

Role of Women's Education in Economic Empowerment and Decision-Making

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Abstract

This research examines the role of female education in promoting women's economic empowerment and informed decision-making in Pakistan, with a comparative focus on the urban context of Lahore and the more conservative city of Peshawar. The study is grounded in Human Capital Theory, Empowerment Theory, and Feminist Theory, and adopts a multidimensional analytical approach to explore the relationship between education, agency, and development. A mixed-methods research design was employed, combining quantitative survey data collected from 150 women with qualitative insights derived from 15 semi-structured interviews. The survey measured variables such as educational attainment, employment status, income level, women's contribution to household finances, autonomy in decision-making, and awareness of public policies. The qualitative interviews provided deeper insights into how education shapes women's confidence, access to economic opportunities, and experiences of structural and cultural constraints within a patriarchal social order. The quantitative findings reveal that education, employment, and income have a significant positive influence on women's empowerment, autonomy, household contribution, and decision-making related to their children. However, the qualitative evidence highlights the persistence of strong cultural and structural barriers, particularly in conservative households, where women often have limited control over income, mobility, and personal decisions. These findings suggest that while education is a critical enabling factor, it alone is insufficient to dismantle entrenched gender inequalities and restrictive social norms. The study suggests that public policies should integrate female education with employment and income-generating opportunities to translate educational gains into tangible empowerment outcomes and develop gender-sensitive legal and institutional frameworks to address cultural and structural constraints that limit women's control over resources and decision-making.

Keywords: Economic Empowerment; Gender Equality; Financial Independence.

Introduction

Education has been well-recognized as one of the most revolutionary means of economic and social growth. In the environment of developing countries, like Pakistan, the role of women's education becomes still more significant, because it can break the system of gender inequality, promote inclusive development, and improve decision-making in families and societies (Ali et al., 2021).

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Nevertheless, despite decades of government and civil society investment in female education, Pakistan still has a problem of wide gender disparity in education. Gender disparity issues are deeply rooted in the cultural, religious, and socio-economic setting that prevent women from accessing education (Awan & Hussain, 2020; Yahya et al., 2024). Formal education was a point of controversy since colonial times, and the religious scholars viewed it as a threat to the established social order (Cornish et al., 2021). Women were frequently deprived of access to modern education because it was against cultural norms. However, Pakistan is focusing on increasing literacy among females to meet the target of Millennium Development Goals (MDGs) and the UN's Sustainable Development Goals (SDGs) (Mishra et al., 2024).

Education not only raises the level of literacy and knowledge of women, but also is a very critical economic empowering agent. Educated women can get improved opportunities at the workplace, earn to support the family income, and invest in small business enterprises, which will improve their economic status in addition to family fortune (Awan & Rani, 2018; Syofya, 2024). Further, education enables women to bargain in the home life, and hence they participate in the decision-making of household finances, child education, medical care, etc. Another significant indicator of empowerment is decision-making power, and the household education women receive renders them highly influential in decision-making on both the household and community levels (Haque et al., 2021). But channels of education-empowerment are not direct. In Pakistan, we have economic class, geographical location, and cultural norms that form a major factor in determining access to education and the benefits therein to women. Although upper-income families tend to sponsor the education of their girls, commonly sending them to private schools, families with a lower income have structural limitations that include poverty, transport, and conservative family values that limit the mobility of the female children. Such obstacles usually lead to early school dropouts (Gupta & Roy, 2023).

Public policies also play a valuable role in enhancing women's education. Government action has been taken through the stipends program, cash transfer, and scholarship program to boost the enrolment and retention of girls in educational institutions. International organizations like UNESCO and UNICEF have also identified the education of women as one of the pillars of sustainable development, and governments are advised to develop policies that incorporate education with those on health, economic empowerment, and gender equality (Cornish et al., 2021). However, even with the existence of such policies, there are still barriers in female education, particularly in the rural areas of Pakistan.

The primary objective of this study is to analyze the current state of female education, barriers to access to education, women's empowerment, autonomy in household decision-making, freedom to employment, and contribution to household income. This study addresses the following questions:

1. Does education enhance women's empowerment, participation in household decision-making, and financial autonomy?
 2. Does education provide equal employment opportunities, gender equality, and social status?
 3. Are educated women independent in decision-making about the choice of their children's education and employment?
 4. Is there gender equality in education, the workplace, and promotion opportunities in Pakistan?
- Exploring the answer to these questions will enable us to understand the state of women's education, their employment conditions, their financial and social empowerment, and their level of freedom in the household decision-making process.

Literature Review

According to Mishra et al. (2024), female education directly affects the growth of the economy in any country, especially developing countries such as Pakistan, because the country has a relatively low level of female participation in the Labour force. They point out that the more women have education, the more productive they are, and the more women enter the Labour market, leading to GDP growth. In this sense, education becomes not merely an individual benefit but a collective national asset. Pal et al. (2022) emphasize that female empowerment by educating them is a development issue, yet it is also a gender justice concern. She explains that the education of women produces an intergenerational payoff where educated mothers have an increased chance of producing better and healthier children, and that the mothers are more knowledgeable. This multiplies in such a way that the benefits of education are passed not only to families and communities but to the individual as well. Awan and Riasat (2015); Goswami et al. (2023), in a long-run analysis of Nigeria, validate the education of women, given that it is a significant factor in economic growth, which promotes the idea that investment in female education contributes to sustainable growth. She concludes that not only is the inequality in education between men and women devastating economic potential, but it also enormously continues the cycle of poverty in developing countries. Anderson et al. (2021) argue that gender equality in education has been one of the pillars of development, and there is a correlation between female education and low fertility rate, better health conditions, and participation in governance and decision-making. This underscores the reality that education increases the capacity of women to play an important role not only in the economy but also in society as a whole. Stockl et al. (2021) also report that in Pakistan, women's education directly impacts fertility rates, family health, and the welfare of households. Based on their data, it is seen that as the rates of education increase, women gain more control in areas of reproductive decisions and household decision-making. All these works, in general, emphasize the multifaceted character of the role of educating women: it results in economic empowerment, social change, and the power to control their lives on a personal and social level. However, the review of the above studies did address various issues in isolation, pointing to the existence of research gaps and the need for further investigation. This study is intended to bridge the gap by conducting qualitative and quantitative analyses.

Conceptual Framework

Adamu (2023) stresses that education is one of the most important factors for economic growth in Pakistan, and female education is an important variable that increases GDP, Labour force participation, and the welfare of the household. Based on this empirical data, the current study formulates hypotheses related to the fact that the degree of education of women is related to how empowered they are, as well as to their empowerment to make decisions. Their work underpins the argument that investment in female education generates economic returns, which are measurable and thus support the decision to include economic empowerment as a key outcome variable in this study. In Empowerment Theory, Michaeli (2021) assumes that education increases the bargaining power of women, both at the household and community level, and hence, enables women to make better decisions in family health, fertility, and finances. It is the perspective that justifies the formulation of hypotheses connecting education with a rise not only of economic independence but also of decision-making. In this respect, education is an incumbent process that transforms the intra-household processes and involvement of citizens.

Under a feminist economic approach, Pal and Gupta (2023) establish the disjunctions of structures that facilitate a transition of education to empowerment. In view of her education enhancing the

potential of women, but institutional barriers can attenuate the potential, such as lower pay compensation, less work potential, and a gendered society. This observation determines the incorporation of the mediating variables, such as the Labour force engagement and the institutional support of the conceptual model, that complicates the connection between education and empowerment.

Another way through which female education is important, as explicated by Awan and Malik (2020) and Rui (2021), correlates with the sustainable development outcomes of low fertility rate, healthier children, and political participation. Not only are these results indicators of empowerment, but they are also indicators of more change: economic and social change. Their results confirm the hypothesis of a multidimensional approach according to which female education can be regarded as one of the engines of empowerment and its impact.

Hypotheses Development

Based on this literature review and theoretical framework, the research hypothesizes as follows:

H1: Women's education has a positive and significant impact on their economic empowerment.

H2: Women's education enhances participation in household and community decision-making.

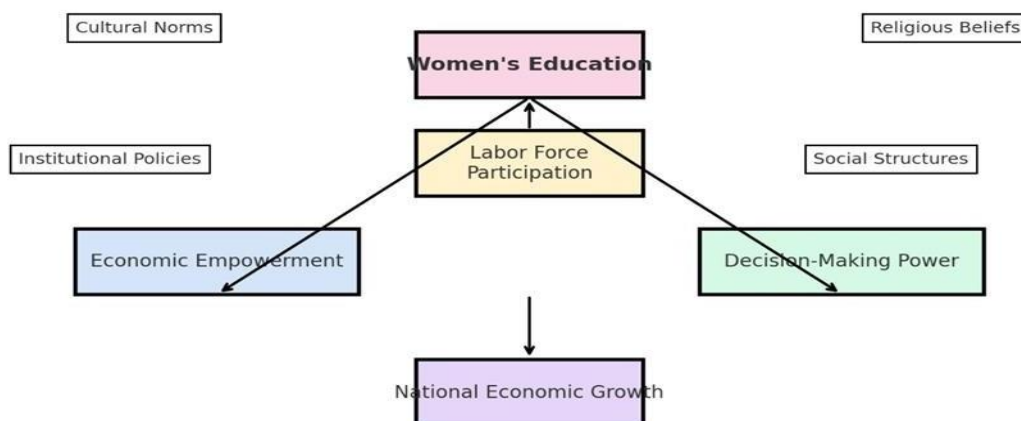
H3: Increased investment in female education contributes to national economic growth.

H4: Female Labour force participation mediates the relationship between education and empowerment.

Hypotheses are incorporated into the conceptual model that incorporates the Human Capital Theory, Empowerment Theory, and Feminist Theory. The framework assumes that education enhances the knowledge, skills, and confidence of women, which enhances women's economic participation and decision-making power. It also recognizes mediating variables, i.e., the labour market, cultural beliefs, and institutional reinforcement, which determine how education can be translated into power. We have developed a conceptual model based on these hypotheses, and it is displayed in Figure 1, showing the inter-connectivity of variables.

Figure 1: Research Model

Conceptual Framework: Women's Education, Empowerment, and Decision-Making



Data and Methodology

This study adopted a mixed-methods research design to examine the relationship between female education, economic empowerment, and decision-making in Pakistan. The methodological approach was structured to balance statistical rigor with contextual depth, ensuring that both measurable outcomes and lived experiences of women were adequately captured. The combination of quantitative and qualitative techniques strengthened the reliability and validity of the findings by allowing triangulation across data sources. A total of 150 women were selected as survey respondents for the quantitative component of the study. This sample size was considered appropriate for identifying meaningful statistical patterns while remaining manageable in terms of time and resources. It enabled the use of descriptive and inferential statistical techniques, including correlation and regression analysis, without compromising data quality. The respondents were selected to reflect diversity in age, marital status, educational attainment, and employment status, thereby ensuring representation across different socio-economic backgrounds. Such heterogeneity allowed the study to capture variations in women's experiences across different life stages and social contexts, particularly in relation to education and empowerment. In addition to the survey respondents, 20 semi-structured interviews were conducted with key informants, including educators, policymakers, and religious leaders. These participants were selected due to their influence on educational access, policy formulation, and social norms affecting women. The inclusion of these interviews added depth to the analysis by providing perspectives on structural and cultural factors that shape women's educational and economic opportunities. The combined sample ensured both quantitative breadth and qualitative depth, enhancing the overall rigor of the research design.

Data collection followed a systematic and ethically grounded process aligned with the mixed-methods framework. Quantitative data were gathered using a structured questionnaire designed to measure key variables such as educational level, employment status, income, household financial contribution, and participation in decision-making. The questionnaire also included items addressing barriers to education and economic participation. To ensure clarity and accuracy, the instrument was pre-tested on a small group of respondents before final administration. Surveys were conducted in person, and assistance was provided to respondents who faced literacy or comprehension challenges, ensuring inclusivity and accuracy in responses. Qualitative data were collected through semi-structured interviews and focus group discussions. These methods were chosen to allow participants to articulate their experiences, perceptions, and challenges in their own words. Interview questions focused on themes such as the role of education in enhancing confidence and independence, access to economic opportunities, and the influence of cultural norms on women's autonomy. Focus group discussions were particularly useful in identifying shared perceptions related to family resistance, financial constraints, and societal expectations. These qualitative techniques enabled a deeper understanding of issues that could not be fully captured through structured survey instruments alone. Secondary data were also incorporated to complement the primary findings. Sources such as government publications, World Bank indicators, and peer-reviewed academic studies were used to contextualize the results and support triangulation. Ethical considerations were strictly observed throughout the research process. All participants were informed about the purpose of the study and provided voluntary consent. Confidentiality was maintained through anonymization of responses, and no personal identifiers were linked to the data. Data were gathered from two distinct urban contexts: Lahore and Peshawar. Lahore represented a relatively liberal and economically dynamic urban environment, while Peshawar reflected a more conservative social setting. This comparative research design

enriched the analysis by allowing the study to scrutinize how cultural and social contexts influence the impact of education on women's empowerment. The data analysis process was aligned with the mixed-methods approach. Quantitative data were cleaned, coded, and analyzed using statistical software such as SPSS and Microsoft Excel. Descriptive statistics were used to summarize demographic characteristics, including age, education, marital status, and employment. Inferential techniques, including correlation and regression analysis, were employed to examine the relationships between education, employment, income, and women's empowerment. Mediation analysis was also conducted to assess the role of labor force participation in linking education to empowerment outcomes. Qualitative data were analyzed using thematic analysis. Interview and focus group transcripts were carefully reviewed and coded to identify recurring patterns and themes. Key themes included confidence and autonomy, cultural and structural barriers, family decision-making, and policy support. A comparative analysis was conducted to highlight differences between respondents from Lahore and Peshawar. The integration of quantitative and qualitative findings at the interpretive stage allowed numerical trends to be explained through personal narratives, thereby strengthening the explanatory power of the study. Overall, the methodological framework ensured that the study's conclusions were both empirically grounded and socially contextualized, enhancing their relevance for policy and academic discourse.

Results

The two types of data provide breadth and depth, as it is possible, on the one hand, to generalize the statistical patterns and, on the other, practical life can be put in relationship to these patterns. This kind of integrated approach allows the study to triangulate its findings in a way that the meanings are highly empirical and in the sense of meaning in the social context.

Demographic Profile of Respondents

The demographic aspects of the participants play a crucial role in providing the basis for the influence of education on empowerment. Table 1 gives the age group, educational attainment, and employment status distribution of the 150 participants.

Table1: Demographic Profile of Respondents (n = 150)

Variable	Category	Frequency	Percentage
Age Group	18–25	45	30%
	26–35	68	45%
	36 and above	37	25%
Education Level	Intermediate	38	25%
	Bachelor's Degree	68	45%
	Master's and Above	44	30%
Employment Status	Employed	97	65%
	Unemployed/Household Manager	53	35%

Source: The Author

The demographic data indicate that the highest percentage of the sample (45) is aged between 26–35, that is, between young adults who are probably in the workforce or making decisions in the home. Women aged 36 and above, constitute a smaller though not unimportant percentage (25) and

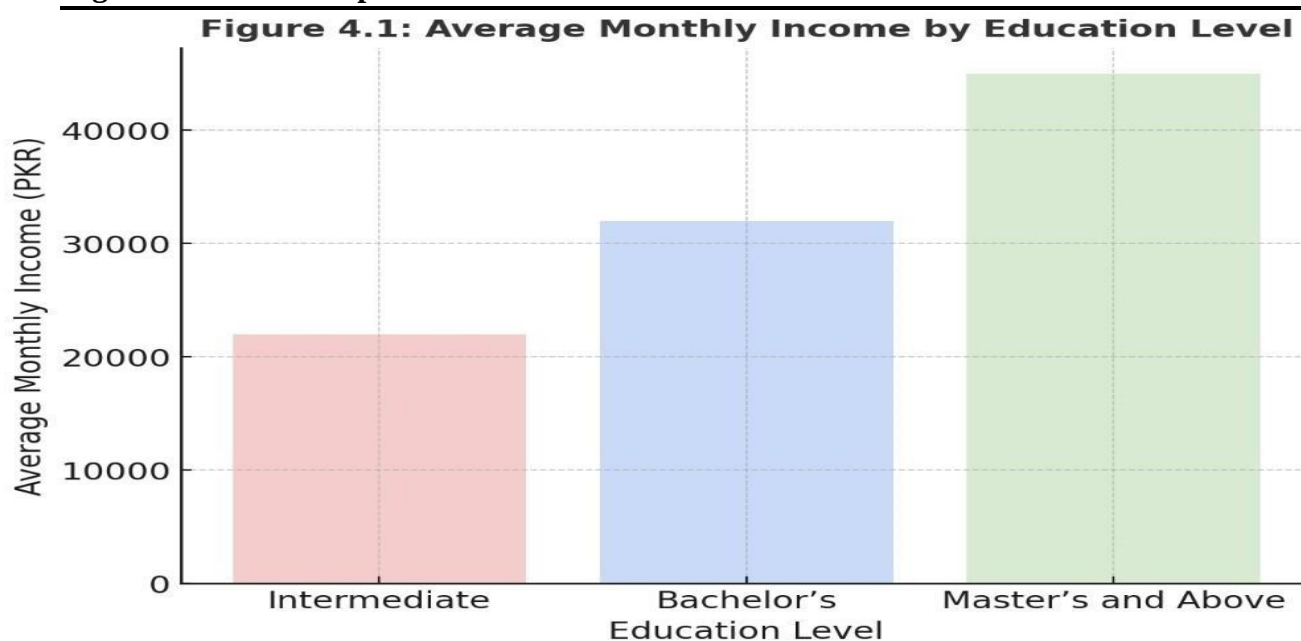
bring with them a more historical orientation towards long-term empowerment. Regarding the level of education, almost half (45) per cent of the respondents have a Bachelor degree and 30 per cent have a Master degree or above. One third (25 per cent) had finished Intermediate education. This allocation means that the sample is biased toward quite educated women, which is congruent with the fact that the research was based on a sample of the individuals who had at least secondary level education.

The economic role of education is also revealed when it comes to employment status. About 65 per cent of the respondents are employed as compared to 35 per cent of those who describe themselves as unemployed or household managers. This is relatively high against the national average of the women Labour force participation in Pakistan which shows that the purposive sampling was the educated women. However, the non-working group (35 per cent) may also be considered as a useful reference point when it comes to barriers and constraints.

Income Distribution and Household Contribution

In terms of the income levels among the respondents that are working, there was a dramatic difference between the income levels. The monthly incomes falls in the range of PKR 15,000 to PKR 60,000 and the majority of the respondents had a range of PKR 25,000 to PKR 40,000 monthly incomes. Differences in household contribution percentages as well included where most women indicated that they contribute more than half of their income to family requirements. It demonstrates that education does not only enable women to get the money but also provides them with a role of financial responsibility at home.

Figure 1: Relationship between income and Education level



Decision-Making Participation and Autonomy

The involvement in the decision making was categorized as Low, Medium and High. The participation rates were about 25 per cent, 45 per cent and 30 per cent low, medium and high among women respectively. It is also noteworthy that the level of participation was also highly related to the level of education; women with a Master or above level education recorded 18

percent and those with Intermediate level education recorded 42 percent as the percentage of women reporting low level of decision making influence. When the autonomy score was taken on a scale of 1 to 5, the mean was 3.4 whereby there was a moderated level of independence among the respondents. The women who have high levels of education demonstrated the highest level of autonomy consistently which proved the hypothesis that education assists women to widen their ability to apply control to individual and family- related decisions.

Policy Awareness

In the awareness aspect, only 40 per cent of the respondents knew of the available government or NGO-based programs targeting the education and empowerment of women, and 60 per cent declared that they were not aware of them. These were not well-known by the rural and semi-urban respondents. A fairly low proportion of the knowledgeable had personally benefited as a consequence of such efforts, even though this did suggest that policy offer and practical access were not correlated.

- The demographic analysis highlights three critical insights:
- Close to education is employment, whereby the level of education is associated with the rise in the Labour participation rate.
- A household decision-making power is dependent on women's level of education. The higher the level, the higher the empowerment.
- The policy awareness and the potential of institutional support mechanisms to facilitate empowerment.

These descriptive results provide the basis of the further sections, in which the definite research questions will be answered with the help of the quantitative analysis and qualitative descriptions.

Analysis of Research Questions

This section provides a discussion of the five research questions through which this research will be run. The survey data collected quantitatively and the responses collected in the qualitative interviews are put together to provide a general perspective of the issue of female education in promoting empowerment and decision-making in Pakistan.

RQ1: How does women's education foster economic empowerment?

The data in the survey show high correlations between the level of education and economic participation. It was only 42 percent of those who had solely an Intermediate education employed as compared to 71 and 84 per cent of respondents who had a Bachelor's and Master's degree respectively. This tendency supports the hypothesis that the higher education level, the higher the probability of women attaining formal employment and earning.

Table 2: Employment by Education Level

Education Level	Employed (%)	Unemployed(%)
Intermediate	42	58
Bachelor's Degree	71	29
Master's and Above	84	16

Education was also a significant factor in the level of income. The mean monthly income of the respondents who have Master's degrees was PKR 45,000, and the mean monthly income of those with Intermediate education was PKR 22,000. These inequalities reveal the direct economic benefits of education when it comes to the topic of employability and earnings potential.

Qualitative interviews support these results. One participant noted:

“With my degree, I was able to start a small business from home. Education gave me the confidence to take risks and invest in myself.”

Another stated that she earned with the help of education, but there were structural obstacles:

“Although I earn, my husband decides how the money is spent. Education gives me income, but not always control.”

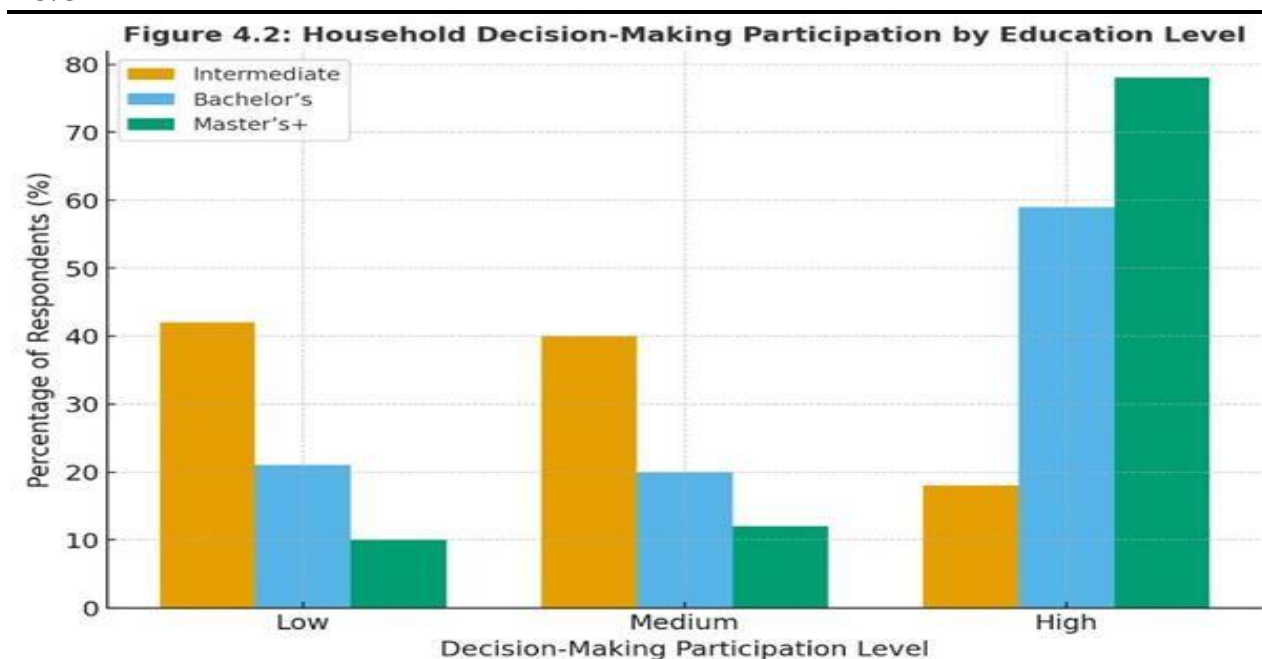
This can be traced back to the argument by Mehra that empowerment is multidimensional because, although education enhances access to income, cultural forces might still limit economic freedom of choice.

RQ2: What impact does women’s education have on their participation in household decision-making?

According to the survey, it has been indicated that women having higher education levels played a much bigger role in household decisions. Only 35% of respondents having an Intermediate education level indicated that they participated in decisions as High, as compared to 59% of those having a

Bachelor's degree, and 78% of those having a Master's degree and above.

Figure 2: Relationship between Household Decision-Making Participation and Education Level



It was categorized into decision-making areas such as financial expenditures, schooling of children, healthcare and mobility of the family. There was a strong relationship between education and influence in all these areas, and, based on this, it can be inferred that knowledge and confidence achieved through schooling are able to increase the bargaining power of women in any family. This trend was also noted in interview accounts. A respondent in Lahore said:

“Education gave me the confidence to participate in family decisions. Now my opinion is valued, especially when it comes to children’s education and health.”

In contrast, one of the participants in Peshawar was representative of the continuity of patriarchal

norms:

“Even after studying, my family limits my involvement in financial matters. My role is restricted to household chores.” The two opposite experiences show that even though education is turning women into more assertive people, it should be culturally shaped and guided by family values.

RQ3: How does women’s education influence autonomy and financial independence?

The measure of autonomy was on the scale of 1-5. The mean intermediate education women were 2.8, with the Bachelor's degrees being 3.6 and the Master's degrees. It is the refraction of the fact that higher learning is closely intertwined with self-reported autonomy.

Financial Independence

76 per cent working women reported that they were not required to seek their permission to make individual purchases. They stated that they could save money individually 84 percent. 62% had/wanted to start a small business.

Qualitative responses were in support to these. One woman remarked:

“I feel empowered because I manage my own savings account. I don’t have to depend on anyone.”

But everywhere there was not independence. One respondent said:

“Even though I earn, cultural norms in my community restrict my autonomy. I cannot travel alone for work.” This proves that even though education is an extension of autonomy, external factors like limitation of movement and cultural requirements nonetheless restrain its ability.

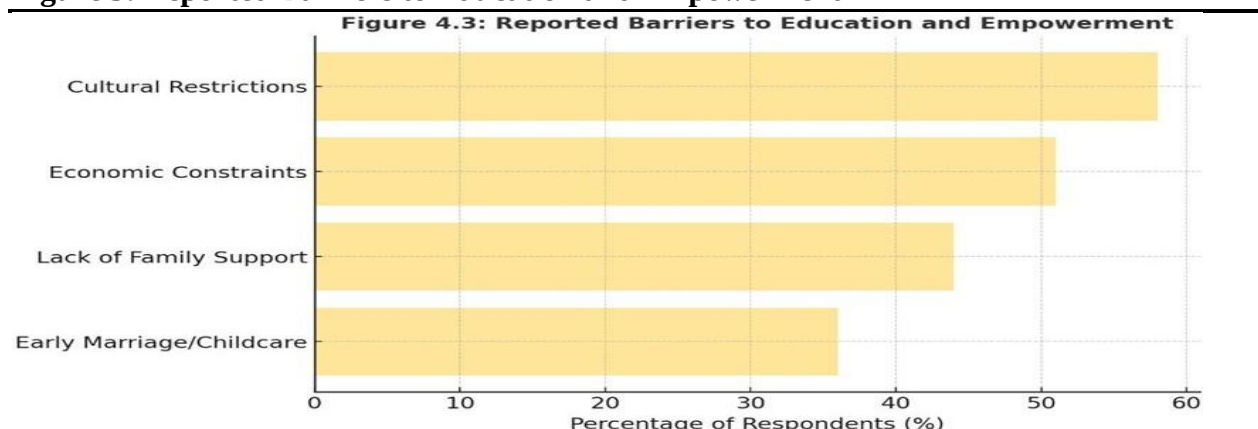
RQ4: What obstacles prevent women’s education and economic empowerment?

Using the survey, the data were collected and made it clear that there were some barriers:

Table 3: Barriers to women’s decision-making

Barrier	Affected (%)
Cultural restrictions	58%
Economic constraints	51%
Lack of family support	44%
Early marriage/children	36%

Figure 3: Reported Barriers to Education and Empowerment



These obstacles bear witness of the transcendence of financial, social and cultural barriers. Cultural restrictions were the most discussed including the fact that girls were not allowed to go alone or unwilling to attend higher education.

The answers given in the interviews gave eloquent examples:

“My brothers did not allow me to study further after secondary school.”

“Transport facilities are poor, making it hard to continue education.”

“Early marriage stopped me from pursuing a higher degree.”

These accounts affirm that structural conditions like poverty and poor infrastructure are exacerbated by traditional gender expectations, which, combined with poor education conditions and economic prospects, are depressing the educational standing of women and their economic access.

RQ5: What influence do policy measures have on women’s education and empowerment?

The respondent policy was also not very well aware. Government or NGO programs were known to only 40 per cent and 22 per cent and only 22 per cent had been direct beneficiaries of programs. Sixty-seven per cent of those who attended the program found them useful in further study and/or work.

This implies that the policy interventions are present but not well communicated and visible, especially in the rural and conservative sections. The more educated a woman was, the more she could know about those opportunities; hence, awareness might be mediated by the level of education.

This gap was confirmed by qualitative interviews:

“Education made it easier for me to apply for government support schemes, but many women in my community don’t even know these programs exist.”

This is where a critical disconnection lies: the policy actions can be crafted in a way that does not reach out and is inaccessible. To bridge this gap, it is necessary to use specific communication tools on the basis of schools, non-governmental organizations, and community organizations.

Table 4: Policy Awareness among Respondents (n = 150)

Category	Frequency	Percentage
Aware	60	40%
Not Aware	90	60%

Figure 4: Policy Awareness among Respondents

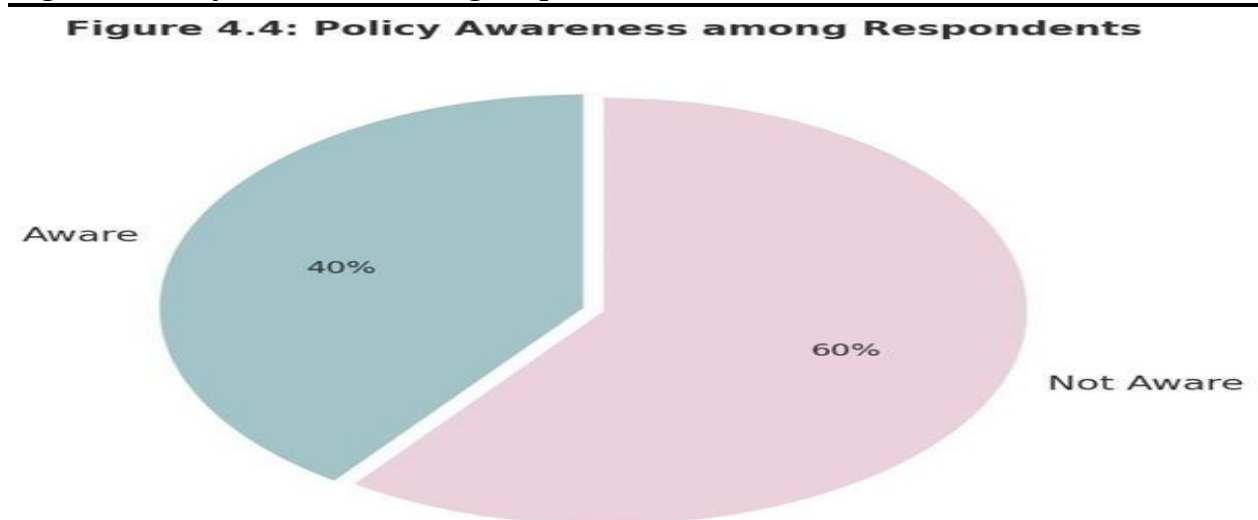


Table 4 and Figure 4 demonstrate that there is a large dissonance in policy awareness among

respondent women. Participants were asked to recall whether they were aware of government or non-governmental organizations-led programs aimed at empowering women with education and the economy, and only 40% of participants stated that they were aware of such programs, with 60% stating that they had no idea about such programs. This is especially worrying, as there are indeed enough educational and empowerment programs in Pakistan, including the provision of stipends to female students, conditional cash transfers, vocational training, and literacy programs enabled by the NGO. The results indicate that the programs may not be benefiting their target groups, particularly in the semi-urban and conservative regions. Subsidy of other qualitative interviewing provided some understanding: several women indicated that they had been informed about the availability of a scholarship or training opportunities only in their own community, and others emphasized that outreach is weak and that it is difficult to contact potential beneficiaries. A case in point is that one of the respondents wrote:

“Education made it easier for me to apply for government support schemes, but many women in my community don’t even know these programs exist.” The unawareness nullifies the possibilities of taking into consideration the policy responses in order to progress the empowerment results. Even though women who had participated in negligible percentages in these programs testified to some positive impact, even in the form of further education or a job, the overall impact of these programs is poor, since there is low effectiveness with which outreach and information dissemination are carried out.

Findings and Discussion

The findings of this study provide strong empirical evidence that women’s education plays a central role in enhancing economic empowerment and decision-making capacity in Pakistan, though its impact is significantly shaped by cultural, structural, and institutional contexts. Quantitative results demonstrate a clear positive relationship between educational attainment and employment outcomes. Employment rates increased consistently with education, rising from less than half among women with intermediate education to over four-fifths among those holding postgraduate degrees. Income levels followed a similar pattern, with highly educated women earning nearly double compared to those with lower educational qualifications. These outcomes indicate that education substantially improves women’s access to the labor market and their earning potential.

Qualitative findings reinforced these trends by highlighting women’s perceptions of education as a source of confidence, skill development, and access to economic opportunities. Many participants reported that education enabled them to seek employment, start small businesses, or engage with financial schemes. However, these gains did not always translate into full economic independence. Interviews revealed that in many households, particularly in conservative settings, male family members retained control over women’s earnings. This underscores the reality that education alone does not automatically dismantle entrenched power relations within households. Education also emerged as a significant determinant of women’s participation in household decision-making. Survey data showed that women with higher education levels reported greater influence over decisions related to family finances, children’s education, and healthcare. Postgraduate women exhibited the highest levels of decision-making authority, while those with intermediate education reported considerably lower involvement. Qualitative evidence further illustrated that education enhanced women’s confidence and ability to articulate opinions within family discussions (Kauser & Awan, 2015). Nevertheless, this authority was uneven and strongly mediated by cultural norms. Women in more conservative environments, particularly in Peshawar,

reported limited participation despite being educated, highlighting the contextual nature of empowerment.

Autonomy was another key outcome associated with education. Higher levels of education were linked to greater personal control over savings, expenditures, and future planning, including entrepreneurial intentions. Educated women expressed stronger self-belief and independence in managing aspects of their lives. Despite this, mobility restrictions and cultural expectations continued to constrain autonomy, especially in conservative households. These findings suggest that autonomy is a negotiated and socially bounded outcome rather than an automatic result of education. The study also identified persistent barriers to education and empowerment. Cultural norms, financial constraints, lack of family support, and early marriage were the most frequently cited obstacles. Qualitative narratives revealed that many women discontinued education due to household pressures, poverty, or gendered expectations. These barriers not only restrict access to education but also limit the ability of educated women to convert their qualifications into empowerment. In short, the findings exposed a substantial gap between policy intentions and implementation. Awareness of government and NGO programs supporting female education and empowerment was low, and only a small proportion of respondents had benefited directly. Those who accessed such programs reported positive outcomes, such as re-entering education or securing employment (Awan, 2012). However, women in conservative or marginalized areas remained largely excluded, indicating weak outreach and institutional engagement.

Conclusion

In conclusion, the study demonstrates that women's education is a powerful driver of economic empowerment, autonomy, and household decision-making in Pakistan. Higher educational attainment significantly improves employment prospects, income levels, confidence, and participation in family decisions. However, these benefits are uneven and constrained by cultural norms, family dynamics, and weak institutional support. Education alone is insufficient to overcome deeply rooted patriarchal structures. The findings emphasize the need for a holistic approach to empowerment that combines educational access with labor market reforms, policy outreach, and cultural change. By situating education within its broader social and institutional context, the study provides valuable insights for both theory and practice, underscoring that sustainable women's empowerment requires structural, cultural, and policy-level interventions alongside educational advancement.

Practical Implications

The findings carry important implications for policymakers, educators, and development practitioners. First, expanding access to quality education for girls remains essential, particularly in rural and semi-urban areas. This requires not only increasing the number of educational institutions but also addressing practical barriers such as transportation, safety, and affordability. Financial support mechanisms, including stipends and conditional cash transfers, can help reduce dropout rates linked to poverty and early marriage. Second, education systems should integrate empowerment-oriented content. Life skills education, financial literacy, leadership training, and career guidance can strengthen women's capacity to translate education into meaningful economic and household influence. Teacher training programs should also emphasize gender-sensitive pedagogy to foster inclusive learning environments.

Third, labor market reforms are necessary to ensure that educational attainment leads to real empowerment. Policies addressing wage disparities, workplace discrimination, lack of childcare

facilities, and limited flexible work options are critical. Support for women's entrepreneurship through microfinance, vocational training, and small business development can further enhance economic autonomy. Fourth, the study highlights the need to improve policy outreach and awareness. Government and NGO initiatives must be communicated through grassroots networks, community organizations, local media, and educational institutions to reach women in conservative and marginalized settings. Using local languages and trusted community figures can help bridge the gap between policy design and access. Fifth, cultural transformation is essential. Community-based engagement involving men and family elders is necessary to challenge patriarchal norms that restrict women's agency. Without addressing social attitudes and household power dynamics, the empowering potential of education will remain constrained.

Theoretical Contribution

This study contributes to the literature by empirically reinforcing Human Capital Theory, Empowerment Theory, and feminist perspectives within the Pakistani context. The positive relationship between education, employment, and income supports *Human Capital Theory*, confirming that educational investment enhances productivity and economic value. However, the findings also extend feminist critiques by demonstrating that increased income does not automatically lead to empowerment when patriarchal structures persist. The study strengthens *Empowerment Theory* by showing that education enhances bargaining power, confidence, and decision-making capacity. At the same time, it highlights that empowerment is context-dependent and mediated by cultural norms, family structures, and institutional support. By integrating quantitative outcomes with qualitative insights, the research advances a multidimensional understanding of empowerment that goes beyond economic indicators.

The comparative dimension between Lahore and Peshawar adds further theoretical value by illustrating how regional and cultural contexts shape the effectiveness of education as a tool for empowerment. This contextualized approach enriches existing frameworks by emphasizing that empowerment outcomes are socially situated rather than universal.

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