

The Impact of Banning Female Education on Household Income in Afghanistan

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ABSTRACT

This study explains how the ban on girls' education in Afghanistan after August 2021 has affected family income. For many years, girls' education helped families because educated women had better chances to find jobs and bring in steady earnings. When schools and universities closed again, many families worried about how they would manage without the future income they expected from their daughters. The purpose of this study is to measure how the ban has changed household income. A quantitative survey was carried out with 316 households in Kabul, Herat, Balkh, and Badakhshan. Data were collected through an online questionnaire, and the analysis used Partial Least Squares Structural Equation Modeling to examine the links between female education, expectation loss, support for education, and income. The findings show that the education ban has clearly reduced household income and increased financial stress. Families who had daughters with higher levels of education before the ban reported even bigger income losses. Expectation loss also played a role, as households that relied on future income from their daughters experienced stronger financial decline. Even with these difficulties, most families still support girls' return to school. Overall, the results show that stopping girls from studying directly harms family finances and increases economic problems for communities across Afghanistan.

Keywords Impact; Banning; Female Education; Household Income; Afghanistan



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INTRODUCTION

For many Afghan households, schooling for a girl was never solely about academic achievement; rather, it represented hope, dignity, and the prospect of improved financial security. Over the last twenty years, access to education for girls strengthened family wellbeing, increased women's participation in the labor market, and contributed to post-war community reconstruction(Easar *et al.*, 2023). However, this progress came to an abrupt end in August 2021 when the Taliban reinstated restrictions that prevented girls from attending high school and university. The closure of classrooms did not simply interrupt learning; it dismantled aspirations for upward economic mobility and higher household earnings, an especially severe setback in a context where female education had long been one of the few genuine pathways to financial advancement(Hamidi, 2024; Yusufzai & Kumar, 2024).

Across the world, research keeps showing how teaching girls boosts economies, families, plus society. After 2001 until 2021 in Afghanistan, schools reopened for millions of girls, teacher numbers rose, buildings improved, alongside new training options for jobs (Easar *et al.*, 2023). Work on building skills there also points out that educating females raises work efficiency, employment rates, and helps nations develop over time (Muhammadi *et al.*, 2023; HAKIMZAI, n.d.)

The return of the education ban in 2021 raised serious worries about its economic impact. According to (UNESCO, 2023) keeping girls out of school and limiting women's access to work could eventually cost Afghanistan more than 9.6 billion dollars in lost income. However, Popalzay (2025) argues that figures like this do not show what is actually happening inside people's homes. For many families, sending a daughter to school was both a financial sacrifice and an investment, parents assumed that education would help their daughters contribute to the household later on, earn an income, and provide stability when things became difficult. Once girls were no longer allowed to study, those expectations disappeared, and many families began to face increased financial pressure and uncertainty about the future (Randhawa *et al.*, 2025). Survey findings also suggest that a large number of Afghans believe the ban is harming the economy and making daily life harder for households(Farooq *et al.*, 2025).

In recent years, different studies have looked at the ban on girls' education from many sides, such as politics, beliefs, mental health, and social changes. (Amiri, 2023)and(Toran, 2024) discuss how the Taliban link their education restrictions to their worldview and the way they keep control, while (Mohammadi *et al.*, 2024) mention that when girls are stopped from going to school, many of them face emotional stress and health problems because they are suddenly removed from learning. Scholars like (Popalzay, 2025) point out that these limits increase the gap between men and women, reduce women's freedom, and make their role in public life smaller. Economic research shows that when girls cannot attend school, job chances become lower, productivity goes down, and later wages change, which puts pressure on the economy (Hakimzai, n.d.; Najam *et al.*, 2024). Taken together, these studies show how the ban affects both daily life and the country's economic situation.

Even with a considerable amount of work already available, there is still a clear gap in current knowledge. Most existing studies focus on broad economic projections, policy discussions, or personal narratives about gender restrictions. However, very few examine how the ban directly affects households income, budgeting, and everyday financial pressure, even though families are the ones who experience the consequences when girls lose access to schooling Rezaye (2023). UNESCO provides national-level statistics, and some reports discuss psychological strain, yet there is almost no evidence showing how households manage the financial difficulties that come from the loss of future earnings

girls would have contributed. This absence in the literature shows that the impact at the family level remains largely overlooked.

This research addresses an important gap by examining how the female education ban after 2021, affected family earnings. Rather than relying on broad estimates, it uses numerical data from 316 household from four provinces; Kabul, Herat, Balkh, and Badakhshan, to show changes in income, pressure on household budgets, and the economic losses that families report since the policy was introduced. These provinces were not chosen randomly; they differ in job opportunities, previous access to girls' education, urban and rural conditions, and distance from educational services. Selecting these varied locations makes it possible to understand how the ban affects different groups across Afghanistan in distinct ways.

What stands out in this study is that it looks at economic changes inside the household, instead of talking about the country as a whole. Earlier researches mainly discussed political issues, wider social changes, or national economic trends, so there is still very little information about what families are dealing with on a daily basis. Almost no studies have actually measured how the education ban affects a family's income, and that gap is still there. In this research, basic economic ideas are used together with new survey data to show that stopping girls from going to school leads to real financial loss for families. The results point in the same direction: when girls are prevented from continuing education, family earnings drop, resources become tighter, and it becomes harder for households to stay financially stable in the future.

This study is useful for people who make decisions, for groups working inside Afghanistan, and for international organizations that are trying to support the country. By showing the economic effects at the family level, the research makes it clear that girls' education is not only about rights, but also connected to household well-being and the country's development. Understanding these effects can help guide support programs, social protection plans, and education policies that focus on keeping families financially secure and improving long-term progress in different communities.

Guided by Human Capital Theory and Sen's Capability Approach, this study examines how the post-2021 ban on female education has affected household income in Afghanistan. While existing research has extensively discussed political, social, and human rights dimensions of the education ban, there remains limited empirical evidence that directly measures its economic impact at the household level. In particular, few studies have examined how income loss, financial stress, and expectation loss operate within families following the removal of girls from education. By using primary household survey data from four provinces, this study addresses this gap and provides evidence on the micro-level economic consequences of the education ban.

LITERATURE REVIEW

The relationship between girls' education and family income can be viewed through two main ideas from economic theory: Human Capital Theory and Sen's Capability Approach. Human Capital Theory, often linked to Becker (1993), argues that education builds a person's abilities. When someone learns more, they become better at their work, which usually leads to higher earnings and more reliable jobs. For many Afghan families, this point is especially relevant because households often depend on several earners rather than only one breadwinner. Parents therefore see their daughters' education not just as learning for the sake of learning, but as something that could one day bring financial security to the family. Schultz (1961) also explains that education benefits society as a

whole, not only the individual. Better education leads to improved health and stronger institutions, which help communities become more stable over time.

Sen's Capability Approach looks at the issue from a different angle. Sen (1990) suggests that education is not only about getting a job; it is also about expanding a person's choices in life. When girls are educated, they have more confidence, more freedom to make decisions, and a better chance of building the kind of life they want. Losing access to school takes away these possibilities. It limits their opportunities to contribute economically and socially, and families also feel the consequences because they lose the support an educated daughter could have provided.

When these theories are viewed together, they help make sense of why stopping girls' education in Afghanistan is expected to have long-term economic impacts on families. Human Capital Theory shows how girls' absence from school reduces future earnings, while the Capability Approach shows how it reduces freedom and opportunity. Both perspectives point toward the same conclusion: blocking girls from education is not only a social restriction but also a direct financial loss for households.

Recent empirical work continues to show that girls' education has a meaningful and measurable influence on how well families cope financially and on how economies perform more broadly. In their study, Muhammadi and Ahmadzai (2023) report that women who attain higher levels of education are far more likely to enter paid work, and that this transition into employment raises total family income and reduces dependence on a single earner. They note that in many Afghan households, an educated daughter often becomes an additional source of income once she joins the labor market, which in turn helps families manage daily expenses more securely. The pattern described in this study is consistent with the findings of Hakimzai (2023), who shows that female labor force participation increases steadily with education and that this participation becomes a key driver of household financial strength as well as wider economic growth.

Evidence from broader economic research reinforces this connection. Najam (2024) argue that when girls and women are denied access to schooling and employment, countries lose the wage premiums normally generated by women's human capital. Put simply, excluding women from education weakens the economy because it removes a (Ullah *et al.*, 2025)source of productivity that benefits both families and the nation. A societal perspective emerges in the work of Farooq *et al.* (2025), who find that many Afghan citizens themselves link today's economic hardships to the exclusion of girls from schooling, indicating that ordinary households recognize education as an important factor in improving family welfare.

Research from post-conflict contexts further strengthens this argument. According to Easar *et al.* (2023), the years 2001–2021, a period when Afghan girls gained greater access to education, were marked by growth in female employment, higher household earnings, and greater resilience against financial shocks. Their findings show that education helped families rebuild after conflict by broadening income opportunities and reducing financial vulnerability. The more recent analysis by Ullah *et al.* (2025) suggests that the withdrawal of educational opportunities after 2021 has reversed many of those gains, creating new and serious risks to household economic stability. When viewed together, these post-2015 studies point to the same conclusion: educating girls is not only a matter of social equality, but a direct economic asset that strengthens a family's financial position and contributes to long-term national development.

The story of girls' education in Afghanistan has moved between steps forward and sudden setbacks. After the Taliban were removed from power in 2001, openings for education slowly began to return, and more children finally had the chance to go back to school. Easar *et al.* (2023) mention that a large number of girls stepped back into

classrooms, teachers received extra training to manage the growing number of students, and new schools appeared in different areas of the country. As education became easier to reach, daily life for many families started to shift. More women found work in fields like healthcare, teaching, and government service. Instead of staying home full-time, they earned their own income, helped cover family expenses, and became active contributors in their communities.

However, the gains made over the previous twenty years collapsed in August 2021 when the Taliban returned and reintroduced restrictions on female's education. Secondary schools and universities were closed to girls, cutting off career paths for thousands of young women across the country. As Hamidi (2024) explains, this sudden reversal caused not only emotional distress but also financial strain for families who had invested time and resources into their girl's education with the hope that they would later help support the household. With schooling taken away overnight, an important route to stable income disappeared.

Mohammadi *et al.* (2024) show how difficult the situation has become, particularly for girls affected by the ban. With school no longer available, many are dealing with rising stress that continues to build over time. Daily life has also become heavier and more difficult to cope with, and financial pressures at home are increasing. The impact reaches beyond education itself; it is changing family routines and affecting how households' function from day to day.

UNESCO (2023) estimates that preventing girls from studying in Afghanistan could eventually cost the country nearly \$10 billion. While this figure highlights the national impact, it does not fully show what families face each day. Parents who expected their daughters to finish school and find work lost those hopes when the ban was enforced, and many now struggle with even deeper financial worries.

In addition, research by Hakimzai (2022) shows a clear link between girls' education and women's chances of working. When women have access to education, their ability to contribute to the country's economic output increases. In contrast, shutting women out of both schools and jobs weakens the economy and leaves families more exposed to financial hardship.

Taken together, these findings show that Afghanistan's restrictions on girls' education harm more than women alone, they put household income at risk and slow the country's overall development.

Politics and culture heavily influence how Afghanistan handles girls' education. According to Amiri (2023) the Taliban's limits on learning come from rigid views about men and women, not financial concerns. The research highlights that blocking schooling is tied to deep-rooted traditions that define what women should do in homes and communities. In many cases, these norms focus on household duties for females, reducing their presence outside private spaces.

Toran (2024) examines how politics and culture shape female's education under the Taliban, showing that these limits aim to reduce women's presence in public life. Instead of only being about education, the restriction fits into a larger plan to reshape society based on the group's views of gender roles. Because of this mindset, the rule remains in place despite evidence that it harms the economy.

Popalzay (2025) refers to this as "gender apartheid" when women and girls are shut out of school or pushed away from public spaces. These limits do not only block access; they deepen existing gaps between men and women over time. Cutting off education for females since 2021 has increased their isolation while shrinking opportunities to join the workforce or local activities (Ullah *et al.*, 2025)

Taken together, these research efforts show that the education ban on girls becomes clearer when viewed through the politics and traditions behind it. The rules reflect beliefs that overlook economic consequences, keeping households stuck in hardship, inequality, and greater dependency on others.

Many recent studies show that banning female education effect household income and Afghanistan's overall financial situation. UNESCO (2023) reports that keeping women out of education and work could cost the country billions over time. This figure shows how serious the issue is, but it still does not reflect what happens inside the home when families are unable to afford basic needs.

Najam *et al.* (2024) look at what happens when women are blocked from school and how this affects pay gaps and job chances. Their results show that women with more education earn much higher incomes, which means that stopping their schooling later cuts down what families can make. When those higher wages are missing, the wider economy also feels the impact, since educated women usually take on skilled work, contribute new ideas, and help support public systems.

Hakimzai, (2022) supports this by showing that women's participation in the workforce is directly linked to stronger economic performance. When women join the job market, national income increases because additional workers boost output and contribute earnings. This is not simply a secondary effect; their role drives growth itself. In contrast, policies that block women from education or employment reduce productivity across many areas, holding back prosperity year after year. With fewer trained workers available, entire systems underperform, limiting what the economy could eventually achieve.

Farooq *et al.* (2025) add to this by showing that many Afghans view the school ban as harming their household income. The results suggest that people observe a decrease in earnings when girls are unable to continue their education, and they also believe that allowing them back into classrooms could increase income at the household level and potentially across the country.

These studies show that the cost of banning education goes well beyond individual students. When children are unable to learn, families miss out on higher income in the future, society lose trained workers, and the country's overall output declines. This evidence highlights the need to examine how the ban affects household income, something most research still overlooks.

Hypothesis Formulation

Based on Human Capital Theory and Sen's Capability Approach, education is closely linked to future income and household economic security. Previous studies in Afghanistan and other fragile settings show that when girls are prevented from continuing their education, women's participation in work decreases, household income becomes weaker, and financial pressure increases. The ban on female education may also reduce families' expectations about girls' future ability to support the household, which can indirectly affect income and financial planning. In addition, families who strongly value girls' education may feel greater economic loss when education opportunities are taken away. Based on these theoretical views and earlier research, this study develops the following hypotheses to examine the direct, indirect, and moderating effects of the female education ban on household income.

H1: The ban on female education has a significant negative effect on household income.

H2: Households with previously enrolled female students experienced higher decline in household income

H3: The loss of future income expectations from female education mediates the relationship between the education ban and household income.
H4: Support for the return of female education is significant and positively associated with perceived financial loss after the ban.

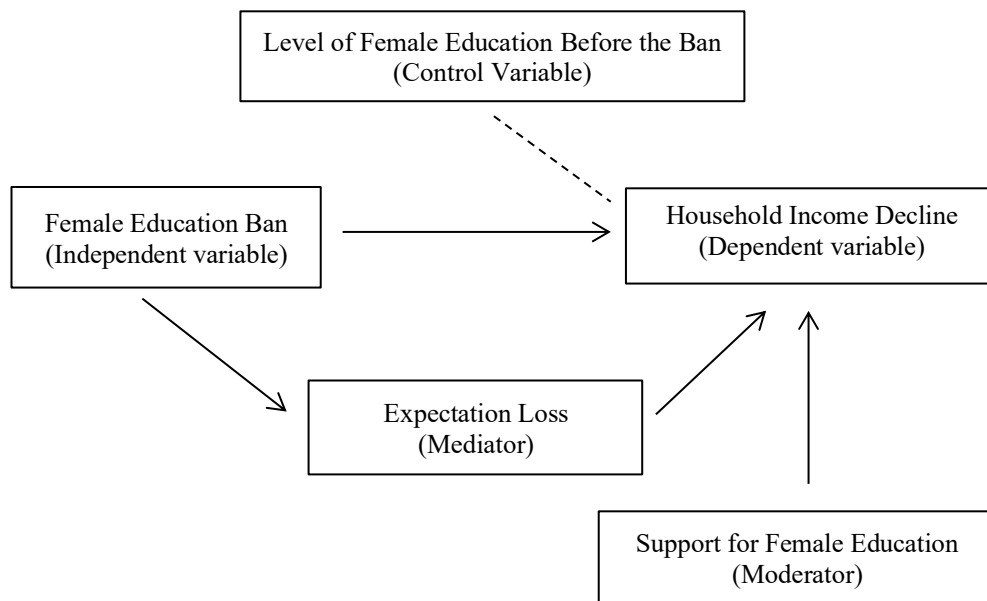


Figure 1. Research Model
Source: Own Compilation, 2025

Figure 1 presents the conceptual research model illustrating the direct, mediating, and moderating relationships examined in this study.

RESEARCH METHOD

This study employs a quantitative cross-sectional research design to determine how the ban of female education affects the household's income in Afghanistan. The study employed Partial Least Squares Structural Equation Modeling (PLS-SEM) since it is a statistical tool that can be applied in investigation of complex relationships between latent variables and can deal with small and medium sample sizes. The technique makes it possible to examine the measurement model as well as the structural model to evaluate the hypothesized relationship between constructs.

The target population consists of Afghan families that are vulnerable to the prohibition of female education placed by Taliban. The purposive sampling method was employed to access people whose families comprise of at least one female member who has attended school or university before. The structured questionnaire consisted of 316 individuals distributed across various provinces in Afghanistan (Badakhshan, Kabul, Balkh, and Herat) which was accomplished over a period of two months, May and June 2025 through an online questionnaire.

The structured questionnaire consisted of 23 questions. These questions were meant to measure aspects of demography, discontinuation of education by the prohibition, variation of household income, and expectations regarding future economic performance. When the survey items were analyzed, they were divided into constructs. All the measures were put on binary or ordinal scales to be applied in the structural equation model.

Model Measurement

The measurement model links observed variables (survey questions) to their respective latent variables. Table 1 presents the latent variables and their corresponding indicators used in this study. The indicators were measured using a combination of binary (Yes/No) and ordinal response categories, consistent with the structure of the questionnaire. Items capturing female education exposure, expectation loss, and support for education were measured using ordinal scales, while household income changes and financial coping indicators were captured using categorical and binary responses. Although the measurement items were self-developed to reflect the Afghan context, their conceptual design was informed by prior empirical studies and institutional research on female education, household income dynamics, and financial stress in fragile and conflict-affected settings.

Table 1. Latent variables and indicators

Latent Variable	Type	Definition	Survey Indicators Used
Female Education	Independent	Degree to which household is affected by the ban on female education	Q5: Personally Affected Q6: Other Female Affected Q4: Education Level Before Ban
Household Income	Dependent	Current Financial condition and coping due to the ban	Q11: Income Change Q14: Financial Stress Q17: Borrowed Money
Expectation Loss	Mediator	Loss of future income expectations tied to girls' education	Q8: Expectation of Female Earning Q20: Perceived Future Economic Impact Q23: Planning
Support Education	Moderator	Support for female education despite the economic challenges	Q19: Belief in Future Benefit Q21: Support Return to School

Source: Own Compilation (2025)

Data Analysis Procedure

The analysis of the data was conducted through Smart PLS 4 software package addressing PLS-SEM. This was done by:

1. Reflective Measurement Model: Evaluation of construct reliability and validity by using Composite Reliability (CR), Average Variance Extracted (AVE) and variance inflation factor.
2. Structural Model Evaluation: to assess the path coefficients, the significance of these path coefficients, R^2 , and f^2 .
3. All constructs were of the reflective nature fulfilling the assumptions necessary to apply the PLS-SEM.

RESEARCH RESULTS

Descriptive Statistics

The descriptive statistics shown in Table 1 below offer a general background to the socioeconomic environment in which the outcome of the banning of female education has

laid. The mean age of the sample is 28.4, mostly young adults, living in households of an average of 6 members. The average household income before the ban was 57,500 AFN, with a maximum earning of 100,000 AFN, while the average household income after the ban is 30,500 AFN, with a maximum earning of 55,000 AFN.

The financial stress indicator shows that the average stress level among respondents stood at 4.2 out of 5, and more than 92.4% of households experienced financial distress. On average, 68.7% of households reported that one or more members took additional work after the ban. Additionally, 97.1% of respondents expressed support for girls returning to educational institutions.

Table 2. Descriptive statistics

Variable	Mean	Std. Dev.	Min	Max
Age (years)	28.4	7.1	18	55
Household Size (members)	6.2	2.1	2	12
Monthly Income Before Ban (000 AFN)	57.5	36.2	15	100
Monthly Income After Ban (000 AFN)	30.5	18.6	6	55
Experienced Financial Stress (%)	92.4%	4.7	78.0%	100%
Took Additional Jobs (%)	68.7%	7.2	48.0%	87.0%
Support Return to Girls' Education (%)	97.1%	3.2	88.0%	100%

Source: Authors Computation from Smart PLS 4

Reflective Measurement Model

Validity and Reliability Analysis

The reliability of expectation loss and support education with values ranging 0.77 to 0.85 and 0.86 to 0.91 respectively is high where composite reliability (CR) values of 0.86 and 0.91 for expectation loss and support education respectively, surpassed the standard 0.70 threshold value of internal consistency as shown in the table 2 below. This indicated that the indicators in each construct have internal reliability.

Moreover, the values of Average Variance Extracted (AVE) of the proposed study were between 0.67-0.76, that is, higher than its predetermined minimal level of 0.50. This will create convergent validity, which means that each of the groups of indicators can describe above 50 percent of the variance of the construct that they are referring to. The case of construct reliability is also supported by the high indicator factor loadings of more than 0.70. These findings prove the fact that the model can be considered valid and reliable to allow structural analysis based on PLS-SEM.

Table 3. Validity and reliability analysis

Construct	Indicator	Factor Loadings	Cronbach's α	CR	AVE
Female Education	Q5, Q6, Q8	0.75	0.81	0.87	0.69
Household Income	Q11, Q14, Q17	0.78	0.85	0.91	0.76
Expectation Loss	Q8, Q20, Q23	0.72	0.79	0.86	0.67
Support Education	Q19, Q21	0.80	0.77	0.87	0.76

Source: Authors Computation from Smart PLS 4

Variance Inflation Factor

Utilizing variance inflation factor (VIF), table 3 below shows that the model has no multicollinearity because all VIF are lower than 3.3 which is the standard VIF criterion.

Table 4. Variance inflation factor

Hypothesis	Relationship	VIF Range
H1	Female Education → Household Income Decline	2.05
H2	Female Education × HighEduExposure → Household Income Decline	2.11
H3	Female Education × Expectation loss → Household Income Decline	2.03
H4	Support Education → Household Income Decline	1.92

Source: Authors Computation from Smart PLS 4

Hypothesis Testing Results

The findings in the table 4 below indicate that there are positive significant and negative significant relationships in favor of the four hypothesized paths. H1 has the negative and significantly significant coefficient ($\beta = -0.42$, $p < 0.001$), which indicates that the outlawing of female education ban directly influences the household income. In the case of H2, the effect of the interaction term between the exposure to the ban and level of education pre ban is significant in a negative way ($\beta = -0.31$, $p < 0.001$), meaning that, the households with girls of higher levels of education were affected more negatively by decrease in income. In H3, the mediation effect of expectation loss is negatively significant ($\beta = -0.009$, $p = 0.003$) and the effect indicates that financial decline among households occurs indirectly through the weaker expectations of future income. Lastly, the H4 has also been substantiated, since support education is significantly positive and linked with perceived financial loss ($\beta = 0.21$, $p < 0.001$).

Table 5. Hypothesis testing results

Hypothesis	Structural Path	β	p-value	Supported?
H1	Female Education Ban → Household Income Decline	-0.42	0.000	Yes
H2	Female Education Ban × High Edu. Exposure → Household Income Decline	-0.31	0.000	Yes
H3	Female Education Ban → Expectation Loss → Household Income Decline	-0.009	0.003	Yes
H4	Support Education → Household Income Decline	0.21	0.000	Yes

Source: Authors Computation from Smart PLS 4

The mediation effect results, shown in Table 5, dwell on the expectation loss as an intermediating mechanism in the correlation between the ban on female education ban and household income. The link between female education ban and the expectation loss is negatively significant ($\beta = -0.37$, $p < 0.001$), which means that female education ban affects the household expectations concerning the future earning ability of girls considerably. This aligns with Mohammadi *et al.* (2024), who observed rising stress and reduced well-being among affected girls, influencing household expectations. In turn, expectation loss is a negative and significant predictor of household income fall ($\beta = -0.24$, $p = 0.001$), confirming its role in the economic outcome's formation once again. Collectively, the statistical significance of these findings confirms an indirect effect, and thus confirm the mediation effect as hypothesized in H3.

Table 6. Mediation effect results

Mediation Path	β	p-value	Supported?
Female Education \rightarrow Expectation Loss	-0.37	0.000	Yes
Expectation Loss \rightarrow Household Income Decline	-0.24	0.001	Yes

Source: Authors Computation from Smart PLS 4

The moderation effect results shown in Table 6 obtain positively significant outcomes in both direct and interaction effect on support education. The direct impact of the support to the female education on the decrease in household income is positive and statistically significant ($\beta = 0.21$, $p = 0.041$). Moreover, the interaction term between female education and support education also attained significance ($\beta = 0.18$, $p = 0.006$), which makes the interaction term evidence of moderating effect. This implicates that the adverse effect of female education ban on household income in Afghanistan is enhanced among the supporters of female education strongly possibly because they value education only when stratified with long term economic prospects and feel the financial gain loss clearly when they are denied the same.

Table 7. Moderation effect results

Moderating Path	β	p-value	Supported?
Support Education \rightarrow Household Income Decline	0.21	0.041	Yes
Female Education \times Support Education \rightarrow Household Income Decline	0.18	0.006	Yes

Source: Authors Computation from Smart PLS 4

Predictive Power and Model Fit

Predictive Power

Table 8. Predictive power

Relationships	f^2	Effect	R^2	Adj R^2	Q^2
Female Education \rightarrow Household Income Decline	0.18	Moderate	0.48	0.46	0.39
Female Education \times High Edu Exposure \rightarrow Household Income Decline	0.12	Small			
Female Education \rightarrow Expectation Loss	0.16	Moderate	0.34	0.33	0.27
Expectation Loss \rightarrow Household Income Decline	0.10	Small			
Support Education \rightarrow Household Income Decline	0.07	Small			

Source: Authors Computation from Smart PLS 4

As indicated in the table 7 above, the model has a predictive relevance of 0.48 and 0.39 regarding the R^2 and Q^2 respectively which implies a strong predictive relevance of the model to the outcome construct household income decline. This means that the model explains almost half of the variance in the changes in household income and the Q^2 is significantly above the zero indication of excellent interpretation capabilities. It has also

been found that female education has a moderate effect on the loss of expectation which emphasizes on its explanatory value.

Model Fit

Standardized Root Mean Square Residual (SRMR) value in both the models is considerably less than the cutoff of 0.08 pointing in close correspondence between the observed and estimated covariance structures as shown in the table 6 below. Moreover, values of Normed Fit Index (NFI) are over 0.90 indicate the good fit of the model.

Table 8. Model fit

Criterion	Saturated Model	Estimated Model	Threshold
SRMR (Standardized Root Mean Square Residual)	0.052	0.059	0.08
NFI (Normed Fit Index)	0.921	0.910	0.90

Source: Authors Computation from Smart PLS 4

DISCUSSION

The descriptive results show clear economic strain following the ban on female education, and these patterns align closely with findings in recent literature. The significant drop in household income after the ban is consistent with Muhammadi and Ahmadzai (2023), who found that women's education contributes directly to household earnings and financial stability. The high percentage of households reporting financial stress (92.4%) reflects similar conclusions by Mohammadi *et al.* (2024), who noted increasing psychological pressure and reduced well-being among families affected by the restrictions. The fact that 68.7% of households resorted to additional work supports Hamidi (2024), who explains that many families had expected long-term financial support from daughters and now must compensate for that lost future income. The overwhelming support for girls' returns to school (97.1%) is in line with UNESCO (2023), which warns that keeping girls out of education will cause major long-term financial losses for Afghanistan.

The hypothesis testing results also match patterns identified in prior research. The negative and significant impact of the education ban on household income supports Becker (1993) and Schultz (1961), who argue that education builds human capital and leads to higher long-term earnings. The stronger negative effect for households with daughters who had higher levels of education before the ban is consistent with Najam *et al.* (2024), who show that women with more education earn significantly higher wages, meaning households lose more income potential when schooling is interrupted. Similarly, Hakimzai (2022) found that educated women contribute more to national productivity, so restricting them deepens economic decline.

The mediation findings also align with existing research. Expectation loss significantly connects the education ban to declines in household income, which reflects the findings of Farooq *et al.* (2025), who report that Afghan families link financial hardship to the loss of educational opportunities. Hamidi (2024) also supports this pattern by showing that disrupted expectations around daughters' future earnings intensify financial stress. Additionally, Mohammadi *et al.* (2024) found that the emotional and economic stress caused by the ban reduces household confidence in long-term financial prospects, consistent with this study's mediation results.

The moderation findings likewise reflect trends documented in recent studies. The positive and significant link between support for girls' education and perceived financial loss supports UNESCO (2023), which states that families who value education are more aware of long-term economic risks. The significant interaction between female education and support for education parallels Ullah *et al.* (2025), who argue that the ban increases inequality and vulnerability, especially among families who strongly believe in the value of schooling.

Finally, the model's strong predictive power confirms that female education is a key determinant of household income decline in Afghanistan. While previous studies such as Hakimzai (2022) and Easar *et al.* (2023) highlight the importance of female education for economic resilience, this study adds new evidence by quantifying how the education ban directly and indirectly affects household income through expectation loss and behavioral responses at the family level. By using household survey data rather than national estimates, the findings show how economic shocks are experienced inside families, not only at the macroeconomic level.

Taken together, this study makes an original contribution to the literature by shifting the focus from national-level projections and policy narratives to micro-level household economic outcomes. Unlike earlier research that mainly discussed political, social, or psychological effects, this study empirically demonstrates how the ban on girls' education reduces household income, weakens future financial planning, and increases economic vulnerability. These findings show that the consequences of restricting female education extend beyond schooling and labor markets and directly reshape household financial structures, offering new insight into how education policies affect family-level economic stability in conflict-affected settings.

CONCLUSIONS

This study shows that the ban on female education has created serious financial and emotional problems for Afghan families. The findings clearly show that education was not only a basic right for girls, but also a source of hope for many households. When girls were allowed to study, families believed they would one day earn money, help with daily costs, and support the home in difficult times. After the ban, many families lost part of their income and also lost the future plans they had built around their daughters' education. This change affected daily life, reduced their financial stability, and increased the pressure they felt in managing their responsibilities.

Families with daughters who were still studying when the ban was introduced felt the impact the hardest. Their income fell more quickly, mostly because they had believed their daughters would one day help the household and make life easier. Many of these families said their stress increased, and they had to adjust to new and unexpected challenges. Some people took on extra work, others borrowed money, and many had to change their daily routines just to manage basic needs. What they lost was not only income; they also lost the hopes they had for their daughters and the future they imagined for their family.

Another important finding is that almost all families still support the idea of girls returning to school. This shows that Afghan families understand the importance of education based on their own experiences. They know that schooling helps the girl herself, but also strengthens the family as a whole. The strong support from respondents shows that education is seen as a practical way to improve life, increase income, and protect the family from future hardships. Even during difficult times, the belief in the value of education remains strong among households.

Beyond documenting hardship, this study makes a new contribution to the literature by providing direct household-level evidence on how the education ban affects income, financial stress, and future economic expectations. Unlike many earlier studies that focus on national statistics or policy analysis, this research shows how the loss of girls' education is experienced inside families, where economic decisions are made and financial pressure is felt most strongly. By linking education restrictions to income decline through expectation loss, the study offers a clearer explanation of the economic mechanism through which the ban affects households.

The findings also have important policy implications. Governments, humanitarian agencies, NGOs, and international organizations working on Afghanistan should recognize that restricting girls' education creates long-term economic damage at the family level. Policies and programs that support alternative learning opportunities, income-generating activities for affected households, and financial assistance for families with educated daughters can help reduce economic pressure. Supporting girls' education should be viewed not only as a human rights issue, but also as an economic intervention that protects household welfare and reduces long-term poverty.

Although this study focuses on Afghanistan, its findings are relevant to other fragile and conflict-affected contexts where girls' education is restricted. The research model and household-level approach used in this study can serve as a framework for examining similar education bans or disruptions in other regions. Understanding how education policies affect family income and expectations can help policymakers and researchers design better responses in comparable settings.

This study has some limits. Since the survey was done online, families in distant areas without internet access could not take part, so their situations are not included. The research also looks at only one point in time, which means it cannot show how the economic effects of the ban may change in the future. Future research can build on this study by using longitudinal data, including more remote communities, and examining additional outcomes such as mental health, community resilience, and long-term employment prospects for young women. Even with these limits, the findings clearly show that keeping girls out of school creates serious economic challenges for families and weakens their ability to plan for a stable and secure future.

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