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From Classrooms to Communities: Unlocking Muslim Women's Potential through Higher Education for Lasting Socio-Economic Impact

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ABSTRACT

The relationship between higher education and socio-economic empowerment of women in rural Narowal, Pakistan is the focus of this qualitative research study. Higher education is frequently identified as an instrument for transforming gender relations towards achieving gender equality; yet, the vast majority of published work on the subject has relied on quantitative measures, which do not adequately reflect the subjective, contextual and often contradictory nature of empowerment in rural under-patriarchal societies. Narowal, a border district, is primarily comprised of agricultural livelihoods, has a strong kinship structure, and has limited higher education infrastructure and therefore falls outside the scope of most research efforts. This study implemented an interpretive qualitative framework using a thematic analysis of 28 in-depth semi-structured interviews with women ages (22-40) who had obtained a minimum of fourteen years of formal education at the time of interview and were permanent residents of Narowal district (Punjab) Pakistan, using purposive and sampling techniques. Thematic coding of the transcripts identified three main themes. First, the contradictory value of degrees; a university degree provides prestige to the family of the female graduate, yet creates suspicions regarding the female graduate's marital suitability and may also substitute for the cash dowry. Secondly, economic liminality; women are qualified for the jobs available locally but are not able to access professional roles that match their qualification leading to frustration and distress and to developing coping strategies at home for survival. Thirdly, silent transformation; even without seeing results of their empowerment outside of themselves, women are developing a new self-concept, developing strategies to negotiate without conflict, creating future aspirations inter generationally (e.g., "saving for their daughters' education"), and developing a new definition of empowerment as "the knowledge that I can leave or find a 'parachute' to use at some future time to do so". The findings of this study challenge the linear view of education as empowering, showing that there is a non-linear, multidimensional, and nonlinear way that the structural limitations of the labour market (i.e., lack of access to jobs due to purdah and women's surveillance by their families) restrict the ability of women to convert educational resources into tangible accomplishments.

Keywords: *Women's higher education, socio-economic empowerment, gender and development, economic liminality, negotiated mobility.*

INTRODUCTION

Achieving gender equity through supporting women is one of the most important goals of sustainable development. It is recognized globally through frameworks like the United Nations Sustainable

Development Goals (SDGs). This is particularly true for Sustainable Development Goal 4 (quality education) and Sustainable Development Goal 5 (gender equity). According to Kabeer (2012), women attaining higher levels of education in developing countries is often a transformative force that can alter patriarchal systems, improve women's authority in household decision-making, and increase women's participation in the workforce. However, the connection between higher education and socioeconomic empowerment is not straightforward and is not experienced equally among all groups of women. There are numerous barriers to women in developing countries from benefiting from higher education, including but not limited to the prevailing cultural attitudes about women's role in society, the lack of gender equity, and the challenges of living in rural areas (Moghadam, 2004). In Pakistan, where there are significant disparities between men and women in terms of literacy levels, workforce participation rates, and representation in government, the potential of women pursuing higher education is not being realized, especially outside of large urban areas (Asian Development Bank, 2020). The majority (63%) of Pakistan's population lives in rural areas, many of which have the lowest enrolment rates of women in South Asia in terms of post-secondary education. Furthermore, cultural practices, such as purdah; engagement in arranged marriages at young ages; and restricted access to transportation represent significant obstacles to women realizing the potential economic benefits of obtaining higher education (UNESCO, 2019; Sathar & Kazi, 2000).

While many studies using quantitative analysis have quantitatively measured the relationship between years of education for women, when examined by proxies such as: age of first marriage, reproductive choices, and formal employment (Jejeebhoy, 1995; Aslam et al., 2015), they do not typically examine how individual, contextualised relationships exist in which higher education may (or may not) empower women. In rural Pakistan y, for example, if a woman is educated, but also part of a family with an emphasis on maintaining collective family honour (known as izzat) or operating within established kinship systems, she may still experience limitations towards her aspirations because of social sanctions (Nawaz & Aman, 2018). Alternatively, women may also experience less visible but equally impactful forms of empowerment, such as enhancing their own self-esteem, increasing the ability to negotiate within their marriages and being able to invest in their daughters' education, which are not easily captured in large survey-based quantitative studies (Mahmood & Saeed, 2021). For these reasons, a qualitative approach will be necessary to uncover the lived experiences, contradictions, and the potential for endemic shifts in the relationship between higher education and empowerment in this region of the world.

In addition to the aforementioned issues, there are multiple shortcomings regarding the academic research conducted related to women's education within rural Pakistan. The majority of studies examining women's access to primary and secondary schooling have been highlighted; however, there are far fewer studies examining the specific barriers or opportunities associated with women's access to tertiary education (Lloyd et al., 2005; Khan, et al, 2015). The idea of receiving a higher education in this context is understood as having your degree be more than a bachelor’s degree, which means being exposed to various types of institutions over time. In addition, with higher achievement there is generally more travel required to get back into the district from the district town where the institution is located. Higher perceived worth associated with travelling back and forth will impact your family financially due to the cost of travel, i.e., transportation (Hussain et al., 2018; Khan, et al, 2025). Thirdly, Narowal, a predominantly agricultural area located in North-Eastern Punjab (which shares a border with Indian Punjab), is a unique socio-economic situation. In addition, due to being predominantly dependent upon subsistence farming, there is a high level of small-holders farming with strong biradari (i.e., family) social structures in Narowal, and female literacy is approximately 56% but ranges greatly by area which masks significant intra-district disparities (Pakistan Bureau of Statistics, 2017). Finally, the few studies that examined the relationship between education and the empowerment of women have been mostly one-sided (i.e., they did not explicitly reflect how women with a college education define and experience empowerment). Studies examining the relationship between education and the empowerment of women have excluded how women with higher education define and experience empowerment, thereby continuing a deficit-based view or narrative (suggesting that rural

women are recipients of modernizing programs) rather than recognizing and utilizing rural women as active participants in creating relationships through education and risk.

Objectives of the Study

This study pursues the following objectives:

1. To investigate how women in Narowal with a university qualification perceive the link between their education and their empowerment within the social and economic spheres.

2. To highlight the ways in which women are empowered by non-economic means (e.g. self-esteem, aspirations and strategic negotiation) which may go unrecognised in statistical studies.

3. To develop locally based policy recommendations aimed at improving the empowering potential of women's higher education in relatively undescribed border districts such as Narowal.

LITERATURE REVIEW

Many South Asian feminist texts note that the pursuit of higher education by women can serve as both an asset and liability. One of the benefits of achieving a university degree is that it can increase a family's prestige (izzat) among their relatives (kin), as it continues to represent modernity and respectability, and may enhance a household's marriage options (Jeffrey et al., 2004; Radhakrishnan, 2009). Families in rural Pakistan will invest in their daughters' postsecondary education, partly to represent their value of cultural capital, even with no reliable means for verifying whether investing in the education will yield an economic return (Nawaz & Aman, 2018; Khan, et al, 2024). Educated women, however, may be recognized as more difficult to control, less likely to comply with the traditional domestic responsibilities assigned to them, and potentially a challenge to patriarchal dominance (Mumtaz & Salway, 2005; Ahmed et al., 2023). Parveen and Chaudhry (2009) found that women with bachelor's degrees in rural Punjab were surveilled heavily and accused–by both their families and the community at large–of being "westernized," particularly if they wanted to seek paid employment away from their home. As in India, where this same paradox exists, women's degrees in Pakistan are both an indicator of familial pride and an example of a reason for conflict in a marriage (Krishnan, 2016; Ahmed et al., 2023). This paper furthers other studies on this topic by exploring how women in Narowal are able to deal with this contradiction, given Narowal's location as a borderland and the pre-eminence of the biradari system in maintaining power and control.

The most commonly discussed way education leads to empowerment is through economic integration; in other words, women's participation in the workplace is thought to grant them increased bargaining power within the home, increase the amount of money available to them, and reduce their reliance on male providers (Kabeer, 2012; Khan et al., 2015). However, according to Mahmood and Saeed (2021) and Khan et al. (2015), the job options available to educated women in rural Pakistan are severely limited and highly restricted. Teaching (in publicly funded or low-cost privately operated primary schools that are most frequently underfunded) is the only employment choice for educated women with a bachelor's degree, and the conditions of this occupation are characterized by low wage levels and no opportunity for advancement due to insecure work arrangements. Women who hold postsecondary degrees and work in professional positions (banking and finance, civil service, corporate office, and management of healthcare facilities) are concentrated at district headquarters and the larger cities, but in many cases, this type of work requires moving from the family residence to another geographic location where those jobs are located, which is frequently not permitted by family traditions/values (Asian Development Bank, 2020). Jejeebhoy (1995) referred to this problem as the 'education-employment gap' because in many South Asian contexts, the

peak of women's labour force participation occurs at levels of education equivalent to grades 10 through 12. Beyond this point, it tends to fall sharply due, in large part, to the fact that the aspirations of many women with postsecondary degrees cannot be fulfilled by local employment opportunities. Women find themselves in a state of economic liminality; they are neither fully dependent upon men (having earned a degree and secured some income), nor economically empowered (lacking stable, meaningful, career-track jobs).

Through accumulating qualitative research, the concept that empowerment needs to be observable, overt, or financially measurable is being increasingly doubted (Cornwall & Edwards, 2010). Feminist researchers propose that we should also focus on less noticeable or less overt forms of empowerment such as increased self-worth, education goals for their daughters, and negotiating with their husbands over things like what they buy (Kabeer, 1999; Moghadam, 2004; Khan et al., 2024). Mohammed and Saeed (2021) documented that educated women had a greater sense of ability to negotiate authority over their children's health and that they felt less afraid of their husbands' reactions in a rural area of Pakistan, even though they comply with regulated forms of authority (such as by not being allowed to work). Parveen and Chaudhry (2009) found that women who have more formal education are significantly more likely to invest in education for their daughters even if they are not employed; this indicates that there is a delayed establishment of empowerment for these women. Additional research has provided evidence of "strategic resistance"; for example, educated women may observe purdah in public but will take action to include household or other economic resources in their favour (Nawaz & Aman, 2018; Qureshi & Shaikh, 2017; Khan et al., 2024).

METHODOLOGY

28 women aged 22-40, from Narowal District, who have 14 years of education (at least) have been recruited for this study through purposive sampling.

Thematic analysis

Theme	Sub theme	Response
Degrees as Paradoxical Currency	1.1 A degree as family status symbol	"When I got my degree, my father showed it to every relative. He said, 'Look, my daughter is a graduate now.' But when my marriage proposals came, the same relatives said, 'She is too educated. She will not listen to her husband.' The same degree that brought my father honour brought me suspicion."
	1.2 A degree as a marital impediment	"My husband's family agreed to the marriage because my degree showed we were a 'good family.' But after marriage, my mother-in-law told me, 'Don't think that degree makes you special. In this house, you will cook and clean like every other daughter-in-law.' They hid my degree certificate for months."
	1.3 Strategic credentialing	"My father pushed me to study because he said an educated daughter is a better marriage negotiation tool. He called my

		degree 'dowry equivalent'—because he couldn't give land or gold, he gave me education. And it worked. My in-laws demanded no cash dowry because of my degree."
3. Financial In-Between	3.1 Overqualified for local job market	"I have a postgraduate degree. Do you know what that means in our village? Nothing. The only job for a woman here is teaching at the primary school. I applied anyway. They said I am 'overqualified.' So now I sit at home."
	3.2 The teaching trap	"Every educated woman in our village becomes a teacher. There is nothing else. My brother has the same degree as me and works in a bank. I teach young children. I earn a third of his salary. But I am grateful—at least I have something. Many of my classmates have nothing."
	3.3 Home-based coping mechanism	"My degree is in arts—drawing, painting. But there is no art gallery here. So I use my skills to design embroidery patterns for my tailoring business. I don't call myself empowered. I earn a small amount, barely enough for my children's school fees. But the degree taught me to think creatively. Without it, I would not have even started this."
	3.4 Emotional impacts of underemployment	"Sometimes I cry at night. I dreamt of being a lecturer, of wearing a suit and standing at a university podium. Instead, I am a substitute teacher, paid daily when the regular teacher is absent. My degree is framed on the wall. My children ask me, 'What is that for?' I don't have an answer."
salient Transformations	4.1 Change in self-perception	*"No one in this house thinks I am empowered. My husband still decides everything. But inside, I am different. I read the newspaper every morning—my father-in-law gives it to me now. I know what is happening in the world. When my son says 'women cannot drive,' I correct him. That is small, but it is something. My mother could not have done that."*

	4.2 Generational aspirations	"I did not get a job from my degree. But my daughters will not stop at the same level. I am saving a small amount from my salary every month for their college fund. My own education taught me that daughters are not a burden. They are an investment. My mother never believed that. I do."
	4.3 Strategic negotiations without confrontation	"I wanted to buy a sewing machine for home use. My husband said no—too expensive. I did not fight. For months, I saved small amounts from the grocery budget. Then I told him, 'I have saved the money myself. I am not asking you for it.' He could not say no. That is my power. My degree gave me the confidence to plan and wait."
	4.4 Redefining empowerment	"People in this village say I am not empowered because I don't work and I don't make decisions. But I define empowerment differently. For me, empowerment means that I could leave this house if I wanted to. I have a degree. I could get a job if things became unbearable. That knowledge—that I have a parachute—that is my empowerment. Even if I never use it."

Interpretation of Thematic Findings

This theme shows that in Narowal, a university degree is a contradictory asset. Higher education holds the dual meaning of undermining traditional gender roles. On one hand, it provides women with a symbol of prestige and status in the community, but it also creates distrust about whether they will fit into their husband's household as a traditional wife. The paradox is that the same degree which increases the family's social standing also labels them as either being a "modern," or "difficult," woman that challenges traditional family structure, thereby lessening the likelihood of forming a successful marriage and creating a stable family.

Sub-Theme 1.1 demonstrates this paradox by showing how fathers and male guardians display their daughters' degrees to demonstrate family pride. "My father shows everyone he knows my degree," as evidence that it is initially being used to demonstrate enhanced family standing and Jeffrey et al. (2004) view it as "symbolic capital" in South Asian family settings. However, from that same quote, we can see that the degree later becomes a liability in marriage negotiations due to the difficult situation the degree creates for women and contributes to the inability of educated women in rural Punjab to marry successfully, i.e., "The Educated Woman's Dilemma" as described by Nawaz and Aman (2018).

Sub-Theme 1.2 theme shows how this paradox can be realized through the actions of one woman who had originally been accepted into the family based on the fact that she had achieved her degree as a sign that her family was an acceptable fit for them (the husband's family). However, after she had got married, they

made an effort to suppress her educational identity and were actively hiding her degree certificate while also being reminded that her primary role in the family was to complete household chores. This supports Kabeer's (1999) argument that there is no fixed way that patriarchal bargains are made; families may allow and/or support a woman's education as long as it does not create a behavioural change in her after marriage. Once a woman is in a long-term relationship (i.e. married), then her education becomes a threat that must be neutralised. Hiding her degree through actions such as hiding her degree certificate is a very powerful symbolic act. The act of hiding a certificate is an effort to delete the educational achievement of the woman and to reaffirm her identity as a daughter-in-law.

Sub-theme 1.3 is an example of a pragmatic adaptation. Some families use their daughters' degrees as a substitute for cash dowries explicitly. For example, respondent's father referred to his daughter's degree as "dowry equivalent," and this phrase is significant as it re=contextualizes education as a transactional asset in the marriage market. This finding continues the work of Radhakrishnan (2009), who found similar "educational dowrey" practices among urban Indian families. In Narowal, where landholdings are small and cash is limited, a daughter's degree serves as a form of social insurance; educated brides are viewed with higher status than uneducated brides and may attract grooms from families that value modernity, thereby reducing the family's need for material dowries to marry off their daughters. Ultimately, however, this instrumentaliation of education limits its potential for empowerment since a degree is valued solely for its exchange value in marriage rather than for the woman's personal development.

Theme2: Economic Liminality

This theme discusses the frustration of being neither economically empowered nor entirely reliant on other people. Women with an education living in rural Narowal, Pakistan experience a serious mismatch between their education/qualifications and the types of jobs available to them. Women are overqualified for the limited number of jobs available (mainly low-wage teaching positions), and labour market options provide no professional jobs, relative to their educational attainment.

The sub theme of women being overqualified for local positions is dramatically captured by a woman who holds a postgraduate degree. This woman applied for a teaching position (her primary area of employment), but was told she was "overqualified" for the job by the employer. This type of paradoxical rejection (too many educational credentials for a particular job) is not uncommon in the rural labour market (Aslam et al., 2015). Employers are concerned that if they hire an overqualified woman to fill a job opening, when a better employment opportunity comes along, the overqualified woman will leave in order to take that job. As a result, employers are more likely to want to hire a woman who has fewer educational credentials and lower risks for this employment opportunity. Even when this woman offered to accept the same salary as an uneducated woman, she was refused employment by the employer, demonstrating the structural rigidity of the rural labour market. The closing statement of the quote, "So now I sit at home," illustrates the waste of human capital that exists in an economically liminal state.

Sub-theme 2.2. (The Teaching Trap) indicates that women who are educated can only reliably find work in the formal sector as primary teachers. The respondent compares her salary (18,000 PKR) to her brother's (60,000 PKR) even though they have the same degree. Gender-based segregation in the labour market illustrates Kabeer's (2012) idea of "vertical occupational segregation" because no matter the women's education, they remain in feminised jobs with low pay and low status. Teaching provides both gratitude (at least I have something) and resentment towards her brother (his degree earns him 3 times more). The term "teaching trap" indicates that education does not lead to a career but does lead to a ceiling.

Sub-theme 2.3 (Home-based Coping) reports the ways in which women are using their degree-based skills to create small income-generating opportunities when they cannot find formal employment. The

respondent, a woman with an arts degree, uses her skills to create embroidery patterns for a tailor and earns 5,000–7,000 PKR each month. She does not call herself empowered. This is the same finding as Parveen and Chaudhry (2009) observed; that learning to work at home often creates “survival strategies" thus empowerment will follow later on. In this case, the respondent describes receiving "a degree that teaches her how to think creatively." This indicates that, when formal employment opportunities are unavailable, obtaining a higher education degree increases one's ability to solve problems and engage in entrepreneurship. This aspect of human capital is not measured by employment statistics.

Theme 2.4, "Emotional Costs of Underemployment," describes the emotional toll of the education/employment gap. The respondent is one person who cries at night, while her children ask her "What is that for?" in reference to her framed degree. Jejeebhoy (1995) referred to this frustration of aspirations as "frustrated aspirations." Therefore, her degree has become an object of shame to her rather than an object of pride. The physical presence of the framed degree reminds the respondent daily of the potential she has not fulfilled. Despite its importance to the respondent, the emotional costs of the gap between education and employment were not measured on any quantitative study that measured income or employment status. The image of the woman's framed degree, placed on a wall in her home, while she worked as a poorly compensated substitute teacher, is a powerful representation of the education investment-to-income return disparities experienced by women.

Theme 3, "Salient Transformations," documents the subtle forms of empowerment that exist when women do not achieve formal employment or visible decision-making power. These forms of empowerment are "silent" because they are not measured by standard empowerment indicators (income, employment, political participation) but are very meaningful to the women themselves.

Sub-theme 3.1 highlights how one respondent illustrates internal shifts in self-perception. For example, this woman's statement, "No one in my house thinks I'm empowered... Inside, I am different" indicates her sense of empowerment. She reads the news, knows about current events around the world, and corrects her son when he says, "Women can't drive." Although these small actions won't change the power structure in her household, they signify an internal change in her self-perception and an understanding that she is helping to do her part for future generations. This finding also provides support for Cornwall and Edwards' (2010) argument that empowerment includes "subjective transformation," or the change in how women perceive themselves and their roles in society. Her mother could never have done this. But she can. that is a silent transformation.

Sub-theme 3.2 illustrates that women with a higher level of education are financially contributing to their daughters' education even if the women are not financially benefiting from their education. A respondent who contributes 500 rupees monthly for her daughter's education explicitly contrasts herself with her mother: "My mother never thought of daughters as an investment. But I do." This example meets Kabeer's (1999) definition of "intergeneraional empowerment" in that education benefits do not only benefit the woman who receives an education but also her children, especially daughters.

Sub-theme 3.3 (Strategic negotiation without confrontation) documents a sophisticated form of resistance that avoids direct conflict. The respondent who wanted a sewing machine saved small amounts from the grocery budget over months, then told her husband, "I have saved the money myself. I am not asking you for it." This strategy what Kandiyoti (1988) called "bargaining with patriarchy" allows women to achieve their goals without overtly challenging male authority. The husband could not refuse because the request had been transformed from a demand on his resources to an assertion of the woman's own saving capacity. The respondent explicitly credits her degree with giving her "the confidence to plan and wait." Education thus enhances strategic patience and financial literacy—skills that enable quiet, incremental gains in agency.

Sub-theme 3.4 (Redefining empowerment on their own terms) is perhaps the most theoretically significant sub-theme. The respondent rejects the village's definition of empowerment (working, making decisions) and offers her own: "For me, empowerment means that I could leave this house if I wanted to. I have a degree. I could get a job if things became unbearable. That knowledge that I have a parachute that is my empowerment.

DISCUSSION

According to one theme, a college education from a university in rural Narowal is contradictory: it gives families prestige but also creates doubt about a woman's willingness to be an obedient partner or wife after they marry. These findings are consistent with, and expand upon, the work of Jeffrey et al. (2004) who confirmed that in rural India educated females are valued as the embodiment of the contemporary family and are viewed as women who could challenge their subservient role to their husbands.

Similarly, Nawaz and Aman (2018) reported that families living in southern Punjab (Pakistan) are proud to display their daughter's educational accomplishments in public, but privately are worried that having an education will make it much harder to find a suitable husband for her. The current study provides further proof that the above paradox is negotiated via the concept of strategic credentialism, whereby a father will deliberately use his daughter's degree as an alternative to a cash dowry, especially if he is a small landowner or has no land and therefore cannot provide traditional material wealth typically afforded to daughters through cash dowries. This finding further extends Radhakrishnan's (2009) concept of "respectable femininity" in urban professional India to rural Pakistan, by demonstrating that an educational degree is treated as a commodity in the marriage market, even if the degree does not lead to future employment.

This Theoretical theme is challenging the Human Capital Theory found in Becker (1964) which suggests that increased productivity and thus economic value can be achieved through education of individuals attained as a result of education. The finding is that a graduate degree has both symbolic and market value in rural Narowal as well as a degree of labour market value but only at the gendered household level (wife-husband) and not as an independent value from the husband to wife. The use of Kabeer's (1999) model of resources, agency and achievements can assist in understanding this: the degree is a resource but due to patriarchal systems of power prevent its conversion from a resource (to agency or power) into agency (decision making, mobility). The achievements (well-being and status) for a woman are primarily identified by their family and home; however, the woman receives no individual or family recognition for her between successes and family/fellow member recognitions, thus suggesting that any interventions for encouraging women to pursue post-secondary education must address not only the number of women enrolled in secondary education, but also the socio-economic conditions that will allow women to access and claim their success from the secondary school as a result of their post-secondary or secondary educational completion at the family level; hence, discrimination exists for women between their own success at individual completion or at the family level prior to or before individual completion.

The third theme documented how difficult it is for women who are overqualified for local jobs (primarily low-paying primary teaching jobs) to get professional positions that reflect their qualifications. This result corresponds to findings from Aslam et al. (2015), whereby quantitative data from Pakistan showed that participation of women in the labour force peaks around the time they reach Intermediate education (10th-12th Grades) before it decreases as they proceed to graduate education. Aslam et al (2015) argue that there is a mismatch between aspirations and available jobs, which causes women to return to the labour force after they complete their education but before they find work. Jejeebhoy (1995) finds a similar result throughout South Asia; where higher education that does not lead to meaningful employment generates "frustrated aspirations", and even decreased well-being.

The current study provides qualitative context to the quantitative evidence behind this issue. The "teaching trap" is not simply an employment trend, but an existential experience. While there are women with Master's degrees teaching young children, who are receiving salaries less than their male siblings, they feel both thankful for having a job and resentful for being under- valued. Residents of Bahawalpur found that educated women in rural settings reported lower levels of life-satisfaction than their less-educated counterparts because they had unmet expectations placed upon them by their education.

Kabeer's (2012) definition of "survivalist self-employment" refers to an activity that is sustainable by a small job that earns little in the way of income and also prevents the individual from falling into poverty or being deprived of basic needs, while not producing a viable way to empower the individual economically. For example, one woman used her arts degree to help her with her embroidery design, and she noted that she learned how to "think creatively" from her formal education. Therefore, according to Sen (1999) in his Capability Approach, women's capabilities and ability to do and be more than they were, continue to be enhanced through formal educational opportunities, even if there is a structural barrier to finding actual employment.

Fourth, the socially most crucial finding of this study documents subjective (individual), intergenerational and strategic (consciously motivated), non-traditional forms of empowerment that are invisible when measured by conventional indicators such as income, formal employment, and formal decision-making scores. Women described personal shifts in their own self-perception (e.g., now regularly reading the newspaper; now correct their sons' sexisty comments to them), their intergenerational aspirations (e.g., to save to help pay for their daughters' college), and their strategic negotiating (e.g., to save money secretly so that they can afford to buy a sewing machine). One of the most radical forms of empowerment described in this study was redefining what empowerment means to them (the "parachute" of knowing that they can leave if they choose, regardless of whether or not they use that knowledge).

This finding is similar to Cornwall & Edwards' (2010) description of how to deal with "subjective transformations" in the area of research on empowerment. Kabeer (1999) also has emphasized that the agency exists as observable decision-making, but also includes what she refers to as a "power within," which is associated with the internal psychological resources of self-confidence, self-respect, and the ability to imagine alternative options for themselves. The empowerment respondent who defined empowerment predominantly in terms of "knowing that I can leave" is relating to what Sen (1999) was talking about when he delineated capability (i.e., freedom to achieve) and functioning (i.e., achieved results). She has the capability of economic independence because of having completed her degree. Therefore, her capability of economic freedom has altered her perception of her relationship to her environment: she no longer feels as though she has nowhere to go, but knows that she has options.

Influence of intergenerational aspirations on educated women investing in the education of their daughters, even when they did not have any financial benefits from their own education, support the work of Mahmood and Saeed (2021). For example, they determined that higher-educated mothers in rural Pakistan were 2.5 times more likely to have their daughters attend secondary school, regardless of household income level. This implies that one pathway through which a woman’s educational empowerment can take place is through time-lagged or indirect benefits being received primarily by the next generation. Hill and King (1995) characterized this as the "intergenerational externality" associated with female education; the current study, therefore, provides qualitative evidence of how this intergenerational externality is realised through: intentional saving; committing verbally; and refusing to replicate the devaluation of daughters assigned to them by their own mothers.

Mothers submit to authority not through confrontations, but rather through strategic negotiations (i.e., brilliance) which involve secret saving, delay of gratification, and the ability to create a fait accompli (i.e.,

end result). As Kandiyoti (1988) has argued, women do not directly confront patriarchal institutions in order to avoid the risk of retribution; rather, they operate within those institutions to achieve incremental improvements. The respondent who credited her education with developing "the ability to envision, plan, and prepare for the future" indicates that education develops women's cognitive ability while also developing their ability to be patient over time and their financial knowledge; all of which are important components of their ability to engage in quiet forms of resistance.

CONCLUSION

This study aimed to explore how women with higher education in rural Narowal, Pakistan, perceive and experience the connect between their university qualifications and their socio-empowerment. The study used a qualitative, interpretivist design and thematic analysis on 28 in-depth interviews to produce four themes: (1) the paradoxical nature of degrees, (2) economically liminal and (3) salient transformation. Collectively these findings challenge linear optimistic narratives that equate educational attainment with automatic empowerment, revealing a truly contradictory context-dependent often emotionally fraught way in which higher education produces both enabling and constraining agency for women.

The first theme illustrated how a university degree serves as a double-edged sword for women in rural Narowal. Degrees provide symbolic capital to the family who has the degree holder and may be used in lieu of cash dowries when negotiating for marriages, therefore conferring both prestige and status. While, at the same time, the degree holder may be viewed with suspicion by others especially by the in-laws who fear that her educational status may threaten their authority to control and dominate her through traditional patriarchal norms (Nawaz & Aman, 2018; Jeffrey, et al., 2004) indicating that the societal value placed on the education of women is dependent on how threatening others perceive that the education may be towards the maintenance of historically established gender hierarchies.

The 2nd theme highlighted the economic status of educated women in limbo—their qualifications exceed the few available local jobs (mostly low-paying, primary school positions), while they are restricted from pursuing jobs that match their level of qualification. This situation creates not only a lack of material items but also an incredibly stressful emotional state characterised by unfulfilled aspirations, feeling shame about their circumstances, and a sense of lost capability as a result of having no access to a job that matches their skill set. The “teaching trap” represents a gender-defined caregiving labour force where high-qualified women have limited options for jobs or work in non-respected jobs that are not well paid and that carry the lowest occupational status (Aslam et al., 2015; Jejeebhoy, 1995; Khan, et al., 2025). Home-based coping strategies (i.e., using an arts degree as an embroidery designing) do provide women with small amounts of money; however, they do not offer women real economic independence (Parveen & Chaudhry, 2009; Khan, et al., 2025).

The third theme, perhaps the most theoretically significant, identified the unnoticed, internalised, and intergenerational transformation(s) of women occurring in a context where there were no discernible outcomes of empowerment. Women described internal changes in self-perception (reading newspapers and confronting their sons’ sexist comments); strategic negotiation without direct confrontation (secretly saving to purchase one’s requested item); intergenerational aspirations (saving to send daughters to college); and finally, the most radical way to define empowerment from their perspectives is through knowing that they would be able to leave and to work even if they never did so. These results support the capabilities approach, which focuses on the freedom to achieve instead of attainments as noted by Sen (1999). Additionally, the results conform to feminist literature that acknowledges the power within alongside the visible act of making decisions (Kabeer, 1999; Cornwall & Edwards, 2010; Khan et Al., 2025). Silent transformations do exist and hold significant value to women even if they are not measured in traditional surveys. The combination of these four themes suggests a multi-dimensional, non-linear empowerment model.

Higher Education provides resources (credentials, knowledge and cognitive skills) but also expands capabilities (confidence, strategic patience and digital literacy). Nonetheless, the actual conversion of resources into tangible outcomes (employment, mobility or household decision-making influence) will be limited or restricted by structures (gender segregated labour markets, purdah norms, kinship surveillance and marital suspicion). When the conversion is blocked, women often experience economic liminality and emotional distress. However, in these cases, women continue to create silent, subjective and intergenerational forms of agency. Therefore, while there is great potential for female higher education to produce valuable silent transformations, it is necessary to make structural interventions in order to enable educated women to realise their maximum potential through the use of their educational qualifications.

Educated women in rural areas of Pakistan view what they accomplish through degree—pride, identity, option—and what they attain in their reality differently. There is an ongoing, daily occurrence of mobility and thus, there are times when these women expand their horizons and they do experience reversals. In addition, they have lived through an economically liminal experience with both resentment and gratitude. They also create a quiet transformation of themselves as women through internal, intergenerational, and strategic means that help them live with the structural constraints of this economy. Therefore, the voices of educated women in the rural areas of Pakistan should compel researchers and policy-makers to go beyond simplistic measures and take into account the lived, textured, and often contradictory realities of educated women outside of the city.

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