



How Well Can Educational Empowerment Affect Saudi Women's Quality of Life? The Roles of Decision Making Power and the Economic Implications

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ABSTRACT

Women continue to experience inequality and vulnerability in the majority of sectors; they must always be supported in all aspects of their lives. In today's society, development rhetoric is shaped and directed by the purpose of empowering individuals and communities. The purpose of this study is to raise awareness among Saudi women about various forms of empowerment and to examine the role of educational empowerment to make powerful decisions to achieve economic gains for a better quality of life. The study's sample included 220 female students From the College of Arts and Sciences, and the College of Applied Medical Sciences, Prince Sattam Bin Abdulaziz University, Wadi Al-Dawasir Branch, in the KSA. The SmartPLS-SEM 4 was run to analyze the research data and validate the research hypotheses. The research findings assert that women's educational empowerment drives better decision-making power that enables achieving substantial economic gains in terms of household gains and community gains and ultimately supports improved life quality. In addition to the positive significant relationships between the research variables, women's economic household gains and women's economic community gains were found to positively mediate the relationship between women's decision-making empowerment and women's improved life quality. The results of this study offer a theoretical contribution to the literature on gender and growth, showing that households headed by women achieve an enhanced economic rate enabled by their educational empowerment, decision-making power, and the gained economic implications. Practically speaking, this study informs policymakers of the steps that need to be taken to advance women's status in society in general.

Keywords: Gender equality, women empowerment, education, decision-making, economic development, quality of life, KSA.



1. Introduction

In recent decades, women's empowerment has emerged as a key subject on the worldwide development agenda (Samarakoon & Parinduri, 2015). Women are, in reality, the most important factor in all societies. Even though everyone knows it, no one is willing to accept it (Shunmuga & Subburaj, 2014). In general, women's roles are thought to be critical in maintaining the family and, by extension, society's structure (Saqib et al., 2016). According to Aguirre et al. (2012), 812 million women in emerging and developing countries can participate more effectively in their national economic development. Therefore, women's empowerment has become a critical topic in the modern world (Bushra & Wajiha, 2015). Although the literature does not provide a single definition of women's empowerment, it has been variously described as a process or conclusion, a goal or a means to a goal, a capability (Njoh & Ananga, 2016), a matter of acquiring power. Empowerment has various elements that depend on and relate to one another, such as educational, economic, social, and personal empowerment (Sohail, 2014). According to Stromquist (2002), the idea of "empowerment" has been abused and misappropriated. The definition of empowerment varies; it can mean having the ability to make their own decisions, or it can mean having the ability to shape those decisions. Scholars have looked at a variety of subjects in a variety of contexts due to the broad range of problems concerning empowerment. Numerous subjects have been studied, such as educational achievement (Takayanagi, 2016; Al-Abyadh & Abdel Azeem, 2022), political engagement (Grabe, 2015), gender-specific family violence (Wekwete et al., 2014), resource management (Ragsdale et al., 2018), entrepreneurship (Kapinga & Montero, 2017), well-being (Fielding & Lepine, 2017), and house-related decision-making (Maligalig et al., 2019).

Empowerment has thus shown to be a symbol for women in the past when they were deemed a disadvantaged group (World Bank, 2001). Over the last couple of decades, there has been an intense discussion on the role of women's empowerment in the development process. For example, all UN member countries viewed women's empowerment as critical to a sustainable and peaceful world (The United Nations, 2016). Similarly, Fatany (2007) suggested that empowerment might be used as a strategy for sustainable development in a variety of domains, including education, decision-making capacity, resource management, and economy.

Regardless of the blazing discussion, women's empowerment remains an urgent problem (Sarfrac et al., 2021; Sella & Minot, 2018). Women, in particular, continue to be under-represented in formal qualifications, accounting for 67% of the world's illiterate adults. As a result, they constitute an abnormally large proportion of the working poor (Elshaer & Marzouk, 2019a; Dutt et al., 2016). In Saudi Arabia, for example, women account for nearly half of the population, yet they contribute far less than they are capable of to observable economic activity (Saqib et al., 2016). Furthermore, Saqib and others claimed that Saudi Arabia is ranked 123rd out of 128 nations in the Third Billion Index published by Booz & Company, which assesses women's participation in the economy. Likewise, there is a disparity in the gender voice in public; women's viewpoints are not taken into account (The World Bank,



2012). Saudi Arabia consequently needs inclusive measures to support long-term, focused changes that capitalize on the potential of its striving women (Saqib et al., 2016). Businesses would be able to utilize the existing skill pool more effectively if they hired women on an equal basis, thereby leading to growth (Sohail, 2014).

The aforementioned women's status in the country piques one's curiosity in researching the connection between women's empowerment and economic prosperity on the individual and community levels. In particular, it appears that existing empirical evidence is not sufficient to conclude how women's educational empowerment boosts economic gains and better life quality. In addition, women still make up a very small percentage of the decision-making structures in households and communities, and their involvement serves more as a means of self-promotion and democratization than as a reflection of genuine needs and wants. (Jan & Akhtar, 2008). In this paper, we deliver the first investigation of the implications of women's educational empowerment on development from the experience of Saudi women. Specifically, we analyze whether educational empowerment fosters higher life quality by incorporating a notion of decision-making power into a model of economic advantages. Doepke and Tertilt (2019), however, contend that this evidence is insufficient to prove how empowerment results in improving life quality. They further stated that specific mechanisms and implications must be studied to determine the true impact. Therefore, the study's primary purpose is to understand and determine the path that women's educational empowerment takes and its repercussions from the perspective of the females in the KSA. The initial step toward improving women's empowerment and gender-related policies and programs is to understand how equality and empowerment manifest themselves around the world, specifically by identifying the potential implications that are consistently disaggregated to arrive at an ideal as possible. According to Yaya et al. (2018), there is currently no precise measure of indicators for gender disparity.

One of the Sustainable Development Goals is to achieve gender equality and empower all women and girls (Elshaer & Marzouk, 2019a). Globally, reducing gender inequality is a crucial policy objective that can be achieved through resource availability and rights. In this study, we investigate the outcomes of educational women's empowerment. In particular, enhancing women's empowerment is a goal in its own right (Njoh & Ananga, 2016). It has intrinsic value since everyone's potential to influence their reality should be equal, but it also has intrinsic worth because it leads to economic effectiveness and other vital development outcomes (The World Bank, 2012). Furthermore, empowering women has the potential to alter policy decisions and make institutions more reflective of a diverse variety of views (The World Bank, 2012).

2. Theoretical background and hypotheses development

In the lives of women, the term "empowerment" can indicate a wide range of meanings. The majority of definitions of empowerment emphasize resources, responsibility, and achievement (Sell & Minot, 2018). In this regard, Njoh and Ananga (2016) argued that education is a turning point in women's empowerment



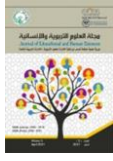
because it gives them the skills to overcome obstacles, challenge their traditional roles, and make their lives better.

The notion that education promotes women's empowerment is gaining acceptance, even though we continue to have a lot to understand about how education empowers women (Murphy-Graham, 2008). Elshaer and Marzouk (2019a) claim that a significant number of women have entered the labor force but have not been recognized as equals to males. They are paid less than men and have fewer prospects for growth. According to Bushra and Wajiha (2015), education is necessary for the development of the human mind, for obtaining equal employment possibilities, and for gaining access to managerial positions to fulfill one's aspirations. Similarly, Shunmuga and Subburaj (2014) assert that the key to women's empowerment, prosperity, well-being, and advancement is education. Bushra and Wajiha (2015) outlined that women's empowerment via education has given them the skills necessary to acquire knowledge, get equal employment opportunities, hold positions of responsibility and influence, make decisions, and recognize their value as a resource for their children's development, among other things.

Women empowerment has become a key component of development policies in recent years. In 2006, the World Bank emphasized the benefits of women's empowerment for economic growth (Doepke & Tertilt, 2019). A positive perception of women's empowerment to development is therefore quite perfect, to the extent that doing so entails lowering discrimination against women in contexts like education and the labor market. This study provides the reader with a better understanding of the significance and limitations associated with the role women are authorized to play in economic growth in Saudi Arabia. In particular, women's education is linked to a variety of development goals, including raising women's economic status (AlMunajjed, 2009). Empowering women causes notable improvements in a variety of fields. According to studies, there is a link between more empowerment and achieving progress (Alemayehu et al., 2015). For women to attain their desired goals on their own, it has also been shown that they need both resources and a sense of autonomy. According to Wei et al. (2021), empowerment is multidimensional and encompasses a variety of areas, including decision-making power, financial control, and freedom of movement. For instance, the term "educational empowerment" describes the process of taking charge of one's own actions, decisions, and resources. Empowerment in education entails (1) Fostering self-recognition, a good self-image, and self-actualization (2) encouraging critical thought (3) expanding knowledge of the general power structure, including gender (4) gaining the capacity to evaluate the possibilities of hand and enabling the possibility of making wise decisions (Namdeo, 2017).

2.1. Educational empowerment and decision-making power

Decision-making is identified as the capacity to make choices that have an impact on someone's life (Elshaer, 2021). For women to have decision-making capacity in the public sphere, formal access to authority positions and these procedures is a necessary, albeit insufficient, requirement (Adam, et al., 2018). The practice by which women obtain the ability to take strategic life decisions in situations where they



previously lacked this ability is known in the area of development economics as women's empowerment (Kabeer, 1999). Another definition of women's empowerment is similar to this "an increase of women's ability to make vital independent decisions in an environment where this capacity was previously denied to them (Kabeer 2001). According to psychological research, empowerment is a process that empowers people to take action and solve problems that are important to their communities, society, and their own lives as a whole. (Cattaneo & Chapman, 2010). In general, empowerment improves productivity, performance, and satisfaction by fostering confidence, motivation, and decision-making (Farokhizadeh et al., 2014). Households frequently make significant economic decisions rather than individuals (Escardbul & Albert, 2016).

It is appropriate in this context to examine the function of education in family decision-making. Welfare outcomes of households, for instance, may rely on the interests of the person in authority (Wouterse, 2016), as it has been proposed that power relations are crucial in homes and that intra-household resource allocation is not always fair or even optimal. As a result, having women engage in decision-making related to intra-household can be viewed as an inherently significant feature of empowerment, both because it may be desired in and of itself and because it can have a direct impact on how resources are divided inside the family (Peterman et al., 2011). In a study done in Pakistan, Hafeez and Ahmad (2002) discovered that levels of women's education, maturity, and household income have a link with the female decision-making rate. According to Duflo (2012), education can provide women with more negotiating power in their households by providing them with the knowledge, skills, and resources they need to make better life decisions. This effect of education fits into the Theory of Human Capital, which is sometimes known as the "non-monetary advantages of education," which include, among other things, the favorable impacts of education on family or health structure (Escardbul, 2005). In addition, Mocan and Cannonier (2012) claimed that education boosts women's knowledge, allowing them to learn to read and write, process information, and grow in cognitive behavior, all of which contribute to their empowerment in society. In light of this, an educated woman is more equipped to make wise decisions about her life and her economic dependence and household poverty (Duflo, 2012). According to Schuler and Nazneen (2018) and Conroy (2014), qualified women can gain a variety of high-profile positions that maximize their economic benefits and household advantages. Typically, highly educated women have more decision-making and economic power, as well as social freedom (Bizzego et al., 2021). Household members with higher education know how to combat poverty more effectively (Awotide et al., 2011). In this regard, Ajuzie et al. (2012) found that women's education significantly contributes to their empowerment.

Moreover, even though resources-economic, political, and social are frequently important effects of empowered women, they are not always enough. Families and communities benefit when women are economically empowered, which means they can decide how to spend their resources (Mathews et al., 2016). Resources cannot be maximized without women's individual or decision-making capacity to identify and



use resources for their benefit (Samarakoon & Parinduri, 2015). The empowerment discourse's overarching topic, however, is access to and utilization of resources. Similarly, Sell and Minot (2018) asserted that education enables women to think critically and, as a result, to take crucial responsibilities within the family and the community and to reduce household poverty. Therefore, although it is everyone's right to have an education, education is especially crucial for women and girls since it can boost their empowerment to make better health decisions and maximize their families' income, which undoubtedly leads to a healthier lifestyle (Habib et al., 2019). These revenue-generating activities assist them to empower them at home while also attaining a respectable position within their community (Ganle et al., 2015).

Samarakoon and Parinduri (2015), on the other hand, said that there is little evidence that education boosts women's decision-making authority in the household, ownership of assets, or community involvement. Also, they noted that education might not be sufficient to challenge deeply rooted cultural beliefs, making it less likely to enhance outcomes like decision-making capacity, asset ownership, and community involvement. In a similar vein, Ambler et al. (2021) argued that, while better levels of family welfare and economic benefits are substantially correlated with more empowered women, there is little evidence to indicate that this association is direct. Similarly to this, Habib et al. (2019) suggested that employed women have inadequate and limited control over their economic resources due to factors like social traditions, household status, education level, own income, and the patriarchal system. However, the goal of education, according to Farokhizadeh et al. (2014), is to help people realize some of their potential abilities and develop their skills and particular abilities so they can perform the tasks they have been given. Education is a key element (Elshaer & Marzouk, 2019b), which makes it easier to learn about life quality through fresh and creative methods. In this essence, Acharya (2008) advocated that education is a crucial tool for empowering women in the home since it improves their knowledge of their rights and obligations and boosts their self-confidence, and utilizes resources in terms of their potential and interest, particularly in less developed nations. To achieve a more equal process of decision-making in economic operations, it is necessary to determine whether education supports women in their decision-making empowerment and to test if such empowerment could achieve economic gains for women. Therefore, the following hypotheses are developed:

H1: Women's educational empowerment affect positively Saudi women's decision-making empowerment.

H2: Women's decision-making empowerment affects positively Saudi women's economic household gains.

H3: Women's decision-making empowerment affects positively Saudi women's economic community gains.

2.2. Economic gains and life quality

Participation in economic activities is another important facet of empowerment that is frequently overlooked. According to Habib et al. (2019), enhancing women's financial autonomy and other important economic resources is a critical part of achieving



empowerment, gender equality, and growth. They also asserted that women's empowerment can reduce inequality, increase women's self-esteem, offer them more power in the home, give them greater control over their life, and give them a louder voice in society. This may seem to suggest that empowering women will result in faster economic growth because spending more time with their families supports the development of human capital (Doepke & Tertilt, 2019). In this regard, Samarakoon and Parinduri (2015) explained that education enables women to make the best decisions and negotiate with their spouses on how to divide household resources. Empowerment is frequently confused with the status that women hold in their family and community, which is typically illustrated by the obtaining and exercising of power over resources (Mosedale, 2005), including not only the human resources and social that can improve a woman's capacity to exercise her decisions but also the physical and financial resources (Kabeer, 1999). Women empowerment increases female labor force participation and enhances workforce utilization (women), implying an improvement in a community's economic and social position (ILO, 2016).

Empowerment is the process by which those who lack power take more control of their lives, gaining control not over others but over themselves and their objectives (Kishor & Gupta 2004). So, exercising choice actually results in a higher quality of life. Higher education levels enable women to apply for and choose better job prospects. In this regard, Faridi et al. (2009) suggested that the advantages of empowerment increase employment possibilities and women's quality of life. Likewise, academics claimed that across time and across countries, there is a substantial positive correlation between economic growth and women's relative status in society (Duflo 2012; Doepke et al., 2012). Based on this pattern, policymakers have begun to consider the possibility of a causal link between female empowerment and development. Consequently, empowering women would not only be a noble objective in and of itself but may also be used as a strategy to boost economic progress (Doepke & Tertilt, 2019). The following hypotheses are developed as a result of the preceding discussion:

H4: Women's economic household gains affect positively Saudi womens' life quality.

H5: Women's economic community gains affect positively Saudi womens' life quality

H6: Women's economic household gains mediate the relationship between women's decision-making empowerment and women's improved life quality.

H7: Women's economic community gains mediate the relationship between women's decision-making empowerment and women's improved life quality.

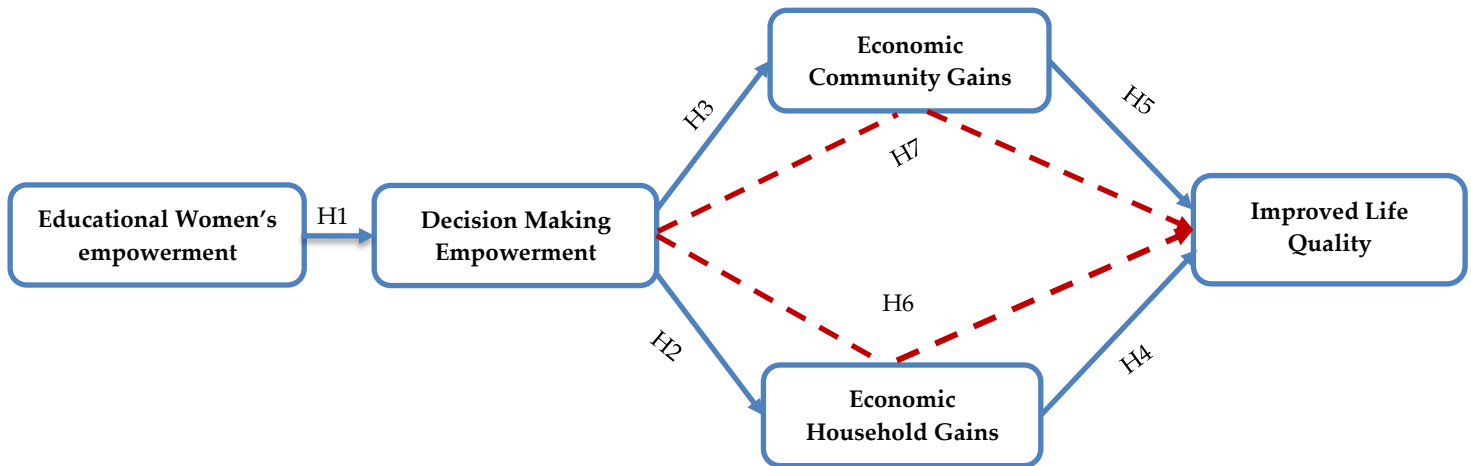


Figure 1. The proposed research framework.

3. Materials and methods

3.1. Sampling and data collection techniques

Based on the high growth rate in the education sector in the Kingdom of Saudi Arabia (KSA). Thus, we targeted Saudi female students at the University of Prince Sattam bin Abdulaziz, KSA. We have chosen those participants because there is great attention to the educational empowerment by their families, which in turn pushes female students to enroll in different learning activities. Besides, the authors are working at this university. We targeted all female students within the university, specifically, levels 7th and 8th. We used in-person and online surveys; we shared the survey link with the participants. In total, we received 415 responses, and only 220 responses were ultimately useful for the statistical analysis. A total of 195 surveys were disqualified owing to missing information (133 surveys) and invalid responses (62 surveys). Most participants were 18-25 aged (97%) and single (93%). Besides, the majority of the students are in levels 7th and 8th.

3.2. Measurements

Based on a thorough revision of related research studies, existing scale items were used to measure the research variables. To measure women's educational empowerment, a widely known scale comprising four sub-dimensions with 24 items, autonomy (seven items) mobility (ten items), ownership of household assets (three items), and freedom from domination in the family (four items), was retrieved from (Biswas and Kabir, 2004) along with five items to measure women decision making. Regarding women's economic household gains (three items) and community gains (four items) were adapted from (Malhotra et al. 2002). We measured women's life quality by three items adapted from Khan et al (2020). Finally, the last section included respondents' demographics. Also, every question on the survey was graded



using a five-point Likert scale, with one being the strongest disagreement and five being the strongest agreement. To ensure that all respondents could complete the survey and that the questions were fully understood, the survey was translated from English to Arabic. The English translation of the Arabic form of the survey was done to verify the context validity of the questions. Besides, to test the reliability and validity of the survey, we ran a pilot study with 40 students in the KSA to ensure the language of each item was simple, concise, and specific. The results of the questionnaire's revised draft revealed rebooting eight items due to low loadings, for example, MOB1: the visiting market for shopping & DM2: involvement with any cooperative society.

3.3. Data analysis

The most updated version of the SmartPLS-SEM 4 was used to data analyzing and validate hypotheses. PLS-SEM techniques are widely used in many research areas due to their advantages (Alsetoohy et al., 2019, 2021)(i.e. Low samples, predictions, and developing a theory). Moreover, PLS does not respond to the normality of data distribution. Finally, the PLS-SEM method works well for models with a large number of indices. The model of the study was checked by validating the outer and the structural model (Alsetoohy and Ayoun, 2018).

3.3.1. The Outer Model

The latent variables' validity and reliability of the current study were assessed and checked to confirm the relationships of the study model. The Composite Reliability (CR) and Cronbach's alpha were above the acceptable level of .70, hence, the internal reliability of the research variables was established. Regarding establishing the convergent validity of the model, the loadings, CR, and Average Variance Extracted (AVE) were above the acceptable level of 0.60, 0.70, and 0.50 respectively. AVE values were higher than the squared correlation, leading to an acceptable level of discriminant validity, see Table 2, which supported the Fornell and Larcker criteria (1981). Eventually, the variance inflation factor (VIF) was less than the acceptable level of 5 (Ringle et al., 2015), thus, the multicollinearity issues were dismissed.

Table 1. loadings, CR, and AVE

| Construct / Item | Item Loadings | Cronbach's Alpha | CR | AVE |
|--|---------------|------------------|--------------|--------------|
| Women's Educational Empowerment (WEE) | | 0.851 | 0.876 | 0.533 |
| Autonomy | | 0.817 | 0.868 | 0.522 |
| AU1: | 0.704 | | | |
| AU2: | 0.778 | | | |
| AU3: | 0.696 | | | |
| AU4: | 0.747 | | | |
| AU5: | 0.699 | | | |
| AU6: | 0.708 | | | |
| Mobility | | 0.704 | 0.818 | 0.529 |
| MOB3: | 0.722 | | | |
| MOB6: | 0.726 | | | |



| | | | | |
|--|-------|-------|-------|-------|
| MOB7: | 0.726 | | | |
| MOB8: | 0.734 | | | |
| Ownership of household Asset | | 0.834 | 0.900 | 0.750 |
| OHA1: | 0.861 | | | |
| OHA2: | 0.874 | | | |
| OHA3: | 0.863 | | | |
| Freedom | | 0.878 | 0.923 | 0.799 |
| FDF2: | 0.835 | | | |
| FDF3: | 0.967 | | | |
| FDF4: | 0.875 | | | |
| Decision-Making Empowerment (DME) | | 0.740 | 0.836 | 0.563 |
| DM1: | 0.738 | | | |
| DM3: | 0.658 | | | |
| DM4: | 0.824 | | | |
| DM5: | 0.771 | | | |
| Economic Community Gains (ECG) | | 0.763 | 0.849 | 0.584 |
| ECG1: | 0.734 | | | |
| ECG2: | 0.783 | | | |
| ECG3: | 0.782 | | | |
| ECG4: | 0.756 | | | |
| Economic Household Gains (EHG) | | 0.813 | 0.889 | 0.727 |
| EHG1: | 0.891 | | | |
| EHG2: | 0.807 | | | |
| EHG3: | 0.858 | | | |
| Improved Life Quality (ILQ) | | 0.844 | 0.906 | 0.762 |
| ILQ1: | 0.852 | | | |
| ILQ2: | 0.896 | | | |
| ILQ3: | 0.871 | | | |

Additionally, the predictive relevance (Q^2) of the current model was established. Since the values of Q^2 were higher than zero (ranging from 0.216 to 0.465), hence, the research model has strong predictive power according to Hair et al. (2013) criteria. Finally, we assessed the effect size (f^2) of the research model according to Cohen's criteria. The research findings illustrated that the f-square effect size ranged from 0.038 (weak) for EHG on ILQ to 0.911 (strong) for WEE on DME.

Table 2. Discriminant Validity (Fornell & Larcker criteria)

| Construct | DME | ECG | EHG | ILQ | WEE |
|-----------|-------|-------|-------|-------|------|
| DME | 0.799 | | | | |
| ECG | 0.448 | 0.764 | | | |
| EHG | 0.52 | 0.648 | 0.853 | | |
| ILQ | 0.45 | 0.681 | 0.548 | 0.873 | |
| WEE | 0.691 | 0.635 | 0.687 | 0.581 | 0.73 |



4. Results and hypotheses testing.

The structure of the research model was confirmed by three methods (i.e., R^2 , p -values, and β significance). The values of R^2 achieved 0.483 for the women's life quality (i.e., dependent variable). This value is considered a substantial explanatory power for the model (Chin, 2010). The results referred to significant statistical between all variables, which were confirmed by the p -values and β .

As illustrated in Figure 2, the findings of the present study supported the positive statistical relationship between women's educational empowerment and women's decision-making empowerment ($\beta = 0.691$; $p < 0.001$), this supported H1. In the same context, women's decision-making empowerment had a positive and significant impact on women's economic household gains ($\beta = 0.448$; $p < 0.001$) and economic community gains ($\beta = 0.520$; $p < 0.001$) in the KSA, therefore, H2 and H3 are supported. Consequently, the findings confirmed that women's economic household gains ($\beta = 0.562$; $p < 0.001$) and women's economic community gains ($\beta = 0.183$; $p < 0.01$) are positively associated with improved life quality for Saudi women, which supports, respectively, H4 and H5 (see Table 4).

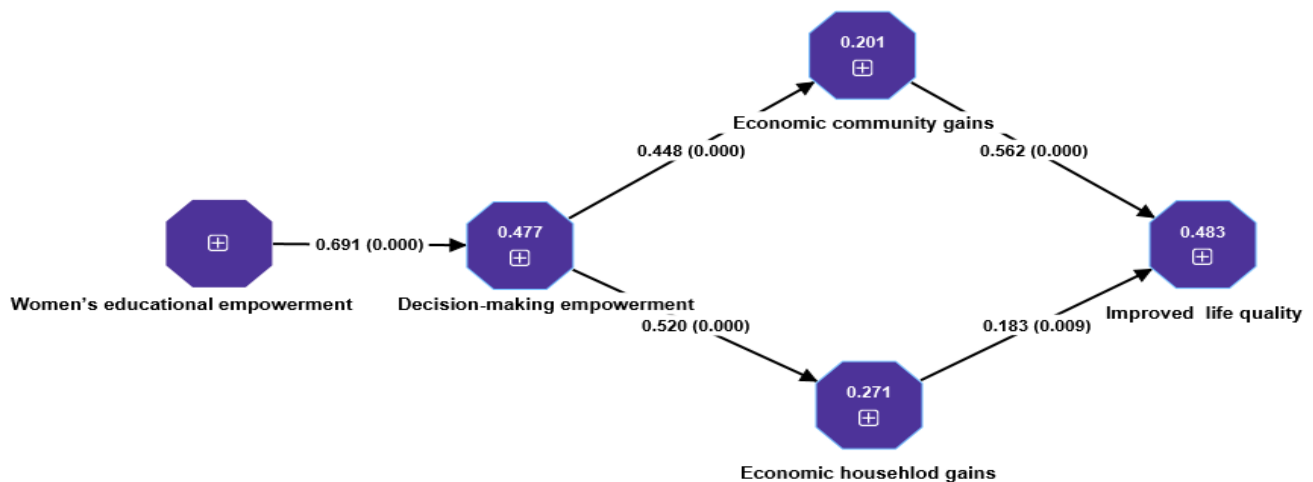


Figure 2. Results of the research model.

4.1. Mediation effects.

A bootstrapping technique with 5000 samples was used to estimate the Confidence Interval (CI), T-statistics, component weights, p -values, and path coefficients. We followed the two procedures, bootstrapping the indirect effect and the confidence interval, suggested by Preacher and Hayes (2008) to assess the mediating effects of women's economic household gains and women's economic community gains between women's decision-making empowerment and women's improved life quality. The findings of the bootstrapping technique confirmed the mediation effect of both EGH and EGC on the relationship between DMP and ILQ, supporting H6 and H7, respectively (see Table 4). The findings showed that the T-values for both mediators were greater than 1.96 and the confidence intervals didn't straddle the value



of zero, supporting a full mediation exists, hence, H6 and H7 were supported.

Table 3. Bootstrapped confidence interval.

| Path | Original sample | Sample mean | SD | T-statistics | Confidence Interval | | P-value |
|-------------------|-----------------|-------------|-------|--------------|---------------------|---------|---------|
| | | | | | 2.50 % | 97.50 % | |
| DMP -> EHG -> ILQ | 0.095 | 0.097 | 0.039 | 2.461 | 0.025 | 0.176 | 0.014 |
| DM -> ECG -> ILQ | 0.252 | 0.258 | 0.043 | 5.865 | 0.178 | 0.349 | 0.000 |

Table 4. Summary of the hypotheses - testing results

| Hypothesis | Relationship | Decision |
|------------|--|----------|
| H1 | Women's Educational Empowerment -> Decision-making empowerment | Accepted |
| H2 | Decision-making empowerment -> Economic household gains | Accepted |
| H3 | Decision-making empowerment -> Economic community gains | Accepted |
| H4 | Economic household gains -> Improved life quality | Accepted |
| H5 | Economic community gains -> Improved life quality | Accepted |
| H6 | Decision-making empowerment -> Economic household gains -> Improved life quality | Accepted |
| H7 | Decision-making empowerment -> Economic community gains-> Improved life quality. | Accepted |

5. Discussions

This study examined the economic implications of women's educational empowerment in terms of household gains, community gains, and ultimately improving life quality. Furthermore, the power of decision-making was investigated as a moderating relationship between empowering women in education and economic implications. Making decisions is viewed as a crucial aspect of life. Every day, people must make decisions (Elshaer, 2020). Women's status has changed and transformed as a result of education empowerment, and they are now having the capacity to make good decisions. Decisions about joining any cooperative group or NGOs, purchasing and selling home supplies, housing repairs, and enrolling children in school will be taken by both men and women. The decision-making power metric was used to measure women's educational empowerment. It is found that women's educational empowerment has a significantly positive relationship with the increase of decision-making power. The power of decision-making is a combination of access, capabilities, and behaviors that determine whether women have a role in society or their private lives. The level of education improves women's capacity in decision-making and is



widely recognized as a valuable asset for maximizing economic gains and improving the well-being of women. Furthermore, educated women make sound decisions about their families and their participation in society. In this context, Jan and Akhtar (2008) claimed that the level of knowledge generally affects the decision-making process. Due to the Millennium Development Goal of improving children's health, women's educational empowerment is a crucial issue that has garnered attention. Giving women more authority in the home will benefit their children's health more than giving males that same power. According to Karnström (2019), education empowerment can impact family autonomy by increasing access to knowledge. The ability to read can give access to knowledge through books and magazines. This could help them better process information and increase their ability to engage with others, thereby increasing their bargaining power (Samarakoon & Parinduri, 2015). Therefore, highly educated women can decide for themselves what medical care to get, ensure that their kids have better health, spend their husbands' money wisely, and reject notions of physical violence (Habibov et al., 2017). In the same line, Duflo (2012) added that education may cause fertility to decline. Given that women handle most of the home duties, a decline in fertility could give them more free time. Additionally, fewer childbearing years may result. This may lead to more women obtaining formal employment and higher earnings for women. Additionally, fewer school dropouts may come from lower teenage fertility, which may have an impact on the family members' employment prospects. Moreover, having access to information can improve the health of women by teaching them about family planning, AIDS prevention, and other diseases (Duflo, 2012).

But with time, women are becoming more active in the decision-making processes in both households and the community. It has been discovered that women's ability to make decisions is a key factor in achieving greater economic status and gender equality. In contrast to a measure of income, the indicator of economic status is a long-term indicator, taking into account household assets and economic community gains (Heath, 2014). According to Duflo (2012), there is a reciprocal relationship between economic growth and women's empowerment, which is described as increasing women's capacity to make informed decisions about the elements of development, particularly their health, employment prospects, legal standing, and political engagement. In accordance with this, highly educated women who have good decision-making skills are aware of more effective ways to combat the effects of chronic poverty (Awotide et al., 2011). Similarly, Alkire and Fang (2019) outlined that education among women and their husbands significantly lowers income poverty, and homes with educated spouses are less likely to be in poverty. Because of this, educated women can make decisions and are well-trained in terms of implementing strategies to improve the economic well-being of their households, including decisions on whether to save money or invest it. Regarding financial decisions, they will exercise good judgment. Women and other family members may choose to spend their money on useful goods and services under these circumstances. Therefore, especially in less developed countries, education is a key instrument for empowering women in the home because it increases their understanding of their rights and



responsibilities, builds their self-confidence, and helps them use resources according to their potential and interests, resulting in accomplishing economic household gains. Women play a significant role in society. It is thought that women's status significantly contributes to the development of society. Women must have the knowledge and tools necessary to participate in the market, as well as equal and fair access to all economic institutions, in order to prosper and grow economically. According to Vithanagama (2018), women must be able to make decisions, take action on those decisions, and manage resources and earnings to have the authority and agency to gain from economic activity. In this regard, the study's findings indicate that the economic gains of women in the community are also closely linked to decision-making power. Decision-making power has been evaluated in terms of the contribution of women to household and community economic gains. In this vein, Ganle et al. (2015) claimed that with the help of these decision-making skills, they can become more powerful at home and rise to respectable positions in their communities. In other words, Duflo (2012) and Mehta (2020) contended that automated women (decisions are made about them without being involved) had less experience, less desire, and lower political possibilities, as well as worse socioeconomic standing. Gosh, et al. (2015) added that it may also result in women becoming aware of the abuses and prejudice that women experience, knowing about their rights, and being able to vote. To put it another way, education may boost women's empowerment by providing them with the tools they need to effect change. Additionally, competent women work in a variety of prestigious positions (Schuler & Nazneen, 2018), so decreasing their reliance on the economy and household poverty (Schuler et al., 2017). Typically, women with higher levels of education have greater economic and decision-making power as well as social freedom, which eventually reduces their vulnerability within the household (Bizzego et al., 2021). Educated women have more control over their husbands' money because they can spend it wisely, guarantee their children have better health, and make their own healthcare decisions (Habibov et al, 2017). This study refutes Karnström's (2019) assertion that there is no proof that education increases women's decision-making power, asset ownership, or civic engagement.

The findings also show that women's economic empowerment is crucial for their quality of life and mediates positively the relationship between decision making power and enhancing their quality of life. A growing body of research suggests that women's economic empowerment, including their access to and control over valuable resources, has significant advantages for their representation in well-paying occupations and the wellbeing of the household, including their own and their children's wellbeing (Doepke & Tertilt, 2019; Kishor & Gupta 2004). According to the study's conclusions, economic empowerment for women is vital for reducing poverty and improving life quality. In line with this, Kabeer (2009) asserted in her study on the vital aspects of women's economic empowerment that early assumptions in the gender and growth literature that female-headed households are always inevitably the "poorest of the poor" are incorrect. As per the previous literature, consequences of women's economic empowerment include financial security, poverty



reduction, employment creation, ensuing income equality, and improved life quality (Doepke et al., 2012; Elshaer et al., 2022; Faridi et al., 2009; Kumari, 2020; Elshaer & Marzouk, 2022; Marzouk, 2022).

6. Conclusions

Theoretically, this study adds to understanding how gender equality and empowerment show themselves by identifying and analyzing aspects of gender-related policies and programs. The extent of educational empowerment in those countries has different ramifications. Four antecedents, in particular, were found (decision-making power, economic household gains, economic community gains, and improved life quality). This phenomenon is more significant to developing countries than to developed countries. The significant findings made in this study indicate that women's educational empowerment is now a key factor in determining the economy's focus on attaining equitable growth at the level of the household and community.

Women's participation in decision-making depends on their degree of education, which is essential for boosting not only the welfare of their households but also the community. Women's involvement in decision-making on various issues is taken into consideration in terms of their involvement in the home, their families, their careers, their social lives, and their personal interests. Women must have sufficient understanding and information in order to contribute effectively to decision-making processes, especially when it comes to these matters. The aspects of women's decision-making power in terms of their effects on the economy are also a concept that is taken into consideration. Women must consider all of these elements when making decisions for themselves, their families, or members of the community. They must then implement educational empowerment and decision-making procedures in accordance with their considerations. There are considerable effects on the family and community levels as a result of the educational empowerment-based decision-making power. Women must overcome obstacles and be able to take part in the formulation of wise decisions if they are to receive an education and thereafter achieve economic progress. Economic growth will be enhanced, especially when making decisions that affect people's overall quality of life.

The study's implications mainly entail acquiring an understanding of the measures that need to be formulated to improve the position of women in society. Investment in women's education and improvement, support with decision-making, investment in women's economic status and household assets, development of positive opinions about women and girls, and offering solutions to issues that arise during the educational and decision-making processes are some of these. Additionally, in order to empower women economically, institutional barriers that prevent girls and women from accessing educational opportunities must be removed. Women's presence and involvement in society are boosted by such investments in their talents and abilities, which also improve their economic status. Furthermore, there is proof that women are frequently needed opportunities in decision-making processes that go beyond their conventional stereotyped roles as nurturers in the domestic realm of the family.

7. Limitations and future research studies

This research study has some limitations. First, this study concentrated on exploring



direct measuring techniques of educational empowerment in terms of empowering decision-making and the related economic implications. Second, while this study focuses on enhancing the validity of educational empowerment and economic measurement and approaches, creating trustworthy indicators is also crucial. The reliability of empowerment indicators is a topic that needs more study and is crucial for future research. Moreover, the study focused on only female students in one university, Prince Sattam bin Abdulaziz, thus generalizing results may be biased. Thus, future research may adopt the study's model to different sectors specifically in the industrial sector. Finally, the current study was conducted in the KSA, future research may focus on cross-cultural perspective.

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