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INTERPLAY OF EDUCATION IN THE LIVES OF FINANCIALLY INDEPENDENT WOMEN: A QUALITATIVE ANALYSIS

Ms. Tasneem Aziz	Graduate, Fatima Jinnah Women University Rawalpindi Email: tasneemaziz399@gmail.com
Dr. Humaira Zulfiqar*	Lecturer, Department of Gender Studies, Fatima Jinnah Women University Rawalpindi Corresponding Author Email: humairazulfiqar@fjwu.edu.pk
Ms. Rafia Syed	PhD Scholar, University of the Punjab, Lahore Email: rafiasyed1990@gmail.com

ABSTRACT

This study focuses on the role of education in the lives of financially independent women, of Chitral, KPK, and explores that whether there is a difference in the status and position of educated and uneducated financially independent women. By utilizing qualitative research approach, twelve financially independent women from Chitral KPK were interviewed for the present study, among which six were educated and six were uneducated to analyze how education shapes the roles and responsibilities of financially independent women. Semi structured interview guide was used to conduct interviews from twelve participants from Chitral KPK. The study finds that uneducated women face more severe problems and social criticism, while educated women have a significant improvement in work life balance and societal respect, particularly for those in teaching jobs. The findings of the study reveal that educated women were more empowered in terms of having societal respect, participation in decision making and maintaining work life balance. The findings show the importance of education in women life and helping them to increasing their financial stability, and contribute significantly to their communities. This highlights how crucial it is to have rules that support women's access to higher education in order to sustain gender equality in Pakistan.

Key words: Education, Financially independent women, Empowerment, Decision making

Introduction:

Education is considered an essential step towards women's empowerment and development, as after getting education women can grow professionally and can be

financially independent, hence contributing to the overall development of society. Through the transmission, preservation, development and advancement of culture, it is seen as the primary source of progress, enhancing the standard of living for both individuals and communities. A person may deal and interact with people in their life with confidence if they have the fundamental information and abilities that education provides. It also plays a crucial role in the political and socioeconomic advancement of a country. Women's education is important in various ways, in addition to helping reduce the gender gap and advancing equity and equality in terms of opportunities and rights. Moreover, the educated well-being of women's benefits men's cognitive development. Education is a key factor in women's employment, independence building, and advancement in their socioeconomic, political, and health domains (Daraz et al., 2017).

The empowerment of women through education stands as fundamental tool for socioeconomic advancement. It is commonly acknowledged that education is a useful tool that allow women the confidence, knowledge, and abilities they need to effectively participate in the economy and decision making processes (Neelmani & Sudeshna, 2023).It has been widely acknowledged that education affects a person's socioeconomic outcomes, such as job opportunities, income levels, and overall quality of life. Women's life paths can be profoundly changes by education, allowing them to walk away from social norms and traditional roles and pursue fulfilling careers. The differences between women with and without education, however, continue to exist and are a reflection of systematic barriers and underlying structural inequities that prevent women from achieving full participation and development (Riaz, 2019).

The advancement of empowerment of women and its link to education are still essential pillars in the battle for gender equality along with social justice. Historically women have faced social barrier which limit their access to economic opportunities, educational opportunities, and positions of decision making. However ,education plays as a transformative force that gives upon women not only skills and information but also agency ,autonomy and confidence .Educated women are more able to question gender norms ,knowledge of their rights and make significant contributions to their families ,communities, and economies. Furthermore, educated womenfolk have a better understanding of making decisions about their well-being, economy, and health that will benefit both present and coming generation (Neelmani & Sudeshna 2023).

Women's role and position is greatly affected by economic variables, including income inequality, work opportunities, and access to financial resource. Many other nations still have faced gender wage inequalities, which restricts women's ability to earn large amounts of money and become financially independent. Additionally, women face difficulties to professional advancement and financial security because they are

frequently focused in low wage and informal industries (Ashraf et al, 2018). Social elements like cultural norms and gender roles further limit women's ability to participate in public life and decision making, which is made worse by their restricted access to health care and education (Ibid). Furthermore systemic challenges that restrict women's advancement are kept by structural inequities, such as unfair laws and policies. Women's autonomy and agency are diluted by legal frameworks that limit females rights to property ownership, inheritance, and reproductive autonomy.

There is still a clear lack of comparative studies that explicitly address the differences between educated and uneducated economically engaged women, regardless of the fact that education is broadly recognized as being vital for empowering women and raising their socioeconomic standing. Many of the studies highlighted the contribution of education in women's empowerment, but very few compare the socioeconomic results of these two different groups in a systematic analysis. Moreover, current studies sometimes lack detail when examining the complex variables that differ in the results that educated and uneducated women experience, especially in distinct cultural and geographical situations. By filling this knowledge vacuum, the current research aims to provide a greater understanding of the socioeconomic effects of education on women. These insights may then be used to create more focused actions and policies that support fair economic growth and women's empowerment.

Literature Review:

The literature review examines how important education is to women empowerment, especially when it comes to strengthening their socioeconomic standing and financial independence. Rathirane (2013) highlights that education empowers women to take part in planning and decision making responsibilities as well as individually contribute to development initiatives and activities when they are given more power. Women's empowerment and household decision making authority are the main topic of this study. The idea that men are essentially the head of the household or the bread winners and that women don't have the power to make decisions is challenged. There is a close relationship between empowerment and development, with empowerment promoting development. Allowing women to make decisions in the social, political, and economic domains is known as women's empowerment. Achieving sustainable development requires the empowerment of women. Our homes are where the empowerment process begins. Women's autonomy inside the family is determined by their status in the home. The concept of women's empowerment explores five fundamental concepts which promote the achievement of empowerment: welfare, access equity, awareness raising, participation, and control.

According to Sheety and Hans (2015), educating women is equivalent to educating a whole family, highlighting the vital role of education in women's empowerment. They believe that since education gives women the ability to question social norms and change their lives, it is the key to opening the door to its development. In addition to improving women's status in their homes, education decreases inequality and increases their economic participation. Education for women is connected with better literacy, better health care for both their own and their families, greater economic participation, and greater knowledge of their rights, all of these contribute to respect, confidence and self-reliance.

Education is seen as a tool for empowerment, facilitating women to make informed decisions about their well-being increasing their authority to negotiate within household. By highlighting the economic benefits of education, particularly in developing countries, Mocan and Cannonier (1012) add to the discussion by arguing that higher education leads to more job opportunities and higher income, with educated women significantly affecting national productivity of work. They claim that financial independence through education helps women to prioritize their personal well-being and refuse challenges from the outside.

In research by suri (2013),it mentioned that education is said to be the keystone of any country's sustainable growth since it gives individuals that knowledge and skills they need to be empowered and find productive jobs in the future .The advancement of women's education is essential for the growth of any nation. Women who have an education are more empowered to think positively and make intelligent decisions. Education would also help women to be aware of new productive opportunities in the area of entrepreneurial skills, greater income generation, and better opportunities in worldwide communities.

Le and Nguyen (2020) highlight the importance of relationship in women empowerment, especially with reference to the agenda for sustainable development. They categorize empowerment into three distinct groups: societal, relational, and personal. Their study emphasizes relational empowerment, which is connected to the position of women and decision making authority in communities and families. To further promote women's empowerment, the authors believe that education increases women ability to make decisions in household financial and non-financial issues.

According to Hazarika (2016), education is crucial to women's empowerment that it enables women progress economically, socially, and politically. According to the study, education boosts women's status in their families and communities, enabling them to promote their children's education and get involved in the workforce in a greater way. Education has connection with gender equity.It gives women the understanding and

abilities individuals need to stand up for their rights while making economic and political achievement to society.

According to Linda (2023), who analyzes the broader impacts of financial empowerment, financially independent women are significantly promoters of stability, economic growth, and well-being in society. Since education provides women with the information and abilities required establish plans, manage their personal finances, and make informed choices, it viewed as an essential step toward financial empowerment. Women that are financially empowered increase not only their own way of living but also that of their communities, families, and the economy overall. As Linda pointed out, the world bank is aware that reducing gender gaps in the workforce can greatly accelerate growth in the economy ,and that one of the primary factors behind this is financial empowerment.

According to Agustini et al. (2023), education is both a basic human rights and a requirement for women's economic independence. The study highlights that educated women are not only unaware participants of empowerment activities, but rather become change producers. Education supported financial independence allows women to make choices in the education of their kids, effectively handling household budgets, and promote the financial security of the next generation. The authors note out that poverty, which frequently comes along with poor educational achievement, proves to be an important barrier to empowering woman, emphasizing the importance of ongoing investment in economic chances and education.

Women's education is important for the growth of the country, according to both Sharma (2017) and Khatri (2017).Sharma believes that educated women participate considerably to both household and professional fields, improving the socioeconomic situation of their native nations. According to Khatri, education is crucial to empowerment as it helps women to make a part in progress in society which improves the standard life for their families and communities.

Overall, the results of study constantly maintain that financial autonomy for women and overall empowerment become possible in a major way by education. Education promotes economic participation, eliminates inequality, and promotes sustainable development by offering women the knowledge, skills, and trust they require to face barriers in both their private and public lives. The study of the connection between knowledge and the existence of independent financial women is especially relevant to these findings, which underline how education affects women's economics status and power to make decisions in communities and their families.

Methodology

The study utilized a qualitative method of study to explore the lived experience and views of financially independent women on the way their socioeconomic status is impacted by their education and the kind of their jobs. The main research tool was semi structured interviews, allowing participants a peaceful, comfortable setting in which they could freely discuss their views. The study included 12 women from the rural KPK province of Chitral; six of the participants were uneducated, and the remaining six were educated. This allowed for an examination of the women's status in their families and their job prospects. In terms of the inclusion criteria, participants required to be at least 24 years old and have performed in a job or owned a business for at least three years. Data was studied using thematic analysis, where conversation were recorded, translated and coded to find significant themes and concepts. These findings were the interpreted to provide insights into the interplay of education, work, and socioeconomic status among financially independent women.

Research Objective

- To explore the role of education and nature of work in shaping the life experiences of financially independent women.

Research Questions

The research was guided by the following research questions:

1. What is the role of education in shaping up the status and responsibilities of financially independent women?
2. How does the nature of work shape the life experiences of women?

Results and Discussion:

Nature of Work and Working Hours

The study reveals significant differences in working hours and nature of work between educated and uneducated financially independent women, affecting their work-life balance. Participants employed in government schools found teaching manageable, with five to six-hour workdays that allowed them to balance personal and professional responsibilities effectively. One participant stated, "My work is not so strict; I have a routine duty of around five to six hour. I can also manage my household chores without any issues. I think teaching is a perfect job for me" (Participant 1).

Conversely, those in private sector roles reported longer hours and heavier workloads, which strained their ability to maintain a balance. For instance, a private school teacher shared, "Working as a teacher at my institution is very demanding. Most of my time is consumed by school work, making this my daily routine" (Participant 5). Some findings also indicate that higher educational attainment can lead to better employment opportunities but may also intensify conflicts over domestic responsibilities within households (kromydas,2020).

Women working in NGOs noted similar challenges, highlighting that societal norms in a male-dominated society increase the pressure to manage household responsibilities alongside their demanding jobs. One NGO employee remarked, "Living in a male-dominated society means that household chores are often seen as women's work, so I sometimes face difficulties balancing the household work and professional work" (Participant 4).

On the other hand, uneducated women, often engaged in entrepreneurial roles, described long work hours but expressed pride in managing both their business and home duties. "Managing both together is tough, but it doesn't negatively affect me," shared one participant (Participant 4).The societal expectation for women to fulfill both professional and domestic roles often results in significant stress and imbalance (begum et; al 2024).

Professional Prioritization and Work-Life Balance Challenges

Participants from varied educational backgrounds showed a strong commitment to their professional lives, emphasizing careers as a path to financial independence and family support. However, many participants reported facing criticism from family members. An educated woman working in the private sector stated, "Living in a male-dominated society means that household chores are often considered women's work. However, I always prioritize my profession" (Participant 4).

Research indicates that while family support is essential, it is often overshadowed by workplace challenges, such as lack of supervisory support and discrimination at the workplace. (Tasnim et al 2014). Furthermore, the struggle for work life balance is a pervasive issue across sectors, not limited to specific demographic. According to a report on women's experience in modern workplaces, 70 % of women identified work life balance as the primary obstacle to career advancement .This indicates a systemic issue where professional responsibilities frequently conflict with personal commitments.

Women without formal education also showed a strong commitment to their businesses, driven by the need to maintain financial autonomy. One participant expressed, "My work has a positive impact on my life. I don't need anyone; I do all my work independently, so it's very good for me" (Participant 4). Many participants found that marriage and parenting added stress to balancing work and personal responsibilities, amplifying the challenges of dual responsibilities.

Societal Expectations in a Male-Dominated Society

This research highlights the significant pressures financially independent women face within a male-dominated society. Participants shared that societal expectations often deem household chores as a woman's responsibility, regardless of her professional status. Women who prioritized their careers frequently faced judgment, particularly from older community members. One participant shared the challenges of being a female entrepreneur, stating, "Initially, I faced many challenges living in a male-dominated society where women are not allowed to leave their homes for business" (Participant 2).

Even educated women in professional roles shared similar struggles, with one explaining, "Household chores are considered women's work. As a result, I sometimes face challenges balancing these responsibilities" (Participant 4). These societal expectations continue to be a considerable barrier, especially for uneducated women in male-dominated spaces.

The societal expectations placed on women are deeply rooted in patriarchal structures that define gender roles and responsibilities. According to existing literature, patriarchy is characterized by the systemic dominance of men over women, perpetuating beliefs that justify male superiority and reinforce traditional gender roles. For instance, women are often expected to fulfill nurturing roles within the household while men are seen as the primary bread winners. Women's possibilities are impacted by this gap, which also promotes misconceptions that could limit their development in the workforce.

Time Management Strategies

Participants used several kinds of strategies for time management to maintain a balance among their household and work duties. Well educated women, particularly those with jobs in the private sector, created detailed plans to effectively control task. one of the participant shared, "I try to balance my household work and job. I have

created a timetable to manage my tasks, but my job often takes up more time than planned, leaving me with little time for household work" (Participant 5).

Participants who were uneducated stressed the importance of time management in their businesses productivity because it encouraged them to put their attention on development and stay free of distractions. In various kinds of situations, maintaining attention and increasing productivity involves effective time management techniques like planning, monitoring, and setting achievable objectives (Chase et al., 2013). According to research, these methods not only promote task productivity but also reduce anxiety and enhance job satisfaction (Claessens et al., 2007).

Furthermore self-awareness about time management is essential. By keeping a time record, people can find out the way they utilize their time and highlight areas where they can make improvements. This approach is particularly useful for people who handle several responsibilities because it makes it feasible to figure out exactly how much time may be spent to both work and home duties.

Unequal Distribution of Labor

One significant issue mentioned by participants was about the unfair distribution of labor. Even if they work in the same field as their spouses, educated women stated that they had greater childcare and domestic duties. One participant, a private school teacher, shared, "Although we are in the same profession, the nature and burden of our work are different. In addition to my professional responsibilities, I also have to manage household chores and take care of our children" (Participant 3). Women have greater control over decisions in their own homes as their income and degree of education improves, resulting in more equal division of responsibilities at home. However, the relationship is complex. Traditional gender norms can end up in unequal labor divisions as partners manage societal expectation, even in homes where women make more (Cerrato and Cifre 2018).

Recent studies have explored the impact of these unequal distributions on work family conflict (WFC). Researches indicate that disproportionate involvement in household chores contributes to increased WFC for both men and women, though it affects them differently. Due to their increased participation in domestic duties, women usually experience greater amounts of family conflict, which may result in stress and lower job and home satisfaction (Cerrato and Cifre 2018).

This phenomena aligns with Arlie Hochschilds concept of the "second shift" which describes how employed women often engage in substantial unpaid domestic labor after their formal workday ends.Hochschilds research suggests that, despite increased participation in the workforce, women continue to shoulder the majority of household responsibilities, a trend persisting even among couples with similar professional backgrounds (forste and fox 2012).

Uneducated women shared similar sentiments, noting that household duties primarily fell on them despite their professional contributions. One participant mentioned, "I used to work day and night, completing tasks at night that I couldn't finish during the day. I reached this point by sacrificing my sleep" (Participant 3). This disproportionate distribution of labor underscores the need for gender equality in household roles. The gendered divisions of labor become more pronounced when couples become parents, with women dedicating more time to daily routine tasks such as cooking and childcare, while men are more likely to take on less frequent maintenance chores (forste and fox 2012).

Personal and Professional Growth

Both educated and uneducated financially independent women reported that their careers positively impacted their personal growth. Educated women recognized that their professions brought them with respect, confidence, and professional development. A teacher shared, "Being in the teaching profession.The most positive impact of our profession is that we can engage in conversations effectively, conveying our messages clearly at social gatherings" (Participant 1). Educated women often report that their careers enhance their self-confidence and respect within their communities. Professional roles can significantly boost self-efficacy, particularly in fields that require communication and interpersonal skills.

Uneducated women also noted increased autonomy and self-reliance from their businesses, with one participant commented, "Being financially independent has had a great effect on my life. With money in hand, life is automatically better" (Participant 2).In order to understand this dynamic, one needs to understand the idea of economic empowerment. Furthermore to improving women's autonomy, financial independence has positive effects on their ability to make choices in their homes and communities. The psychological well-being of women who gain financial independence has often improved, which may improve their personal and professional development.

Impact of Education on Empowerment and Decision-Making

The impact of education on the empowerment of women and making decisions is an important area of study. Educated women mentioned that education enables them to make informed decisions and fully engage with community and family problems. A notable study by Khan et al. (2019) shows the importance of education for women's empowerment by giving them with the information and abilities required to handle a variety of issues in life. According to the research, educated women are able to participate in decision making processes which influence their families and lives, thereby enhancing their sense of independence. One of the participant stated, "Education is key to achieving financial independence and professional status" (Participant 2).

The participants considered that education provided them the ability to make independent choices and create influence within their families. Uneducated women, on the other hand, believed that education increases capacity for decision making but maintained that they concentrate business choices on capacity and lifelong learning.

Conclusion

The outcomes of the research highlight the significance education is to enabling financially independent women in Chitral, KPK. In addition to better chances for employment, educated women enjoy better social respect, better work life balance, and more decision making authority, particularly in the home at work. These women are able to question gender norms, break down social barrier, and proactively engage with their families and communities due to education. The study further indicates that although uneducated women are strong and have high work ethics, they also face extra challenges like longer days of work, smaller social support, and more authority in male dominated organizations.

This study underscores the importance of laws that support women's equal access to education while it is an essential component of both social equality and economic empowerment. To ensure that women in rural regions have access to the resource they require to achieve financial independence and make significant contributions to their communities, it is recommended that community and government initiatives work on increasing educational resources and work professional development. A society with greater equality where women have the ability to realize their full potential would be made possible by such programs.

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