

## Parental Socio-Economic Status as a Predictor of Academic Achievement and Retention among Female Higher Secondary Students in District Haripur, Pakistan

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**ABSTRACT:** The study aims to answer two research questions in the context of one larger correlational study on educational outcomes of higher secondary level girls. They are the influence of parental socio-economic status (SES) on girls' academic performance and girls' retention. This positivist and quantitative study involved 300 girls sampled from six government girls' higher secondary schools in District Haripur, Khyber Pakhtunkhwa, through multi-stage sampling. The girls' academic performance was measured by official records of Board of Intermediate and Secondary Education (BISE) Abbottabad; retention was assessed by tracking girls' progress from Grade 11 to Grade 12. The relationships of SES with girls' academic performance and retention were studied through Pearson's correlation and simple linear regression. Hierarchical regression assessed the mediation of achievement on the relationship of SES and retention. The results showed that SES strongly predicted girls' academic performance ( $R = 0.61$ ;  $R^2 = 0.37$ ;  $\beta = 0.61$ ;  $p < 0.001$ ) and moderately predicted girls' retention ( $R = 0.49$ ;  $R^2 = 0.24$ ;  $\beta = 0.49$ ;  $p < 0.001$ ). With the achievement variable in the retention model, the direct effect of SES decreased from  $\beta = 0.49$  to  $\beta = 0.29$ , and it remained significant ( $\beta = 0.41$ ;  $p < 0.001$ ), therefore, achievement partially mediated the relationship. Therefore, socio-economic disadvantage impacts retention in a direct and indirect manner, where it first impacts performance. The findings show that offering stipends and fee waivers for less privileged students will not impact retention as desired. Retention for less privileged students will require the offering of ongoing academic support and instructional interventions.

**KEYWORDS:** Socio-economic Status, Academic Achievement, Student Retention, Higher Secondary Education, Mediation Analysis, Girls' Education, Pakistan

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## Introduction

Social mobility and national development begin with education at the highest secondary level (Grades 11 and 12). Student retention and performance at this level are indicators of how effective a school system is. Student failure at this level permanently impacts the student through closed opportunities to further their education and the socio-economic opportunities that come with that (Roshan & Rahman, 2025).

Socio-economic status (SES) of the parents is one of the more consistent correlates of educational achievements, and it is often studied through the combination of parental education, occupation, household income, and the home environment (Antonoplis, 2023; Liu et al., 2022). Parental SES heavily impacts student opportunities with private tuition, study materials, and a quiet area for study with a stable environment. Parents from higher SES backgrounds can support and reinforce the importance of education from their work and background. Parental support and opportunities for lower SES remain constrained by early work demands of the parents and student support needs.

Pakistan, and especially Khyber Pakhtunkhwa, has a lot of situations that make girls drop out of school. These include early marriage, out-of-school children, the gender gap, and household chores (Aziz et al., 2023; Ullah, 2022). Research in Khyber Pakhtunkhwa identifies sociocultural constraints on girls' enrolment, including expectations surrounding domestic responsibilities (Aziz et al., 2023).

Related research examines barriers faced by women in higher education in northwest Syria and India (Almelhem et al., 2022; Chauhan & Kumar, 2022), while Bocharé (2025) considers enrolment trends in India. These settings provide comparative context, rather than direct evidence about Haripur.

The research study on which this paper is based examined the three related clusters: SES and achievement, achievement and retention, and SES and retention (whether achievement becomes a mediator). This paper limits these clusters to two relationships that are relevant to the policy question of socioeconomic disadvantage and its effect on educational inequality: the SES and achievement relationship and the SES and retention relationship. Since the data show that achievement is a channel through which SES reaches retention, the achievement-retention relationship is described as the second relationship, and the achievement-retention relationship is not described as the third relationship.

SES is a prominent predictor of academic performance in schools. Students whose families have higher incomes can afford tutoring and study materials, whereas students from families where both parents have higher education receive better academic support. A recent meta-analytical study done on primary and secondary education across different countries supports the positive relationship between SES and academic achievement. This research also addressed the South Asian and Pakistani regions where there are greater financial burdens and less parental education, which result in barriers for students to learn, especially girls. It is stated that there are declining motivations and frustrations that create an inequality gap for Low-SES students that causes them to fall even further behind, which ultimately makes it harder for students to catch up on academic achievement (Chitrakar & Nisanth, 2023; Liu et al., 2022).

Research on cultural norms and educational equity (Bates, 2023), children's understanding of economic inequality (Dickinson et al., 2023), and socioeconomic status and achievement in Pakistan (Munir et al., 2023) provides further context. Research suggests that SES is multidimensional beyond just income. A study states that regardless of income, parental education contributes to cultural capital that helps students maneuver the educational landscape successfully. Also, a study states that a family home that is quiet and peaceful, along with supportive and low-conflict parents, also supports students' achievement (Jin et al., 2022; Pietropoli & Gracia, 2025).

Evidence confirms that SES should be viewed as multidimensional, and for the current research, SES will be considered as parental education and occupation, family income, and the home environment, as opposed to income in isolation (Menardo et al., 2022). Cultural-capital research provides complementary perspectives on educational inequality (Jæger, 2022), academic habitus (de Moll et al., 2023), language learning (Diouani, 2021; Nieścioruk, 2024), and secondary-school practice (Riordan, 2024). Yang (2023) examines family SES, cultural capital and extracurricular study together.

### SES and Student Retention

According to research, socio-economic disadvantage is a major contributor to student withdrawal, particularly when students move from lower to upper secondary school. More directly related costs (fees, transport, examination fees) and opportunity costs (foregone household or paid work) affect low-income families more, and affect girls more in cases of early marriage and domestic duties. There is evidence from the abolition of school fees in Ghana that the removal of direct costs improves student retention. However, the improvements gained were not equally distributed across different income groups and did not address the retention of the poorest households (Casely-Hayford et al., 2025), meaning we should not expect that the removal of school fees will bring about a significant improvement in retention in similar areas as Haripur. From Pakistan, national data and from Khyber Pakhtunkhwa in particular, have shown that after primary school there are high levels of dropping out. This has been attributed to financial problems and low engagement of parents (Ullah, 2022). Research on attachment and school re-enrolment (Ramsdal & Wynn, 2022) complements studies of retention in higher education (Addison & Williams, 2023). The latter setting differs from the higher-secondary population examined here.

Some of this disadvantage is caused by inequitable access to digital learning tools, which can create an even larger disparity for the academic progress of low- and high-SES learners (Chikwe et al., 2024; Ren et al., 2022). Related reviews examine digital cultural and social capital (Feng & Tan, 2024) and smart technologies in learning environments (Mhlongo et al., 2023). It is important to note that not all the evidence gives a clear indication of a strong causation pathway between SES and achievement. A recent systematic review of causal-inference studies (twin, adoption, and instrumental variable studies) showed that once the family context is controlled, the impact of SES on achievement and attainment is much smaller than is indicated in correlational studies (Song et al., 2025). As the study is correlational, the reported results can only be interpreted as indicating association, and that an increase in SES will not necessarily have a positive impact on achievement and retention.

### The Pakistani and Khyber Pakhtunkhwa Context

District Haripur's rural-to-urban interface complicates educational resource distribution. There are pockets of district schools for females that have improved, yet the indirect schooling costs and the varying levels of education among parents mean these households' children still end up further apart along the higher- and lower-SES spectrums, respectively. Further, educational inequities due to structural factors frame which Pakistani students are able to convert formal schooling to completion (Raza et al., 2023; Rind & Malik, 2024). Research on child labour in Haripur offers additional local context (Hamza et al., 2023). The levels of national and international scholarship on SES and its impacts on educational outcomes are voluminous. Yet, the research on the joint impact that SES has on educational achievement and retention in the one case study of Pakistan is scarce — which is the gap that this paper seeks to address.

### Objectives of the Study

- ▶ To determine the relationship between parental socio-economic status and the academic achievement of female students at the higher secondary level.
- ▶ To determine the relationship between parental socio-economic status and the retention of female students at the higher secondary level, and to establish whether this relationship is mediated by academic achievement.

### Research Questions

- ▶ Is there a statistically significant relationship between parental socio-economic status and students' academic achievement?
- ▶ Is there a statistically significant relationship between parental socio-economic status and students' retention?
- ▶ Does academic achievement mediate the relationship between parental socio-economic status and student retention?

### Significance of the Study

This paper identifies relationships between socio-economic status (SES) and achievement and retention in school. This allows school administrators, teachers, and district education officials to know where to focus policy and school interventions. This paper specifically identifies whether policy should focus on retaining learners by offering fee subsidies and allowances, or focusing on improving learners' academic performance by offering remedial support, or a combination of both. A combined and undifferentiated analysis would lose this distinction.

### Research Paradigm and Design

The study used a positivist paradigm and a descriptive, quantitative correlational design. The descriptive part described the socio-economic status and the families of the respondents and their academic performance. The correlational part analyzed the association between parental socio-economic status and the two outcomes of interest: academic achievement and retention, without controlling for any variable.

### Population and Sampling

This survey included all Grade 11 and 12 female students in the 13 Government Girls Higher Secondary Schools in District Haripur (approximately 2,600 students). A multi-stage sampling technique was used. In the first stage, six schools (representing both rural and urban areas) were selected using simple random (lottery) sampling from a total of 13 schools. In the second stage of sampling, purposive sampling was used to select 50 participants from each of the six schools. The sample size was 300 respondents.

### Instrumentation and Data Collection

Demographic data and all four SES (Socio-Economic Status) dimensions, including parental education and occupation, family income and household environment, were collected using a self-administered questionnaire with closed-ended responses. We measured achievement by using official Grade 11 and Grade 12 scores and the overall higher-secondary aggregate published in the BISE Abbottabad result gazettes instead of self-report to prevent recall and reporting bias. Retention was measured as a composite indicator by combining continuation from Grade 11 to Grade 12, completion of Grade 12 and examination registration, and regular attendance, as documented in school enrolment and continuation records.

## Data Analysis

To summarize the study variables, descriptive statistics (means and standard deviations) were used. The strength and direction of the SES–achievement and SES–retention relationships were examined with Pearson product-moment correlation. Simple linear regression was used to evaluate the predictive effect of SES on each outcome singularly. Due to the correlation matrix showing that achievement and retention were associated with one another, an additional hierarchical regression was conducted – for both, SES was placed first, and after that, SES along with achievement were inserted as predictors of retention. Thus, it was examined if achievement mediated the SES–retention relationship. This was considered a mediated effect by the reduction of the direct effect of the predictor (SES) in the subsequent model, for which the achievement mediator was inserted, along with the design of other mediated effects that were found in the educational outcomes literature (Affuso et al., 2023).

## Limitations

Results are only applicable to female students in government schools in District Haripur and cannot be applied to male students, private school students, or other districts. There may also be social-desirability bias in self-reported SES data around family income. As this study uses a cross-sectional, correlational design, causal inference cannot be made. Thematically, Song et al. (2025) support this by saying that, given the influence of unmeasured variables (e.g., teaching quality, student motivation, and cultural variability) on the SES–achievement correlation, the correlation seen in the studies may overestimate the actual impact.

**Table 1**

*Distribution of Respondents by Monthly Family Income*

| Income Category (PKR) | Frequency | Percentage |
|-----------------------|-----------|------------|
| Below 30,000          | 92        | 30.7%      |
| 30,001–50,000         | 112       | 37.3%      |
| 50,001–70,000         | 61        | 20.3%      |
| Above 70,000          | 35        | 11.7%      |
| Total                 | 300       | 100%       |

Table 1 indicates that the majority of respondents' families fall into the lower income groups. 30.7 percent of respondents stated that their household monthly income is less than PKR 30,000. 37.3 percent of respondents indicated that household monthly income falls in the range of PKR 30,000 to PKR 50,000. Around 68 percent of the respondents fall into the lower income groups. Only 11.7 percent of families have an income higher than PKR 70,000 per month, which shows that the respondents are predominantly from lower income groups, as expected in a government school setting.

**Table 2**

*Descriptive Statistics of SES Indicators, Retention, and Achievement (N = 300)*

| Variable                  | Mean | Std. Deviation |
|---------------------------|------|----------------|
| Parental Education        | 2.31 | 0.89           |
| Parental Occupation       | 2.45 | 0.94           |
| Family Income             | 2.12 | 0.76           |
| Home Environment          | 3.02 | 0.88           |
| Attendance (%)            | 74.6 | 11.2           |
| Grade 11 Marks (%)        | 58.4 | 10.6           |
| Grade 12 Marks (%)        | 61.2 | 11.4           |
| Aggregate Achievement (%) | 59.8 | 10.1           |

As shown in Table 2, indicators of SES cluster in the range of moderately and slightly low levels (parental education  $M = 2.31$ , occupation  $M = 2.45$ , family income  $M = 2.12$ ). The indicator for the home environment is relatively higher, at  $M = 3.02$ , suggesting that families of modest means provide at least some level of academic support in the home, as documented in studies that separate SES supports of a material and non-material nature (Ilahy et al., 2025). The mean attendance rate was 74.6%, and the mean of aggregate academic achievement was 59.8%. Variability was quite high in the sample as illustrated by the standard deviations.

### SES and Academic Achievement

As indicated in Table 3, parental SES and academic achievement were positively correlated with a strong, positive, and statistically significant coefficient ( $r = .61$ ,  $p < .01$ ). Compared to the other two correlations in this study, this was the strongest of the three pairwise correlations.

**Table 3**

*Correlation Matrix — SES, Academic Achievement, and Student Retention*

| Variables            | SES    | Academic Achievement | Student Retention |
|----------------------|--------|----------------------|-------------------|
| SES                  | 1      | 0.61**               | 0.49**            |
| Academic Achievement | 0.61** | 1                    | 0.54**            |
| Student Retention    | 0.49** | 0.54**               | 1                 |

Simple linear regression showed this relation (Tables 4-6). SES accounted for approximately 37% of the variance in academic achievement ( $R^2 = 0.37$ , Adjusted  $R^2 = 0.36$ ). The overall model was also statistically significant,  $F(1, 298) = 174.6$ ,  $p < .001$ . The unstandardized coefficients ( $B = 8.74$ ,  $SE = 0.66$ ) and standardized coefficients ( $\beta = 0.61$ ,  $t = 13.21$ ,  $p < .001$ ) indicate that a one-unit increase in parental SES will have a large positive effect on academic achievement. This corresponds closely to, though perhaps slightly stronger than, the correlational effects found in cross-national meta-analyses (Liu et al., 2022), yet is still weaker than the correlations for the dataset of Khyber Pakhtunkhwa reported by Muhammad et al. (2023).

**Table 4**

*Regression of SES Predicting Academic Achievement — Model Summary*

| Model | R    | R <sup>2</sup> | Adjusted R <sup>2</sup> | Std. Error |
|-------|------|----------------|-------------------------|------------|
| 1     | 0.61 | 0.37           | 0.36                    | 8.12       |

**Table 5**

*ANOVA — SES Predicting Academic Achievement*

| Source     | Sum of Squares | df  | Mean Square | F     | Sig.  |
|------------|----------------|-----|-------------|-------|-------|
| Regression | 11520.4        | 1   | 11520.4     | 174.6 | 0.000 |
| Residual   | 19568.7        | 298 | 65.7        |       |       |
| Total      | 31089.1        | 299 |             |       |       |

**Table 6**

*Regression Coefficients — SES Predicting Academic Achievement*

| Predictor | B     | Std. Error | Beta | t     | Sig.  |
|-----------|-------|------------|------|-------|-------|
| Constant  | 41.23 | 1.87       | —    | 22.05 | 0.000 |
| SES       | 8.74  | 0.66       | 0.61 | 13.21 | 0.000 |

## Aspect Two — SES and Student Retention

The association between the SES of parents and the retention of students was positive, moderate, and statistically significant ( $r = 0.49$ ,  $p < .01$ ; Table 3), indicating a substantive and slightly weaker relationship to SES and achievement.

Regression analysis (Tables 7 - 9) indicated that SES accounted for 24% of the variance in retention ( $R^2 = 0.24$ , Adjusted  $R^2 = 0.23$ ), with the model statistically significant,  $F(1, 298) = 60.8$ ,  $p < .001$ . The standardized coefficient ( $\beta = 0.49$ ,  $t = 7.80$ ,  $p < .001$ ) indicated that the enrollment and completion of students at the higher secondary level could be explained by relatively high SES of parents. This direct effect was stronger than that of the abolition of direct costs of schooling in Ghana, where completion was only partly achieved (Casely-Hayford et al., 2025), which is understandable, as in this study, SES may capture more than the direct cost barrier.

**Table 7**

*Regression of SES Predicting Student Retention — Model Summary*

| Model | R    | R <sup>2</sup> | Adjusted R <sup>2</sup> | Std. Error |
|-------|------|----------------|-------------------------|------------|
| 1     | 0.61 | 0.37           | 0.36                    | 8.12       |

**Table 8**

*ANOVA — SES Predicting Student Retention*

| Source     | Sum of Squares | df  | Mean Square | F    | Sig.  |
|------------|----------------|-----|-------------|------|-------|
| Regression | 10.21          | 1   | 10.21       | 60.8 | 0.000 |
| Residual   | 46.33          | 298 | 0.155       |      |       |
| Total      | 56.54          | 299 |             |      |       |

**Table 9**

*Regression Coefficients — SES Predicting Student Retention*

| Predictor | B    | Std. Error | Beta | t    | Sig.  |
|-----------|------|------------|------|------|-------|
| Constant  | 0.38 | 0.08       | —    | 4.75 | 0.000 |
| SES       | 0.19 | 0.024      | 0.49 | 7.80 | 0.000 |

## The Mediating Role of Academic Achievement in the SES–Retention Relationship

Since SES and retention had the same correlation with academic achievement ( $r = 0.61$  and  $r = 0.54$ , respectively; Table 3), a hierarchical regression was used to determine how achievement helps elucidate the SES-retention relationship (Table 10). With the inclusion of both SES and achievement as predictors of retention, the direct standardized effect of SES on retention went from  $\beta = 0.49$  (Model 1) to  $\beta = 0.29$ , while achievement retained a significant independent effect ( $\beta = 0.41$ ,  $p < .001$ ). This implies that achievement partially mediates the relationship between SES and student retention- SES is related to student retention in part because of the student's achievement, which then impacts the student's decision to continue her education. This is consistent with some research, which shows self-efficacy, motivation (Chitrakar & Nisanth, 2023), and other similar factors as mechanisms connecting family background and school persistence.

**Table 10**

*Hierarchical Regression Testing the Mediating Role of Academic Achievement*

| Model | Predictor                  | Outcome     | Beta                     | Sig.  |
|-------|----------------------------|-------------|--------------------------|-------|
| 1     | SES                        | Retention   | 0.49                     | 0.000 |
| 2     | SES                        | Achievement | 0.61                     | 0.000 |
| 3     | Achievement                | Retention   | 0.54                     | 0.000 |
| 4     | SES (direct) + Achievement | Retention   | 0.29 (SES) / 0.41 (Ach.) | 0.000 |

This paper integrates two strands of research and converges on one conclusion: for both academic achievement and higher secondary attendance, parental socio-economic status (SES) matters, although the pattern of influence is not the same for the two outcomes. SES accounts for almost double the variance in academic achievement (37%) as it does for retention (24%), and its influence on retention is accomplished in large part through achievement, and not through continuation decisions.

The strong SES–achievement relationship supports the existing literature on family resources and learning outcomes. Higher family income and education, as well as more stable occupations, allow for greater investment in tutoring, study resources, and the creation of a positive study environment, as well as in reinforcing the value of effort (Muhammad et al., 2023). The sample data indicate that, in relative terms, the environment was the most supportive of achievement, followed by resources and study conditions available, and also income and education. This corroborates the existing literature on the parental home environment and the value of sustained positive involvement by parents in the achievement of learning outcomes beyond the economic resources available in the home.

The indirect nature of the SES–retention relationship, and the partial mediation, suggests the most relevant policy implication. This suggests that policy changes that impact the direct cost of living would have some modest impact on SES and retention (especially in achieving low SES populations), but on their own would have only a small impact on the retention gap.

Students from lower SES backgrounds become demotivated and begin to lose confidence when they fall behind. Evidence shows that success in academics builds positive cycles of self-efficacy and engagement, and persistence, while failure creates disengagement and tends to lead to dropping out of school (Affuso et al., 2023).

The evidence suggests that the focus on removing barriers to finance is probably not the only approach. Evidence from Ghana supports the view that removing school fees does not address inequity in sustaining school attendance. (Casely-Hayford et al., 2025). Fee removal can help offset retention, but the inequity caused by socio-economic status (SES) will tend not to be fully resolved.

In the absence of increased household income, academic support, mentoring, and structured classroom support will also likely have an impact on retention. However, it is important to weigh the evidence that financing additional tutorials will result in a cost to the student's wellbeing (Cao & Wang, 2025). The preference should be to support students in school rather than funding private tutorials.

Related research considers motivation across high-school and university populations (Davidovitch & Dorot, 2023), university academic performance (Mulaudzi, 2023), and low-income students' experiences in postsecondary education (Nguyen, 2023). Research on home learning and self-regulation (Joseph et al., 2023) offers a complementary developmental perspective.

## Conclusion

This paper discusses two strands of a larger thesis examining educational outcomes of girls in District Haripur. One examines the connection of parental SES to academic success; the other examines the relation of parental SES to student retention. Both relations were positive and of statistical significance. Of the two, parental SES was more positively related to academic achievement than to retention. It was also found that the SES-retention relation was partially mediated by academic achievement, meaning there is a direct and an indirect effect on retention through academic achievement. Therefore, student retention is positively related to the achievement of socio- economically disadvantaged students.

Based on the findings, socio-economic disadvantage is a clear obstruction to student retention in the intermediate and higher secondary levels of District Haripur. An integrated approach that combines academic and economic support is needed to resolve both aspects of the problem.

## Recommendations

- ▶ **School-level Academic Support:** Teachers must provide additional teaching and mentoring support to low-SES students identified to be at risk of underachieving, as improving achievement is likely to facilitate students remaining at the school.
- ▶ **Targeted Financial Assistance:** District-level education authorities must continue their scholarships, stipends, and fee subsidies for low-income households, as this addresses just the direct component of the SES-retention nexus (Tajammal et al., 2024). Social-protection research also provides a framework for assessing gender-related outcomes (Perera et al., 2022).
- ▶ **Parental Engagement Programs:** Because of the home-based environment scores for low- income households, programs that will support all parents (regardless of their income or education level) to supervise and support their children in their studies would improve achievement with no additional resource investment (Sengonul, 2022; Zafeer et al., 2025).
- ▶ **Combined Interventions:** As improvement in achievement partially mediates the SES-retention nexus, financial aid bundled with academic support (for example, parental stipends given on the condition of child participation in tutoring) would be more effective than pure financial or academic support.
- ▶ **Further Research:** It is important to test the mediation pathway established in this paper using longitudinal and (wherever feasible) causal-inference research designs to enhance causal reasoning (Song et al., 2025). This paper also supports an extension of this research to male students, private schools, and other districts to understand the boundaries of this research. Future work could consider educational transitions (Trinh et al., 2024), capital and identity in subject trajectories (Holmegaard et al., 2024), and family occupational influences (Abdul Rahaman et al., 2023; Hu & Coulter, 2023).

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