

Role of Education in Women's Social and Economic Empowerment

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Abstract

Education is widely regarded as one of the most durable foundations of women's empowerment, yet its effects are neither automatic nor uniform. This paper examines how education expands women's social agency and economic opportunities through the acquisition of knowledge, skills, credentials, confidence, networks and awareness of rights. It adopts a qualitative, analytical review of established scholarship and major institutional reports. The discussion shows that education can strengthen women's participation in household decisions, improve health and reproductive autonomy, delay marriage, increase civic engagement, widen occupational choices and raise earnings. These gains also produce intergenerational benefits through improved investments in children's health and schooling. However, the conversion of education into empowerment is mediated by the quality and level of schooling, labour-market structure, unpaid care responsibilities, safety, digital access, social norms and women's control over income and assets. Evidence from India illustrates this central tension: female educational attainment and labour-force participation have improved, but occupational segregation, informality and unequal care burdens continue to limit the quality of economic advancement. The paper argues that policy must move beyond enrolment to completion, learning, relevant skills, school-to-work transitions and enabling institutions. Education is therefore best understood as a catalytic capability: indispensable for empowerment, but most effective when accompanied by decent work, legal protection, mobility, care infrastructure and changes in gender relations.

Keywords: Women's Empowerment; Female Education; Social Agency; Economic Participation; Gender Equality; Labour-Force Participation; Human Capital; India

Introduction

Women's empowerment is both an intrinsic objective of human development and a practical condition for inclusive social and economic progress. It concerns women's ability to make consequential choices, to exercise voice, to control resources and to participate on equal terms in the institutions that shape their lives. Education has a distinctive place in this process because it affects not only what women know but also what they believe to be possible. Literacy, numeracy, analytical ability and occupational skills increase practical competence; schooling also supplies credentials, social networks, exposure to alternative roles and familiarity with public institutions. In this sense, education can alter the resources available to women, the agency with which those resources are used and the achievements that follow (Kabeer, 1999).

The case for women's education has often been presented in economic language: schooling raises productivity, improves access to paid work and produces private and social returns.

These arguments are important, but they are incomplete. An educated woman may be better able to understand legal rights, seek health care, resist violence, participate in community decisions, negotiate within marriage and support the education of the next generation. Sen's capability approach is useful here because it evaluates development as an expansion of substantive freedoms rather than as income growth alone (Sen, 1999). Education can increase the range of lives women are genuinely able to choose, although formal schooling does not guarantee that every option will be socially permitted or economically available.

The global record contains both progress and contradiction. Gender parity in access has improved greatly in many education systems, yet exclusion remains concentrated among poor, rural, displaced, disabled and otherwise marginalised girls (King & Hill, 1993; Sperling & Winthrop, 2016). Women also remain underrepresented in several fields linked with high-growth occupations; UNESCO reports that women account for only about 35 per cent of tertiary graduates in science, technology, engineering and mathematics (UNESCO, 2024). At the same time, educational gains have not everywhere produced equal employment, equal wages or equal authority. The persistence of this gap makes it necessary to examine the mechanisms through which education contributes to empowerment, as well as the conditions that weaken or interrupt those mechanisms.

Against this background, the paper analyses the social and economic significance of women's education with particular attention to developing-country conditions and India. Its central argument is that education is a catalytic capability. It can initiate and reinforce empowerment, but its effects depend on the quality and continuity of learning and on supportive institutions in families, communities, labour markets and the state.

Objectives and Methodology

The paper has three objectives: to explain the principal pathways through which education promotes women's social empowerment; to analyse its contribution to employment, earnings and economic independence; and to identify the structural conditions required for educational gains to become substantive empowerment. The study uses a qualitative and analytical review design. It synthesises influential theoretical works, peer-reviewed studies and reports of national and international institutions. Sources were selected for their relevance to agency, educational returns, gender norms, health, labour-force participation and the Indian context. The method does not claim a new causal estimate. Instead, it compares recurring findings across economics, sociology, gender studies and development research, while distinguishing association from causation and acknowledging differences among women by class, caste, location and other social positions.

Education and the Meaning of Empowerment

Empowerment is a process rather than a single outcome. Kabeer (1999) describes it through the interrelated dimensions of resources, agency and achievements. Education belongs to all three. It is a resource in itself; it strengthens the agency required to interpret information and make choices; and it can contribute to achievements such as employment, health, mobility and political participation. Nussbaum (2000) similarly treats education as central to the development of human capabilities, including practical reason, affiliation and control over

one's environment. These perspectives prevent empowerment from being reduced to school attendance or wage employment.

A useful distinction is between instrumental and transformative effects. Instrumentally, education helps women read documents, use technology, calculate costs, qualify for jobs and communicate with officials. Transformatively, it can challenge beliefs that present female dependence as natural, provide language for naming discrimination and create aspirations that exceed inherited gender roles. The two effects interact. A woman who understands a bank form may gain access to finance; if she also considers herself entitled to manage money, that competence becomes a basis for agency. Conversely, certificates without confidence, mobility or decision-making power may have limited value.

Empowerment is also relational. A woman's choices are made within households, labour markets and communities where power is unequally distributed. Schooling may improve her bargaining position by increasing prospective income or knowledge, but outcomes also depend on whether she can travel safely, retain her earnings, own property, delay marriage or obtain childcare. Malhotra, Schuler and Boender (2002) therefore emphasise that empowerment is multidimensional and context-specific. No single indicator—years of schooling, employment status or income—can capture it fully.

Education as a Pathway to Social Empowerment

One of education's most immediate social effects is an increase in informational autonomy. Literate women can access public notices, health guidance, legal documents, digital services and news without relying completely on intermediaries. This reduces informational dependence and may improve the ability to claim entitlements. Schooling also develops communication and reasoning skills that are valuable in dealings with teachers, health workers, banks, local governments and courts. Knowledge of constitutional rights and public programmes does not by itself ensure access, but it lowers an important barrier between formal rights and their practical exercise.

Education can strengthen women's role in household decision-making. The effect operates partly through greater knowledge and partly through the credibility and income prospects attached to schooling. Research across developing societies has repeatedly linked women's education with greater participation in decisions concerning health care, household purchases, mobility and children's education, although the magnitude differs by social setting (Jejeebhoy, 1995). The change may be gradual rather than confrontational. An educated woman can bring new information into family deliberations, compare alternatives and justify preferences in terms that other members recognise.

Health and reproductive agency constitute another major pathway. Education improves the capacity to understand health information, recognise symptoms, seek timely care and evaluate reproductive choices. It is commonly associated with later marriage, lower fertility, safer motherhood and improved child health. These relationships reflect both learning and selection: families that keep girls in school may differ in other ways from those that do not. Even so, the accumulated evidence indicates that secondary education is especially important because it extends girls' time in school through the years in which early marriage and

pregnancy risks intensify. Wodon et al. (2018) conclude that the benefits of completing secondary education extend beyond earnings to reduced child marriage and early childbearing, improved health and greater agency.

Schools may also expand social networks beyond kinship. Interaction with classmates and teachers creates peer support, exposes girls to different life trajectories and supplies information about scholarships, careers and public opportunities. These networks can be particularly important where women's mobility is otherwise restricted. Participation in higher education, training and student organisations may further develop leadership, public speaking and collective action. Such experiences help women move from private awareness to public voice.

Political and civic participation is another dimension of social empowerment. Education increases the ability to follow public debates, assess candidates, complete administrative procedures and articulate community demands. It can make women more confident in attending local meetings or contacting officials. Yet education's political effect is shaped by institutional openness. If local bodies remain dominated by male elites, educated women may still be treated as proxies. Education increases the capacity for participation; quotas, responsive institutions and protection from intimidation help convert that capacity into influence.

The social benefits of women's education extend across generations. Mothers with greater education tend to invest more effectively in children's nutrition, preventive care and schooling. They are better positioned to assist with learning, communicate with teachers and resist discriminatory allocation of family resources. Schultz (2002) argues that investments in women's schooling produce broad social returns through health, fertility and child outcomes. These intergenerational effects mean that educating girls can weaken the reproduction of poverty and gender inequality, provided that girls themselves are not valued only for the benefits they may later deliver to families.

Education as a Pathway to Economic Empowerment

Economic empowerment involves more than being economically active. It includes the ability to obtain decent and productive work, earn and control income, own assets, manage risk, make financial decisions and influence the distribution of resources. Education contributes through human-capital formation. Literacy and numeracy raise basic productivity, while secondary and tertiary education provide specialised knowledge, credentials and access to occupations that are less physically demanding and more secure. Global reviews find substantial private returns to schooling and often higher average returns for women than for men (Psacharopoulos & Patrinos, 2018). The economic case for educating girls is therefore strong, especially where female educational attainment begins from a lower base.

Schooling broadens occupational choice. Without basic education, women are disproportionately confined to unpaid family work, casual labour and low-productivity informal activities. Completion of secondary education can open clerical, service, technical and public-sector pathways, while higher education enables entry into professional and managerial employment. Education also improves the capacity to move between occupations

as economies change. This adaptability has become increasingly important with digitalisation, climate transition and the restructuring of work.

Employment can strengthen bargaining power within the household when women control at least part of their earnings. Regular income may enable contributions to daily expenditure, savings and children's education, thereby increasing women's recognised economic value and their influence over decisions. However, the relationship is not mechanical. Paid work performed under coercive conditions, at very low wages or without control over income may increase workload without increasing autonomy. Kabeer's framework is again relevant: economic resources become empowering when women can exercise agency in their use.

Education also supports entrepreneurship and financial inclusion. An educated entrepreneur is better equipped to keep records, compare prices, understand credit terms, communicate with suppliers and customers, comply with regulations and use digital platforms. Financial literacy can reduce vulnerability to fraud and predatory borrowing. Digital skills expand access to mobile banking, e-commerce, remote work and online training, although the gender digital divide limits these opportunities. The 2024 UNESCO Gender Report warns that technology can reproduce inequalities when girls have less access, encounter online harassment or are channelled away from advanced technical fields (UNESCO, 2024). Digital education must therefore include access, safety, critical literacy and pathways to remunerative work.

At the macroeconomic level, women's education enlarges the skilled labour force, raises productivity and improves the allocation of talent. When capable women are excluded from learning or suitable work, economies lose potential innovation and output. The World Bank estimated that barriers preventing girls from completing twelve years of education could cost countries between US\$15 trillion and US\$30 trillion in lost lifetime productivity and earnings (Wodon et al., 2018). Such estimates should be interpreted as model-based measures rather than exact forecasts, but they demonstrate the scale of foregone value.

Education may also change economic behaviour across the life course. Greater earning potential raises the opportunity cost of early marriage and prolonged withdrawal from work. Women with skills and credentials may be better able to re-enter employment after childbirth, seek formal contracts and plan for old age. Nevertheless, these gains depend on demand for educated labour. Where economies do not create sufficient quality jobs, increased schooling may produce educated unemployment, delayed entry or withdrawal from the labour market. The result is not a failure of education alone but a mismatch between human-capital development and economic structure.

Why Education Does Not Automatically Produce Empowerment

The first limitation is educational quality. Enrolment and years of attendance are weak proxies for learning when schools lack teachers, safety, sanitation, relevant curricula or inclusive pedagogy. Girls may complete grades without acquiring functional literacy, digital competence or transferable skills. Poor-quality education can confer credentials with little labour-market value, particularly for first-generation learners who lack private tutoring and

social connections. A meaningful empowerment strategy must therefore measure learning, completion and transition—not enrolment alone (Unterhalter et al., 2014).

The second limitation is gender socialisation within education. Textbooks, classroom interaction and career counselling may reproduce stereotypes even when access is equal. Girls may be praised for compliance but discouraged from mathematics, technology, leadership or occupations perceived as masculine. Women's share of STEM graduates remains about 35 per cent globally, a sign that parity in general participation has not eliminated field-based segregation (UNESCO, 2024). Gender-responsive curricula, trained teachers, female mentors and exposure to non-traditional careers are necessary if education is to expand rather than merely rearrange choices.

A third barrier is unpaid care and domestic work. Education may qualify women for employment, but expectations that they remain primarily responsible for cooking, cleaning, childcare and elder care restrict the time and mobility required for paid work. The result can be labour-market exit, part-time employment or concentration in home-based and informal activities. Care infrastructure, maternity protection, paternity leave and more equal household responsibilities are therefore education policies in an extended sense: they determine whether acquired capabilities can be used.

Safety and mobility are equally decisive. Harassment during travel, unsafe workplaces and family concerns about reputation can limit both continued education and employment. Even a highly educated woman may reject a job if transport is unreliable or work hours are considered unsafe. Hostels, secure public transport, grievance mechanisms and enforcement against sexual harassment connect educational achievement to real economic opportunity.

Labour-market discrimination creates a further break in the chain. Employers may prefer men, penalise maternity, segregate women into lower-paying roles or undervalue work associated with women. Educational equality can coexist with wage gaps and limited representation in leadership. Duflo (2012) describes a reciprocal relationship between development and women's empowerment: economic development can improve women's conditions, and empowered women can promote development, but neither process is self-executing. Public policy and collective action are required to address persistent institutional bias.

Finally, women are not a homogeneous category. Caste, class, race, ethnicity, disability, migration status, rural residence and family income shape the accessibility and returns of education. A programme that benefits urban middle-class women may leave behind those who face multiple disadvantages. Intersectional analysis is therefore essential. Equal provision can be inequitable when some learners need scholarships, transport, assistive technology, language support, flexible schedules or protection from discrimination in order to participate on genuinely equal terms.

The Indian Context

India illustrates both the transformative potential of education and the persistence of structural constraints. Expansion of schooling, affirmative measures, scholarships and

programmes for girls have improved access across social groups, while the National Education Policy 2020 identifies gender inclusion and equitable participation as central priorities (Government of India, 2020). Yet educational continuity remains uneven. The National Family Health Survey 2019–21 reported that about 41 per cent of women aged 15–49 had completed ten or more years of schooling, compared with about half of men in the corresponding age range (IIPS & ICF, 2021). National averages conceal wider gaps by wealth, rural location and social disadvantage.

Labour-market data show recent movement but also require careful interpretation. According to the Periodic Labour Force Survey 2023–24, the female labour-force participation rate for persons aged fifteen and above in usual status rose from 23.3 per cent in 2017–18 to 41.7 per cent in 2023–24, while the male rate rose from 75.8 to 78.8 per cent (NSO, 2024). The increase is important, but participation alone does not establish empowerment. The quality of work, earnings, regularity, social protection, hours, location and control over income must also be examined. A rise concentrated in self-employment or unpaid family work may have a different meaning from growth in secure salaried employment.

India also demonstrates that the education-employment relationship can be non-linear. Women with moderate education may withdraw from low-status manual work when household income rises, yet lack access to socially acceptable salaried jobs. Highly educated women may return to the labour force when professional wages compensate for care and mobility costs. Local labour demand, marriage norms, household status and occupational respectability interact with education. Policies must therefore connect schools and colleges with apprenticeships, career guidance, placement, safe transport, affordable care and employers willing to recruit and retain women.

Social empowerment remains an equally important outcome. Education can strengthen women's use of health services, knowledge of rights, participation in local institutions and aspirations for daughters. But child marriage, domestic violence and restricted mobility continue in parts of the country. Educational policy needs coordination with legal enforcement, public health, social protection and community engagement. The relevant question is not simply whether a woman attended school, but whether education increased her real authority over marriage, fertility, movement, work, income and public voice.

Policy Directions

A comprehensive policy approach should begin with universal completion of free, safe and good-quality secondary education. The transition from primary to secondary school is critical because costs, distance, domestic work, menstruation-related barriers and marriage pressures intensify during adolescence. Targeted scholarships, transport, functional sanitation, prevention of school-related gender-based violence and support for pregnant or married adolescents can reduce avoidable dropout. Policies should be designed around the constraints experienced by the most disadvantaged girls rather than around the average learner.

Curriculum and pedagogy must be linked to agency. Along with foundational learning, girls need digital literacy, financial literacy, legal awareness, health education, communication, problem solving and opportunities for leadership. Career guidance should challenge

occupational stereotypes and present credible pathways into STEM, trades, entrepreneurship, public service and emerging green and digital jobs. Female teachers and mentors can broaden aspirations, but responsibility for gender equality should not be placed on women alone; boys, male teachers, families and community leaders must also be engaged.

The school-to-work transition requires stronger institutional bridges. Apprenticeships, internships, recognition of skills, job-matching services and partnerships with local employers can prevent educational credentials from becoming stranded assets. Technical and vocational programmes should be evaluated by placement, retention, wage quality and women's satisfaction, not merely by the number trained. Support for women entrepreneurs should combine credit with market access, mentoring, digital tools, childcare and protection from financial exploitation.

Education policy must be coordinated with the wider care economy and labour regulation. Affordable childcare, safe transport, flexible but protected work arrangements, maternity protection and measures that encourage men's participation in care are necessary to sustain women's employment. Equal-pay rules, anti-discrimination enforcement and effective mechanisms against workplace harassment help ensure that educational achievement receives a fair economic return. Property and inheritance rights further strengthen women's ability to turn income into long-term security.

Finally, monitoring should use multidimensional indicators. Governments and institutions should track completion, learning, field of study, digital access, employment quality, earnings, control over income, decision-making, mobility, violence and civic participation. Data should be disaggregated by location, income, caste or ethnicity, disability and other relevant characteristics. Such measurement respects the central insight of empowerment theory: resources matter, but their significance lies in whether women can convert them into valued choices and achievements.

Discussion

The evidence reviewed in this paper supports a qualified but strong conclusion. Education is one of the most powerful long-term instruments available for women's empowerment because it works through several mutually reinforcing channels. Knowledge strengthens health and legal agency; credentials expand access to work; earnings can improve bargaining power; networks widen social participation; and women's gains influence the next generation. These effects explain why investments in girls' education generate benefits that exceed the private wage return and why gender equality is treated as a development objective in its own right (World Bank, 2012).

At the same time, the relationship is conditional. Education may increase aspirations faster than families, employers and public institutions change. This can produce frustration, educated unemployment or a double burden of paid and unpaid work. The crucial analytical error is to treat schooling as a self-contained intervention. Its empowering value depends on whether women can move safely, obtain suitable work, control resources, receive support for care and exercise rights without violence. The relevant policy unit is therefore not the school alone but the pathway from childhood learning to adult agency.

The distinction between participation and power is especially important. A woman can be enrolled without learning, employed without controlling wages, represented without speaking and digitally connected without being safe. Empowerment requires attention to the terms of participation. Education contributes most when it equips women to question unequal terms and when institutions are responsive enough for that questioning to produce change.

Conclusion

Education plays a foundational role in women's social and economic empowerment. It expands knowledge, confidence, capabilities and aspirations; improves health and reproductive decision-making; strengthens civic voice; widens employment and entrepreneurial opportunities; and generates intergenerational benefits. Nevertheless, education is a necessary rather than sufficient condition. Its promise is limited by poor learning, gendered curricula, unequal care work, unsafe mobility, digital exclusion, discrimination and weak demand for decent employment.

The policy implication is clear: societies must move from counting girls in classrooms to enabling women to use education throughout their lives. Quality secondary completion, relevant skills, safe transitions to work, childcare, legal protection, equal access to assets and transformation of gender norms must operate together. When these conditions are present, education does more than prepare women for existing social and economic roles; it strengthens their capacity to redefine those roles and to participate as equal agents in development.

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