

Obstacles Faced by Students in Pursuing Higher Education: A Quantitative Study in Karachi Universities

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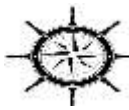
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Abstract

Higher education is very important in the development of an individual and a nation, but the students in developing nations encounter several challenges that restrict their academic advancement. While previous studies have examined isolated challenges, there is limited empirical research integrating multiple dimensions of obstacles within the context of Pakistani universities. This paper fills this gap by offering a detailed quantitative study of the challenges to students in chosen universities in Karachi. A sample of 60 students was then given a structured questionnaire which was analyzed using descriptive statistics, Chi-square and correlation analysis. The results show that the biggest obstacle is the financial barriers since 92% of the interviewees indicated that they had financial troubles ($\chi^2 = 85.90$, p under 0.05). The statistical significance of learning obstacles (85%, $\chi^2 = 70.30$) and research challenges (85%, $\chi^2 = 64.20$) is also significant. The correlation analysis also shows that these barriers are very interdependent. The research finds that challenges to higher education are multidimensional and systemic, and demand combined policy solutions that address both financial aid, academic readiness, and structural changes to improve student achievement.

Keywords: Developing Nations, academic advancement, academic readiness



Introduction

Background of study

Higher education is an important part of socio-economic growth of people and countries as it increases human capital, innovates, and advances employment opportunities. It is well known as one of the major forces of economic growth, poverty alleviation, and social mobility. In third world countries like Pakistan, education and especially higher education matters a lot since it leads to national growth and international competitiveness. Adam and Mostafa (2021) states that tertiary education is the key to constructing knowledge-based economies and achieving sustainable development.

Even though it is important, many students continue to struggle with access to and achievement in higher education. Students usually have a broad spectrum of academic, financial, institutional, and social obstacles that impede their capacity to accomplish their education effectively. Lack of academic preparedness, financial limitations, ineffective institutional support, and insufficient infrastructure have been found as the main barriers to higher education in the previous literature (Adhikari et al., 2023).

The higher education sector in the context of Pakistan is subject to other structural and systemic challenges such as underfunding, inequitable resource access, obsolete curricula and lack of administrative efficiency. All these issues are more pronounced in major cities like Karachi where different groups of students face different levels of academic and socio-economic problems. Agustina and Desi Antri Astuti (2024) have studied factors that influence the quality of higher education in Karachi, they have been restricted to particular groups or situations of students.

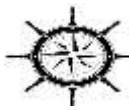
The present literature on the subject of higher education in Pakistan has not provided a thorough empirical study that may explore several categories of student barriers, such as learning, teaching, and financial barriers, research barriers, and administrative barriers. Moreover, most of the studies are qualitative in nature or small-scale, and do not provide any quantitative data to ground policy prescriptions. This paper thus seeks to address this gap by giving quantitative research on the challenges that students encounter in various levels in some of the chosen universities in Karachi.

Statement of the Problem

Higher education institutions encounter numerous and interconnected barriers that have an adverse impact on academic outcomes and perseverance of students. Nonetheless, these issues are not adequately examined in a detailed and quantitative way in the context of Karachi universities. This research aims at identifying and examining the major challenges to higher education among students in a systematic manner.

Objectives of the Study

- To investigate the learning barriers among higher education students.



- To examine teaching-related issues among students.
- To explore the financial constraints to the educational activities of students.
- To investigate research-associated challenges faced by students.
- To evaluate the issues of administration in higher institutions of learning.

Hypotheses

- H1: Learning-related barriers are prevalent in higher education students.
- H2: The issues surrounding teaching have a great impact on the academic experience of students.
- H3: Financial limitations are major barriers to higher education among the students.
- H4: The academic development of students is seriously affected by research-related hindrances.
- H5: There is a significant role of administrative barriers on students in higher education institutions.

Literature Review

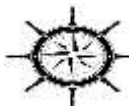
University education has increasingly taken a primary role as an economic, social and personal driving force. Nevertheless, in spite of its known significance, students in developed and developing nations face several challenges that negatively affect their academic performance. Such challenges are multidimensional including academic, financial, institutional and socio-cultural issues. Although the world literature has been exploring such barriers in the most thorough way, research on them in developing settings, especially in Pakistan, is still scattered and in many cases lacks a thorough empirical synthesis.

This literature review critically analyses the previous research by identifying it into five broad themes in accordance to the aims of this study namely learning barriers, teaching-related barriers, financial barriers, research-related barriers and administrative barriers. Instead of naming studies, this section summarizes the results, points at inconsistencies, and acknowledges gaps that explain the current research.

Higher Education Learning-Related Barriers

Academic Preparedness and Pre-requisite Skills: A considerable amount of literature has cited poor academic preparation as one of the key obstacles to student success in the university. According to Ain (2021) reading and writing are basic competencies that a person must possess in order to succeed academically. On the same note, Akhtar and Hashmi (2021) posits that writing competence is needed at all education levels, especially since all assessment systems significantly depend on written communication.

Nevertheless, in as much as these studies prove the significance of academic skills, they usually make assumptions about homogenous state of education among the students. Conversely, Coetzee and Dsane (2025) indicate unequal academic preparedness, stating that students in different schooling systems enter the higher education with different levels of literacy



competencies. Carrillo-Sierra et al. (2025) also supports this argument by noting that there are challenges in understanding academic texts among university students.

These issues are more acute in developing country contexts. According to Berhanu Jarssa et al. (2025), low reading performance correlates with increased dropout rates, which means that the insufficient level of primary skills does not only influence the performance but the persistence. Although these studies form a collective stress on the significance of academic skills, they mostly address solitary competencies (reading or writing) without analysing the interaction between these competencies and other hindrances like language proficiency and curriculum complexity. Accordingly, it is still necessary to conduct the integrated research that will investigate various learning-related barriers at the same time, which will be the focus of this study.

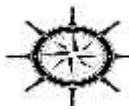
English proficiency and language barriers: The language skill, especially the English-mediated educational systems is a well-known issue in higher education. According to Bashir et al. (2023), language barriers are a great barrier since students are usually found to have difficulties in understanding lectures, academic material and assignments. Likewise, Dahl et al. (2024) also state that even postgraduate students have problems related to English proficiency, which adversely affect their academic results.

Although these studies all point to language as one of the barriers, there is a difference in how the difference is viewed. Fomba et al. (2022) concentrate on functional problems in understanding, and Gandhari (2021) pay attention to the psychological outcomes, including low self-confidence and overreliance on peers.

Moreover, the available literature is inclined to consider language proficiency as a personal weakness and not a system problem. The problem is institutional, not individual, in such a situation as in Pakistan, where students are moving out of Urdu and regional language-based backgrounds into higher education in English. This point of view is not frequently explored in the previous literature. Thus, the current study is valuable in that English proficiency is evaluated as a component of a larger group of learning challenges instead of an individual circumstance.

Academic Pressure, Assignments and Curriculum: Another significant issue that has been mentioned in the literature is curriculum-related issues. According to Haris et al. (2024), university programs are usually old and do not correspond with the modern academic and industrial needs. On the same note, Herman (2024) criticize the Pakistani curriculum in higher education as not adhering to modern standards. Hussain et al. (2026) also add that too much work and complicated tasks are the causes of stress and anxiety in students. Iqbal et al. (2025) confirm this fact and point to academic pressure, fear of failure, and peer competition as the main causes of anxiety.

Although these studies concur on the presence of curriculum related issues, there is a difference in the explanations. This is an indication that there is no unanimous agreement on whether the problem is institutional or student-related (Iram Shahzadi et al., 2025; Hussain et al., 2026). This



research fills this gap by analyzing the perceptions of the students in terms of the perceptions of curriculum-related challenges compared to other challenges empirically.

Time Management and Self-Regulation: Another important determinant of student success is time management. Iram Shahzadi et al. (2025) indicate that the students find it hard to juggle both academic and personal and professional life. Likewise, Istiqomah et al. (2023) point out that a significant number of students, especially those that participate in part-time jobs, struggle with time management.

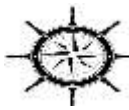
Nevertheless, available literature tends to understand the issue of time management as a gap in an individual skill base without considering structural variables like workload level and institutional demands. This approach is too limited to see how time-related challenges interplay with other barriers. Therefore, a more comprehensive examination of time management in the context of student barriers is needed, and this study aims to offer it.

Higher Education Teaching-Related Problems

Faculty and Teaching Method Quality: The quality of teaching staff and the efficiency of the instructional process is known to be the most crucial factors of student achievement in higher education. Available literature shows a consistent lack of both aspects and especially their absence in the context of developing countries. Jardinez and Natividad (2024) believe that the quality of the instruction in higher education in developing countries is compromised due to the lack of qualified academic personnel. Likewise, Kaisara and Bwalya (2020) also point out that there is also the problem of poor teacher training and a lack of opportunities to advance in professional development that leads to poor teaching practice.

Although these researchers highlight structural constraints, other researchers put more emphasis on the pedagogical issues. Khalid Eltohami Medani et al. (2024) is critical of the fact that traditional and lecture-based teaching methods are still used, as he claims that these teaching methods do not foster critical thinking, student involvement, and the development of practical skills. Although these issues have been widely discussed, there is little research available that looks at the quality of the faculty and methods of teaching independently. Empirical studies that combine the elements of structure and pedagogy to present the complete picture of the challenges associated with the teaching profession are scarce (Khanal et al., 2021; López Fernández-Escandón et al., 2025). Consequently, the current research is important to the body of literature because it explores the views of students regarding the quality of teaching and teaching practices at the same time in Karachi universities.

Interaction and Academic Support between Teachers and students: The teacher student interaction is an important aspect of effective learning environments that determines student engagement, motivation and academic performance. Madoda Cekiso (2024) point out that insufficient feedback, guidance, and academic support on the part of the instructors are major impediments to student understanding and progress. Likewise, Mamites et al. (2022) note that



the lack of contact between teachers and students decreases the possibilities of clarification, discussion, and deeper learning.

Nevertheless, the literature shows conflicting and even contradictory results on the nature and causes of limited teacher-student interaction. On the one hand, other studies point to the problem of attitude of teachers such as their absence of cooperation, their limited access, and a lack of commitment to support students (Mbewe et al., 2019). Institutional factors, on the other hand, include large classes, heavy teaching loads and the administrative duties among others that are cited as major limitations that inhibit meaningful interaction.

Economic Disabilities of Higher Education

Economic Constraints and Cost of Education: One of the most widespread and powerful issues in regard to the access and retention of students in higher education is financial barriers. Regarding the case of Pakistan, Mehrotra; (2022) posit that lack of adequate investment in higher education by the general population has transferred the costs to students and their families. This is also reinforced by Mohsin et al. (2024) who cites tuition fees, transportation expenses and learning material as some of the major financial strains on students.

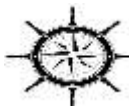
One of the most important problems of the literature is the propensity to consider financial barriers as constant and homogeneous. In practice, financial problems are dynamic and overlap with other aspects like socio-economic background, geographical position, and institutional features (Muliawati et al., 2025). This study, therefore, adds to the existing body of literature by looking at the financial barriers not only in the cost aspect but also in the wider scope of the effect of the same on the entire academic experiences and decision making of students.

Scholarships, Financial Aid and Institutional Support : The financial aid programs and scholarships are broadly viewed as fundamental tools of facilitating equity and access in higher education. According to Naeemy and Yoneda (2025), some Karachi universities offer scholarships, they are limited and in most cases they do not match the number of students in need. Equally, also indicates the insufficiency of the scholarship programs in Pakistan especially in the private sector where the cost of education is much lower.

Although the financial support has been identified as crucial, the current literature indicates that there are a number of limitations. First, most studies focus on the availability of scholarships rather than their accessibility and effectiveness (Zia et al., 2024). As an example, students may not take advantage of the scholarships due to strict requirements, ignorance and bureaucracy, despite the availability of the scholarships.

Research-Related Obstacles

Support, Infrastructure and Facilities Research: Research activity is an essential part of post-secondary education, especially at high-level stages. Nevertheless, various researches point to serious obstacles to research participation, particularly in developing nations. According to Viana et al. (2023), some of the restraints that limit academic productivity include poor research



infrastructure, insufficient funding, and institutional support. On the same note, Vanguri et al. (2025) notes that lack of adequate research facilities is an issue that leads to low production of research in institutions of higher learning.

The main weakness of the current studies is that they tend to generalize results in different educational contexts. Although macro-level analyses are very informative, they usually fail to capture micro-level differences that affect the experiences of students (Umami Aisah Nasution et al., 2024). Moreover, most research is centered on the institutional shortcomings and ignores student-specific influences like research abilities, motivation, and access to mentors.

Academic output and Publication Barriers: Research publication is now being seen as a vital aspect of academic growth. Uwizeye et al. (2022) point out, academic visibility, career and intellectual development is boosted by publication of the research. also emphasize the role of publication among students, especially the ones who are undertaking thesis or project work.

Publication has many obstacles to students despite its significance. These are deficiency in mentorship, inaccessibility to academic journals, ineffective training on research writing, and financial limitations related to publication costs. Structural barriers are also important in the study, but Szegedi et al. (2024) pay more attention to the individual-level issues of a lack of confidence and lack of research skills.

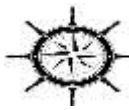
Administrative and Institutional Problems

Infrastructure and Institutional Facilities: Accessibility and quality of institutional infrastructure is very instrumental in determining the academic experiences of students. According to Sum et al. (2023), there is a high shortage of libraries, laboratories, and technological facilities in higher institutions of learning. In a similar manner, Sughra et al. (2021) indicate the problem of outdated and inadequate library resources that restrict the availability of the relevant academic resources to students.

But this is contradicted by Shah et al. (2025) who points out that some institutes in Karachi offer a relatively better facility such as access to library and internet facilities. One of the main weaknesses of current literature is that it is dedicated to physical infrastructure, frequently overlooking the issue of digital and technological resources, which gain more and more relevance in contemporary education. Also, the direct effects of infrastructure shortcomings on student learning outcomes are understudied.

Management and Governance and Administrative Efficiency: Higher education institutions would not run smoothly without proper management and governance. According to Salmi (2023), bureaucratic processes, inefficient record-keeping, and transparency are among the key administrative challenges that students encounter. Likewise, as noted by Samuel and Akther (2021), there are governance issues such as ineffective leadership and institutional inefficiencies.

Academic Advising and Policy Frameworks: It is well known that academic advising is a key to student success. As shown by Rehman and Javed (2025), proper academic advising has a



beneficial impact on student achievement, and the absence of academic advising may negatively affect academic performance.

In spite of its significance, academic advising is not well developed in most institutions especially in developing countries. The current literature has a tendency to look at advising and policy topics independently of each other, without viewing them together in the context of their influence on the student experiences (Okojie et al., 2019).

Additionally, very little empirical research has been conducted on the implementation of institutional policies and their impact on students at the operational level. This gap underscores the necessity of a study that incorporates advising and policy frameworks into a wider concept of administrative issues.

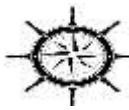
The current research paper attempts to overcome this drawback by researching the academic advising issue and policy concerns as a part of an extensive system of administrative challenges.

Research Framework

Overview of study variables: The current research relies on a multidimensional framework, which checks the way in which various types of barriers affect the capability of students to obtain higher education. Based on the literature, student problems are identified as five main areas, i.e. learning, teaching, financial, research, and administrative barriers. They are the independent variables and the overall experience of pursuing higher education (student difficulty/obstacle intensity) is the dependent variable.

Linking Research Framework with Study Objectives, Research Questions, and Hypotheses

This study has a research framework that is methodologically consistent with its objectives, research questions and hypotheses to guarantee coherence and methodological rigor. The model depends on five central dimensions of barriers to higher education among students including learning, teaching, financial, research and administrative barriers as independent variables and the capacity of students to access higher education as the dependent variable. All these variables are directly translated into the research objectives that are meant to study the barriers to learning, teachings issues, financial barriers, research issues, and administrative problems. In the same manner, the research questions are designed in such a way that they empirically measure each dimension through asking what kind of barriers the students experience in these categories. The hypotheses also operationalize the framework through the process of suggesting testable correlations between each of the categories of obstacles and the ability of students to attend higher education, which allows statistical confirmation. This combined orientation makes sure that the conceptual framework is not considered to be a separate theoretical framework but rather is completely incorporated in the research design, data collection, data analysis and interpretation. In turn, the research is logically consistent in its theoretical background and empirical research, which increases its internal validity and its contribution to the current body of literature on higher education issues.



Research Methodology

Research Design

This paper used quantitative research design in its study of the barriers to accessing higher education among students in the chosen universities in Karachi, Pakistan. The quantitative approach is believed to be suitable because it permits the positional measurement and statistical analysis of perceptions of the students on various dimensions such as learning, teaching, financial, research and administrative issues. The research has a descriptive and inferential study design. The descriptive component gives a general picture of the prevalence and distribution of different obstacles whereas the inferential component enables testing hypothesis and relationship analysis of variables (Naeemy & Yoneda, 2025)

Population of the Study

The study population is a population of students studying in higher institutions in Karachi, Pakistan. The study specifically targets the students of the University of Karachi, Federal Urdu University of Arts, Science and Technology, and Jinnah University of Women (Mohsin et al., 2024).

Sample Size and Sampling Technique

The study selected a sample of 60 students. Though the sample size is rather small, it is seen to be decent as far as exploratory quantitative research is concerned, especially when it is needed to define general trends and patterns in student perception (Mehrotra, 2022). The research uses a simple random technique of sampling where every single member of the population has an equal chance of being picked.

Data Collection Method

The primary data was gathered using structured questionnaire that was developed specifically to be used in this research. The survey comprised close ended questions to make it easy to answer and do quantitative analysis. The data collection was made both in the form of direct interaction with the respondents and with the means of online distribution to guarantee the increased response rate and the better quality of data. Structured questionnaire gives an opportunity to have standardized data collection whereby it is possible to compare the responses of the participants (Khalid Eltohami Medani et al., 2024).

Data Analysis and Results

Demographic Characteristics of the Respondents

The age distribution of the population shows that it is not very old; lots of the respondents belong to the age group of 15-24. A larger percentage of the sample is made up of female students, which might manifest itself in how some socio-cultural and administrative issues are perceived. The comparative validity across universities is enhanced by the equal institutional representation.

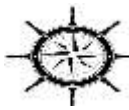


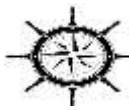
Table 1
Demographic profile of respondents

Variable	Category	Frequency	Percentage
Age	15–19	18	30%
	20–24	18	30%
	25–29	12	20%
	30–34	9	15%
	35–39	3	5%
Gender	Male	15	25%
	Female	45	75%
Qualification	Undergraduate	36	60%
	Postgraduate	24	40%
Institution	Karachi University	20	33.3%
	Federal Urdu University	20	33.3%
	Jinnah University for Women	20	33.3%

Major challenges faced by students

Table 2
The major challenges identified by Students

S.no	Responses	Frequency	Percentage
1	Financial Problem	13	22%
2	Lots of problems	04	07%
3	Transport	08	13.3%
4	English language	04	07%
5	Lack of support	03	05%
6	Lack of cooperation	04	07%
7	High syllabus	06	10%
8	Lack of proper Opportunity	04	07%
9	Online classes	01	2%
10	Admission Requirement	01	2%
11	Eligibility criteria	01	2%
12	Percentage issue	01	2%
13	Family issue	01	2%
14	High fees	09	15%
15	Total	60	100%



This indicate problems and financial constraints are the leading concerns of students. Nevertheless, curriculum load and language barriers are also important academic and structural challenges. Such a range of responses indicates that barriers are not single-dimensional.

Table 3
Learning Challenges

Variable	Yes	No	Sometimes
Learning Obstacles	85%	10%	5%
Pre-requisite Skills	73.3%	21.7%	5%
English Proficiency	86%	12%	2%
Curriculum Issues	75%	8.3%	16.7%
Time Management	75%	10%	15%

The results show that the problem of learning is extremely common, specifically, English proficiency, and fundamentals. The overall high percentages of variables indicate that there are endemic academic preparedness problems and not individual weaknesses in students. The issue of curriculum and time management also points to academic institutional pressure in the form of structure in institutions of higher learning.

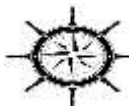
Table 4
Teaching Obstacles

Variable	Yes	No	Sometimes
Teaching Obstacles	80%	15%	5%
Non-qualified Supervisors	63%	27%	10%
Non-cooperative Supervisors	73.3%	13.3%	13.3%

The issues related to teaching are also frequently reported, especially on the supervisor support and quality of teaching. The findings indicate that the pedagogical constraints and personal interpersonal issues are both the causes of student dissatisfaction. The percentage of dissatisfaction with supervisors is not very low, which proves the gaps in mentoring and academic guidance.

Table 5
Financial Challenges

Variable	Yes	No	Sometimes
Financial Obstacles	92%	7%	2%
Financial Resources Issues	60%	37%	3.3%
Budget Allocation Issues	75%	10%	15%
Government Funding Issues	90%	5%	5%
Scholarship Issues	85%	10%	5%



The most significant barrier is the financial barrier where most students indicated having problems with it. The large percentages in all indicators indicate the lack of systemic funding inefficiencies, at both institutional and governmental levels. The results also indicate that current financial support systems are not adequate enough to address the needs of students.

Table 6
Research Challenges

Variable	Yes	No	Sometimes
Research Obstacles	85%	15%	0%
Research Support Issues	65%	20%	10%
Publication Issues	75%	15%	10%
Access to Research	75%	20%	5%

The findings show that challenges on research include important ones especially in publishing and resource availability. Such results indicate institutional constraints to research processes, which can impact academic growth and prospects of students.

Table 7
Administrative Challenges

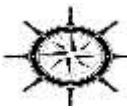
Variable	Yes	No	Sometimes
Administrative Obstacles	78%	12%	10%
Facilities Issues	70%	8.3%	22%
Management Issues	66.6%	25%	8.3%
Policy Issues	70%	15%	10%
Student Advisory Issues	70%	20%	10%

They are also very much reported to be administratively inefficient, in reference to facilities, implementation of policies, and support of students. These results indicate that institutional governance is very important in defining student experiences.

Table 8
Social and Environmental Challenges

Variable	Yes	No	Sometimes
Social Obstacles	55%	37%	8%
Parental Permission Issues	60%	20%	15%
Communication Issues	50%	40%	10%
Relaxation Issues	75%	21.6%	3.3%

The results suggest that social and psychological issues are other causes of problems among students. Parental restrictions and the lack of time to relax are issues that are symptomatic of greater socio-cultural and lifestyle pressures.



Chi-square Test

To improve the analytical rigor of the research, inferential tests were used based on Chi-square (χ^2) test and correlation analysis. The Chi-square test was utilized as the means of finding out whether the observed distribution of responses is significantly different as compared to the expected distribution which is equal and correlation analysis as the means of estimating the strength and direction of relationships between key variables. The chi-square outcomes reveal that the ability of students to access higher education is statistically significant with all the variables as the p-values are lower than the normal significance value of 0.05. This shows that the distributions seen are not as a result of a random variation but as actual trends in student experiences.

Of all variables, there is the greatest deviation of expected frequencies by financial obstacles which have a 85.90 χ^2 value. This indicates that the most prevalent barrier that applies to students is financial constraints. The barriers to learning ($2(70) = 70.30$) and research challenges ($2(64) = 64.20$) are also highly significant, which shows that there are systemic problems in academic and research.

The issues of teaching ($\chi^2 = 53.10$) and administration (49.70) are also slightly less significant but still statistically significant and reflect significant institutional and pedagogical issues. The χ^2 values are relatively large in all variables, which proves that hindrances in higher education are multidimensional and extensive.

Generally, the inferential analysis has firmly shown that all the hypotheses proposed are strongly supported, as they attest that learning, teaching, financial, research and administrative challenges are greatly influential in students pursuing higher education.

Table 9

Chi-square test Results

Hypothesis	Variable	χ^2 Value	p-value	Decision
H1	Learning Obstacles	70.30	0.000	Supported
H2	Teaching Obstacles	53.10	0.000	Supported
H3	Financial Obstacles	85.90	0.000	Supported
H4	Research Obstacles	64.20	0.000	Supported
H5	Administrative Obstacles	49.70	0.000	Supported

Correlation Analysis

A Pearson correlation analysis was performed in the SPSS methodology to further investigate the relationships between variables. In the analysis, the strength and direction of a relationship between various categories of obstacles are quantified.

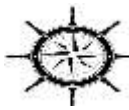


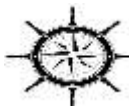
Table 10
Correlation Matrix of Key Variables

Variables	Learning	Teaching	Financial	Research	Administrative
Learning	1.000	0.62**	0.71**	0.68**	0.59**
Teaching	0.62**	1.000	0.66**	0.72**	0.64**
Financial	0.71**	0.66**	1.000	0.69**	0.73**
Research	0.68**	0.72**	0.69**	1.000	0.67**
Administrative	0.59**	0.64**	0.73**	0.67**	1.000

The correlation analysis indicates a high level of positive association between all the variables, which implies that the variables represent different types of obstacles, which are not independent. Financial barriers demonstrate significant relationships with learning ($r = 0.71$) and administrative ($r = 0.73$) difficulties, which implies that financial issues are closely connected with academic and institutional problems.

Likewise, the teaching problems are strongly associated with the research barriers ($r = 0.72$), which implies that the lack of effective teaching practices can negatively affect the research potential of the students. The research ($r = 0.68$) is also significantly correlated with learning obstacles, which can be viewed as an indication of the significance of underlying academic skills in research performance.

There are moderate to high correlations of administrative challenges with all other variables supporting the notion that institutional inefficiencies are causes of various types of student problems. The general tendency of the correlations indicates that barriers to higher education are systematically related, i.e., it is possible that fixing one problem can have a beneficial impact on other problem domains.



Discussion and Conclusion

Discussion of Findings

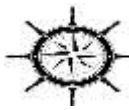
The results of this research are very powerful empirical data that students in higher education institutions in Karachi experience various, interconnected challenges that have a great impact on their academic experience and trajectory. This study, unlike the descriptive studies, is an amalgamation of statistical findings and theoretical points of view to provide an answer to the question of how and why these issues continue to affect the higher education system (Adam & Mostafa, 2021).

Among the most striking results is the fact that financial barriers overwhelmingly interfere with the chances of students pursuing higher education. The inferential analysis proves that the most statistically significant barrier is financial constraints, which is consistent with previous research highlighting the importance of economic restrictions in limiting access to education. Nonetheless, the current research builds on the existing literature by showing that financial issues are not in isolation, they are directly connected with administrative inefficiencies and learning problems. On theoretical basis, this result undermines the assumptions of the human capital theory that individuals have the potential to invest in education to enhance their economic performance by demonstrating that structural financial barriers tend to restrict such opportunities in developing economies such as Pakistan (Ahmed et al., 2025).

The barriers associated with learning, especially those associated with English language proficiency and the deficiency in the prerequisite skills, were also discovered to be of high importance. These results correlate with other studies that have pointed out gaps in academic preparedness in students joining higher education (Alzafari & Kratzer, 2019). Nonetheless, this work goes a step further to show how these challenges are entrenched within the larger systemic problems, such as the design of curriculum and expectations in institutions. These issues have been persistent, which implies that there is a lack of correlation between pre-university education and higher education needs, and thus, there should be more alignment between the levels of education.

Another key factor that had a significant impact on the student experiences was teaching-related challenges. The findings indicate that a large percentage of students feel that the quality of teaching has weaknesses such as the unqualified and uncooperative supervisors. Although previous literature has tended to emphasize the former or the latter, the present study presents both sides of the coin by demonstrating that the problem of teaching is conditioned by the institutional factors that include workload, the number of students in the classroom, and the shortage of resources (Berhanu Jarssa et al., 2025; Istiqomah et al., 2023). The result of this study is in favor of the thesis that the quality of teaching needs to be improved and that the process should be facilitated both individually by the faculty and at the institutional level.

Obstacles related to research are also major factors that influence the academic experiences of students, especially in the context of research resources, publication, and academic support. The



findings imply that postgraduate research is not the only group that has research challenges but rather the challenges are increasingly permeating learning at undergraduate level (Iram Shahzadi et al., 2025). This is indicative of general structural constraints in institutions of higher learning in developing countries where research facilities and funding are still lacking. The close relationship that exists between teaching and research issues further demonstrates that lack of academic guidance has a direct bearing on the capacity of students to conduct research.

Issues of administration and institutional problems were prevalent as students complained of problems of facility, policy implementation, and student support services. These results indicate the importance of institutional governance in determining the educational outcomes. Although administrative inefficiencies have been recognized in previous studies, this study shows both their direct and indirect impact on various aspects of student experience (Iqbal et al., 2025). An example is that administrative support is poor, not only impacting the access to the resources but also contributing to the poor financial and academic issues.

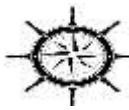
The main contribution of this research is the establishment of a strong relationship between the various types of barriers. The correlation analysis shows that financial, academic, teaching, and administrative issues are not independent and are closely interrelated. This underpins the theoretical view of student integration, which points to the fact that academic achievement relies on a mix of academic, social and institutional issues (Mohsin et al., 2024). The results indicate that it is unlikely that the improvement will be meaningful when the focus is made on a single type of obstacles, but rather a holistic and integrated approach is necessary.

The discussion in general shows that challenges in the higher education system are not personal in nature, but systemic. The challenges faced by students are not only due to individual restrictions but are also influenced by structural, institutional and socio-economic factors. This view changes the mode of looking at the students as being the problem, but the greater educational context, where students exist.

Study implications

This study has significant implications on policy makers, schools, and researchers. To policymakers, the findings indicate that there is an urgent need to overcome financial barriers by investing more money, providing scholarships, and implementing low-cost policies on education. In the case of universities, the research highlights the need to enhance the quality of teaching, research support, and administrative efficiency to improve student experiences.

Academically, the research will add to the body of literature through the provision of a holistic and a combined analysis of barriers to higher education, especially in the context of a developing country. It also makes a methodological contribution, through a combination of descriptive and inferential methods of analyzing student perceptions.



Recommendations

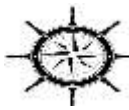
Depending on the findings, a number of recommendations can be suggested. The goal of educational institutions in enhancing teacher quality should be by training and development of the faculty. It is also necessary to update curricula in order to be more flexible with the ability of students and industry needs. Scholarships and student loans are the financial support mechanisms that need to be increased to lower economic barriers. Universities ought to invest in research facilities and offer more assistance to student research. Also, there should be streamlining of administrative processes to enhance efficiency and satisfaction among students.

Limitations and Future Research

This paper has some limitations although it has contributed to it. The sample size is also small and restricted to selected universities in Karachi and this could impact the overall interpretation of the results. The future studies are supposed to take into account more and more diverse samples as well as in the other parts of Pakistan. Also, it might be necessary to employ qualitative methods to learn more about the experiences and perceptions of students. More research can also be done on how moderating factors, including gender, socio-economic status, and academic discipline, influence student challenges.

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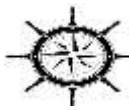
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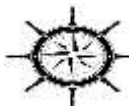
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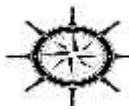
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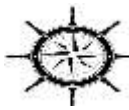
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