



Socio-Economic Transformation: Relationship Between Women Empowerment and their Socio- Economic Independence

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ABSTRACT

Sustainable development of any nation requires full and equal participation of women in social, economic, and political spheres which consequently leads towards economic independence of women. The present study aimed to examine the socio-economic independence of working women and its relationships with the women empowerment. The quantitative research design was used with a sample of 250 women sampled from four public and private colleges through multistage random sampling technique. Data was analysis by using inferential statistics. The result of the study reveals a strong significant correlation between women empowerment, social empowerment and economic independence. The findings of this study highlight the complex dimensions of women empowerment and have important implications for holistic policy intervention, focused particularly on education, employment and fair access to resources. The findings emphasize the need for systemic change to facilitate women's social and economic transformation and status improvement.

INTRODUCTION

Pakistan's progress is critically connected with empowerment of women, a segment of society that makes up more than half of the population and their freedom is closely related with their financial independence. (Tarar et al.,2022). But the labor force participation rate among women in Pakistan is as low as 22.85 in 2024 (World Bank, 2025) and Asian Development Bank also detects its figures of 23% for FY2021. That puts Pakistan way behind its peers behind the South Asian average of 27%, and well below the 35% that is the average for lower-middle-income countries around the world" (Mettis Global News, 2025). Moreover, in the latest WEF

(2025) Global Gender Gap Index, Pakistan was placed at 148 out of 148 countries. Moreover, Pakistan reports less than 75% while its neighbor Bangladesh has 77.5% (World Economic Forum 2025). These statistics paint a bleak picture: severe gender imbalances are not only entrenched, but going backwards, impeding national development. Hence, the economic empowerment and financial autonomy of women is not only a boon but a must to tap country's potential for a prosperous, resilient and inclusive future

The statistics presented above stress the importance of an in-depth inquiry into the multi-dimensional challenges and opportunities that influence women's participation in the economy and society (Shetty & Hans, 2015). Even though women account for a substantial part of the population, their share in the labor market is below par, affecting the overall economic efficiency and inclusive growth (Leipziger, 2008). The Asian Development Bank highlights these low levels of involvement causing a "high loss in productivity that reduces the potential for economic growth and reinforces gender inequality (Mettis Global News, 2025). The current statistics underscore the need to tackle structural barriers standing in the way of women in accessing education, skills, jobs and economic resources (Sajid et al., 2024). This suggests that emphasis on emancipation of women, economic independence and equality have not only become the matter to promote a gender friendly environment but has become a pre-requisite for the sustainable and equitable development in Pakistan.

The low labor force participation of women in Pakistan is influenced by a complex combination of social, economic, and cultural factors. Although many have attempted various policy interventions to boost female employment, the levels of participation are alarmingly low. This has huge implications, not just for women's empowerment at a personal level, but also for the wider economic development of the country. Several related factors contribute to this problem. Such as culturally entrenched patriarchal norms grasp women with gender roles, which in turn results in limiting their mobility for formal employment, and other life choices (Zulfiqar et al., 2024; Khan & Khan, 2009). Educational inequities only heighten this challenge due to the disparate opportunities available to women across regions, with many women being largely uneducated, despite evidence that a higher education level is associated with greater labor force participation (Andlib & Khan, 2018). Economic factors also have an important bearing; despite financial compulsions, poverty and low household income alone do not lead to higher female employment, as opportunities and structural impediments constrain participation (Khan & Khan, 2009; Sarwar & Abbasi, 2013). Family structure (joint family systems) and traditional gender roles also constitute another restrictive space, thus narrowing the women's possibility to seek work outside the home (Andlib & Khan, 2018; Rashid & Faridi, 2023). Lack of skills, education and training are some other alleged barriers to women's labor force participation in Pakistan. In addition, women's mobility and security concerns are pressing (World Bank, 2024), which directly restricts their access to markets and workplaces. An illustrative area is inheritance rights, the denial or partial acceptance of which, despite a legal right, has been reported to affect upward of 80% of women (Khan et al., 2020).

Yet, with formal inheritance rights, ownership of productive assets by women in Pakistan is extremely low: 3% of women own houses, and 2% own land, as opposed to 72% and 27% of men, respectively—a stark gender asset gap that restricts women in accessing collateral for business financing (World Bank, 2024). Financial inclusion is no less dismal with only 21 per cent adult population holding account with a financial institution and women being only half as likely to have account as men, resulting in some 55 million Pakistani women remain unbanked (World bank, 2024). Overall, entrepreneurs are 5.4% less likely to have taken a loan and 14.1%

less likely to hold a bank account in home-based female-led enterprises than in male-led ones (World Bank, 2024). Additionally, women are 15 percentage points less likely than men to have any kind of financial account, and the gender gap is higher for mobile money use than for traditional bank accounts (World Bank, 2024). Taken together, these numbers demonstrate large structural hurdles in credit access, possession of assets, and formal financial inclusion—and make up a substantial drag on the potential economic empowerment that women see from entrepreneurship and more broadly.

The consequences of this low participation are profound. It involves dual responsibility for unpaid household work, which constrains economic empowerment and bargaining influence of women in families and communities (Israr et al., 2013). On economic level underutilization of women workers creates national stagnation as majority of them are being forced to work in informal and undervalued sectors with marginal little job security and an upward mobility (Sarwar & Abbasi, 2013). It contributes to gender discrimination in a social context and limits women's control or decision making within families (Khan & Khan, 2009). In addition, there is indication that women's work is adversely related to child welfare, especially with respect to daughters, which clearly demonstrates the intergenerational contributions of female economic participation (Khan & Khan, 2009).

Moreover, it has been reported that women are not able to escape abusive situations and they cannot assert influence in their households without financial independence. The known literature demonstrates that education plays an important role in reducing domestic violence acceptance among women: for example, Pakistani women whose educational level exceeded that of their mothers were far less likely to report gender-based abuse (Choudhary & Singh, 2024). Moreover, increased economic independence (in terms of employment or receipt of remittances) is associated with lower levels of justification of domestic violence. Its intergenerational impacts are equally well-documented, with daughters of mothers exposed to violence disproportionately vulnerable to suffering it themselves, continuing the cycle of injury and diminished ability to act (Akram, 2021). So economic empowerment including through education, employment and financial inclusion is very important, not just to help women leave abusive backgrounds, but to break the cycle of intergenerational poverty as well.

Other critics, however, have warned that if participation rates rise without job quality improving, there could be a surge in women entering low-paid, exploitative jobs, which might not do much to change their status in society. So, there is the need to make structural changes to make sure this participation is in addition to empowering can also be self-sustenance. With a clear understanding of the magnitude of the challenge, Pakistan has developed a series of policies and programs for promoting women's economic empowerment. These, as frequently assisted with the involvement of international partners (World Bank, 2024).

One of the areas of emphasis has been financial inclusion. The government and the State Bank of Pakistan have established ambitious targets, for example, attaining 20 million women-owned active bank accounts by 2023 (Finance Division, 2024), to address the reality that there are 55 million unbanked women. Sharing the strain in terms of international aid, the Asian Development Bank, for instance, had in June 2025 provided a \$350 million loan to specifically support women's access to finance (ADB, 2025). Law wise Pakistan has implemented vital laws like Prevention of Anti-Women Practices Act (2011) which criminalizes the deprivation of inheritance rights to women. Policies are also increasingly responding to the demands of women entrepreneurs (World Bank, 2024). Similarly, the Government of Pakistan, through its Ehsaas Program, the policy of "One Woman – One Bank Account" that stipulates all cash transfers,

including Ehsaas Kafaalat, be paid to women themselves, enabling their direct interface with the formal financial sector (UNDP, 2024, pp.45–46). In addition, there are micro-credit and low interest loan programs especially for home-based and rural women workers, which allow them to open bank accounts and register businesses together—improving their access to credit and entrepreneurial opportunities (UNDP, 2024, pp.78–79). Digital literacy including digital and financial literacy training has also been provided via social registries and district-level skill centers, combining financial literacy with digital finance access to narrow the gender gap in digital payments and banking (UNDP, 2024, pp.60–61). And, last, an anti-poverty/cash transfer program integrates these interventions with gender-responsive social safety nets to provide women—and their families—with access to finance as well as income support for transformative and sustainable poverty escapes (UNDP, 2024, pp.30–31, 66). This bundled coverage-for-empowerment strategy combines cash support for women with access to credit, building skills, and digital inclusion, all contained inside a broader anti-poverty strategy.

Despite this array of well-intentioned policies, Pakistan's dismal ranking on the Global Gender Gap Index reveals a profound chasm between policy and reality. The core of the problem is not a lack of policies, but a catastrophic failure in their execution and a fundamental misunderstanding of the barriers at play.

The key shortcoming is the lack of implementation. Laws such as the inheritance act may theoretically be in place, but the policing of them is poor, under-resourced and often contaminated by patriarchal bureaucratic and local traditions. The laws and rules may efficiently enable a woman legal access to an asset or loan, but more seldom will the laws and rules reliably ensure that she also possesses effective control over the asset and the income it yields (Zahir, 2024). Women demanding their rights are routinely ostracized or shut out by the bureaucracy. Second, most of the policies follow a technical-fix strategy, neglecting the established social norms. A woman given a bank account does not much help if she lacks the ability to travel to the bank, or the authority to decide for herself how the money in that account should be spent within her own household. Interventions aren't often integrated. A training program in skills is worthless if its graduates can't get to a job safely or if employers don't want to hire them. This suggests limited synergies across levels, involving the legal, economic, and socio-cultural levels (Syed & Ali, 2013). Until there is policy that shifts the balance of power and gives women actual agency, it will be cosmetic, not transformative.

The obstacles that rank Pakistan at the bottom of global gender parity ladders are a mere marker of a profound structural crisis. Pakistan cannot have sustainable economic development, social stability and human development if its women are economically disempowered. The economic sidelining of half the population is not a marginal issue but a central drag on national possibility. In this regard, this study was aimed to examine the socio-economic changes associated with women empowerment and economic independence in the context of Pakistan.

Objectives

- To examine the relationship between women empowerment and socio-economic independence

Research Hypothesis

- There is a significant relationship between social independence and women empowerment.
- There is a significant relationship between economic independence and women empowerment.
- There is significant relationship among economic independence , decision making, control over resources, mobility and egalitarian gender norms and responsibilities

Theoretical Debate

In the tradition of the Third World feminist movements in the 1980s, empowerment is theorized as a radical transformation of structures of power that had excluded women from resource distribution and decision making (Datta & Kornberg, 2002; Batliwala, 1993, 2007). Theorists such as Rowlands (1997) and Moser (1993) have broken down empowerment into various components' 'power over', 'power to,' 'power with' and 'power from within' that encompass psychological, relational, and structural aspects. Such perspectives emphasize that empowerment is not simply access to resources but is also a transformative process involving the capacity to question and change the ideologies that sustain subordination (Kabeer, 1994; Hashemi, 1993). For (Freire, 1996), this empowerment starts with conscientization—the ability of the disadvantaged to perceive and act against their subjugation. Accordingly, women's empowerment is seen as a non-linear, conflict-ridden trajectory of social and individual transformation (Cornwall and Edwards, 2016), crucial for correcting imbalances in the socio-political power structure.

Development (as an economic, social, and political goal) once projected and discussed based on just builds economic growth, and resource exploitation and management, increasingly refers to gender justice that can no longer be distinct from one another. Researchers such as Bina Agarwal (in Vinod, 2004) and Naila Kabeer (1999) assert that the scope to which women are empowered within the economic, political and domestic realms has a strong influence on development outcomes. Empowerment increases women's access to education, property rights, and political voice – assets that not only transect individual lives but also lift entire communities (O'Neil et al., 2014). The model for development of society and economy has changed, to include such endogenous determinants as local environment, gender relations, where the unequal power relations deter joint progress (Kubiczek, 2014; Chojnicki, 1999).

Utilizing such a systemic and dynamic conception of development (Stempowski, 1987) provides an opportunity for more sophisticated approaches, especially for understanding gendered power asymmetries across socio-cultural, territorial and institutional/structural spaces. In the end, as stressed by Kabeer (1999), empowering individuals to access resources, voice and agency lies at the heart of development, it is an ethical aspiration that is not only desirable, but also essential, if development is to be sustainable and inclusive.

Method

In this research researchers used quantitative method research, suggesting that reality is objective and that it just needs to be discovered. Moreover, to examine these relationships between women empowerment, social and economic independence the researcher used the correlation research design. This research was based on the population of the women serving as teachers in the public and private colleges of Lahore.

Sampling and Sample Size

Multistage random sampling approach was employed as it is an effective method for selecting samples from a large population in which time and cost are hindrances. The researchers first randomly selected four (2 public and 2 private) colleges and then at the second stage they randomly selected 250 women teachers as sample from the already selected public and private women colleges of Lahore. After the data were screened, 230 respondents completed the survey.

Data Collection Tool

The technique of data collection was a survey, and a respondent administered questionnaire was used for collecting data. The study employed a self-constructed questionnaire (by taking guidelines from literature) comprising four sections: demographic profile, social independence (13 items), economic independence (11 items), and women empowerment (20

items across five dimensions (control over assets, decision making, autonomy and mobility, gender norms, gender roles and responsibilities). Utilizing a 5-point Likert scale (strongly agree to strongly disagree), the instrument was designed in clear, accessible English to ensure respondent comprehension. Researchers were present during administration to clarify any questions and facilitate accurate responses, thereby enhancing data reliability.

Data Collection and Data Analysis

The researchers obtained official permission from college authorities before approaching potential respondents. Participants were briefed about the study's purpose, and their informed consent was secured prior to questionnaire administration. Anonymity and confidentiality were ensured from data collection to data reporting. The data collected was analyzed employing correlation test.

Table 1: Demographic profile of Respondents

Variables	f	%
Age		
20-30	55	23.9
31-40	114	49.6
41-50	46	20
51-60	15	6.5
Marital Status		
Single	45	19.56
Married	175	76.09
Divorced	07	03.05
Monthly Income		
1-40,000	20	08.69
40,001-80,000	89	38.70
80,001-1,20000	76	33.04
1,20001-1,60000	35	15.22
1,60001-Above	10	04.35
Family System		
Nuclear	123	53.5
Joint	99	43
Extended	08	3.5
Working Experience		
1-5	18	07.83
6-10	100	43.47
11-15	87	37.83
16-20	25	10.87

Results

Table 2: Correlation between social independence, economic independence and women empowerment

Social	Economic Independence	Women Empowerment
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Independence			
Social Independence	1		
Economic Independence	.892**	1	
Women Empowerment	.669**	.798**	1

**Correlation is significant at the 0.01 level (2-tailed)

Table 3: Correlation between economic independence with control of over assets, decision making, autonomy and mobility, gender norms and gender roles and responsibilities.

	Economic Independence	Control over assets	Decision Making	Autonomy and mobility	Gender Norms	Gender and Roles	Responsibilities
Economic Independence	1						
Control Over Assets	.875**	1					
Decision Making	.826**	.822**	1				
Autonomy and Mobility	.680**	.614**	.537**	1			
Gender Norms	.521**	.548**	.441**	.848**	1		
Gender roles and Responsibilities	.557**	.503**	.424**	.803**	.833	1	

**Correlation is significant at the 0.01 level (2-tailed)

Discussion

The findings indicate that there is a strong and positive correlation between social independence and women empowerment and between economic independence and women empowerment. This also confirms Kabeer's (1999) theoretical framework whereby empowerment is the process by which those who have been denied the privileged to make strategic life choices acquire such a privilege. Kabeer explicates three aspects of empowerment and their interdependence resources (conditions), agency (process), and achievements (outcomes) that are strongly mirrored in indicators of social and economic independence. Social independence enables women to participate in public life, move around outside, and make decisions all of which are key for their agency whereas economic independence equips them with means to strengthen their negotiation power within the family and the society.

Additional evidence in support of this argument is derived from the result that reveals significant positive associations between economic independence and empowerment indicators such as control over assets decision-making and autonomy and mobility. These dimensions of resources resonate with Kabeer's identification of access and control over material resources (income, assets) as a fundamental capacity facilitating women's ability to exercise choice and agency. Likewise, the finding of strong link between economic independent and control over asset lending credit to the claims of Doss (2013) that mention asset ownership as the most important way women receive both economic security and bargaining power. A similar

association was observed with decision-making power supporting the findings from Kishor and Subaiya (2008), that economically independent women have greater probability to be involved in significant household decisions. Positive correlations with gender norms and roles and responsibilities also indicate the likelihood that economic empowerment can serve as a catalyst to challenge traditional patriarchal structures, facilitating more equal social interactions. This is consistent with Rowlands (1997) assertion that empowerment should also involve changing power relations, both within public and private life. Furthermore, positive associations between economic autonomy and gender norms and gender roles and responsibilities predict that financial autonomy can slowly change patriarchal attitudes and expectations, reflecting Batliwala (2007), who argues that empowerment is a process of both personal and social change.

The link between economic independence and autonomy and mobility also mirrors Jejeebhoy's (2000) findings that having access to income increases women's ability to move about in public spaces and use services without dependency. Similarly, Malhotra and Schuler (2005) and Cornwall and Edwards (2010) have demonstrated that economic empowerment projects increase women's capacity to take decisions and their degree of mobility and community participation. At the same time, they caution that empowerment is context dependent and contingent upon broader social values. Consequently, the significant coefficient values from both tables highlight the necessity for combined interventions to consider economic empowerment as well as social-cultural barriers. Women's empowerment, therefore, should not only be interpreted as an economic process, but instead a multi-faceted process that supports women to achieve independence, transform gender norms, and change the roles they have within the society.

Conclusion and Recommendation

The findings clearly demonstrate that women's empowerment and economic independence are highly positively associated, clearly showing the importance of granting women the right to earn, spend, and control their own finances. Skilling the women for better employability, ensuring participation of women in financial decisions, providing them the jobs they want and allowing their right to open a bank account, right to own a property is imperative. Empowering women economically for themselves and their families can pave the way for further empowerment for all, and sustainable social progress. It is concluded that economic independence among women in Pakistan needs to be accessible, safeguarded, and culturally appropriate for strength and power to be realized. Without taking on the underlying nexus between money, education, law, and social norms, reforms run the risk of enabling the select few while the majority remain chained by economic dependence and social disappearance.

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