

What Holds Her Back, Holds Pakistan Back: Female Education, Barriers, and Economic Growth

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Abstract

What limits girls' education badly not only affects their future generations but also hinders the progress of their country as a whole. Hence, female education is a social as well as an economic issue. Pakistan ranks, at 148 out of 148 countries, on the Global Gender Gap Index representing the widen gender disparities. The literacy rate in Pakistan is 60 percent in total with 68 percent males and 52 percent females being literate. The purpose of this study is to determine the association between female education and economic development of Pakistan. This study aims to highlight the role of female literacy in Pakistan and how it could be instrumental in promoting sustainable and inclusive growth of the country. The paper undertakes a qualitative study using secondary data such as academic research, policy papers, government reports, Economic survey of Pakistan, reports by World Bank and UNESCO. The theoretical framework is provided by the Human Capital Theory, Gender Multiplier Effect, and Inclusive Growth Paradigm. The results demonstrate how female education promotes economic development through higher labor force participation, increased productivity, entrepreneurship, better health outcomes, and breaking the cycle of poverty. However these benefits are limited due to social-cultural factors, child marriages, child labor, financial problems, poor schools infrastructure, insecurity, and less implementation of policies. At the same time, the study suggest that the removal of these barriers through more investment in education, free education, provision of better education services, and creating job opportunities along with other measures will have an adverse effect on the economic development of Pakistan. The study concludes that the future economic prospects of Pakistan depend on the removal of these many barriers to female education. The barriers to female education if removed will contribute to Pakistan's economy by enabling it to reach its economic potential through a broad-based and sustainable economic growth.

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Introduction

National capacity is one of the critical pillars that determine the strength of any nation-state. This concept encompasses the resources and capabilities that a country utilizes to achieve its national objectives. Some of these resources include military and economic capability, political and institutional power, technological capacity, natural resources, and human resources. However, among these resources, human resources are the most vital determinant of national capability because people utilize other resources to produce goods and services. A large proportion of the youthful population can be considered a productive asset to the economy because it provides potential workers to fill available jobs. The young population can help generate income, create businesses, pay taxes, and add to the overall gross domestic product of the country (Firmansyah, 2025). Pakistan has an important advantage in this regard because a large share of its population is

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young. According to the 2023 Population Census, around 62.6 million people in Pakistan are between the ages of 15 and 29, making up about 26 percent of the total population (Pakistan Bureau of Statistics, 2023). Of these, around 31.9 million are males and 30.7 million are females. This gives Pakistan a significant demographic potential. However, having a large young population alone does not guarantee economic growth. This population must have access to quality education, skills, employment, and opportunities to participate in economic activities. Without these conditions, a large young population can remain an unused resource rather than becoming an economic advantage (Nayab, 2006). This is where Pakistan faces a major challenge. A large part of its young population, particularly girls, still has limited access to education and economic opportunities. Women make up almost half of Pakistan's population, yet Pakistan ranked 148th out of 148 countries in the Global Gender Gap Index (World Economic Forum, 2025). This reflects the wider problem of women's limited participation in education, employment, and other areas of economic life. Pakistan cannot fully benefit from its demographic potential if a significant part of its young population is unable to develop the knowledge and skills needed to contribute to the economy. The problem begins with access to and completion of education. More than 25 million children in Pakistan are out of school, and around 48 percent of them are girls (Pakistan Institute of Education). The problem is not only getting girls into schools but also ensuring that they remain in education and complete their studies. Girls, particularly those living in rural and disadvantaged areas, face social, economic, and physical barriers that can prevent them from continuing their education. As a result, many girls enter adulthood without the education and skills needed to find decent employment or participate fully in the economy (Ahmed et al., 2022).

Female education has important economic benefits. Education can improve women's skills, employment opportunities, earnings, and ability to contribute to household income (Tayyba et al., 2025). It can also help build a more skilled workforce and improve the economic well-being of future generations (Ullah et al., 2025). However, education alone is not enough. Women also need opportunities to enter the labour market and use the skills they have gained (Tayyba et al., 2025). Pakistan has one of the lowest female labour force participation rates in the region, meaning that a large part of its educated and potentially productive population remains outside economic activity. This represents a significant loss for the country's economy (Zia, 2025). At the same time, Pakistan continues to face serious constraints in education spending. Public investment in education remains well below international recommended levels, while millions of children, particularly girls, remain outside the education system (Education, n.d.). The result is a gap between Pakistan's demographic potential and its actual economic performance. The country has a large young population, but it is not yet able to fully convert this population into a skilled and productive workforce (Children, 2025). The research argues that female education is not only a matter of social development or gender equality; it is also an important part of Pakistan's economic future. Girls need opportunities not only to enter school but to complete their education, develop useful skills, and later participate in the labour market. Removing the barriers that limit girls' education can help Pakistan make better use of its young population, strengthen its workforce, and support more inclusive economic growth. Pakistan's young population is one of its greatest potential assets, but the country can benefit from this asset only when its young women and men are given the opportunity to become educated, skilled, and economically productive. What holds women back ultimately holds Pakistan back.

2. Literature Review & Theoretical Framework

The theoretical framework of this paper is based on three similar theories which explain the link between female education and economic development. First of all, human capital theory postulated by Theodore Schultz and his contemporaries highlights the role of education as a factor which increases the productivity of workers leading to economic growth (Schultz, 1989). In other words, the human capital theory suggests that the quality of work depends on the level of one's education which, in turn, impacts the gross domestic product of the country. Therefore, female education leads to economic development because educated women are productive workers who make the country's economy stronger. Secondly, the Gender Multiplier Effect, which was mainstreamed in development agencies such as UN Women and formalized in the framework of feminist economics, is also based on the same reasoning. The Gender Multiplier Effect is a concept that implies that women's education has a beneficial spill-over effect, which goes far beyond the individual. Thirdly, taking its mandate from Amartya Sen's Capability Approach, the Inclusive Growth Paradigm, as developed by the Asian Development Bank (ADB), prioritizes growth that is distributed for the benefit of all members of society over aggregate growth. The argument for female education follows from the fact that it facilitates inclusive growth through reduced inequalities, and enables women to partake of and benefit from economic growth (Sen's Capability Approach | Internet Encyclopedia of Philosophy, n.d.; Framework of Inclusive Growth Indicators 2014: Key Indicators for Asia and the Pacific Special Supplement, 2019). Fatima (2011) research made an empirical analysis of the role of female education for economic development in Pakistan and its connection with the country's GDP growth. The main aspects of female education that hinder its growth in the country were identified. They showed that the low level of female education cannot be called a driving force for economic development, as the correlation between these two variables was not revealed. The problem of the deterioration of the quality of education in primary and secondary schools was identified as well. The study concluded with several recommendations and proved that the increase in education levels of females will contribute to the socio-economic development of Pakistan (Staff, 2026). Nowak and Dahal (2016) conducted research to assess how education contributes to economic growth. The authors used data from 1995-2013 and applied OLS and Johansen co-integration methods. The results show that education has a positive impact on economic growth in the long run in Nepal. It is concluded that education has significant potential to increase the country's economy if the education system is improved with time. The authors recommended that emphasis should be placed on primary, secondary, and tertiary education to ensure sustainable economic growth in Nepal. Parveen (2008) argued that apart from an increase in production and income, development also means a change in the economic and social structure of a country. In addition, the researcher revealed the disparity between male and female literacy rates in Pakistan. In particular, the study found that in FY 2008-09, male literacy accounted for 69.5 percent compared to 45.2 percent of female literacy. According to the results, about half of all literate females in Pakistan were girls who studied in urban areas and belonged to elite families in metro cities. In turn, the state of gender parity in primary education in Pakistan was also concerning. The Gender Parity Index increased from 0.82 to 0.85 during the first half of the decade, but decreased by 1 percent between 2004-05 and 2008-09. In other words, there was a slight decrease in female participation in education and a rise in the number of males who started studying. Despite Pakistan's economic growth of almost 6 percent per annum and female political figures, such development did not lead to welfare and productivity growth for women. Kiani and Kauser (2007) investigated the relationship between the level of education and economic growth in Pakistan over the 1980-2007

period. The authors used enrollment in primary, middle, and high schools, as well as other schools, exports, Basic Health Units (BHU), and labour force as independent variables and applied the OLS method. Education was found to have a positive impact on economic growth of Pakistan. The study revealed the importance of primary education for improving literacy rates and economic growth of the country. According to the authors, the quality of education, rather than the number of educational institutions, should be prioritized in order to improve Pakistan's economy. Sundaram & Vanneman, 2008 found that in the areas where the share of women is higher in the labour force in India, the female literacy rate is lower. The reason is that the participation rates of girls in the labour force depress their literacy and education. Gender inequalities in literacy are, therefore, an exception to the usual egalitarian impact of women's labour force participation, and there exists a multidimensionality of gender inequalities. Gender inequalities in literacy are therefore an exception to the usual egalitarian impacts of women's labor force participation and remind us again of the multidimensionality of gender inequalities. Chaudhry and Rehman (2009) conducted a study to assess the impact of gender inequality in education on the level of poverty in rural Pakistan. The main research method used by the authors was the analysis of primary data and Logit regression analysis. The research results revealed that gender inequality in education had a negative effect on poverty. In other words, the researchers came to the conclusion that the level of education and the number of employed women have a significant impact on the reduction of poverty. Therefore, it was found that ensuring access to education for women can lead to an increase in the number of employed women and thus reduce poverty in rural Pakistan. Sajjad, 2011 assessed the impact of female education on fertility rate in Pakistan over the period 1981-2008. The Multiple Regression Model and Johansen Co-integration analysis were used to prove the influence of female literacy on total fertility rate and to identify causal connection between them. The results of the study revealed that the total fertility rate declined from 7.0 in 1989 to 3.0 in 2008 due to government policy reforms. The research also indicates the negative relation between age at marriage and fertility rate. The authors suggest that the problem can be resolved by increasing the literacy rates of both genders.

3. Findings and Analysis

The findings of the research is divided into two main parts. The first part discovers the pathways through which female education can drive economic development in Pakistan. The second part examines the ground realities and barriers that prevent girls from completing their education.

3.1 From Education to Economic Contribution

Women education has a positive link with economic and social development. It is beneficial at individual, community, and country levels. One of the most direct ways is through the workforce. Educated women have a greater chance of seeking jobs that provide benefits. This increases the amount of revenue generated in a country, thus contributing to the country's economy. Pakistan has one of the lowest female labor-force-participation rates in the world. According to World Bank estimates, between 20 and 24 percent of women in Pakistan contribute to the economy through work compared to 80 percent of men (Pakistan Human Capital Public Expenditure and Institutional Review, 2022). This is a great number of women not participating in the labor force. The World Bank estimates that there is a potential for 47 million women to join the workforce in Pakistan (Naveed, 2025). By reducing barriers to women's labor force participation, Pakistan could raise its GDP by as much as 30 percent (News Desk, 2025), an impressive sum equal to \$75 to \$85 billion

in increased output (World Bank, 2022). This is one of the most direct links between female education and economic development (UNIDO, 2026). Education also increases a woman's earning capacity. For every additional year of school, her future earnings tend to rise. According to World Bank estimates, an additional year of schooling raises the earning capacity of women by up to 20 percent (UNESCO, 2024). UNESCO's estimate shows that the gross domestic product rises by 0.37 percent for every additional year of education. Education's rate of return was found higher for females than for males in Pakistan (Chaudhry & Rahman, 2009). The gender gap in Pakistan's labor market is also evident from the fact that females earn 25 percent less daily wages and 30 percent less monthly salary than their male counterparts. It means that educated women earn more than uneducated ones (World Economic Forum, 2025). Women who earn more contribute more to the economy through taxes and by virtue of the increased disposable income; they also provide better healthcare and education to their children (World Bank, 2014).

Education also empowers women by enabling them to establish their own business ventures. It can equip women with skills and knowledge necessary for successful entrepreneurship and generate a significant number of new business owners. Such a result will have a positive impact on the development of the economy and job market. Digital literacy plays an essential role in female entrepreneurship and economic growth, as well as access to financial services. Particular attention should be paid to the importance of introducing digital literacy programs for women because technology can give women access to e-commerce platforms and financial services such as online banking. Moreover, providing women with greater access to financial services will allow them to make the most out of their businesses (Amaral et al., n.d.). According to the World Bank, about 55 million women in Pakistan do not have access to formal financial services, such as banking (News Desk, 2025). Enhancing financial and digital inclusion would create enormous opportunities for female entrepreneurship and significantly boost Pakistan's economic growth (Sahi, 2025). Women-owned business ventures are expected to provide an adequate number of job opportunities in a country where the formal economy is unable to accommodate vast numbers of employees (Amaral et al., n.d.).

The agricultural sector offers another important pathway. Women play a crucial role in Pakistan's agricultural sector, making up about 68 percent of the agricultural workforce (Home | Food and Agriculture Organization of the United Nations, 2026). Education can upgrade women's skills in farming, leading to higher crop yields and better food security. A study by Naz, Abedullah, and Rola-Rubzen (2025) analyzing 78 districts from 2004 to 2019 found that education is significantly related to the share of high-value crops in agriculture, especially in Punjab and Khyber Pakhtunkhwa (Naz et al., 2025). In Sindh, increased female education correlates with a shift from farm to off-farm employment. Educated women in rural areas are better equipped to adopt climate-smart agricultural practices. Educating rural women improves food security, builds resilience against climate change, and boosts rural economic development (Naz et al., 2025).

The digital economy is a great opportunity for female empowerment. Digital literacy, e-commerce, and remote work can empower women economically regardless of their location. Access to cell phones and the Internet promotes the ability of women to participate in e-learning, find a job, sell products online, and work from home Aslam et al. (2024). Remote work platforms and e-lancing provide an avenue for females to make money from home while caring for their children. In

Pakistan, where there are cultural and societal barriers for women to move around freely, the digital economy could enable them to be economically productive from the privacy of their homes (Majid et al., 2025). Nonetheless, the digital divide is a primary concern that needs to be addressed for female economic empowerment (Digitalization for Women's Economic Empowerment | Code for Pakistan, n.d.).

Climate change has a differential impact on women, who are particularly disadvantaged in rural areas, where they rely on agriculture for their livelihood. Education on climate-smart agricultural practices, as well as other techniques for sustainable production and environmental management, can improve food security while promoting resilience. Women who are educated are more likely to take part in climate-smart approaches, adopt sustainable behaviors, and spearhead successful initiatives at the community level (UNICEF, 2023). Pakistan is among the many countries highly vulnerable to climate change impacts. The devastating floods that occurred in 2022 not only caused great damage to property but also displaced millions of people. Moreover, the disaster destroyed thousands of schools, with the feminine population being the most disadvantaged group (Asian Development Bank, n.d.). Educating women on climate-smart agriculture would promote community resilience and adaptation to the adverse effects of climate change (UN Women, 2024).

Education also plays an important role in influencing the demographic characteristics. Educated women tend to marry late and have fewer children. In addition, educated mothers tend to have healthier children. For instance, secondary education decreases the fertility rate by 28 percent, while higher education decreases it by about 49 percent. Compared to their counterparts without any education, women with some form of learning, for example, secondary and higher education, have a greater chance of having children who survive into their fifth year of life by about 50% (World Bank, 2024). Every additional year of learning reduces the mortality rate of infants by between 5 and 10 percent (National Institute of Population Studies (NIPS) et al. (2023)). Pakistan has one of the highest birth rates in the world; therefore, educating females is one of the most effective ways of reducing the fertility rate and the population growth in Pakistan. This is because educated women have fewer children, but they are better skilled and more likely to improve their overall health status, which eventually increases their chances of contributing to the overall national economy (World Bank, 2024).

One of the most influential aspects of female education is its intergenerational impact. Educated mothers can ensure that their own children will go to school, thus, preventing the development of a culture of poverty and illiteracy. Indeed, the research conducted in Pakistan revealed that daughters of educated mothers are 2.84 times more likely to pursue higher education than those whose mothers were illiterate (PIDE, 2023). Furthermore, women tend to reinvest a greater percentage of their income than men, which results in better-fed and more literate future generations (World Bank, 2024). For Pakistan, where poverty is persistent, intergenerational transmission of education is crucial to overcoming it and improving the living standards of the country's population (PIDE, 2023).

Care and mobility infrastructure is an important factor for women's growth and development. Providing access to childcare facilities, safe transportation, and maternity services will allow women to focus on their careers while taking care of their children. Lack of proper childcare facilities has become a major hindrance to women's employment (Ali et al., 2024). Women are forced to stay at

home to take care of their children. However, provision of proper childcare would allow mothers to earn a living while having their children stay safe. Besides childcare, proper transportation facilities should be provided for women. It is often unsafe for women to travel alone, and hence, women usually face harassment while traveling. Provisioning safe and comfortable transportation infrastructure would ensure more women are accommodated in the labor force (VoxDev, 2025; ProMarket.org, 2021). Apart from the absence of childcare, many societies lack the much-needed facilities for women's safe transportation. This implies although women may be willing to join the labor force, they might not have access to appropriate infrastructure to allow them to perform their duties safely. This explains why there is a need for proper transport and childcare infrastructure to promote women's labor force (Ali et al., 2024; IFC, 2021; VoxDev, 2025).

To begin with, education provides women with leadership potential, which enables them to take on various challenges and responsibilities. Women who have received education tend to hold leadership positions in politics and businesses, as well as in other decision-making roles. This diversity of perspectives and priorities can contribute to more effective policy and decision-making, as well as to more progressive and inclusive societies. At the same time, women's leadership is vital for achieving inclusive growth, as it helps ensure that women's interests and priorities are considered in decision-making processes (UN Women, 2024). Moreover, women in Pakistan are significantly under-represented in leadership positions, which makes their education and empowerment even more important for achieving inclusive and prosperous communities (World Economic Forum, 2025).

3.2 From Potential to Obstacles: Ground Realities in Pakistan

Despite the fact that female education has a clear path to economic development, Pakistan presents with several challenges that hinder female education. These include cultural, economic, institutional, and political factors. This is a major concern since the factors that hinder female education will also unfavorably impact Pakistan's development.

One of the most common barriers to female education is socio-cultural norms. They promote parental preference for boys' studies over girls' and undermine women's choice and opportunity. For example, parental denial was identified as a significant parental barrier to girls' education, widespread in all years of the survey, and associated with gender inequality (Malik & Khan, 2024). Parents are more likely to invest in boys' education and less inclined to send their daughters to school because sons are seen as future breadwinners and economic assets, whereas daughters are considered a financial liability and a burden (Malik & Khan, 2024).

In rural Punjab, parents often rationalize this bias by arguing that higher levels of education will make their daughters more rebellious and questioning of established social norms (Saleem et al. 2025). According to Saleem et al. (2025), the researchers introduced the notion of "glass walls" that are imposed on women by society in order to limit their contribution to various areas of human life. The article claims that the "honor phobia" of the Pakistani society has become an absolute norm, dictating the behavior of women and limiting their education and professional development (Technical Bridging Note on Girls Education and School Safety in Pakistan, n.d.). In the researchers' opinion, there is a conflict between social expectations and personal ambitions: When

the two do not align, females' education is compromised (Technical Bridging Note on Girls Education and School Safety in Pakistan, n.d.; Saleem et al. 2025).

One of the most common socio-cultural barriers is the fear of stigma. This barrier plays a major role at the familial level as they are afraid that if they pursue a particular act it will result in severe social censure, gossip, and loss of honor of the family. Families are also concerned that it will become difficult for them to get a good match if a girl is not ignorant (Saleem et al. 2025). Thus, the fear of social censure is the main reason why families are reluctant to educate their daughters as compared to sons.

Early marriages present another crucial social barrier, especially considering that Pakistan ranks sixth in the world in terms of child brides. In particular, about 19 million girls get married before their eighteenth birthday. Only 13% of married girls complete secondary education, as compared to 44% of their unmarried counterparts (UNICEF, 2025). Early pregnancy and marriage lead to girls becoming illiterate and uneducated, which in turn significantly impacts their potential contribution to society. One of the studies on early marriages in Pakistan revealed that this phenomenon has a negative effect on both educational and health outcomes. The issue of child marriage is one of the major threats to the right to equality in Pakistan. Child marriage not only interrupts girls' education but also exposes them to various health hazards, hindering their socio-economic development (Dawn, 2025).

According to research, child labor has a negative impact on education, particularly in rural areas (UNICEF, 2020). The families' desperate need for income often forces children to work or helps with domestic tasks, and the girl population is more subjected to this than boys. Child labor, especially among girls, is a perpetuating factor of intergenerational poverty and poor education. The fact that girls are deprived of knowledge and useful skills attainment, due to engagement in labor activities, leads to their inability to get good jobs and contribute to economic development. Girls who are forced to work are more likely to be trapped in unemployment and insecure labor. As a result, not only are women's working conditions unsatisfactory, but their overall social status and role in society are undermined (Malik & Khan, 2024). Thus, child labor is simultaneously a cause and a consequence of poverty and insufficient education (Wodon et al., 2017).

Economic factors are the significant barriers that prevent poor families from sending their daughters to school. The literacy rate in Pakistan is lower than the desired level because of the country's inadequate education budget. In fiscal year 2024-25, Pakistan's spending on education dropped to just 0.8 percent of gross domestic product (GDP), far below the UNESCO-recommended threshold of 4-6 percent. Overall, the amount of money spent on education dropped significantly from Rs1,251.06 billion to Rs899.6 billion (UNESCO, 2024). Books, uniforms, and transportation costs constitute the most significant barriers to girls' access to education (Pakistan Bureau of Statistics, 2025). Moreover, the statistics show that the number of girls attending schools decreases significantly with a 500-meter increase in the distance (UNESCO, 2024). The burden of insufficient budget allocation falls disproportionately on female students, and the lack of investment in education has resulted in inadequate infrastructure and resources, hindering the provision of quality education to all children (Pakistan Bureau of Statistics, 2025).

There are many infrastructural constraints. There are fewer secondary and post-primary schools than primary schools, and many are inadequately equipped (Aahung, 2025). The scarcity of schools

makes girls walk long distances to the nearest educational institutions. Many institutions lack proper sanitation and provide inadequate female sanitation facilities. There are insufficient boundary walls, which compromises safety. Another critical shortage is female teachers, which is both a cause and an effect of the low levels of female education. The lack of female teachers makes parents reluctant to enroll their daughters (Alif Ailaan, 2024). The inadequacy of facilities shows the disregard for female education and implies that such schools are unsafe for females; therefore, families were unwilling to subject their daughters to such harassment and danger (Saleem et al., 2025).

Security concerns have become a hindrance as the parents are afraid that their daughters might get harassed and subjected to violence on their way to and from the school. Safety concerns regarding travel to and from the school significantly contribute to the significant disparity in middle-level enrollment and retention in remote areas (VoxDev, 2025). Further, the distance to cover when going to and from the school adds up to the already existing apprehensions about the daughters' safety. In Pakistan, due to the unstable security situation, girls are prevented from attending school in some areas (SIDDQUI et al., 2015). It is important to note that not only physical security but also the psychological well-being of the children is compromised. The fear and violence associated with insecurity cause parents to prioritize their daughters' safety over education (SIDDQUI et al., 2015).

Even if girls are educated, it does not mean that they can secure jobs. Education does not always ensure employability since education systems do not necessarily promote marketable skills (Ali et al., 2024). The provision of STEM education has been limited which constrains females from pursuing more lucrative careers (Ali et al., 2024). Vocational training programs are often insufficient and inaccessible leading to gender stereotyping in the curriculum (Purewal & Hashmi, 2014). The education-employment linkage lowers the motivation of families to educate their daughters since most of them graduate without jobs (Purewal & Hashmi, 2014).

Pakistan is experiencing a retention crisis in girls' education. Girls start school enthusiastic about their studies, but as they get older, they just seem to disappear from the classroom (Purewal & Hashmi, 2014). In Pakistan, girls are pushed out due to a lack of middle and secondary education, poverty, child marriage, and cultural norms. Girls in Pakistan start feeling the pressure to leave school as early as primary education. This pressure is often due to the unpaid care work that girls have to do at home. They are expected to take care of younger siblings, cook, clean, and other domestic activities. These chores tend to increase as girls get older, making them leave school to take on more responsibility at home (Saleem et al., 2025). Girls' retention in education is a complex issue, but it is not an inevitable one (UNICEF, 2025).

Although Pakistan has progressive laws and policies, their implementation proves to be challenging. In particular, article 25-A states that all individuals are entitled to free education, but it remains unimplemented (Pakistan Bureau of Statistics, 2025). Laws preventing child marriage exist; however, they are not followed (Center for Reproductive Rights, 2024). The gap between policy and its execution is the primary obstacle to girls' education in Pakistan. The problem stems from the absence of political will and financial allocation to support and facilitate the implementation process. Even though the government has set aside funds for education, they were decreased by 23 percent in FY25. Additionally, in most cases, more than 80 percent of the allocated money is used for salaries, leaving little to no resources for maintaining existing ones and developing new infrastructures (Pakistan Bureau of Statistics, 2025). To conclude, the issue is not the policies; it is

the lack of implementation efforts driven by political will and financial support (Center for Reproductive Rights, 2024).

Climate change and natural disasters significantly impact girls' education. For example, the 2022 floods destroyed many schools, and at least 46 percent of them were girls (News Desk, 2022). At the time, the temporary learning centers did not provide privacy, sanitation, or reliable transportation. Moreover, in some districts, girls' schools were rebuilt slower than boys' schools, contributing to inequality (Saving Education From Flood Ravages | Heinrich-Böll-Stiftung Afghanistan/Pakistan, 2023). Therefore, climate change and disasters affect girls' education, and it is not only the access to schools that matters but also how gender inequality is incorporated into the system and what resources are available to girls. For instance, when families face economic hardship, girls are the first to stop attending school (Saving Education From Flood Ravages | Heinrich-Böll-Stiftung Afghanistan/Pakistan, 2023).

Another significant challenge is the digital divide because women and girls have less access to technology than their male counterparts. In Pakistan, there is an uneven distribution of smartphones and internet access; thus, restricting females from accessing online learning resources and participating in other digital activities (SPRC, 2022). There is a big gap in digital literacy between Pakistani men and women (GSMA, 2025). The digital gap aggravates gender inequality by excluding women from enjoying the benefits of the digital economy (SPRC, 2022). Women in Pakistan are unable to contribute fully to the current economy because of their deficiency in digital literacy skills and access to technology (GSMA, 2025; SPRC, 2022).

Finally, the challenges of girls' education in Pakistan are different in each province and region. Besides, the access to education and its quality differ significantly in urban and rural areas. The literacy rate is significantly more in urban areas than that in rural areas (Rehman et al., 2023). In addition, there is a great difference in the level of literacy between different provinces. For instance, Punjab has the highest literacy rate, while Balochistan has the lowest level of female literacy, which only accounts for 13 percent (Gallup Pakistan - Pakistan's Foremost Research Lab, n.d.). Such disparities can be explained by the fact that the level of government involvement and resources allocated to education affect the availability of educational resources and opportunities. Therefore, in underdeveloped and rural areas, there is a lack of proper infrastructure, while in urban regions, everything necessary for education is available (Rehman et al., 2023).

4. Conclusion and Policy Recommendations

Female Education is not only an empowering force for women but also serves as the backbone of Pakistan's economic development and prosperity. Pakistan's gender gap in education is a serious concern and a matter of great economic importance. The present study was conducted to explore the relationship between female education and national economic development in Pakistan. The research has identified twelve mechanisms by which female education promotes economic development and thirteen factors that hinder female education. The paper has suggested ten policy recommendations to address the identified challenges. Female education has been found to be among the most influential strategies for combating poverty, promoting health, and enhancing economic growth. Educated women are those engaged in the labor force, earn more, and invest more in the health and education of their children. This breaks the cycle of poverty and contributes to the creation of a better economy for all. The results of the research conducted confirm that educated

girls earn more, take better care of their children, and have a more significant impact on the economy. All of this is obvious, but the benefits of education are still huge. Yet, the barriers to education seem to be deeply embedded in the systems. Due to low literacy rates in Pakistan, social and cultural norms, early marriage, child labor, lack of infrastructure, political and security issues, and many other reasons, Pakistani girls have difficulties accessing education and staying at school. Pakistan needs to address this issue since currently, a lot of potential is not realized due to the high number of uneducated citizens. However, there are challenges ahead, which are not easy to be resolved.

Pakistan's women and girls can benefit from specific policies and political measures, including increasing education spending, providing accessible local schools, offering economic incentives, enforcing laws and regulations on child marriage, enhancing vocational skills, raising awareness in the community, and promoting digital access and connectivity. The private sector also has a role to play. It can help by creating women-friendly workplaces, providing opportunities and internships, and can work in collaboration with the government to increase female access to education. International donors and development agencies can also provide financial and technical assistance. Civil society organizations can help by advocating for policy changes and by delivering on the ground services. Pakistan's economic growth is low every year because their government does not invest in female education and female labor force. Pakistan has an incredible opportunity cost because every girl child who is unable to complete her studies represents lost human capital. The choice is simple. Pakistan can continue to lag in this area, or it can realize the incredible opportunity and invest in its human capital, and in turn reap the benefits for generations to come. The same factors which are dragging her down will have a debilitating effect on Pakistan. And the same factors which take her up will propel Pakistan into the next gear. The stakes could not be higher.

A number of recommendations have been made in order to increase the female education enrollment which leads to the economic development of the state.

- The Government should increase education spending to 4% to 6% of gross domestic product (GDP), in accordance with UNESCO standards, prioritizing quality education for girls (UIS Data Browser, n.d.). The budget must be raised gradually over a period of three to five years. There must be appropriate spending plans, such as to construct new schools in remote areas particularly and hire qualified female teachers. The budget should be designed in a manner that it promotes gender equality, addressing the gender gap in education.
- The number of the middle and secondary schools should be expanded in rural areas so that the distance to schools would be minimized.
- Those who live far away from the educational institutions in remote areas should be provided safe and comfortable transport by the government.
- To relieve the burden on families, the government should provide more scholarships, free textbooks, and uniforms to the deserving students. Successful conditional cash transfer programs such as Zewar-e-Taleem should be implemented nationwide and the stipends should be sufficient to cover direct costs of education and attendance should be required.
- The basic infrastructural needs should be fulfilled by building separate and functional washroom, providing clean drinking water and constructing walls around the school compound.

- Additionally, the acute shortage female teachers in most of the regions should be addressed by recruiting female teachers in different geographical areas. For this purpose, the government can provide various incentives to encourage the female teachers to work in such remote areas.
- The government should strictly enforce current legal frameworks that criminalize child marriage with stiff penalties to protect young girls from losing their right to education.
- The education sector, specifically technical and vocational education and training (TVET), for young women needs to be developed to meet the needs of the labor market. The curricula should be shifted towards developing digital literacy, financial literacy, and e-commerce skills in partnership with the private sector. Moreover, arrangements such as flexible timing and proximity of training centers should be made to ensure such women can attend without abandoning their households.
- The state should mobilize community leaders to promote female literacy. It will be useful to take advantage of media to counter negative social influences and present educated local role models, who will serve as good examples for other women.
- In order to effectively convert educational gains into economic growth, the state needs to take measures to make sure that there are women-friendly working environments both in the public and private sectors. This can be achieved by enforcing corporate educations, equal opportunities laws, and anti-harassment policies. In addition, providing financial support schemes such as micro-credits and mentoring programs will encourage female entrepreneurship.
- Proven Provincial models like Punjab Education Foundation (PEF) and Sindh Education Foundation (SEF) should be scaled up at the national level to provide school vouchers to the poor and middle-class families and support public-private partnerships in education (Ansari, 2019; Sindh Education Foundation, 2021).
- The government should promote subsidized smartphones and internet packages and target females in remote areas. Technical training to use the online portal should be conducted to ensure that girls are proficient in adopting new innovations and technology. The government should collaborate with telecommunication companies to provide a digital economy for females and empower them to join the appearance economy.

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