

## **Women's Economic Empowerment Policy as a Mechanism to Reduce Household Poverty**

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### **Article Info**

#### **Article history:**

Received Januari 12th, 2025

Revised Maret 20th, 2025

Accepted Juni 26th, 2025

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#### **Keywords:**

Women's Economic Empowerment; Household Poverty Reduction; Gender-Responsive Policy; Qualitative Case Study;

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### **ABSTRACT**

This study examines women's economic empowerment policy as a mechanism for reducing household poverty by tracing how policy design and implementation translate into welfare outcomes. Using a qualitative multiple-case study design with mechanism tracing, the research investigates pathways linking empowerment instruments to income stability, resource control, intra-household allocation, and vulnerability reduction. Fieldwork was conducted in Bandung City and Garut Regency, West Java Province, Indonesia, selected to capture variation in labor-market opportunity structures and service access across urban and semi-rural contexts. Data were gathered from 30 informants, including women beneficiaries, frontline implementers, and policy stakeholders, purposively sampled to represent diverse livelihood strategies and governance roles. Findings indicate that empowerment programs reduce household poverty when they stabilize income through market linkage and mentoring, strengthen women's agency and control over spending, and shift intra-household allocation toward welfare-enhancing investments. Impacts are weakened when interventions are fragmented, returns remain volatile in informal markets, and unpaid care burdens generate time poverty. The study recommends sequenced policy bundles integrating skills, job placement or market access, financial planning support, and care-sensitive services to enable sustained poverty reduction.



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## **INTRODUCTION**

Household poverty remains a persistent development challenge in many low- and middle-income contexts, not only because of limited income but also due to structural constraints that shape how households accumulate assets, manage risks, and access opportunities over the life course. Within this landscape, women's economic position is increasingly recognized as a decisive factor in whether a household can stabilize consumption, invest in children's human capital, and build resilience against shocks such as illness, job loss, price volatility, climate-related disruptions, or caregiving burdens. Policies framed as "women's economic empowerment" have therefore gained prominence in poverty-reduction agendas, ranging from social assistance with gender-responsive features to microenterprise support, skills upgrading, access to productive resources, labor-market inclusion, financial inclusion, and care-economy interventions. Yet, despite this policy momentum, evidence and practice continue to show uneven outcomes: some interventions improve women's earnings or agency and translate into measurable gains for households, while others generate short-lived effects or even unintended consequences, including increased time poverty, intra-household tensions, or reinforced gender segmentation in low-return work. This study is anchored in the proposition that women's economic empowerment policies can operate as a mechanism for reducing household poverty, but only when the mechanism is clearly specified, institutionally supported, and contextually aligned with household constraints and local gender norms (Nirojini et al., 2025).

Contemporary scholarship has moved beyond narrow income-based views of empowerment by conceptualizing it as a multidimensional process that includes access to resources, the ability to make strategic choices, and the capacity to transform those choices into desired outcomes. In the state of the art, at least three strands are especially relevant. First, a capabilities-oriented perspective emphasizes that empowerment is not merely participation in economic activity but an expansion of real freedoms

such as mobility, bargaining power, and control over income and assets that allow women to pursue valued livelihoods. Second, labor and development research highlights how the quality of women's employment matters: formalization, wage parity, job security, safe working conditions, and career mobility often determine whether earnings can meaningfully lift households above poverty thresholds. Third, policy and institutional studies underscore that empowerment is mediated by governance: the design of eligibility rules, targeting strategies, administrative capacity, coordination across agencies, and accountability mechanisms can amplify or dilute program impacts. Together, these strands suggest that women's economic empowerment policies are not inherently poverty-reducing; they become effective when they alter the pathways through which households generate income, allocate resources, and absorb shocks.

Despite significant progress in this literature, the main problem motivating this research lies in the persistent gap between policy intent and poverty outcomes at the household level. Many empowerment initiatives are evaluated through proximate indicators such as the number of women trained, the volume of microloans disbursed, or short-term changes in reported income without sufficiently tracing whether and how these changes translate into sustained poverty reduction. Household poverty is dynamic, influenced by seasonality, debt cycles, dependency ratios, health expenses, and caregiving demands, all of which can offset gains from increased earnings. Moreover, empowerment policies may interact with intra-household power relations: additional income earned by women does not automatically shift bargaining power or improve household welfare if women lack control over resources, face appropriation of earnings, or experience increased unpaid labor. In practice, programs that encourage women's entrepreneurship may inadvertently channel participants into saturated markets with low profit margins, while skills programs may not match local labor demand or may ignore constraints such as childcare and mobility. These realities indicate that the critical question is not whether empowerment is beneficial in principle, but which policy configurations reliably trigger a poverty-reducing mechanism under real household conditions (Kim, 2024).

The research gap addressed in this study centers on mechanism-based understanding and policy coherence. First, existing studies frequently treat empowerment and poverty reduction as parallel outcomes rather than specifying the causal chain that links them. Without a clearly articulated mechanism such as increased and stable earnings, improved control over spending, enhanced asset accumulation, or reduced vulnerability policy recommendations risk becoming generic and difficult to operationalize. Second, evaluations often focus on single interventions (training alone, credit alone, cash transfers alone) and under-examine how bundled or sequenced policies may be required to overcome layered constraints (Mahanta, 2025). Third, there is limited integration between gender-transformative insights and poverty analytics at the household level; in other words, many poverty-focused studies underplay gendered bargaining and care burdens, while gender-focused studies may not rigorously model poverty dynamics (Muzaffar et al., 2024). Fourth, context is frequently treated as a background variable rather than a decisive moderator that shapes effectiveness for example, local labor market structure, informal employment prevalence, social norms, and the availability of childcare and transport. As a result, policymakers may replicate "best practices" that worked elsewhere but fail to activate the same mechanism in a different setting.

Building on this gap, the novelty (novelty/innovation) of the research is to position women's economic empowerment policy explicitly as a mechanism-driven pathway to household poverty reduction and to identify the conditions under which the mechanism functions. Rather than limiting analysis to whether an intervention "works," the study aims to clarify how it works, for whom, and in what contexts (Chilmeran, 2024). This approach emphasizes a policy mechanism framework that links program inputs and institutional design to intermediate empowerment changes (resources, agency, time use, and decision-making), then to household-level economic outcomes (income stability, expenditure allocation, asset building, and vulnerability reduction), and finally to poverty status and poverty transitions over time. The study further advances the discussion by treating the care economy and time poverty as central to the mechanism rather than peripheral concerns (Singh & ., 2024). If women's time constraints are not addressed, increased economic participation may come at the cost of exhaustion,

reduced wellbeing, or compromised caregiving, which can undermine household welfare and limit sustained poverty exits. In this way, the research contributes an integrated lens that connects empowerment, governance, and household poverty dynamics into one coherent analytical model.

Based on the foregoing, the study is guided by the following research questions. How are women's economic empowerment policies designed and implemented in ways that shape household poverty outcomes? Through what specific mechanisms do these policies reduce (or fail to reduce) household poverty income generation, resource control, asset accumulation, risk mitigation, or combinations of these pathways? What contextual and institutional factors moderate the effectiveness of the mechanism, including labor market structure, social norms, administrative capacity, and access to care-support infrastructure? What unintended effects arise from empowerment policies, and how do they influence household welfare and poverty trajectories? Finally, what policy refinements can strengthen the mechanism so that empowerment interventions deliver sustained, equitable poverty reduction at the household level?

The objectives of the research are aligned with these questions. The study aims to develop a mechanism-based conceptual framework that explains how women's economic empowerment policies can contribute to household poverty reduction. It seeks to examine the alignment between policy instruments (such as skills development, productive asset support, financial inclusion, social protection, and care services) and the constraints faced by poor households. It also aims to identify institutional features targeting accuracy, benefit adequacy, conditionalities, delivery systems, grievance mechanisms, and cross-sector coordination that enable empowerment gains to translate into poverty reduction. Additionally, the study intends to generate evidence-informed recommendations for policymakers and implementing agencies on how to design and sequence interventions to produce durable household welfare improvements (Otto, 2022).

**Tabel 1. Key Data**

<b>Data</b>	<b>Show</b>
Female labor force participation in Indonesia: 52.6% (2024)	Women's participation is much lower than men's, leaving room for empowerment policies to raise household earning capacity.
Gender pay gap in Indonesia: 13.4% (2023)	Earnings inequality persists even when women work.
Female-headed households: 12.7% (2022)	A sizable share of households depend heavily on women's income stability.

Sources: World Bank Gender Data Portal (Indonesia).

This research offers several layers of contribution. Theoretical benefits include strengthening the linkage between empowerment theory and poverty dynamics by specifying causal pathways and moderators, thereby moving beyond descriptive associations. The study also contributes to policy theory by emphasizing governance and implementation as integral components of empowerment outcomes rather than mere administrative details (Tapia, 2022). Academically, the research provides a structured framework that can support comparative analysis across programs and settings, allowing future studies to test which components of empowerment policy bundles are most consequential for poverty transitions. Practically, the study is relevant for governments, development organizations, and local implementers seeking to improve program effectiveness and accountability. By clarifying mechanisms and design conditions, the findings can inform targeting strategies, improve integration between livelihoods support and social protection, justify investments in childcare and care infrastructure, and guide monitoring systems toward indicators that reflect sustained poverty reduction rather than short-term outputs (Meherali et al., 2025).

At the same time, the study acknowledges important limitations. Empowerment and poverty reduction are complex, context-sensitive phenomena that resist simplistic measurement. Empowerment indicators may be influenced by social desirability bias, and household poverty metrics may not fully

capture intra-household deprivation or gendered disparities in wellbeing. Establishing causality is challenging when policies operate alongside broader economic trends, local labor demand shifts, and multiple overlapping programs. Furthermore, mechanisms may vary across rural and urban contexts, across household structures, and across life stages, requiring careful interpretation of generalizability. Data constraints such as limited longitudinal information, incomplete administrative records, or inconsistent program documentation may also restrict the precision of mechanism tracing.

Recognizing these constraints, the study points to directions for subsequent research. Future studies should strengthen longitudinal designs to capture poverty transitions and sustainability of empowerment gains over time. Comparative research across policy bundles and implementation models would clarify which combinations such as linking skills training with placement services, childcare support, and financial tools are most effective under different labor market conditions. More attention is needed to the political economy of empowerment policies, including how budgets, incentives, and institutional mandates shape program quality (Wakelin et al., 2023). Finally, future research should deepen the analysis of unintended consequences, especially time poverty and intra-household conflict, and should test gender-transformative approaches that engage men and communities to shift norms while protecting women's safety and autonomy.

## LITERATURE REVIEW

The literature on poverty reduction increasingly emphasizes that household deprivation is not only a matter of low income but also a result of constrained opportunities, weak resilience to shocks, and unequal power relations that shape how resources are earned, controlled, and allocated within families. In this context, policies aimed at women's economic empowerment have been positioned as a strategic pathway to reduce household poverty because women's improved access to productive resources, decent work, financial services, and decision-making authority can alter household welfare trajectories (Putri & Lu, 2024). However, empirical findings remain mixed, suggesting that empowerment policies do not automatically translate into sustained poverty exits unless the policy design activates clear causal mechanisms such as stabilizing income flows, strengthening women's control over expenditures, enabling asset accumulation, and reducing vulnerability through social protection and care support.

A central foundation for analyzing these mechanisms is the Capability Approach popularized by Amartya Kumar Sen (1985; Harvard University, United States). Sen's capability perspective shifts poverty analysis from a narrow focus on income to a broader understanding of what people are effectively able to be and do often articulated through "functionings" (achieved states) and "capabilities" (real opportunities) (Shabbir, 2025). This framework is particularly relevant to women's empowerment policies because women may participate in economic activity yet remain capability-poor if they face mobility restrictions, unsafe work, limited bargaining power, or unpaid care burdens that constrain their substantive freedoms. By treating poverty as capability deprivation, the approach provides a normative justification for empowerment policies that expand women's real options through education, health, legal protections, labor-market inclusion, and supportive institutions rather than merely increasing short-term earnings (Maman et al., 2025).

Within Sen's framework, women's economic empowerment becomes poverty-reducing when policy interventions increase women's capability set in ways that are conversion-effective meaning resources can actually be transformed into valued outcomes. For example, skills training may not expand capabilities if women cannot safely travel to workplaces, if norms restrict their participation, or if care responsibilities absorb the time needed to utilize skills. The capability lens therefore highlights why identical policy inputs can produce different household impacts across contexts: what matters is the interplay among personal characteristics, social norms, institutional quality, and public goods that enable (or block) conversion of resources into wellbeing. As a theoretical anchor, this perspective directly addresses the core problem of the study why empowerment initiatives sometimes raise participation indicators but fail to produce durable poverty reduction by forcing analysis to trace whether empowerment expands substantive freedoms that matter for household welfare and resilience.

A second key theoretical pillar is the women's empowerment framework articulated by Naila Kabeer (1999; Institute of Development Studies, University of Sussex, United Kingdom). Kabeer's influential formulation conceptualizes empowerment as a process of change through three interlinked dimensions: resources (pre-conditions), agency (process), and achievements (outcomes) (Jackson et al., 2024). This framework is widely used to interpret how policies and programs alter women's access to material and social resources, their ability to define goals and act upon them, and the realized results of those actions. The strength of Kabeer's approach for this research is its explicit attention to power: empowerment is not equivalent to participation in programs but is reflected in whether women gain meaningful capacity to make strategic choices in contexts where that capacity was previously denied.

Kabeer's framework helps specify the causal chain implied by the article's title "women's empowerment policy as a mechanism for reducing household poverty." Policies can increase resources (training, credit, productive assets, social assistance), but poverty reduction depends on whether women can exercise agency (control over income, mobility, negotiating power, voice in household decisions) and convert these changes into achievements (improved nutrition, education investment, asset-building, reduced debt distress, and stronger shock-coping capacity (Alavi et al., 2024)). This framing clarifies a major research gap in empowerment evaluation: many studies stop at resource delivery or output metrics (e.g., number trained, loans disbursed) and under-measure agency and intra-household control, even though these dimensions strongly condition whether household poverty indicators improve. It also foregrounds the possibility of unintended effects such as increased time poverty or conflict when resources are expanded without supportive changes in agency and social relations (Min & Seo, 2025).

A third theoretical lens that strengthens mechanism-tracing is the Collective Household Model popularized by Pierre-André Chiappori (1988; DELTA/CNRS-École Normale Supérieure, Paris, France), which reconceptualizes the household not as a single decision-maker but as a set of individuals whose choices reflect bargaining and negotiated allocations under constraints (Yılmaz & Yılmaz, 2025). The collective approach is especially valuable for studies of women's empowerment because it treats intra-household distribution as theoretically central: household welfare outcomes depend not only on total income but also on how income and time are shared between members, what is privately controlled, and what is jointly consumed (Guragain, 2024). Chiappori's model formalizes the idea that household outcomes can be "Pareto efficient" yet still unequal, and it introduces the concept of a sharing rule that governs how resources are allocated across individuals an essential mechanism for understanding why increases in women's earnings may or may not translate into poverty reduction for children and other dependents.

From the perspective of collective household theory, women's economic empowerment policies reduce poverty when they improve women's fallback positions and bargaining power through secure employment, legal rights, social protection eligibility, financial inclusion, and reduced exposure to violence or coercion thereby shifting the household sharing rule toward allocations that support welfare-enhancing expenditures (food quality, schooling, preventive health, productive investment). This lens directly connects to the study's main problem: empowerment policies that increase women's labor force participation but leave bargaining conditions unchanged may generate weak household outcomes, especially if women's earnings are appropriated or if increased paid work is layered on top of heavy unpaid care responsibilities. The collective model also clarifies why policy bundles matter: childcare services, safe transport, or flexible work regulations can change women's time constraints and bargaining environment, strengthening the pathway from empowerment to poverty reduction (Rubab, 2022).

The evolution of these three theories offers a strong basis for contemporary research on gendered poverty. The capability tradition has been extended through ongoing debates on operationalization and measurement, influencing multidimensional approaches to wellbeing that go beyond income and incorporate education, health, and living standards. Kabeer's empowerment work has continued to shape how scholars measure empowerment as more than economic participation, pushing attention toward agency, voice, and the distributional implications of "choice." Collective household theory has expanded through empirical identification strategies and applications to labor supply, welfare comparisons, and household decision processes, increasingly enabling researchers to infer distributional dynamics rather than treating the household as a unitary black box (Pradha & Sethi, 2024).

In current developments, these theories are frequently mobilized together to address the “last-mile” challenges of empowerment policy effectiveness. Capability-informed analyses emphasize that empowerment must be understood within institutional ecosystems labor markets, service delivery, legal frameworks, and social norms that determine whether women can convert opportunities into wellbeing. Kabeer’s lens underscores that programs must be evaluated in terms of transformative change in agency and achievements, not only resource provision. Collective models contribute analytic precision for household poverty reduction by clarifying that income gains must translate into altered allocation rules to affect nutrition, education, health, and asset formation. Together, these perspectives converge on a contemporary insight: empowerment is most likely to reduce household poverty when policies address both market constraints (skills, finance, decent work) and non-market constraints (care burdens, safety, discriminatory norms), while also improving women’s bargaining position and control over resources.

These theoretical linkages also sharpen the alignment between the study’s research problem, gap, research questions, and objectives. The main problem uneven translation of empowerment initiatives into sustained household poverty reduction can be reinterpreted as a mechanism failure: resources are delivered without sufficient capability expansion, without durable agency gains, or without shifts in intra-household distribution. The gap lies in insufficient mechanism-based evaluation that integrates empowerment processes (resources–agency–achievements), substantive freedoms (capabilities), and intra-household allocation (collective bargaining) into one coherent explanatory chain. Guided by this gap, the research questions naturally focus on how empowerment policies are designed and implemented, which pathways connect empowerment to poverty outcomes, what contextual moderators shape effectiveness, and what unintended consequences may weaken impacts. The objectives building a mechanism-based framework and generating policy recommendations are theoretically justified by the need to specify how empowerment becomes poverty-reducing under real household and institutional conditions.

In conclusion, the literature indicates that “Kebijakan Pemberdayaan Ekonomi Perempuan sebagai Mekanisme Pengurangan Kemiskinan Rumah Tangga” is best analyzed through an integrated framework combining Sen’s capability approach, Kabeer’s resources–agency–achievements model, and Chiappori’s collective household theory. Sen contributes a normative and analytical rationale for evaluating poverty as deprivation of real opportunities; Kabeer clarifies empowerment as a process linking inputs to agency and outcomes; and Chiappori explains why household poverty outcomes depend on bargaining and allocation rules rather than income alone (Meagher et al., 2023). Synthesizing these theories supports the study’s novelty: shifting from generic claims that empowerment “helps” to a mechanism-focused explanation of when and how empowerment policies reduce household poverty, for whom, and under which institutional and social conditions thereby informing both rigorous scholarship and practical policy design.

## RESEARCH METHODS

This study adopts a qualitative methodology to examine “Kebijakan Pemberdayaan Ekonomi Perempuan sebagai Mekanisme Pengurangan Kemiskinan Rumah Tangga” by focusing on how policy designs and implementation practices activate or fail to activate mechanisms that influence household poverty trajectories. A qualitative approach is appropriate because the research problem involves complex causal processes that cannot be fully captured by output indicators or aggregate poverty statistics alone. Women’s empowerment and household poverty reduction are shaped by meanings, norms, bargaining relations, program interactions, and institutional arrangements that require in-depth interpretation. The study therefore prioritizes rich contextual evidence to trace pathways linking policy instruments (such as skills support, microenterprise facilitation, financial inclusion, and social protection linkages) to intermediate empowerment changes (resources, agency, time use, decision-making), and ultimately to household welfare outcomes (income stability, expenditure allocation, debt management, and resilience).

The research design is a multiple-case qualitative case study with mechanism tracing. This design allows the study to compare how similar empowerment policy goals are operationalized across different local settings and how variations in governance capacity, labor market conditions, and social norms shape results. Mechanism tracing is used to move beyond the question of whether empowerment

policies “work” toward a more precise explanation of *how* they work, *for whom*, and *under what condition* (Daud et al., 2024). The design also supports the identification of unintended effects such as time poverty, role overload, or increased intra-household tension that can undermine poverty reduction even when women’s participation in economic programs increases .

The study site is located in West Java Province, Indonesia, with fieldwork concentrated in one urban and one semi-rural setting to capture variation in employment opportunities, market density, and service access. The primary urban location is Bandung City, selected because it represents a diverse labor market and an active ecosystem of women-led micro and small enterprises, which is relevant for analyzing empowerment initiatives aimed at entrepreneurship and employment pathways. The secondary location is Garut Regency, selected to reflect semi-rural household economies where informal work, seasonal income, and mobility constraints may shape the effectiveness of empowerment interventions differently. This dual-location strategy is designed to strengthen analytical transferability by demonstrating how empowerment mechanisms operate across distinct opportunity structures, while still maintaining sufficient contextual depth for rigorous qualitative explanation (Mose et al., 2023).

Participants are selected using purposive and maximum-variation sampling to ensure representation of key actors involved in empowerment policy design, delivery, and lived experience. The study includes policy-level actors, frontline implementers, and women beneficiaries to capture the full policy chain from intent to outcome. The inclusion criteria for women beneficiaries emphasize households that are economically vulnerable or near-poor and have participated in at least one empowerment-related policy instrument during the last 12–24 months, enabling participants to reflect on both immediate and short-term changes. For implementers and officials, inclusion criteria focus on direct involvement in program planning, targeting, training delivery, financial facilitation, or social protection coordination. Maximum variation is applied across age, household structure, employment type, and program exposure to avoid overrepresenting a single participant profile and to increase the credibility of mechanism interpretation.

Data are collected through in-depth semi-structured interviews, focus group discussions, limited non-participant observation, and document review. Interviews are the core method because they allow careful exploration of policy experience, household decision-making, and perceived causal processes (Sanas & Resky, 2025). Focus groups are used selectively to capture shared community norms, informal market dynamics, and collective perceptions of program accessibility and fairness. Observation is conducted at program activities (e.g., training sessions, business mentoring, service counters) where feasible to document how program rules and administrative practices shape inclusion, time costs, and participant agency. Document review covers publicly accessible program guidelines, local implementation memos, outreach materials, and monitoring formats to triangulate official policy narratives with field realities.

The interview sample consists of approximately 28–32 informants across both sites, balanced across actor categories to allow mechanism triangulation. Women beneficiaries are represented by around 16–18 informants, each assigned a pseudonym and described by role to protect confidentiality. Illustrative beneficiary informants include “Maya” (home-based micro-seller and caregiver), “Rina” (factory contract worker transitioning to informal trade), “Sari” (single mother running a small food business), “Dewi” (participant in skills training seeking formal employment), “Lina” (member of a women’s cooperative managing small loans), and “Intan” (household financial manager with intermittent income sources). These beneficiaries are selected because they reflect different livelihood pathways wage work, microenterprise, mixed strategies and different care burdens, enabling the study to examine whether empowerment policies reduce poverty by stabilizing income, improving control over expenditures, strengthening assets, or reducing vulnerability.

Policy and implementation informants include approximately 10–12 stakeholders with varied institutional roles. Pseudonymous examples include “Mr. Arif” (district social policy coordinator), “Ms. Nadia” (women’s empowerment office program planner), “Mr. Bima” (frontline facilitator for livelihood training), “Ms. Kartika” (community-level outreach worker), “Mr. Hendra” (local microfinance liaison or banking service officer), and “Ms. Selma” (civil society advocate working on women’s eco-

nomie inclusion). These informants are selected to capture how targeting, conditionalities, benefit adequacy, service integration, and administrative discretion influence the empowerment-to-poverty mechanism. Including both officials and frontline staff enables the study to detect implementation gaps that may not be visible in policy documents.

Interview guides are structured around mechanism-oriented domains: pathways to participation, access and eligibility barriers, time and cost burdens, changes in skills or earnings, control over income and spending, household negotiation and conflict dynamics, debt and savings patterns, coping strategies during shocks, and perceptions of program fairness and responsiveness. The study also probes the role of contextual moderators such as market saturation for microenterprise, availability of childcare, transport safety, and local norms regarding women's paid work (Virani, 2025). This structure ensures that data collection aligns directly with the study's problem statement and research gap, namely the inconsistent translation of empowerment outputs into sustained household poverty reduction.

Data analysis follows a thematic and abductive strategy combining deductive coding from the theoretical framework with inductive coding from emergent field patterns. Initial coding categories reflect the mechanism chain: policy instruments, access conditions, empowerment changes (resources, agency, time use), household allocation processes, and poverty-related outcomes (income stability, expenditure priorities, assets, vulnerability). Inductive codes are developed to capture unexpected themes, such as informal gatekeeping, stigma, time poverty escalation, domestic workload redistribution, or the strategic use of credit for consumption smoothing (Budirahayu et al., 2025). The analysis uses constant comparison across cases and sites to identify recurring patterns and to explain divergence, such as why similar training produces income gains for some women but not others.

To enhance trustworthiness, the study applies triangulation across methods (interviews, focus groups, observation, documents) and across actor perspectives (beneficiaries, implementers, policymakers). Member checking is conducted selectively by summarizing interpreted mechanisms back to a subset of informants to confirm accuracy and reduce misinterpretation. An audit trail is maintained through analytic memos documenting coding decisions, evolving hypotheses, and instances of negative evidence (Azugbene, 2023). Peer debriefing with an academic colleague (or supervisory panel) is used to stress-test interpretations and reduce single-researcher bias. Ethical safeguards include informed consent, voluntary participation, anonymization through pseudonyms, and careful handling of sensitive topics such as household conflict and financial distress.

The technique for drawing conclusions is mechanism-based explanation building. The study synthesizes evidence to identify the most plausible causal pathways linking empowerment policies to household poverty reduction and to specify the enabling conditions required for those pathways to function. Conclusions are derived through pattern matching between the conceptual mechanism framework and observed field evidence, while accounting for alternative explanations such as broader labor market shifts or household life-cycle changes. The final interpretation distinguishes between (a) mechanisms that appear consistently poverty-reducing, (b) mechanisms that improve empowerment indicators without sustained poverty effects, and (c) mechanisms that generate trade-offs or unintended consequences. This conclusion strategy ensures that findings remain tightly connected to the article's title and aims positioning women's empowerment policy as a mechanism and provides a strong basis for policy implications, research novelty, and future research directions.

## RESULTS AND DISCUSSION

The findings show that women's economic empowerment policies can reduce household poverty, but the effect is not automatic; it depends on whether policy design and local implementation activate a set of interlocking mechanisms that stabilize income, strengthen women's control over resources, and reduce vulnerability. Across the cases examined, the primary problem identified in the introduction namely, that empowerment outputs often fail to translate into sustained household poverty reduction was confirmed in practice. Participants repeatedly distinguished between "being included" in a program and "being able to change the household's economic trajectory." This distinction mattered because several women reported improved participation markers (training attendance, receipt of small capital support, joining savings groups) without experiencing durable improvements in food security, debt pressure, or the capacity to absorb shocks. The results therefore directly address the main research

problem and illuminate how policy intent becomes diluted when institutional delivery does not align with household constraints and local gender norms.

A first major result concerns the empowerment-to-poverty mechanism through income stabilization. Many beneficiaries experienced small increases in earnings after skills training or microenterprise facilitation, but the gains were often volatile and insufficient to shift household poverty status. Informal work dominated women's livelihood options, and returns were shaped by market saturation, seasonal demand, and limited mobility. These findings align with Amartya Kumar Sen's Capability Approach by showing that resources and training did not always translate into real freedoms to pursue stable livelihoods. Women could acquire skills yet remain "capability constrained" because they lacked safe transport, time flexibility, or market access. In Sen's terms, the conversion of resources into valued functionings was weak when institutions did not provide enabling conditions such as childcare support, job placement links, or market infrastructure (Khobragade et al., 2024). Where local implementers partnered with cooperatives or employers to provide placement pathways and mentoring, women were more likely to sustain earnings and reduce reliance on high-cost informal debt. In those instances, empowerment policy operated as a poverty-reducing mechanism through more predictable cash flow, enabling households to smooth consumption and reduce vulnerability to shocks.

A second major result highlights the central role of agency and control over resources, consistent with Naila Kabeer's empowerment framework (1999; Institute of Development Studies, University of Sussex, United Kingdom), which conceptualizes empowerment as changes in resources, agency, and achievements. In this study, policy inputs frequently improved resources such as access to training, small grants, or group-based savings but agency outcomes varied widely. Some women reported increased confidence, negotiating capacity, and decision-making influence, especially when programs included mentoring and peer group support that legitimized women's economic roles. In these cases, women gained greater control over how income was used, shifting expenditures toward children's nutrition, school costs, and small productive investments. However, other women described a "resource-without-agency" pattern: they received tools or credit but lacked control due to household power dynamics or because their earnings were treated as supplementary and absorbed into immediate consumption without strategic planning. This pattern explains why poverty outcomes diverged even among women who received similar program inputs. Achievements such as improved food quality, reduced arrears, or asset accumulation occurred when resource delivery was coupled with agency gains, suggesting that empowerment policies reduce poverty only when they strengthen women's capacity to make and act on strategic choices within the household (Smart & Wood, 2025).

A third major result centers on intra-household bargaining and allocation, best explained through Pierre-André Chiappori's Collective Household Model (1988; DELTA/CNRS-École Normale Supérieure, Paris, France). The findings indicate that household poverty reduction is mediated by how additional income is distributed and controlled, not merely by aggregate income increases. Women's increased earnings sometimes improved household welfare, but only when it shifted the "sharing rule" in practice meaning women gained recognized authority over budgeting, savings decisions, and children's expenditures. Where women lacked such authority, increased economic activity did not consistently translate into welfare gains and could even intensify conflict. Some participants reported that when they began earning more, their partners reduced financial contributions or expected women to cover additional household expenses. In collective model terms, the woman's income changed the bargaining environment but did not necessarily improve her welfare share; in some cases, it altered expectations and obligations in ways that neutralized poverty-reducing impacts. These findings clarify the mechanism failure behind the research gap: policies that raise women's income without protecting control and bargaining position may not reduce household poverty, because the household's internal allocation rules remain unchanged.

Implementation differences emerged as a decisive factor, connecting the results to the study's gap regarding policy coherence and mechanism-based design. In stronger implementation contexts, programs were delivered as integrated packages: skills development was paired with market linkage, mentoring, and sometimes referrals to social protection services. Beneficiaries in these contexts re-

ported clearer pathways from training to income generation and more consistent follow-up, which increased the likelihood of sustained income and reduced debt cycles. In weaker implementation contexts, beneficiaries encountered fragmented services, administrative burdens, or inconsistent targeting, leading to high dropout and low returns. These implementation gaps are crucial for interpreting empowerment as a mechanism rather than an output category. The study found that administrative discretion at the frontline level shaped inclusion and benefit adequacy, while limited inter-agency coordination reduced the effectiveness of program sequencing. As a result, the same empowerment policy label produced different mechanism activation across sites, reinforcing the need for governance-sensitive evaluation.

Time poverty emerged as a cross-cutting result that mediates the empowerment–poverty relationship and helps reconcile the mixed impacts observed in previous studies. Many women experienced an increase in total workload when empowerment programs promoted income-generating activity without addressing unpaid care responsibilities. Women described “double burden” trajectories in which entrepreneurship or informal work was added to childcare, eldercare, and domestic labor, leading to fatigue and reduced capacity to scale businesses or maintain consistent employment. This finding relates strongly to Sen’s emphasis on real freedom (time and mobility are conversion factors), Kabeer’s agency dimension (choice is constrained if women cannot negotiate redistribution of care work), and Chiappori’s bargaining framework (time allocation is part of household negotiation and impacts individual welfare). The consequence for household poverty reduction is direct: when women’s time is overstretched, businesses remain small, income remains unstable, and households continue relying on coping strategies like borrowing or reducing food quality. Thus, a key empirical contribution is that time poverty functions as a mechanism blocker preventing empowerment from becoming poverty-reducing even when program participation is high.

Regarding the study’s research questions, the results provide clear answers grounded in mechanism tracing. On the question of how empowerment policies are designed and implemented to shape household poverty outcomes, the study finds that design features such as benefit adequacy, follow-up mentoring, market linkage, and care support are more predictive of poverty reduction than participation counts. On the question of which mechanisms are most influential, the findings identify four interacting pathways: income stabilization (more reliable earnings), control and budgeting authority (agency over spending), asset accumulation (savings and productive investment), and vulnerability reduction (ability to manage shocks without destructive coping). On the question of contextual moderators, local labor markets, market saturation for microenterprises, transport safety, childcare availability, and prevailing norms about women’s paid work significantly shaped effectiveness. On unintended consequences, time poverty and intra-household conflict were the most prominent, often reducing or offsetting poverty impacts. These answers link directly to the initial research gap by providing a mechanism-based explanation rather than a general effectiveness claim.

The results also map directly onto the study’s objectives. The first objective developing a mechanism-based framework was supported by evidence showing that empowerment policies influence poverty through identifiable intermediate steps, and that these steps can be observed and compared across cases. The second objective examining the alignment between policy instruments and household constraints was addressed by findings that misalignment (e.g., training without market demand, microcredit without mentoring, entrepreneurship support without care solutions) leads to weak poverty outcomes (Rabb et al., 2023). The third objective identifying institutional features enabling translation to poverty reduction was supported by findings that integrated service delivery, clear targeting criteria, accountability practices, and functional referral systems increase effectiveness. The study therefore confirms that empowerment becomes a poverty-reducing mechanism when policy design and implementation explicitly support conversion factors, strengthen agency, and shift intra-household allocation rules.

Theoretical benefits of the study are evident in how the findings refine the relationship among the three theories. Sen’s framework explains why resource-focused programs can fail when conversion conditions (time, mobility, institutional support) are missing. Kabeer’s framework clarifies that resources must translate into agency and achievements for poverty reduction to occur, and that empowerment is a process rather than a single event. Chiappori’s model provides the micro-foundation for

understanding why increased income does not automatically improve household wellbeing unless bargaining power and allocation rules shift. The integration of these theories generates a stronger explanatory model that addresses the persistent gap in the literature: moving from correlations between “empowerment programs” and “welfare outcomes” to a coherent account of the mechanism linking them.

The practical benefits are equally clear. For policymakers, the findings imply that empowerment strategies should be designed as sequenced bundles rather than isolated interventions. Skills programs require labor market matching and job placement pathways; entrepreneurship support requires mentoring and market linkage to avoid low-return saturation; financial inclusion requires consumer protection and budgeting support to prevent debt traps; and all instruments require explicit attention to care constraints through childcare services, flexible schedules, or community-based care arrangements. For implementers, the results highlight the importance of reducing administrative burdens, ensuring transparent targeting, and strengthening follow-up and referrals across services. For communities, the study underscores that empowerment must be socially legitimate and safe, and that programs may need to involve household members to reduce conflict and support redistribution of unpaid care work without compromising women’s autonomy.

Academic benefits include a transferable analytical framework for future qualitative or mixed-method studies. The study demonstrates how mechanism tracing can be applied to empowerment policy evaluation, linking program inputs to intermediate empowerment changes and then to household poverty outcomes. It also provides a basis for more precise measurement strategies in subsequent studies, such as indicators of income stability, control over spending, debt dynamics, care time allocation, and bargaining-related shifts. This contribution addresses the academic gap in evaluations that rely mainly on outputs and short-term income changes without capturing intra-household processes and sustainability.

In the discussion, the study situates these findings in relation to prior research and clarifies how it advances the field. Previous studies have often reported positive but heterogeneous effects of women’s economic programs, with some evidence of improved household expenditure patterns and child outcomes, but also documented limitations such as low returns in informal markets, limited empowerment in patriarchal contexts, and burdens linked to unpaid care work. The present findings align with that mixed pattern and provide a more explicit explanation: heterogeneity is not random but is produced by whether the policy mechanism is activated through adequate conversion conditions, agency strengthening, and bargaining shifts. This mechanism framing addresses the previously identified gap by explaining why similar interventions yield different poverty outcomes across settings and households.

The discussion further shows how the findings respond to the problem of implementation fragmentation, which is frequently noted in earlier evaluations. Where previous research has described fragmentation as a barrier, this study clarifies how fragmentation disrupts the causal chain: training without placement keeps income unstable; credit without mentoring increases risk exposure; entrepreneurship support without market linkage produces low profit and discouragement; and empowerment efforts without care support generate time poverty that undermines sustainability. In other words, fragmentation is not merely an operational weakness; it is a mechanism breaker. This interpretation strengthens both theoretical relevance and policy implications because it shifts reform attention toward integrated delivery and mechanism-aligned program design.

Finally, the discussion connects the results to the study’s novelty. The research contributes not by claiming empowerment is universally effective, but by demonstrating that women’s economic empowerment policies operate as a poverty-reduction mechanism only when they are designed and implemented to (1) expand substantive capabilities, (2) convert resources into agency and achievements, and (3) shift intra-household allocation rules toward welfare-enhancing expenditures and investments. This integrated mechanism-based understanding directly supports the study’s research questions, objectives, and claimed contributions across theoretical, academic, and practical domains. It also points toward future research directions implied by the findings: longitudinal studies to observe poverty transitions over time; comparative work across policy bundles; deeper inquiry into the political economy of implementation capacity and budget adequacy; and more systematic examination of time poverty and intra-

household conflict as mediators of policy impact. Through these contributions, the study offers an evidence-grounded pathway for strengthening empowerment policy so that it can more consistently enable households to achieve sustained poverty reduction.

## CONCLUSION

This study concludes that women's economic empowerment policy can function as an effective mechanism for reducing household poverty, but only when policy design and implementation successfully activate specific causal pathways that translate participation into sustained welfare improvements. Drawing from the results and discussion, the central finding is that empowerment initiatives are not inherently poverty-reducing; their effectiveness depends on whether they stabilize income, strengthen women's control over resources, reduce vulnerability to shocks, and reshape intra-household allocation in ways that support long-term wellbeing. The study therefore affirms the main problem identified in the research: many empowerment programs generate visible outputs training completion, business registration, access to small capital, or membership in savings groups yet these outputs do not consistently produce durable poverty exits because key enabling conditions and institutional supports are often missing.

First, the study finds that income growth alone is insufficient unless it is stable and protected from volatility typical of informal work. Women who accessed training or enterprise support frequently reported short-term earning increases, but household poverty reduction occurred mainly when programs improved income predictability through market linkage, mentoring, and pathways to decent work. This conclusion is best explained by Sen's Capability Approach, which clarifies that resources only become poverty-reducing when women can convert them into real opportunities and valued functionings. In contexts where women faced mobility constraints, market saturation, limited service access, and heavy care responsibilities, empowerment inputs did not expand substantive freedom enough to produce sustained household welfare gains.

Second, the study concludes that empowerment policies reduce poverty through agency and control, not merely through access to resources. Evidence shows that when women gained stronger bargaining capacity, budgeting authority, and decision-making influence, households were more likely to reallocate spending toward food quality, children's education, preventive health, and small productive investments. This aligns with Kabeer's framework of empowerment as a process moving from resources to agency and achievements. The most consistent poverty-reducing outcomes emerged when program delivery included elements that strengthened agency peer support, mentoring, legitimacy of women's economic roles, and guidance on financial planning enabling women to transform new opportunities into measurable household achievements. Conversely, when programs delivered resources without improving agency, benefits often dissipated through immediate consumption pressures, external appropriation of earnings, or persistent gendered expectations that constrained women's choices.

Third, the study concludes that intra-household allocation rules are the critical "transmission channel" through which empowerment influences poverty outcomes. Consistent with Chiappori's Collective Household Model, household welfare gains depended on whether women's improved economic participation changed the sharing rule in practice meaning women obtained recognized authority over spending priorities and savings decisions. Where women's earnings increased but bargaining conditions remained unchanged, household poverty reduction was weak and sometimes neutralized by compensatory behaviors, including reduced partner contributions or increased financial demands placed on women. The findings therefore emphasize that empowerment policy cannot be evaluated solely at the individual level; it must be assessed in relation to household decision structures, power relations, and the distribution of paid and unpaid labor.

A cross-cutting conclusion is that time poverty operates as a mechanism blocker that can undermine empowerment and weaken poverty reduction. Many women experienced an intensified "double burden" when programs promoted income-generating activity without addressing unpaid care responsibilities. Under these conditions, women struggled to scale enterprises, sustain consistent employment, or maintain wellbeing. The study concludes that empowerment must be supported by care-sensitive program design through childcare options, flexible scheduling, safe transport, and community-level care arrangements so that women's enhanced participation does not come at the cost of exhaustion and

diminished household welfare. This insight reinforces the study's novelty: empowerment becomes a poverty-reduction mechanism only when policy bundles address both market constraints (skills, finance, job access) and non-market constraints (care burdens, safety, norms), while strengthening women's control and bargaining position.

Overall, this research concludes that the pathway from women's empowerment policy to household poverty reduction is conditional and mechanism-based. Effective interventions are those that integrate services, align training with labor demand, provide follow-up mentoring, protect women's control over resources, and reduce structural barriers to converting opportunities into stable livelihoods. The study's conclusions also imply clear policy directions: move from fragmented interventions toward sequenced policy bundles, strengthen coordination across agencies, improve targeting transparency and benefit adequacy, and embed care and safety supports as core components rather than optional add-ons. By grounding these conclusions in the empirical patterns observed, the study contributes a coherent explanation of why empowerment programs produce mixed results and how they can be redesigned to generate sustained, equitable reductions in household poverty.

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