



Personal and Contextual Factors Associated with Female Students' Academic Decision-Making in Government Girls' Colleges in Punjab, Pakistan: A Correlational Study

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ABSTRACT

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The present study investigated the personal and contextual factors related to informed academic decision making of second year intermediate students of government girls' colleges in Punjab, Pakistan. Contextual domain included familial support and academic autonomy, socio-cultural constraints, economic constraints, and institutional support and career guidance. A quantitative cross sectional correlational design was used. The data were gathered from 833 respondents from eight government girls colleges and the study constructs were measured using composite scales of 6 items each on a 5-point likert scale. Descriptive statistics and two-tailed Pearson product-moment correlations were calculated. The highest construct mean ($M = 3.518$, $SD = 0.968$) was for personal and psychological factors, followed by institutional support and career guidance ($M = 3.502$, $SD = 0.974$), familial support and academic autonomy ($M = 3.497$, $SD = 0.980$), and informed academic decision-making ($M = 3.504$, $SD = 0.998$). Personal factors, familial factors and institutional factors were positively related to informed academic decision making, while socio-cultural constraints and economic constraints were negatively related to informed academic decision making, for all p values were less than .001. The results show that the academic choices of female students are a result of the interplay between personal factors, family factors, institutional factors and broader socio-cultural and economic factors.

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1.0 Introduction

Academic decision-making is a process students use to find out about education options, to gather and analyze information, to consider the potential outcomes of choices, and to choose a course of study that aligns with their interests, skills, values, and future aspirations. Such choices are particularly significant in the late secondary and intermediate school years as they influence future career paths by making choices about academic streams, institutions and further education. Career-development research, on the other hand, views decision making as a process of self-appraisal, information seeking, exploration, judgment, and commitment. The results of the meta-analysis indicate that there are strong relationships between career exploration and career-related self-efficacy and other adaptive career outcomes, meaning that students must feel confident and be given opportunities to explore career options before making a decision (Kleine et al., 2021).

In the present paper, the distinction between personal factors and contextual factors is made. Personal factors are mostly related to the student's self and include academic interest, perceived ability, confidence, motivation, persistence, and clarity of educational goals. Contextual factors are related to the environments in which decisions are taken and involve factors such as familial support and autonomy, socio-cultural expectations, economic resources and institutional guidance. This separation is in line with Social Cognitive Career Theory, which views educational and career behaviour as a product of the interplay between self-efficacy, outcome expectations, goals, and environmental supports or barriers (Lent et al., 1994). In this sense, students might have high interests and capabilities but not be able to translate them into action due to restrictions in family authority, gender norms, finances, mobility, and/or the lack of robust career-information systems.

A key component of informed decision making is the student's confidence in their personal resources; that is, the student's belief that he or she can learn to understand, compare, and explore academic options. Career decision self-efficacy is the self-confidence in performing tasks like obtaining information, evaluating abilities, establishing goals, planning, and choosing an option. A meta-analysis found that career decision self-efficacy was significantly associated with career adaptability, indicating that confidence is related to the ability to prepare for career-development tasks and manage them (Stead et al., 2022). Likewise, studies that extend Social Cognitive Career Theory have identified self-efficacy and career exploration as factors that influence career choice, but these factors are influenced by social support and environmental information (Pham et al., 2024). It is therefore expected that students will be able to go beyond mere acceptance of suggestions to a more conscious assessment of educational alternatives through their personal interest, goal clarity, motivation and persistence.

Personal agency, however, develops within relationships. Families can offer emotional support, information, financial support, role models and permission to try out various careers. They can also apply pressure, disrupt preferences or limit independence. The results of the cross-national meta-analysis suggest that parental support is positively related to children's career self-efficacy, and the quality and type of the relationship differs by culture and grade level (Youn et al., 2023). A recent meta-analysis also revealed a positive correlation between family support and career

adaptability, with a stronger correlation between family support and career adaptability among participants under 18 years of age and in collectivist cultures, where family involvement is especially important for development (Karakuş et al., 2026). The results are applicable to Pakistan where family consultation is not an optional but a mandatory source of advice when choosing an educational option.

The quality of family influence depends on whether support strengthens or weakens the student's autonomy. Parental involvement in a child's career, whether in a positive or negative way, can foster confidence or uncertainty or ambivalence, respectively (Hashmi et al., 2023). Supportive parental behavior has been found to be positively related to career decision-making self-efficacy, and parental interference negatively related to the development of career decision-making self-efficacy (Li et al., 2022). The research with adolescents also indicates that autonomy can help explain the relationship between parental career support and career decision making self-efficacy (Zhang et al., 2019), and that parental autonomy support is correlated with career adaptability, career decision making self-efficacy and academic engagement (Jiang et al., 2022). Therefore, informed decision making is more likely to occur when families listen to students' perspectives, value their choices, and engage them in meaningful decision making.

Socio-cultural conditions may place a different kind of pressure on female students. Gender norms dictate what types of jobs are suitable for girls, how far they can go, whether they can live away from home, and how their education is traded for expectations of marriage, family reputation, and household duties. Poverty, accessibility, transportation, security concerns, cultural expectations and lack of supportive educational resources have been found to be barriers to girls' education in Pakistan in multiple studies (Jamal, 2016). In recent studies on rural girls in Pakistan, it has also been found that access is influenced by multiple geographical, social, institutional and household factors, not just aspirations (Kalani & Symaco, 2025). They can affect the decision-making process even before a formal decision is taken by excluding certain institutions, sites and disciplines from the acceptable options.

Economic conditions are closely related to socio-cultural constraints and are a separate dimension. Students' educational options may be constrained by the direct costs of tuition, transportation, housing, books, Internet and technology. Under resource constraints, families might also lean towards fields with shorter training times or early earnings. Household income, the ability to pay for education, family size and distance from educational institutions are factors that impact women's participation in higher education as seen in rural Punjab (Hasan et al., 2023). The policy evidence from the Girls' Stipend Programme in Pakistan indicates that financial aid can enhance enrolment, but there are other significant barriers such as safety, progression to higher education, and educational quality (Tajammal et al., 2024). Economic support can thus be used to increase access, but is best complemented by secure mobility and relevant learning experiences.

Socio-cultural conditions may place a different kind of pressure on female students. Career counsellors, academic advisers, and teachers can assist students in exploring options, clarifying admission criteria, matching subjects to careers, and assessing their strengths and interests to their career plans. Institutional support, such as career support in school, has been linked to positive

career self-efficacy and reduced career doubt, suggesting that institutional support can serve as a significant contextual resource (Cheung, 2024). Intervention research has also demonstrated that career guidance workshops that are structured can enhance adolescents' career self-efficacy and career aspirations (Gashi et al., 2023). A systematic review of career interventions for high-school students revealed that successful interventions often include career curricula, group counselling and individual guidance to enhance adaptability and decision-making (Wang et al., 2024). However, guidance may not be available at all times, especially in low resourced public institutions.

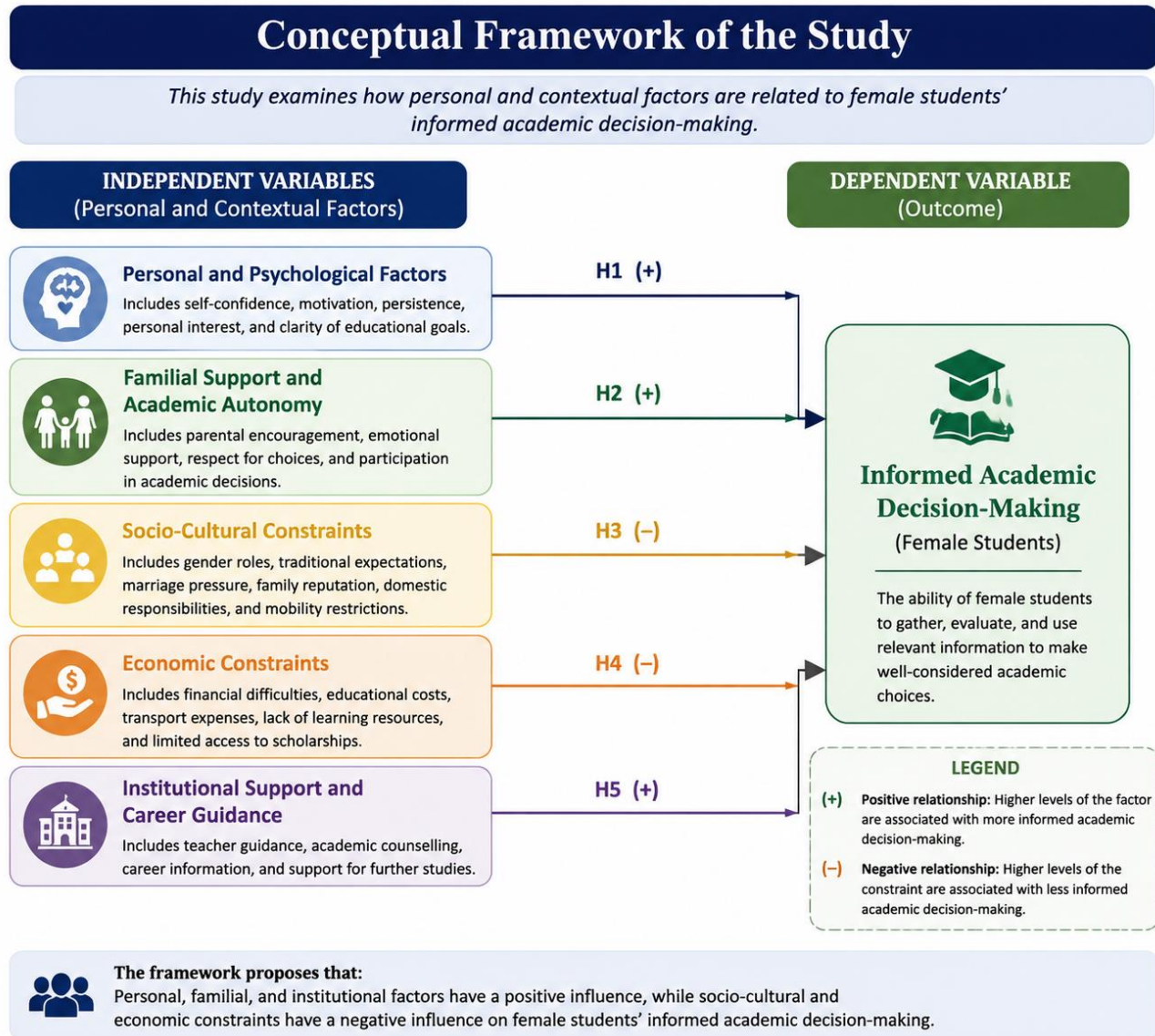
These factors do not operate independently within students' educational experiences; rather, academic decision-making emerges from the interaction between individual capabilities and the surrounding environment. Students' personal confidence and motivation, educational goals, and aspirations can enhance their capacity to make informed choices, but financial constraints, distance, social norms, and institutional support can still influence these choices (Arshad, 2023). Likewise, encouraging families and responsive schools can facilitate students' decision-making by offering encouragement, appropriate information, and opportunities for academic exploration. Previous studies have tended to look at these influences individually, however, and have tended to focus on one factor in isolation, including self-efficacy, parental behaviours, institutional support or structural barriers. In a collectivist and gender-sensitive context, where women's education decisions are shaped by the constant interplay between individual agency and family, socio-cultural, economic and institutional factors, a multi-dimensional approach is especially crucial. This study fills this gap by investigating the relationship between these interrelated factors and female students' informed academic decision making.

1.1 Objectives of the Study

1. To identify the levels of personal and psychological factors, familial support and academic autonomy, socio-cultural constraints, economic constraints, institutional support and career guidance, and informed academic decision-making among female students.
2. To examine the relationships between personal and psychological factors, familial support and academic autonomy, socio-cultural constraints, economic constraints, institutional support and career guidance, and female students' informed academic decision-making.

2.0 Literature Review

The conceptual framework for this study shows the relationship between the personal factors and the contextual factors on the informed academic decision making of female students. It suggests that personal and psychological factors, family support and academic independence, and institutional support and career orientation are positive influences on informed academic decision making. On the other hand, it is expected that socio-cultural constraints will have a negative relationship with the ability of female students to make informed academic choices, while economic constraints will have a positive relationship. The overall framework clarifies that the academic decision-making process of female students is influenced by the interaction of the individual characteristics and the family, social, economic and institutional context.



2.1 Research Hypotheses

H1: Personal and psychological factors are significantly related to female students' informed academic decision-making.

H2: Familial support and academic autonomy are significantly related to female students' informed academic decision-making.

H3: Socio-cultural constraints are significantly related to female students' informed academic decision-making.

H4: Economic constraints are significantly related to female students' informed academic decision-making.

H5: Institutional support and career guidance are significantly related to female students' informed academic decision-making.

3.0 Methodology

To achieve the two study objectives a quantitative cross sectional correlational design was used. The design was suitable for the purpose of the study, which was to measure the levels of the study variables and estimate the direction and magnitude of the relationships between the variables without manipulating the participants and making causal statements (Creswell & Creswell, 2018). Five constructs were selected as explanatory constructs: personal and psychological factors, familial support and academic autonomy, socio-cultural constraints, economic constraints, and institutional support and career guidance, and one outcome construct, informed academic decision-making, were included in the analysis.

3.1 Study Setting, Population, and Sampling

All female intermediate students of second year in government girls colleges of Punjab, Pakistan were the target population. Students at this level of education were deemed to be of special interest as they are making significant choices about their academic streams, further education and future career choices. These choices can have significant effects on their future academic career and career path. Punjab has a vast network of public sector colleges which cater to the needs of students from both urban and rural areas. The population was chosen because of the differences in geographical location, socio-economic conditions, cultural expectations, institutional resources, and access to guidance that made it appropriate to study the personal and contextual conditions that impact the academic decision-making of female students.

A proportional stratified random sampling technique was employed to ensure that the selected institutions and student groups were represented. The final sample consisted of 833 second year female intermediate students of eight government girls' colleges. The largest age group was 17 years ($n = 376$, 45.1%), followed by 18 years ($n = 221$, 26.5%). The sample consisted of 57.6% urban residents and 42.4% rural residents. F.Sc. Pre-Medical was the largest academic stream ($n = 250$, 30.0%), followed by Intermediate in Computer Science ($n = 167$, 20.0%) and F.Sc. Pre-Engineering ($n = 155$, 18.6%).

3.2 Measurement Instrument

The substantive instrument used for the present paper was 36 closed ended items, 6 items per explanatory construct and 6 items for informed academic decision making. The answers were given with a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Personal and psychological factors included interest, perceived ability, confidence, motivation, sustained effort and educational goal clarity. Encouragement, consultation, respect for preferences, support for further education, involvement in decisions, and freedom to consider other fields were among the measures of familial support and academic autonomy. Socio-cultural constraints included gender role expectations, family or community reputation, marriage expectations, gendered field restrictions, mobility concerns, and household role expectations. Economic constraints included programme costs, transport or accommodation costs, family finances, cost of learning resources, pressure to earn early and access to scholarships. Information on academic options, teachers' career explanations, access to guidance, admission information, encouragement to explore fields, and access to counselling were measured in institutional support and career guidance. Informed academic decision making was assessed by identifying options, obtaining

reliable information, comparing options, person–option fit, considering consequences, and choosing after evaluating.

3.3 Instrument Development, Validity, and Reliability

The domains in the questionnaire were formulated based on the literature review and conceptual framework and the study objectives. The instrument was pre-tested with 50 students of two government girls' colleges which were not part of the main sample. The item clarity, cultural appropriateness, completion time, and internal consistency were evaluated in the pilot study, and some minor changes in wording and item order were made. The quality of the measurement was also evaluated using factor loading, composite reliability, and Cronbach's alpha. All factor loadings were greater than .60, all composite reliability scores were greater than .80, and all Cronbach's alpha scores were greater than .70 for the domains, which all suggested acceptable construct measurement and internal consistency.

3.4 Data Collection

Data was collected through personal visits. Prior to data collection, formal permission was obtained from the relevant education authorities and the principals of the participating colleges. Students were told about the purpose of the study, the fact that they were free to participate or not, their right to withdraw, and how confidentiality would be maintained. Consent was obtained from participants and parental/guardian consent was also obtained as appropriate for students under 18 years of age. Questionnaires were coded rather than named, identifying information was detached, and completed records were stored securely.

3.5 Data Analysis

Descriptive Statistics: Each construct was represented by the mean of its six items. The personal, familial, institutional and informed decision-making scales had higher scores for more favourable conditions or better decision making. The socio-cultural scale and the economic scale had higher scores, which were interpreted as negative constraints. Item and construct means were interpreted according to the following decision rule: 1.00–1.80 = strongly disagree, 1.81–2.60 = disagree, 2.61–3.40 = neutral, 3.41–4.20 = agree, and 4.21–5.00 = strongly agree. The central tendency of responses was summarized using means and the dispersion of scores around each mean was represented by standard deviations.

Inferential Statistics: Pearson product–moment correlation coefficients were calculated to measure the bivariate relationships between each of the constructs in the explanatory variables and informed academic decision making. Pearson's r should be used to describe the direction and magnitude of linear relationships between continuous composite scores (Field, 2018). All tests were two-tailed, the level of significance was .05, and 95% confidence intervals were reported. A coefficient of .10 to .29 was considered weak, .30 to .49 moderate, and .50 or greater strong. Squared correlations (r^2) were computed to represent the amount of variance common to each correlation. The design was cross-sectional and correlational, so neither r nor r^2 was seen as a sign of causation (Cohen, 1988).

4.0 Findings and Results

4.1 Descriptive Analysis of Participants' Responses Regarding Personal and Contextual

Factors

Table 1 shows that the mean score ($M = 3.518$, $SD = 0.968$) was highest for personal and psychological factors, indicating that the respondents generally had high levels of confidence, motivation, persistence and clarity of their educational goals. Informed academic decision making was also rated favourably ($M = 3.504$, $SD = 0.998$) with the majority of students saying they thought about the options and considered their academic decisions before making a decision. Institutional support and career guidance ($M = 3.502$, $SD = 0.974$) and familial support and academic autonomy ($M = 3.497$, $SD = 0.980$) were also considered to be in the “Agree” category. The results indicate that most of the respondents were guided by their institutions and had positive family support for their academic decisions. The close mean values indicate, however, that the personal, familial and institutional influences were experienced at similar levels. The socio-cultural constraints ($M = 2.986$, $SD = 1.007$) and the economic constraints ($M = 2.973$, $SD = 0.998$) were in the neutral range. This indicates that these barriers were not the same for everyone in the sample but were different. The overall results indicated that the personal and contextual support reported by the female students were generally positive, with some socio-cultural and financial challenges still present for some of the respondents.

Table 1. Construct-Level Descriptive Summary

Constructs	M	SD	Interpretation
Personal and Psychological Factors	3.518	0.968	Agree
Familial Support and Academic Autonomy	3.497	0.980	Agree
Socio-Cultural Constraints	2.986	1.007	Neutral
Economic Constraints	2.973	0.998	Neutral
Institutional Support and Career Guidance	3.502	0.974	Agree
Informed Academic Decision-Making	3.504	0.998	Agree

4.2 Pearson’ Product Moment Correlation between Personal and Contextual Factors & Informed Academic Decision-Making

Table 2 presents the Pearson correlations between the five personal and contextual factors and informed academic decision-making. Each of the relationships was statistically significant at $p < .001$, meaning that each factor was significantly related to the academic decisions made by female students. The highest positive association with informed academic decision making was with personal and psychological factors [$r = .477$, 95% CI [.423, .528]]. The moderate level of correlation indicates that those students who were more confident, motivated, persistent, interested in education and clear about their educational objectives were more likely to make informed academic decisions. The shared variance of 22.8% suggests that personal and psychological factors were the most bivariate associated factors with academic decision making among the factors examined. Thus, the hypothesis “*Personal and psychological factors are significantly related to female students’ informed academic decision-making*” was accepted.

Familial support and academic autonomy was also moderately and positively associated

with informed academic decision making, $r = .423$, 95% CI [.366, .477]. The result shows that students who were encouraged by their families, respected in their educational choice, and had opportunities to be involved in educational decisions were more likely to make informed decisions. The variance of the two constructs was 17.9% shared. Thus the hypothesis, “*Familial support and academic autonomy are significantly related to female students’ informed academic decision-making*” was accepted.

The overall correlation between institutional support and career guidance with informed academic decision making was moderate positive ($r = .394$, 95% CI [.335, .449]). Pupils who received more teacher guidance, academic counseling, information about their future options and support were more likely to consider academic options in a systematic way. Informed academic decision making was determined to be 15.5% of the variance with the institutional factors. Hence, the hypothesis, Institutional support and career guidance are significantly related to female students’ informed academic decision-making” was accepted.

The socio-cultural constraints, on the other hand, were moderately and negatively correlated with informed academic decision-making, $r = -.387$, 95% CI [−.444, −.328]. In this result, the stronger the pressures were related to gender roles, marriage expectations, family reputation, domestic responsibilities, and mobility restrictions, the less informed the academic choices were. Academic decision-making shared 15.0% of the variance with socio-cultural constraints. Thus, the hypothesis, “*Socio-cultural constraints are significantly related to female students’ informed academic decision-making*” was negatively accepted.

Economic constraints also had a moderate negative relationship with informed academic decision making, $r = -.349$, 95% CI [−.407, −.288]. Students who reported having greater financial hardship, educational costs, transportation costs, limited learning resources, or limited access to scholarships were less likely to report informed academic decision making. The shared variance was due to economic constraints (12.2%). Hence the hypothesis, “Economic constraints are significantly related to female students’ informed academic decision-making” was negatively accepted. The overall findings suggest that positive personal, family and institutional factors were linked to informed academic decision making, while higher levels of socio-cultural and economic factors were linked to less informed academic decision making. These correlations are associations, however, and do not imply causal relationships.

Table 2. Pearson Product Moment Correlations between Personal and Contextual Factors and Informed Academic Decision-Making

Factor	<i>r</i>	95% CI	<i>p-value</i>	<i>r</i> ²	Strength & Direction
Personal and Psychological Factors	.477	[.423, .528]	< .001	.228	Moderate positive
Familial Support and Academic Autonomy	.423	[.366, .477]	< .001	.179	Moderate positive
Socio-Cultural Constraints	−.387	[−.444, −.328]	< .001	.150	Moderate negative

Economic Constraints	-.349	[-.407, -.288]	< .001	.122	Moderate negative
Institutional Support and Career Guidance	.394	[.335, .449]	< .001	.155	Moderate positive

Note. All correlations were two-tailed and statistically significant at $p < .001$.

5.0 Discussion and Conclusion

The present study explored the relationship between personal and contextual factors and informed academic decision-making of female students from a multidimensional perspective. The descriptive results indicated that the overall picture of the personal, psychological factors, familial support, academic autonomy, institutional support, career guidance and informed academic decision making were mostly positive. Socio-cultural and economic constraints, however, were rated neutral, indicating that they were not a constraint for all students. The results show that academic decision-making processes of female students are not determined by a single factor, but are influenced by the interplay between individual agency, family relations, institutional support and wider structural factors. This view is in line with social cognitive theories of career development that focus on the interplay between personal beliefs, environmental support, and contextual barriers that shape educational decisions (Lent et al., 1994). The observed differences in the contextual constraints also underscore the need to consider the context of female students' academic decisions.

The results confirmed the H1 that showed a significant moderate positive relationship between personal and psychological factors and informed academic decision making ($r = .477$, $p < .001$). This was the strongest correlation with all the factors examined, suggesting that students who were more confident, motivated, persistent, personally interested and had a clear understanding of their educational objectives were more likely to make informed academic decisions. The result is consistent with Social Cognitive Career Theory which suggests that goal selection, exploration, and persistence in educational and career pathways are mediated by self-efficacy and personal agency (Lent et al., 1994). In line with the above, previous studies have also found a positive link between career decision-making self-efficacy and career adaptability and career exploration behaviours (Stead et al., 2022; Pham et al., 2024). But the results indicate that preparedness for personal decision making may not be sufficient to ensure optimal decision making. Students can have a clear idea about what they want to learn yet have some questions about their interests, opportunities and match between interests and future career. Thus, it is still crucial to increase self-awareness, career exploration, and realistic goal development to help support informed academic decision making.

The results also confirmed H2, which posited a positive correlation between familial support and academic autonomy with informed academic decision making ($r = .423$, $p < .001$). This finding underscores the significance of family relationships in influencing girls' educational decision-making in settings in which family engagement is a key component of girls' educational journeys. The discovery does not indicate that family involvement is a limitation on autonomy, but rather that family involvement that is supportive can help to strengthen decision-making

through encouragement, resources, and opportunities for discussion. The previous studies have shown that parental support is positively related to career decision making self-efficacy and academic confidence (Koçak et al., 2021; Youn et al., 2023). Likewise, studies have suggested that encouraging parenting practices are associated with students' independence and self-confidence, while controlling involvement is associated with the decrease of students' independent decision-making ability (Li et al., 2022; Zhang et al., 2019). Thus, the present results highlight the need for family participation and cooperation, with parents giving guidance and encouragement and students having an opportunity to participate in academic decisions.

The findings confirmed H3 and showed that there was a significant moderate negative correlation between the socio-cultural constraints and informed academic decision-making ($r = -.387$, $p < .001$). The negative association suggests that students who faced more negative expectations about gender, more mobility restrictions, more concerns about family reputation, more family responsibilities, or more constraints on what academic subjects they were allowed to study were less likely to make fully informed choices. This result is in line with the previous studies conducted in Pakistan which revealed that gender norms, safety issues, transportation problems and social norms affect girls' education participation and educational opportunities (Jamal, 2016). In the same way, research on education for girls in rural settings reveals the interplay between social norms and institutional access in influencing educational decisions (Kalani & Symaco, 2025). The results indicate that academic decision making is not merely a cognitive process, but also a product of the set of alternative choices that is feasible for students. Therefore, interventions to enhance decision making opportunities must tackle gender stereotypes, safe mobility, parental awareness and acceptance of alternative education pathways.

The results confirmed H4, showing a significant moderate negative correlation between economic constraints and informed academic decision making ($r = -.349$, $p < .001$). This indicates that a lack of funds, such as tuition and transportation fees, lack of learning materials, and lack of scholarship opportunities may limit students' freedom to explore and choose academic choices. The same findings from Pakistan suggest that the financial status of the household, financial conditions of the family, distance to institutions, and educational costs affect women's access to higher education opportunities (Hasan et al., 2023). Financial-support measures, including stipend schemes, have been found to positively influence the participation of girls in education, but accessibility, safety and quality of education are still key concerns (Tajammal et al., 2024). The lower correlation with personal and familial factors than with other factors may be due to differences in students' economic situations; some students may have a strong financial constraint, while others may have a weak financial constraint. The results show that financial aid should not be limited to tuition support, but should also cover costs for transportation, digital access, application fees, housing, and information about scholarship opportunities so that academic decisions are not made based on financial considerations.

Lastly, results confirmed H5, showing that there was a significant moderate positive correlation between institutional support and career guidance and academic decision-making ($r = .394$, $p < .001$). This discovery is significant because educational institutions play a vital role in

delivering accurate information, career guidance, academic advice, and assistance to students in making future decisions. Structured career interventions have been found to positively influence career self-efficacy, decrease career uncertainty and increase informed career decisions for students in previous studies (Cheung, 2024; Gashi et al., 2023; Wang et al., 2024). The findings also show that institutional support needs to be further strengthened, however. Access to guidance was seen positively by most students, but there were some areas where there was not consistent information about academic options and future pathways. This implies that guidance services are sometimes dependent on individual teachers and not on institutionalized systems. Thus, the government girls' colleges must create a holistic career guidance model, integrating self-assessment, career exploration, academic information, financial guidance, and family involvement. To ensure that female students are able to make informed academic choices based on their aspirations and realistic opportunities, an integrated support system involving students, families, teachers and institutions is essential.

5.1 Conclusion

The study concludes that the personal and contextual factors have an interactional effect on the informed academic decision making of female students. The results showed that personal and psychological factors had the highest positive correlation with informed academic decision, which means that confidence, motivation, persistence, and educational goal clarity are important. There were also significant positive relationships between familial support and academic autonomy, and between institutional support and career guidance, suggesting that supportive family environments and effective educational guidance support students' ability to assess and choose academic pathways. However, socio-cultural and economic factors were negatively correlated with informed academic decision-making, indicating that gender expectations, mobility restrictions and financial constraints may limit students' access to a broader choice of education. In conclusion, the study underscores the need to take a comprehensive view of enabling women students to make informed choices about their academic career, which involves empowering individual students and tackling family, institutional, social and economic constraints. The results highlight the importance of providing positive learning climates, career guidance services and introducing inclusive policies to broaden meaningful learning and career pathways for female learners.

5.2 Recommendations

The results of this research indicate that the educational institutions should employ a comprehensive support to enhance the academic decision-making of female students. Government girls colleges should create structured career guidance programmes on the following aspects: self-assessment, exploring options in the academic and career domain, admission criteria, and financial support available. Personal and psychological factors were the most strongly associated with informed academic decision-making, suggesting that interventions to increase students' confidence, motivation, goal clarity, and decision-making skills should be incorporated into college-level support services. Families should also be involved via awareness sessions that encourage supportive involvement, while maintaining students' academic autonomy and individual

aspirations. Moreover, the socio-cultural and economic challenges should be taken up by the policy makers and educational administrators through providing safe transportation, scholarships, digital resources, and inclusive learning opportunities. To ensure that female students are able to make informed academic decisions, without being constrained by social or financial factors, a coordinated effort is required between students, families, institutions and policy makers.

Contribution

Hifsa Aslam: Problem Identification and Theoretical Framework

Uzma Munawar: Data Analysis, Supervision and Drafting

Conflict of Interests/Disclosures

The authors declared no potential conflicts of interest in this article's research, authorship, and publication.

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