from seven individual in-depth interviews were analyzed using the thematic analysis method. In-depth interview data were sorted out based on recurring ideas and experiences. Categories that were related were then grouped into major themes of family support and limitations of resources, financial and transportation and safety barriers intertwined, gender-related social norms and early marriages, as well as governmental and institutional support.

Ethical Considerations

The participants were briefed regarding the objectives and process involved in the study prior to data collection. The participation of the subjects was on a voluntary basis, and informed consent was secured before the start of the study. Confidentiality and anonymity were assured during the entire research process. The participants were also made aware of their option to not answer any questions or withdraw from the study anytime.

RESULTS

Descriptive Quantitative Findings

Educational Status of the Respondents

Table 1. Educational Status of the Respondents

Educational Status	Frequency (n)	Percentage (%)
Higher Secondary	80	73
Graduate	20	18
Dropped Out	10	9
Total	110	100

From Table 1 above, 73% of the respondents were pursuing higher secondary education, 18% were graduates, while 9% had failed to complete their education. The higher number of higher secondary respondents implies that most of the respondents were at a very crucial point in their academic careers.

Major Socioeconomic and Educational Barriers

Table 2. Distribution of Respondents by Major Barriers to Higher Education

Variables	Response Category	Frequency (n)	Percentage (%)
Monthly Family Income	Below BDT 10,000	70	64
	BDT 10,000–20,000	20	18
	BDT 20,001–30,000	10	9
	Above BDT 30,000	10	9

Family Support	Yes	80	73
	Partial	20	18
	No	10	9
Financial Hardship	Yes	90	82
	No	20	18
Transportation Cost	Yes	90	82
	No	20	18
Gender Discrimination	Yes	90	82
	No	20	18
Early Marriage	Yes	110	100
	No	0	0
Social/Cultural Norms	Yes	80	73
	To Some Extent	20	18
	No	10	9
Safety/Security Concerns	Yes	90	82
	No	20	18

There are several major trends that should be considered from Table 2. Even though 73% of survey participants considered family support as a factor affecting higher education of girls, 82% considered financial problems as obstacles. As many as 82% of survey participants referred to transportation costs, gender discrimination, and safety/security problems. In addition, 91% of participants indicated the effect of social/cultural factors on higher education of girls directly (73%) or indirectly (18%). All the participants considered early marriage as a barrier in higher education. It is possible to state that family support and barriers exist at once, which means that positive attitude in the family could be insufficient.

Inferential Statistical Analysis

Table 3: Cross-Tabulation of Monthly Family Income and Financial Hardship

Monthly Family Income	Financial Hardship: Yes	Financial Hardship: No	Total
Below BDT 10,000	65	5	70
BDT 10,000-20,000	16	4	20
BDT 20,001-30,000	6	4	10
Above BDT 30,000	3	7	10
Total	90	20	110

The results suggest that financial difficulty declined with increases in household income. About 92.9% of respondents with income less than BDT 10,000 experienced financial difficulty, as opposed to 80.0% who were in the category of income BDT 10,000-20,000, 60.0% who belonged to income category of BDT 20,001-30,000, and 30.0% of respondents with income more than BDT 30,000. Chi-square test revealed a significant association between household income and financial difficulty, $\chi^2(3) = 27.03$, $p < .001$, Cramér's $V = .50$, suggesting a relatively strong association between the two variables.

Table 4: Cross-Tabulation of Monthly Family Income and Transportation Cost

Monthly Family Income	Transportation Barrier: Yes	Transportation Barrier: No	Total
Below BDT 10,000	64	6	70
BDT 10,000–20,000	16	4	20
BDT 20,001–30,000	6	4	10
Above BDT 30,000	4	6	10
Total	90	20	110

The results reveal that transportation barriers reduced as the household income rose. Transportation costs as a barrier were reported by 91.4% of respondents having an income level less than BDT 10,000, while the percentages for households having an income of BDT 10,000 to 20,000, BDT 20,001 to 30,000, and above BDT 30,000 were 80.0%, 60.0%, and 40.0% respectively. A statistically significant relation between the two was revealed through the chi-square test, $\chi^2(3) = 19.35$, $p < .001$, Cramér's $V = .42$, suggesting a moderate association between the two variables.

Table 5: Cross-Tabulation of Monthly Family Income and Gender Discrimination

Monthly Family Income	Gender Discrimination: Yes	Gender Discrimination: No	Total
Below BDT 10,000	62	8	70
BDT 10,000–20,000	17	3	20
BDT 20,001–30,000	6	4	10
Above BDT 30,000	5	5	10
Total	90	20	110

From the results, it is evident that reports of gender discrimination declined as the level of income increased in the households. Gender discrimination was reported by 88.6% of respondents with a monthly household income below BDT 10,000, compared with 85.0% of those earning BDT 10,000–20,000, 60.0% of those earning BDT 20,001–30,000, and 50.0% of those earning above BDT 30,000 per month. There was a statistically significant relationship between household income and gender discrimination, $\chi^2(3) = 12.29$, $p = .006$, Cramér's $V = .33$, indicating a moderate association between the two variables.

Table 6: Cross-Tabulation of Monthly Family Income and Safety/Security Concerns

Monthly Family Income	Safety Concern: Yes	Safety Concern: No	Total
Below BDT 10,000	61	9	70
BDT 10,000–20,000	17	3	20
BDT 20,001–30,000	7	3	10
Above BDT 30,000	5	5	10
Total	90	20	110

Results demonstrate that the number of respondents who had security concerns decreased with an increase in the level of their household income. 87.1% of the respondents who earned less than BDT 10,000 expressed security concerns, while 85.0%, 70.0%, and 50.0% of the respondents earning between BDT 10,000 and 20,000, between BDT 20,001 and 30,000, and above BDT 30,000, respectively, expressed security concerns. There is a statistically significant relationship between income and safety/security concerns $\chi^2(3) = 9.21$, $p = .027$, Cramér's $V = .29$, indicating a small-to-moderate association between the two variables.

Table 7: Summary of the Chi-Square Analysis

Variables Tested	χ^2	df	p-value	Cramér's V	Interpretation
Income × Financial Hardship	27.03	3	< .001	.50	Stronger association
Income × Transportation Cost	19.35	3	< .001	.42	Moderate association
Income × Gender Discrimination	12.29	3	.006	.33	Moderate association
Income × Safety/Security Concerns	9.21	3	.027	.29	Small-to-moderate association

The chi-square analysis revealed significant relationships between household income and all four barriers ($p < .05$). The most significant relationship was found to exist between household income and financial barrier ($\chi^2(3) = 27.03$, $p < .001$, Cramer's $V = .50$) while the second one was between household income and transportation cost ($\chi^2(3) = 19.35$, $p < .001$, $V = .42$). Further on, there were significant relationships between household income and gender discrimination ($\chi^2(3) = 12.29$, $p = .006$, $V = .33$) and safety/security barrier ($\chi^2(3) = 9.21$, $p = .027$, $V = .29$).

Qualitative Findings

The analysis of the seven IDIs led to a better understanding of the experience of the barriers described above. Four main themes can be identified as follows: family support limited by resource constraints; interrelated barriers of finance, transport, and safety; and the necessity of institutional and governmental support. Pseudonyms have been used for all interview participants to protect their identities and maintain confidentiality.

Family Support and the Aspirations-Opportunity Gap

It can be stated from the qualitative findings that family support cannot assure educational continuity. In this respect, some families support the idea of further education for their daughters but do not have enough resources to make this wish reality.

Nadia noted:

“My parents want me to go ahead in my education but due to financial issues and family obligations, I find it very difficult to study.”

This example reflects the concept of Gendered Educational Opportunity Framework (GEOF) that identifies an Aspirations-Opportunity Gap. The girls and their families might have aspirations for education, but poverty and family obligations prevent them from turning these aspirations into reality.

Financial, Transportation, and Safety Barriers

The interviews also revealed that financial issues, transport, and safety are interlinked issues rather than being separate ones. Transport brings about direct financial expenditure while at the same time posing safety and transport issues.

Sumaiya commented:

"If there was a provision of scholarships, safe transport, and financial support from the government for girls like us in the countryside, many girls could pursue higher education."

This clearly shows that in order to enhance the educational prospects of the girls, both financial help and safe transport are needed.

Gendered Social Expectations and Early Marriage

Another finding emerging from participants' accounts was the influence of gendered roles, domestic chores, marital status, and constraints on mobility for females. This qualitative finding was corroborated by the descriptive findings that 82% saw gender discrimination as a hurdle, 91% felt some influence of social/cultural norms, and all participants saw the negative impact of early marriages on the higher education of girls. This implies that girls' education is influenced by more general family/community expectations regarding gender roles.

Institutional and Government Support

Respondents highlighted the need for scholarships, financial aid, safe transportation, safe educational settings, improved learning facilities, counseling, mentoring, and increased community awareness.

According to Ayesha:

"Colleges have to ensure a safe environment and good learning facilities in order to provide girls from rural areas access to higher education."

Qualitative findings thus demonstrate that respondents viewed the government and educational institutions as key players in addressing structural obstacles to the higher education of girls.

Integration of Quantitative and Qualitative Findings

The relationship between the two strands highlights that there are a number of dimensions that serve as barriers to girls' higher education and possibly reinforce each other. Notably, 73% of those who responded indicated family support, whereas 82% of them indicated financial hardship, transportation barriers, gender discrimination, and safety/security issues at the same time. Furthermore, 91% recognized the presence of some effect of social/cultural norms. The qualitative information helps understand the paradox noted above. Families can appreciate their daughters' higher education but do not have enough money; institutions can be available on paper but not easy to access because of transportation costs and safety issues; girls' ambitions for education can clash with ideas about marriage, housework, and women's mobility. Also, the inferential analysis revealed that household income had statistically significant relationships with financial hardship (Cramér's $V = .50$), transportation barriers ($V = .42$), gender discrimination ($V = .33$), and safety/security concerns ($V = .29$). The implication from these results is that economic disadvantage of families participating in the study is related to several barriers and not just to financial constraints. Taken together, these findings are consistent with the proposed Gendered Educational Opportunity Framework (GEOF). Indeed, the examples show the interconnection between Household Economic Resources, Gendered Social Expectations, Family Cultural Capital, and Institutional Accessibility, as well as the concept of Aspirations–Opportunity Gap – the gap between the desire of the girls to study and their ability to do so. Generally speaking, the conclusion made from the evidence provided shows that increasing educational opportunities for girls in Sarulia, Demra goes beyond supporting their aspirations alone. It is essential to provide financial assistance, reliable and safe transportation, reduce gender restrictions, prevent early marriage interfering with education process, provide favorable family and community environment and institutional support.

DISCUSSION

This study's results show that the obstacles for higher education among girls in Sarulia, Demra are multifaceted and interrelated. Financial deprivation, gender stereotypes, early marriages, transportation

issues, safety, family situations, and institutional accessibility together influence how girls can access higher education. As seen from both the descriptive and inferential results, these obstacles are not independent of one another. Financial deprivation may be associated with several other educational barriers. Such a result is in line with what we expected according to our suggested model, the Gendered Educational Opportunity Framework (GEOF). GEOF shows how girls' higher education is formed by Household Economic Resources, Gendered Social Expectations, Family Cultural Capital, and Institutional Accessibility.

Economic disadvantage turned out to be one of the key dimensions of educational inequality. The majority of respondents (64%) came from households with an income less than BDT 10,000 a month, and 82% of respondents faced financial problems as the barriers to higher education. More importantly, the inferential analysis showed a statistically significant relationship between the income level and financial problems, $\chi^2(3) = 27.03$, $p < .001$, with Cramér's $V = .50$ that means the presence of quite strong association between these variables. Financial problems were reported by 92.9% of respondents from households earning below BDT 10,000, while only 30.0% from those with an income above BDT 30,000. Therefore, it is evident that economic barriers play a particularly significant role among respondents from low-income families. Conflict Theory suggests that the unequal resources of the household may lead to the unequal educational opportunities because different families have different possibilities to cover the expenses on tuition fees, transport, studying materials, and other costs related to higher education. This interpretation corresponds to the findings of previous researches which considered socioeconomic and financial barriers as the key factors of higher education participation in Bangladesh (Ahmed et al., 2023; Hossain, 2026; Rahman et al., 2023).

The link between household income and transport barriers is another way to see that the economic deprivation of individuals goes beyond their actual education expenditures. The chi-square test revealed a statistically significant connection between household income and transport barriers, $\chi^2(3) = 19.35$, $p < .001$, Cramér's $V = .42$. Respondents from households with earnings of less than BDT 10,000 faced transport barriers to accessing higher education at a rate of 91.4%, while those from households with earnings of more than BDT 30,000 had a rate of 40.0%. Hence, transport barriers become another important tool via which economic conditions of households can affect their access to higher education.

Transportation and gender is also linked to safety. The safety/security concerns emerged among the factors preventing mobility for eighty-two percent of the participants, and the inferential statistics revealed a statistically significant connection between household income and safety/security concerns, $\chi^2(3) = 9.21$, $p = .027$, Cramér's $V = .29$. Concerns about safety emerged for 87.1% of the participants from the low-income bracket compared to 50.0% from the high-income bracket. Though the effect size of this relationship is not as large as in the case of financial hardship and transportation, it still shows that there is a link between the economic status of the respondents and their safety limitations. The lower-income households might have less choice when it comes to safe transportation. This interpretation fits well with the findings of Mowri and Bailey (2023), who reveal that women's experience of transportation in Dhaka is influenced by harassment, gender relations, infrastructure, and sociocultural environment.

Gender discrimination was yet another barrier that proved to be important. Descriptively, gender discrimination against girls for higher education was found among 82% of respondents. Inferentially, there was a statistically significant relationship between household income and gender discrimination, $\chi^2(3) = 12.29$, $p = .006$, Cramér's $V = .33$. Gender discrimination was reported by 88.6% of respondents whose family income was less than BDT 10,000 compared to 50.0% among those respondents whose family income was more than BDT 30,000. The medium relationship indicates that economic and gender discrimination can go hand in hand in terms of influencing education. In light of the feminist approach to gender discrimination, it is not possible to discuss gender discrimination independently of the economic context as well as gender-based social norms.

In addition, early marriage and sociocultural norms also lend credence to the gendered dimension of educational obstacles. Ninety-one percent of respondents reported that there was an influence of social and cultural norms on girls' higher education, while all respondents felt that early marriage had negative effects on higher education. This is corroborated by other studies on the connections between child marriage, gender norms, household duties, mobility, and continuity of education among women in Bangladesh

(Bhowmik et al., 2021; Chan et al., 2023; Naved et al., 2022). Since all respondents chose the same response for the question on early marriage, it was not possible to explore any association between early marriage and household income in the same way as in the Chi-Square tests. However, the unanimity of responses shows how important early marriage was as a barrier to girls' education.

Yet another important finding is the existence of the two opposing concepts: family support and constraints. While 73% of participants felt that their families supported girls' access to higher education, there were also many participants who faced various constraints such as financial limitations, transportation issues, gender-related constraints, and even safety concerns. The conclusions drawn through qualitative research make it possible to understand why it is not a contradiction. The story told by Nadia shows how parents can provide incentives for their children to continue learning while the existing constraints prevent them from doing so due to the problems with finances and family responsibilities.

Qualitative findings also support the links found using quantitative approaches. Financial constraints, problems related to transport, and safety problems are described as being linked together as opposed to being standalone issues. The case of Sumaiya is an example of someone who has mentioned scholarships, safe transport, and financial assistance as being crucial in order to continue with higher education.

Overall inferential relationships are specifically important for the proposed GEOF. Financial problems were associated mostly with family income (Cramér's $V = .50$) while difficulties related to transportation ($V = .42$), gender discrimination ($V = .33$) and safety/security concerns ($V = .29$) were identified. The data obtained demonstrate that family economic resources are not only associated with financial obstacles but also mobility obstacles, gender-specific obstacles and safety/security obstacles. The above findings support the central proposition of the GEOF according to which Family Economic Resources need to be considered in terms of Gendered Social Expectations and Institutional Accessibility rather than as a separate dimension. The concept of cultural capital developed by Bourdieu also expands the above analysis showing that educational opportunity not only depends on economic resources but also on educational experience and awareness of families.

Overall, the results suggest that the proposed framework of the Gendered Educational Opportunity Framework (GEOF) is useful in analyzing the educational opportunities for girls in the present case. Household Economic Resources refer to the ability to obtain education due to material resources available; Gendered Social Expectations have an effect on mobility, domestic duties, discrimination, and marriage prospects; Family Cultural Capital refers to educational knowledge, advice and aspirations; and Institutional Accessibility denotes the possibility to access and utilize educational opportunities. The Aspirations–Opportunity Gap ties together these components by providing an explanation why it is possible to have positive educational aspirations and family support despite having problems in accessing and sustaining higher education.

However, the results need to be understood against the methodological limitations of the study. In particular, the sample included 110 young women who were chosen through purposive sampling from one semi-urban location in Sarulia, Demra. Therefore, it is not appropriate to generalize the statistically significant relations observed within the sample to all girls in Bangladesh. The Chi-square analysis points out relationships rather than causality; however, the cross-sectional study does not allow determining the direction of causality. In order to understand the results properly, it is necessary to consider them as relationships that are found in the sample used in the study and require further investigation on a larger probability sample base.

CONCLUSION

Based on this study, girls' higher education in Sarulia, Demra is constrained by the interlinked economic, gender, social, transportation, safety, and institutional obstacles. Even though 73% of participants cited family support, 82% mentioned financial difficulties, transportation expenses, gender discrimination, and safety or security issues, whereas 91% talked about social or cultural norms.

The inferential analysis also revealed a statistically significant relationship between household income and financial difficulties ($p < .001$), transportation barriers ($p < .001$), gender discrimination ($p = .006$), and safety or security issues ($p = .027$), which means that economic disadvantage is associated with different dimensions of educational constraint. Qualitative research results further confirmed the connection between these obstacles within girls' experience in getting education.

Taken together, these findings support the usefulness of the proposed Gendered Educational Opportunity Framework (GEOF) and the Aspirations–Opportunity Gap, where educational aspirations and family support can occur alongside structural barriers. To enhance girls' higher education, it is necessary to provide them with sufficient financial support, safe and affordable transport, elimination of gender-related barriers, education-disrupting early marriage, and support of families and communities. The study is based on the sample of respondents selected through purposive sampling and conducted only in one semi-urban locality.

POLICY IMPLICATIONS AND RECOMMENDATIONS

The results imply that efforts should tackle various barriers at once rather than considering them as isolated issues.

Financial Support: Scholarships, grants, tuition fee waiver schemes, and other forms of direct financial support should be improved for girls from poor backgrounds. Financial support must take into account indirect costs associated with education, such as transport, textbooks, study material, and Internet access, since those costs can have an impact on education despite affordable tuition fees.

Safe and Cost-Effective Transportation: Access to education entails access to safe and efficient transport. Appropriate bodies, such as government departments and educational institutions, should ensure subsidized transport facilities, especially for those traveling long distances. Policies should also take into consideration measures to prevent harassment outside campus areas as well.

Early Marriage and Gender Norms: The universal belief about the challenges caused by early marriage shows the need to increase the efforts to prevent and raise awareness at the community level. It is necessary to involve families, teachers, local authorities, community members, and other stakeholders into the programmes focused on raising awareness about the impact of early marriage on education and continuing education of girls. It is also needed to question restrictive gender norms.

Education Institutions Sensitive to Gender Issues: Colleges and universities have to develop strategies for preventing and dealing with sexual harassment and creating safe environments for studying, counseling, mentoring and student services.

Guidance and Support in Education for Disadvantaged Children: Women coming from poor backgrounds where there was no experience of university education will need further advice on procedures of admission, scholarships, subjects to be chosen, study obligations and career options. Thus, educational establishments have to pay special attention to mentoring, career advice, admission advice and information provision, especially for future first generation female students.

Coordinated Approach: Since the above barriers interact, an isolated action is not enough to tackle all the barriers mentioned. The following stakeholders should coordinate financial assistance, safe transport, prevention of early marriage, community involvement and institutional support: government departments, educational establishments, communities, families, and non-governmental organizations. This kind of approach corresponds to the recommendations of GEOF and seems to be effective in reducing Aspirations–Opportunity Gap.

LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

Firstly, the research is conducted with 110 young females sampled using the purposive sampling method; thus, the results should only be analyzed from the perspective of the study setting and cannot be generalized

to all girls in Bangladesh. Secondly, the study is restricted to Sarulia, Demra, which is one semi-urban area; hence, it could not account for geographical differences in barriers to higher education.

Thirdly, despite the cross-sectional study showing significant associations between household income and some barriers to higher education, no causal link has been established. Fourthly, the qualitative aspect of the study involved seven in-depth interviews with young women and lacked input from parents, teachers, institutional administrators, and policymakers.

Future research should focus on collecting large-scale probability-based samples of rural, peri-urban, and urban areas of Bangladesh to investigate geographical and socioeconomic disparities in higher education opportunities of girls. Longitudinal studies may help to understand the dynamics of how economic status, gender role expectations, marriage, transport, and safety affect educational paths of girls. Future qualitative studies would benefit from input from multiple stakeholders, while further quantitative research would be able to test the GEOF model.

Declarations

Ethics and Informed Consent

The study was conducted in accordance with established ethical principles for social research. Before data collection, participants were informed about the purpose and procedures of the study and were assured that their participation was voluntary. Informed consent was obtained from all participants prior to their participation. Respondents were informed of their right to decline to answer any question or withdraw from the study at any time. Confidentiality and anonymity were maintained throughout the research process, and the collected data were used solely for academic and research purposes.

Conflict of Interest

The authors declare that there are no conflicts of interest regarding the research, authorship, or publication of this article.

Data Availability Statement

The data supporting the findings of this study are not publicly available because they contain information collected directly from research participants and are subject to confidentiality considerations. However, anonymized data may be made available by the corresponding author upon reasonable request, subject to appropriate ethical and confidentiality considerations.

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