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Navigating Economic Disparities: A Study on Higher Education Access and Challenges in Jammu District

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Abstract: Access to higher education remains a fundamental pillar for individual and societal progress, yet significant disparities and challenges persist across global and regional contexts. Despite the increasing importance of higher education in a knowledge-driven world, socioeconomic, geographic, and cultural barriers continue to restrict opportunities for many, particularly among marginalized and disadvantaged groups. This study aims to delve into the multifaceted relationship between higher education and economic inequality, with a focus on the factors influencing students' choices in accessing higher education. Utilizing a mixed-methods approach, the study integrates both quantitative and qualitative data. Surveys and structured interviews are conducted in the Jammu district. The target population was graduate students, and 395 respondents were taken through stratified random sampling. The data is analyzed to understand the socio-economic variables, such as family income, parental education, and geographical location, that influence educational choices. Additionally, the research examines the role of economic inequalities in shaping access to higher education, emphasizing the barriers that economically disadvantaged students encounter. The results are expected to provide a comprehensive overview of how economic inequality affects educational access and highlight the various challenges students face, including financial constraints, lack of resources, and socio-cultural factors. The study underscores the need for targeted policies and interventions to promote equitable access to higher education and mitigate the effects of economic disparities.

Keywords: socioeconomic status, inclusion, higher education, economic inequalities, occupation, income level.

JEL codes: I23, I24, I26, Q01, J24,

I. INTRODUCTION

Education is widely considered a significant factor influencing an individual's socioeconomic success, as it provides a pathway to improved opportunities and better well-being (OECD, 2020) and higher education is

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widely considered one of the most powerful instruments for reducing economic inequality (Marinic and Peeina, 2021) and fostering sustainable development (Alam *et al*., 2020). The issue of inequality is one of the most pressing concerns in research on higher education (Moller, 2011) and equitable access to higher education is a strategy for settling inequalities according to Breen and Chung (2015). The effect of higher education on income inequality has remained a challenging issue, and numerous studies during recent decades have been carried out. Given that inequality is a major challenge to development, it creates obstacles in terms of access to education, especially for those from lower income backgrounds and inequality in education at all levels reflects in inequality of incomes (Ferreira *et al*., 2022).

Higher education represents an important field for understanding how socioeconomic inequalities are produced and reproduced (Tasci, 2022). International research mentions that higher education creates better employment opportunities, enhances productivity and economic prosperity, and also improves the living standard (Crawford *et al*., 2016) and enhances a nation's prosperity (Amaral, 2022). Individuals with higher education generally have higher earnings and better career opportunities than those without degrees (Rugaber, 2017). Those who do not have higher education find jobs in low-earning sectors, which leads to financial distress and further less capacity to pay for children's education and students from economically disadvantaged backgrounds remain marginalized (OECD, 2015; Jerrim *et al*., 2015; Rose and, 2016).

In the whole of history, there has been no society without inequality, and socioeconomic inequality is one of the basic characteristics. Inequality has always existed, differentiating people by gender, age, education, occupation, income, amount of power, access to resources and opportunity etc. Inequality of opportunity in education is also strongly correlated with inequality of outcomes (Palmisano *et al*., 2022) and socioeconomic factors as one of the most fundamental drivers of unequal educational outcomes (Strand, 2022). The socioeconomic class has different attitudes, values and preferences because they have different economic interests (Langsaether and Evans, 2020) and human capital inequality affects economic inequality (Climent and Domenech, 2021). The Credit Suisse Global Wealth Data Book (2014, 2018) recommends the increasing economic inequality in India based on the expanding value of the Gini coefficient as estimated by the OECD. India has built substantial improvements in mitigating poverty and enhancing the living standards of its people. Higher education has been one of the helpful interference in improving the way to participate in economic activities and the economic welfare of the people. Access to higher education has progressed at all stages, but these achievements are

accompanied by widening socioeconomic disparities. Because higher socioeconomic children are far better academically, parental participation plays a significant role in their careers (Munir *et al*., 2023).

This present paper examines the issue of inequality in the expansion of higher education. The main focus of this paper is in such a way: although access to education has increased across all sections of the people, the marginalized people remain to fall off in their access to skill study programs such as medical, engineering and other professional courses. Additionally, attainment inequality in attainable is surpassed by the disadvantageous circumstances of achievement faced by individuals from socioeconomically disadvantaged backgrounds inside the higher education system, and this, in turn, leads to low educational outcomes among students from disadvantaged backgrounds and poor labour outcomes. This paper, therefore, provides valuable insights and recommendations for measuring inequalities in access to higher education.

The paper is structured to provide a clear and logical flow of information. Section II introduces the theoretical framework, outlining the key concepts and theories guiding the study. Section III presents a review of the existing literature, highlighting relevant research and identifying gaps the study seeks to address. Section IV details the research methodology, including the design, data collection methods, and analytical approaches used. Sections V and VI focus on the analysis and findings, followed by a discussion of the results. Finally, Section VII concludes the paper by summarizing key insights, offering policy recommendations, addressing limitations, and suggesting directions for future research.

II. THEORETICAL FRAMEWORK OF HIGHER EDUCATION AND ECONOMIC INEQUALITY

Economic inequality and the disparities between rich and poor are expanding. Inequality in education has also widened, with students from poor families less likely to choose professional courses than their affluent counterparts. As the disparity increases between individuals, those with less skilled education are faced with minimum career choices. This paper suggests that a vicious cycle exists between the dilemma of economic inequality, access to higher education, and reduced career opportunities. Economic inequality has become a pervasive issue globally, exacerbating disparities in access to higher education. This inequality not only affects financial opportunities but also creates barriers to professional courses and career advancement for individuals from lower-income families. As the gap between the rich and the poor widens, access to quality education and the potential for upward mobility are significantly impacted.

This conceptual framework proposes that a vicious cycle exists between economic inequality, limited access to higher education, and reduced career opportunities. The cycle perpetuates the economic divide, trapping individuals from disadvantaged backgrounds in low-paying jobs and limiting their career progression.

Key Components of the Framework

Economic Inequality: Economic inequality refers to the growing disparity in income, wealth, and opportunities between the rich and the poor. This inequality impacts access to resources like quality education, which is a key determinant of future success and career opportunities.

Access to Higher Education: Higher education is a crucial pathway for upward social mobility, providing individuals with the necessary skills and qualifications to enter well-paying and professional careers. However, individuals from economically disadvantaged backgrounds face significant barriers to higher education, such as unaffordable tuition, lack of access to preparatory resources, and limited information about opportunities.

Economic inequality directly impacts students' ability to afford higher education, often leaving them with fewer choices regarding professional courses or fields of study. Those from poorer families are less likely to pursue professional courses compared to their wealthier peers.

Career Opportunities: The quality of higher education and access to professional courses directly influence career prospects. Without a degree or specialized training, individuals face limited career choices, often trapped in low-paying or low-status jobs. This lack of access to skilled careers further perpetuates the cycle of poverty.

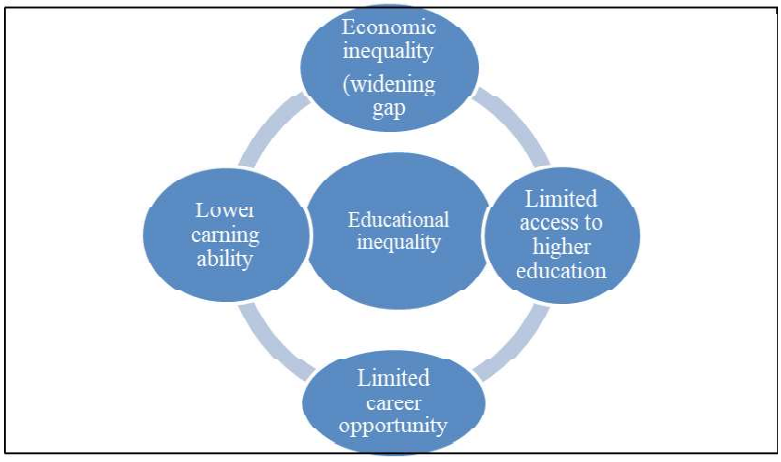

Figure 1: Vicious cycle of economic inequality

Source: Author compilation based on the idea of Richard Torraco (2018)

Explanation of the Cycle

- **Economic Inequality '! Limited Access to Higher Education:** Economic inequality means that wealthier individuals can afford quality education, while those from poorer families struggle with the cost of tuition, fees, and other expenses, leading to limited access to higher education.
- **Limited Access to Higher Education '! Limited Career Opportunities:** Without access to higher education, students from economically disadvantaged backgrounds are unable to pursue professional degrees or acquire the necessary skills for high-paying jobs, leading to limited career choices and lower job security.
- **Limited Career Opportunities '! Low-Paying Jobs:** The lack of higher education qualifications or professional skills leads to limited career advancement, forcing individuals to settle for low-paying, low-status jobs that provide little room for growth.
- **Low-Paying Jobs '! Limited Skill Development:** Individuals working in low-paying jobs often lack the opportunities to develop specialized skills or further their education, reinforcing their position in the economic lower tier. This lack of career growth limits their earning potential and perpetuates the cycle of poverty.

III. REVIEW OF LITERATURE

This review of the literature seeks to illuminate the influencing determinants of attainable and inequality in higher education and find out the most crucial determinants governing access to higher education. Enormous literature is highlighting the future direction of inequality that the possibility of their deduction will importantly depend on mitigating the variation in the accessibility of higher education to all income groups of people (Tilak, 2015; Barro, 2013). Hanushek (2013) and Corak (2013) also stated that higher education is an effective way to decrease economic inequality and promote inclusive growth. Higher education improves the lives of disadvantaged people by transmitting education, skills and training, knowledge and confidence and helping them evade poverty and social injustice (Byrne, 2005; Gourley, 2003). The government needs to ensure that every individual attains higher education (Cloete *et al*., 2017).

Mdingi and Ho (2021) study demonstrates the increase of economic inequalities in both developed and underdeveloped countries. In India, there has been a remarkable increase in economic inequality, especially in the post-liberalization phase (Chowdhury, 2019). According to Haller (2023),

an increase in the number of higher-educated populations increases economic inequalities. Education is one of the sectors where economic inequalities are generated and regenerated. Theoretical and empirical evidence demonstrate that socio-economic status significantly influences students' participation in education and later outcomes (Farooqi, 2019; Tompsett and Knoester, 2023). Fitzerald *et al*., (2024) identified factors such as socioeconomic status, parental education, caste, type of school, and location have a great impact on higher education inequality over the years. Choudhary and Kumar (2024) analyzed significant socioeconomic inequality in access to professional courses, in addition, students from lower caste are less likely to access professional courses.

Individuals from poorer socioeconomic backgrounds tend to counter economic inequalities (Tomaszewski *et al*., 2022). Students of less-educated parents are facing more education-related problems (Sabharwal, 2021). Joshi and Kumar's (2023) study stated that the income and education level of the families, and Triventi's (2013) family background play a crucial role in creating differences in educational attainment. Britton *et al*. (2021) education level of individuals depends on family status and caste, and these factors greatly impact employment outcomes and earning levels (Giupponi and Machin, 2024). The inequality in opportunities and outcomes in higher education induces underdeveloped human capital (Brennan *et al*., 2008) and a shortfall in the ability to produce and reap social and economic advantages (Ramcharan, 2004). Belfield *et al*., (2018) study finds that return to an educational degree varies considerably depending on the educational courses; while certain subjects i.e. medicine and engineering lead to substantial increases in earnings and subjects such as arts lead to far smaller earnings. In a similar study, Battison *et al*., (2019) also identified substantial variation in the return to different subject areas. Dahl *et al*., (2020) outcomes of different educational qualifications are varying and are well documented.

Effective measures are required to dispense equal opportunities for access and outcomes for individuals from poor economic backgrounds and underprivileged groups (Salmi, 2017). Vadivel *et al*., (2023) study concluded that most of the students with low socioeconomic status had poor academic outcomes, which led them into the labour market at an early life and earn less income. Haveman and Smeeding (2014) analyzed the financial gaps in higher education are huge and increasing. The rising cost of tertiary education exacerbates the problem (Herbaut and Geven, 2019). Beyond attainment, individuals from rural areas with lower financial levels have been shown to undergo less participation in entering top professional courses; all other things remain the same (Crawford, 2016). The study by (Yadav and Kumar, 2024) highlighted that there has been a widening of the

income gap between households concerning their ability to pursue higher education. There is also a large gap between rural and urban areas in terms of access to higher education. In addition, individuals from lower economic status have a propensity to earn less income (Gorad and Smith, 2006).

There is a strong relationship between the educational choice of students and family status (Mcpherson and Shapiro, 2006). Socioeconomic background continues to influence educational outcomes (Czarnecki, 2018). In a similar study (Sit, 2024) individuals' socioeconomic status can greatly impact their chance of accessing and succeeding in tertiary education. Students whose parents have attained higher education are more likely to enter professional courses and enrol in selective institutions (Younger *et al*., 2019). Rural individuals face more problems in attaining higher education (Sanchez and Singh, 2018) due to less education and income level of parents (Pee *et al*., 2015). Beyond access, individuals in backward regions had limited higher education opportunities (Sinha, 2008) available to them and less rate of return than individuals in advanced regions (Nitshoe, 2003). Inequality of opportunity matters in enrolment in higher education access (Breen & Jonsson, 2005), but socioeconomic (Wankhede, Kundu and Deshpande 2018), among many other factors, is also important, i.e. gender, social groups and location (Raju, 2008). Forsyth and Furlong (2003) pointed out that the difference in the higher education enrolment between the best-off and least well-off prevailed even with the expansion of higher education.

One of the serious problems of society is the availability and affordability of higher education irrespective of social, economic and cultural differences among different segments of the population. The significance of the education, skills and training gained in the process of higher education to achieve socioeconomic success is explained by a larger number of studies. Against this backdrop, the present paper is an attempt to fill the research gap by analyzing deeper comprehension of some interrelated aspects of higher education inequality. The significance of assessing the relationship between economic background and higher education participation also lies in the fact that a considerable share of the expanding economic inequality is related to educational inequality.

Given this, it is important to measure how far students from poor economic backgrounds can participate in higher education and, at that time, a significant increase in participation in education in India, particularly in Jammu and Kashmir, over the past half-century. The growth of higher education has assisted the nation towards reaching a level of massification. It is also crucial to analyze and know the gainers and looser in the process of massification. The study focuses on the impact of inequality of opportunity and understanding the extent to which socioeconomic background

determines individual educational choices. Addressing economic inequality requires a comprehensive approach that addresses its root causes and structural drivers. Several research questions guide this study. First, what are the main factors contributing to educational inequality? This includes examining the role of socioeconomic factors, regional factors, etc. Second, how does inequality in access to education reinforce economic inequality?

IV. OBJECTIVES AND METHODOLOGY

Keeping the above background and theoretical and empirical review of literature in view, the study will be an attempt to analyze the following objectives:

- To analyze the factor that affects students' choice in access to higher education.
- To measure the impact of economic inequalities on access to higher education.
- To study the various obstacles faced by respondents in access to higher education.

IV.1. Hypotheses

In consonance with the objectives of the study, this study verified the following hypotheses:

H0: There is no relationship between the family's socioeconomic background and choice of higher education courses.

H0: There is no significant difference in the level of economic inequalities of respondents in access to higher education.

IV.2. Sampling design

The present study was done in the Jammu district of Jammu &Kashmir UTs. Jammu district is chosen for the case study approach based on its relevance to the research objectives and for its unique characteristics, The study aligns with the research problem, possesses distinct features of interest and data provides practical access for fieldwork. The total enrolment of higher education in Jammu district constitutes the population of the study. To enhance the reliability of sampling and to assimilate statistical population features in the sample, the stratified random sampling technique was used in which selections were made randomly from the different streams of higher education. Henceforth, the sample size of each stream was set out by applying the Slovin formula. The sample size of every stream was enough and truly represented the population. The sample size has been selected by using the formula ($n = N/1+Ne^2$). Sampling details are given below:

Table 1: Distribution by the respondent by an educational stream

Education stream	*Statistical population*	*Sample size*
Arts	28833	202
Science	14003	99
Commerce &Management	7480	51
Medical & Engineering	6305	43
Total	56621	395

Source: Government of Jammu & Kashmir, 2022 calculated: using Slovin's formula

IV.3. Qualitative and quantitative analysis

Qualitative and quantitative methods were used, which relied on exploratory research to know the notion of inequality of opportunity and its effect on higher education in the region. A descriptive research method was used for this study because it enabled the researcher to collect detailed information from respondents on their socioeconomic background and higher education attainment, inequalities in access to education and various factors affecting higher education. To identify the level of economic inequality, a scale-type question was used containing 9 items. A chi-square test has been applied to verify whether there is a relationship between the socioeconomic variables (parental education, occupation, income) and access to higher education.

$$\chi^2 = \Sigma \frac{(O_i - E_i)^2}{E_i}$$

χ^2 = *chi square;*

Oi = Observed value

Ei = Expected value

ANOVA and posthoc analysis tests have also been applied to know whether there is any significant difference in the mean scores of the level of inequality among the individuals who accessed different courses of higher education

IV.4. Overview of the Study Area

The study was conducted in the Jammu district of Jammu and Kashmir territory. The Jammu district is the largest in the Jammu- region and the second largest in the Union Territory of Jammu and Kashmir. Jammu district is a vibrant and diverse region with a rich cultural heritage, a strong agrarian economy, and significant religious and historical importance. Jammu district is divided into four tehsils: Akhnoor, Bishnah, Jammu and Ranbir Singh

Pura. Jammu is the populous district of Jammu and Kashmir. According to the 2011 census, the total population in Jammu city is 1, 52,958. The educational status of Jammu and Kashmir has improved significantly over the past few decades, with progress in literacy rates, infrastructure development, and increased access to education. However, challenges like geographical barriers, security concerns, and disparities between urban and rural areas remain. However, challenges persist, especially in remote regions. The rapid increase of the higher education system has brought various pertinent issues related to its quality and equal opportunity of higher education facilities to all categories of the population. In Jammu and Kashmir, a large section of the population falls under middle-class and lower-middle-class families. At the same time, lower-income families also exist in huge numbers. Now, when a huge number of families and their children are struggling hard to fulfil their essential needs, they naturally have to compromise with higher education, especially the children of lower-income class.

Source: www.mapofworld.com

V. RESULTS

Table 2: Why do you opt for this particular stream?

Course opt	*Limited choice*	*Access education according to their choice*	*Total*
Arts	129 (32.65)	73 (18.48)	202 (51.13)
Science	34 (8.61)	65 (16.45)	99 (25.06)
Commerce/Management	14 (3.54)	37 (9.37)	51(12.91)
Medical/Engineering	3 (0.77)	40 (10.13)	43 (10.9)
Total	180 (45.57)	215 (54.43)	395 (100.00)

Source: Field survey

The table indicates that the majority of the respondents had made a choice they want to pursue in higher education. Out of the total respondents,

54.43% maintained that they had access to education according to their choice only 45.57% of the respondents had limited choices they did not access education for what they wanted to pursue in higher education. In the medical/engineering stream, the majority of the respondent stated that they have access to education according to their choice. On the contrary, in arts and sciences majority of the respondent highlighted that they have limited choice and do not access education according to their choice.

Table 3: What are the various reasons for limited choice?

Reasons for limited choice	*Frequency*	*Per cent*
Too expensive	61	34.7
Family responsibility	42	20.34
Lack of information	34	19.29
Limited seat available	23	13.98
Wanted to work	20	11.69
Total	180	38.2

Source: Field survey

The table provides the reasons behind limited choices faced by individuals, along with their frequency and percentage of the total responses. The most common reason for limited choice is that the options are "too expensive," affecting 61 respondents, which accounts for 34.7% of the total. The second most common reason is "family responsibility," cited by 42 respondents (20.34%). This indicates a significant portion of individuals are constrained by their familial obligations. Lack of information is a reason for limited choices for 34 respondents (19.29%). This highlights the importance of providing better guidance and information to individuals. Limited seats available affect 23 respondents (13.98%), suggesting that the scarcity of available positions is a notable barrier. Lastly, 20 respondents (11.69%) cited "wanted to work" as the reason for their limited choices, indicating some individuals prefer entering the workforce over other options. The primary factors limiting choices seem to be economic constraints and family responsibilities. Lack of information and limited seat availability are also significant barriers. There's a noteworthy portion of individuals who choose to work instead of pursuing other options, which could reflect on their immediate economic needs or personal preferences.

Education stream and parent education level

The table indicates that the majority of the respondent parents had attained some level of formal education. It is striking to account that the majority of the parents had bachelor's degrees, i.e. 111 (28.10%) respondents. In the

medical /engineering and commerce stream majority of the parents had attained a college degree followed by secondary education. In the science stream, out of 99 respondents, only 29 (7.34%) respondents' parents had attained secondary education, followed by a college degree and middle education. In the arts stream, out of 202 respondents, only 42 (10.63%) respondents came from families whose parents had college degrees, and significant proportions of the respondents' parents had attained primary education or were illiterate.

The table concludes that highly educated parents play a great role in career choice decisions. The finding is like that of Aswani (2012), who discovered that parental education levels significantly influence children's education and occupation choices. Thus this study's hypothesis that parental characteristics and education level will not directly predict students' career choice decisions is rejected and concludes that the higher the education level of the family, the higher the level of parental engagement in the education of children is supported by data.

Table 4: Educational stream and parents' education level

Education stream	*Parents' education level*					
	Illiterate Frequency	*Primary Frequency*	*Middle Frequency*	*Secondary Frequency*	*College Frequency*	*Total Frequency*
Arts	29(7.34)	55(13.92)	28(7.08)	48(12.15)	42(10.63)	202(51.13)
Science	17(4.30)	13(3.29)	17(4.30)	29(7.34)	23(5.82)	99(25.06)
Commerce & Management	2(0.50)	4(1.01)	9(2.27)	17(4.30)	19(4.81)	51(12.91)
Medical & Engineering	0	0	3(0.75)	13(3.29)	27(6.83)	43(10.88)
Total	48(12.15)	72(18.22)	57(14.43)	107(27.08)	111(28.10)	395(100.00)

Source: Field survey

Chi-square test

	Value	*Df*	*Asymp. Sig. (2-sided)*
Pearson Chi-Square	39.987[a]	9	.001
Likelihood Ratio	42.237	9	.000
Linear-by-Linear Association	25.572	1	.000
N of Valid Cases	395		

Education stream and parent occupational status

Parents' occupational status determines the type of education children receive from their parents. Parental occupation is likely to have a significant influence on their children's education level. The kind of occupation a parent engages in regulates his income level as well as his socioeconomic status.

Parents with high occupation classes or reputable occupations tend to provide better educational and financial resources to their children. The data about the occupational status of parents is depicted below: In the arts stream, the majority of the respondents had parents who were engaged in agriculture, followed by business & self-employed, government service and private jobs. In the science stream, a significant proportion, i.e. 56 respondents (14.17%), had parents who were employed in government sector.

This finding was not so surprising given the fact that in medical & engineering, 6 (1.51%) respondents came from families where parents engaged in a business or were self-employed. Almost all respondents had parents who were engaged in the government sector. In the commerce stream, there were 23 (5.82%) respondents who had parents earning their livelihood by working in the government sector. The table concluded that parents with high-level occupations are in an excellent condition to help their children choose better courses, But parents with less prominent occupations cannot provide sufficient financial and non-financial resources to enhance their children's education. The findings of the study are also supported by (Memo *et al*., 2010) children's education also depends on parental occupation level.

Table 5: Education stream and parents' occupational status

Education stream	*Parents' occupational status*				
	Agriculture	*Business / Self Employed*	*Govt. Service*	*Private Job*	*Total*
	Frequency	*Frequency*	*Frequency*	*Frequency*	*Frequency*
Arts	79(20.0)	39(9.87)	64(16.20)	20(5.06)	202(51.13)
Science	11(2.78)	23(5.82)	56(14.17)	9(2.27)	99(25.06)
Commerce & Management	5(1.26)	9(2.27)	23(5.82)	14(3.54)	51(12.91)
Medical & Engineering	0	6(1.51)	35(8.86)	2(0.50)	43(10.88)
Total	95(24.05)	77(19.49)	178(45.06)	45(11.39)	395(100.00)

Source: Field survey, 2022

Chi-Square Tests

	Value	*Df*	*Asymp. Sig. (2-sided)*
Pearson Chi-Square	19.465[a]	9	.022
Likelihood Ratio	20.556	9	.015
Linear-by-Linear Association	8.788	1	.003
N of Valid Cases	395		

Parent occupation thus has the great ability to influence the educational choices of children. Thus the hypothesis of this study that parental occupational level will not directly predict students' career choice decisions is rejected, and it concludes that the parents' occupation significantly influences students' education and occupational desires.

Education Stream and Parent Income Level

Financial conditions additionally have an impact in their immediate or indirect impact on their children's education. The coefficient is significant with a p-value of 0.001 which is less than 0.05. This signifies that there is a positive relationship between the income level of parents and children's education level. The study showed that respondents from high-income families are increasingly roused and have high career goals; they have an occupational decision that is confined to an official kind of profession. Then again, students from low-income families generally lean towards general and less skilled courses that offer snappy financial returns. What's more, students from higher income backgrounds additionally profited by proceeding with exposure to social associations, which will improve their career decision-making. Sun *et al*., (2009) also found a positive significant impact of the parent's income level on the child's education.

Table 6: Educational stream and parent income level

Education stream	*Parent income level*						
	>25,000	*25,000-50,000*	*50,000-75000*	*75000-1,25000*	*1,25000-1,50,000*	*More than 1,50,000*	*Total*
	Frequency	*Frequency*	*Frequency*	*Frequency*	*Frequency*	*Frequency*	*Frequency*
Arts	74 (18.73)	63 (15.94)	32 (8.10)	24 (6.07)	9 (2.27)	_	202 (51.13)
Science	35 (8.86)	40 (10.12)	12 (3.03)	7 (1.77)	4 (1.01)	1 (0.25)	99 (25.06)
Commerce & Management	7 (1.77)	21 (5.31)	17 (4.30)	4 (1.01)	2 (0.50)	_	51 (12.91)
Medical & Engineering	_	_	8 (2.02)	12 (3.03)	14 (3.54)	9 (2.27)	43 (10.88)
Total	116 (29.36)	124 (31.39)	69 (17.46)	47 (11.89)	29 (7.34)	10 (2.53)	395 (100.00)

Source: Field survey, 2022

Chi-Square Tests

	Value	*Df*	*Asymp. Sig. (2-sided)*
Pearson Chi-Square	48.801[a]	15	.0001
Likelihood Ratio	44.545	15	.000
Linear-by-Linear Association	13.111	1	.000
N of Valid Cases	395		

Table 7: Monthly income of respondents (in Rs.)

Educational stream	*Monthly income*					
	Less than 15,000	*15,000-30,000*	*30,000-45,000*	*45,000-60,000*	*Above 60,000*	*Total*
	Frequency	*Frequency*	*Frequency*	*Frequency*	*Frequency*	*Frequency*
Arts	44(11.13)	76(19.24)	39(9.87)	16(4.05)	27(6.84)	202(51.13)
Science	12(3.03)	38(9.65)	15(3.79)	12(3.03)	22(5.56)	99(25.06)
Commerce/ Management	4(1.01)	22(5.56)	13(3.31)	7(1.77)	5(1.26)	51(12.91)
Medical/ Engineering	-	-	6(1.51)	11(2.78)	26(6.61)	43(10.9)
Total	60(15.17)	136(34.45)	71(18.48)	46(11.63)	82(20.27)	395(100.00)

Source: Field survey

The next thing that will be explored in this research is the characteristics of income level. Description analysis related to the frequency and number of respondents based on income level can be seen in the table. The earning advantage for tertiary-educated adults also varies by their field of study. The broad fields of study most commonly associated with the highest earnings are medicine, engineering, commerce, management etc. This table shows the monthly income of the respondents. Where in the arts stream out of 202, 51.1% of respondents fall in the income category of 15,000-30,000, 11.13% of respondents fall in the income category of less than 15,000, 9.87% of respondents fall under the category of 30,000-45,000, 4.05% of respondent fall under the income category of 45,000-60,000 and remaining 6.84% fall under the category of 60,000 and above.

In the science stream, the majority of the respondents i.e. 9.65% fall in the income category of 15,000 - 30,000, a significant percentage of respondents i.e. 5.56% fall under the category of 60,000 and above, 3.79% of the respondents fall under the income group of 30,000-45,000, the 3.03% of respondent come under the income group of 45,000-60,000 and remaining fall under the income group of less than 15,000. The arts stream is the largest group in terms of total number of respondents (202 or 51.13% of total respondents), but it is also concentrated in the lower income ranges. The medical/engineering stream stands out for having a large proportion of respondents in the higher income brackets, indicating that these fields tend to have higher monthly incomes. The science stream shows a more even spread, with respondents in all income brackets, though fewer in the higher-income categories compared to medical/engineering. Commerce/ management is somewhat concentrated in the middle-income ranges and has fewer respondents in the higher-income ranges. This table suggests that

arts tend to have a higher representation in lower income ranges, while medical/engineering has a higher representation in the higher income brackets, which aligns with the expectations of income distribution in various educational fields.

Table 8: Level of economic inequality * Course of higher education Crosstabulation

			Higher Education courses				*Total*
			Arts	*Science*	*Commerce/ Management*	*Med/ Engg*	
Level of economic inequality	Low	Frequency	27	19	9	25	80
		within the level of economic inequality	33.75%	23.75%	11.25%	31.25%	100.0%
		within courses of higher education	13.38%	19.20%	17.66%	58.13%	20.25%
	Medium	Frequency	86	41	20	15	162
		within the level of economic inequality	53.09%	25.30%	12.34%	9.25%	100.0%
		within courses of higher education	42.57%	41.41%	39.21%	34.9%	41.01%
	High	Frequency	89	39	22	3	153
		within the level of economic inequality	58.18%	25.49%	14.37%	1.96%	100.0%
		within courses of higher education	44.05%	39.39%	43.13%	6.97%	38.74%
Total		Frequency	202	99	51	43	395
		within the level of economic inequality	51.1%	25.1%	12.9%	10.9%	100.0%
		within courses of higher education	100.0%	100.0%	100.0%	100.0%	100.0%
		Total	51.1%	25.1%	12.9%	10.9%	100.0%

Source: Field surveyChi-Square Tests

	Value	*Df*	*Asymp. Sig(2-sided)*
Pearson Chi-Square	9.600[a]	6	.043
Likelihood Ratio	10.234	6	.115
Linear-by-Linear Association	7.894	1	.005 (N=395)

Out of the total sample (395), 38.74% of respondents have faced a high level of economic inequality in attaining higher education, 41.01% of respondents have faced a medium level of economic inequality, and 20.25% of respondents have faced low economic inequality. Among the respondents who have faced high levels of economic inequality, 58.18% and 25.49% accessed higher educational courses in general courses, i.e. arts and science, 14.37% respondents accessed professional courses, i.e. commerce and management, and 1.96 % respondents have accessed medical and engineering course.

Among the respondents who have faced average economic inequality, 78.39% of respondents have accessed general courses, 12.34% of respondents have accessed higher education in professional courses, i.e. commerce & management, and 9.25% of respondents have accessed higher education in medical and engineering. Of those who have faced low economic inequality, 31.25%, of respondents have accessed medical and engineering courses, 11.25% of respondents have accessed professional courses, and the rest of the respondents have accessed higher education in general colleges.

The coefficient is significant with a p-value of 0.043 which is less than 0.05. Thus the hypothesis of this study that economic inequality will not impact the choice of higher education is rejected, and it concludes that the level of economic inequality impacts higher education choice. Research studies on inequality and higher education support the findings of this study. Students from relatively low-income families are persistently under-represented in the most selective institutions of higher education (Pallais & Turner, 2007). Deshpande (2006) stated that higher education is biased against the poor and lower castes who suffer disadvantages in society. The higher class and elite people of society continue to enjoy access to specialized and professional courses of higher education. However, the long-standing monopoly of the upper caste and upper-class elite over these resources is now being challenged by politically resurgent lower castes and classes.

Table 9: One-way ANOVA of economic inequality among the individuals who accessed professional courses i.e. commerce/management, medical/ engg and general courses (arts & sciences)

Source	*Df*	*SS*	*MSS*	*F*	*p-value*
Between groups	2	17846.160	8932.080	6.152	0.02*
Within groups	392	754203.157	1450.392		
Total	394	772,049.317			

* The mean difference is significant at a 5% level

One-way analysis of variance was applied to study whether there is a difference in the inequality of the students who accessed professional courses

i.e. commerce/management, medical/engg and general courses. The result depicts that there is a significant difference in the mean scores of economic inequality faced by backwards-class individuals who accessed commerce/management, medical/engg and general courses of higher education. Hence the null hypothesis is rejected. Multiple comparisons were used to know more clearly the difference in the mean scores of inequality among commerce/management, medical/engg and general course individuals.

Table 10: Multiple comparisons of inequality among the individuals who accessed professional courses i.e. commerce and management, medical and engineering and general courses (arts and sciences)

Courses		*Mean difference*	*Std. error*	*Sig.*	*Lower bound*	*Upper bound*
Commerce/Management	Medical/Engg	-4.940	4.499	0.273	-13.78	3.90
	General	-13.714	4.081	0.001	-21.73	-5.70
Medical/Engineering	Commerce/ Management	4.940	4.499	0.273	-3.90	13.78
	General	-8.773	3.985	0.02	-16.60	-0.94
General courses	Commerce/ Management	13.714	4.081	0.001	5.70	21.73
	Medical/Engg	8.713	3.985	0.028	0.94	16.64

*The mean difference is significant at a 5% level

Multiple comparisons show that the difference in the mean scores of economic inequality between Commerce/Management and medical/engineering individuals is not significant (0.273). However, the differences between general and professional individuals in their inequality mean scores are significant (0.001). Likewise, the difference between medical/engineering and general individuals in their mean scores of inequality is also significant. (0.028)

The results depict that there is a difference in the economic level of the individuals who opt for professional courses i.e. commerce/management and medical/engineering and general courses of higher education. The differences in inequality of commerce/management and medical/engineering individuals are not significant. It means commerce/management and medical/engineering individuals are almost equal in their economic level. The economic level of general individuals is different from that of commerce/management and medical/engineering individuals. Quality education and better career opportunities are the necessities for individuals to choose a higher education stream. Studies show that choosing a higher education programme has a close affiliation to familial influences and the class status of individuals, which in turn has a strong bearing on

educational choice decisions (Archer & Hutchings, 2000). Children born in families with higher socioeconomic status have better educational resources when compared to those with lower socioeconomic backgrounds (Chunhua, 2007). The results of previous studies support the finding that the level of economic inequalities impacts individual access to higher education.

V.10. Barriers faced by the respondent in access to higher education

Education is seen as a big force because education promotes the development of knowledge and skills required to achieve sustainable development. It encourages the promotion of economic well-being social equity and the highest long-term returns on investment. Despite the all of opportunities, there are lots of challenges faced by individuals in access to higher education. The respondents of the present study have mentioned some issues that hinder individual choice in access to higher education. As the table reveals, most of them identified family income and limited choice as one of the barriers to higher education. Besides, high cost (50.12%), location barrier (50.37%), lack of information (48.86%), limited seats (35.69%) and have raised the unwillingness to leave the current communities that have created obstacles in higher education.

Nevertheless, gender barriers, caste barriers, nepotism and corruption are also identified by the respondents as barriers to access to higher education.

Table 11: Barriers faced by the respondent in access to higher education

Barriers	*Yes* Frequency	*No* Frequency	*Total* Frequency
High cost	198(50.12)	197(49.88)	395(100.00)
Lack of information	193(48.86)	202(51.14)	395(100.00)
Limited choice	208(52.65)	187(47.35)	395(100.00)
Family income	232(58.73)	163(41.27)	395(100.00)
Limited seats	141(35.69)	254(64.31)	395(100.00)
Gender barrier	66(16.70)	329(83.3)	395(100.00)
Caste barrier	106(26.83)	289(73.17)	395(100.00)
Unwillingness to leave the current communities	143(36.20)	252(63.8)	395(100.00)
Location barrier	199(50.37)	196(49.63)	395(100.00)

Source: Field survey

VI. DISCUSSION

The present study has analyzed the level of economic inequality in access to higher education among different economic sections and the problems they face in their participation in higher education. A chi-square test has been used to identify whether there is a relationship between the

socioeconomic variable and higher education. The data analyzed showed that not all individuals benefit equally, and access to higher education varies by parental education level, occupational status and income level.

The education level of parents also affects the student's choice of education because parents who have attained higher education act as role models for their children because they know the crucially of education and keep on raising their children's education, and this is not likely to be that case for parents of less educational attainment. The study also finds that for individuals who opted for general courses, the majority of the parents had attained primary education or were illiterate, but in professional courses, the majority of the parents had completed higher education because children of uneducated or less educated parents have relatively limited educational opportunities at home.

Parents' occupation determines the kind of education that children gain from their parents. Parental occupation contributes to having a great impact on their children's education because the type of occupation a parent is involved in decides his earnings and socioeconomic profile. Parents with high occupation classes or eminent occupations tend to give better educational and financial resources to their children.

The parents' income level affects the children's choice of education because it regulates the capability of parents to pay for the children's education and the provision of other resources for effective learning. The study also finds that there is a significant difference between the rich and poor classes. Individuals from low or lower-middle-class families mostly choose the general courses and face high economic inequality. On the contrary, individuals from high financial backgrounds mostly opt the professional courses. It is apparent that for individuals to finance their education, they need to be financially stable at the family level.

The children from high socioeconomic status backgrounds opted for professional courses more than those coming from low socioeconomic backgrounds. The hypothesis in this study was to see the association between parents' socioeconomic level in terms of parents' income level, education and occupational and applying Pearson chi-square, there is a significant positive association between the parents' socioeconomic determinants and educational choice. Tejas *et al*., (2012) stated that individuals whose parents were highly educated and in a better socioeconomic position had a better chance of being entered into a professional course of their choice.

VII. CONCLUSION

Rising economic inequality in society is indeed becoming an important concern for all. Among inequalities in different sections, inequalities in

higher education are very serious and need to be found as a priority. Higher education is an important way to mitigate economic inequalities in society; higher education is characterized by enhancing inequalities by economic status. To conclude, this study has analyzed the level of economic inequality in access to higher education among various income groups and the obstacles they face in their participation in higher education.

Higher education is regarded as the primary channel for reducing economic inequalities because higher education has a strong relationship with occupation and income; the higher the education level, the more prestigious the occupation, leading to higher income and economic prosperity. Although parents generally have more educational expectations for their children, parents of different economic statuses may give different behavioural support for their children's education due to restraints on their abilities and resources. Based on the findings of the study, the following conclusions were drawn: inequalities in opportunities for access to higher education continue to persist for economically disadvantaged children, and disadvantaged groups lag behind advantaged students in professional study programs. Parents continue to act as a great influence in their children's education and future career decision-making. Children from well-off families have access to a variety of resources, including a conducive learning environment, appropriate equipment, books, and connections to well-educated people. On the contrary, children from less privileged families face barriers like the cost of education, low motivation, lack of social capital and encouragement, limited information etc.

Suggestions

Based on the results of the study, the following policy recommendations are suggested for increasing the involvement of lower-income individuals in high-skilled courses of education. The study depicts that the degree of economic inequality met by lower-class individuals plays a vital role in determining their access to various streams of higher education.

It is suggested that lower-income people should be categorized based on their economic and educational level, and policies should be framed to ensure that the incentives given to the poor class are received by the most deserving people among them.

If the lower-income individuals who face high economic and educational inequalities are served with a better education and social environment, inequality in access to higher education can be reduced to a certain level.

In present times, there is the utmost requirement for a higher rate of succession for underprivileged groups to reduce the extant economic

inequalities in access to higher education. This necessitates the formulation of policies based on equalizing opportunities and outcomes.

Equality in opportunity and benefits at the higher education level can't be considered hindsight. Reaching the education SDGs 4.3 requires dedicated efforts to eliminate the economic and non-economic barriers that many individuals face.

Investment in education is indispensable, but there is a need to look harder at how to invest resources most effectively and to combine resources with needs because sometimes rising educational spending has not generally led to improved outcomes.

VIII. LIMITATIONS

The study focuses on the restricted sample size could affect the study's ability to generalize findings to the broader population and several courses were excluded. Time constraints may also limit the scope of the study, hindering a thorough exploration of relevant factors. The geographical focus on the Jammu district might limit the applicability of findings beyond this region.

Future Research Direction

The significance of assessing the relationship between economic inequalities and participation in higher education also lies in the fact that a significant proportion of the increase in economic inequality is associated with the increase in the returns to higher education. In short, there are both economic and non-economic incentives to the individual and the society at large for the expansion of higher education. Therefore, there is a need to study the possible role of higher education, discussing socioeconomic differences in university access and outcomes and how the returns to education vary by parental income. Therefore, there is a need to study the impact of inequality of opportunity on the inequality of income and understand the extent to which conditions at birth and childhood determine adult outcomes. The following research questions become pertinent in this context. What are individuals learning in higher education? What are the various factors affecting access to higher education? Whether all individuals have benefitted from education in terms of occupational attainment? Does inequality in the higher education sector contribute to the larger pattern of income inequality? What are the key factors in the reproduction of inequality in higher education in various demographic and socio-cultural situations?

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