

The Effect of Women's Empowerment on Family Economic Welfare and Barriers to Access to Education and Entrepreneurship in Rural Areas

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ABSTRACT

Women's empowerment through education and entrepreneurship has great potential to improve the economic welfare of families in ASEAN countries. Women in rural areas face various barriers that limit their access to these opportunities. The main barriers identified in this research include unequal access to education, lack of business capital, and social norms that limit women's role in economic activities. Empowerment programs that involve access to education and entrepreneurship can improve women's empowerment capacity to participate in the labor market and develop businesses, which in turn can improve family and community welfare. This research identifies the main barriers that hinder women's empowerment in rural areas and how this affects improving family economic welfare. Policies that support gender equality are needed, as well as providing greater access to educational and entrepreneurial resources for women, especially in rural areas.

INTRODUCTION

The phenomenon of women's empowerment in ASEAN countries is a major concern in efforts to improve the economic welfare of the community. Women play a vital role in the fabric of society and when they are empowered, the impact is felt throughout society. One of the most significant ways of empowering women is through their access to education and entrepreneurship. Empowering women through entrepreneurship not only improves their economic status but also plays an important role in changing community's perception of gender roles and women's welfare (Raghunandan, 2018). Better education provides women with more relevant skills to participate in the job market or even create their own businesses. Women's empowerment programs that offer access to education and entrepreneurship training can contribute to the economic upliftment of families and communities, as economically empowered women can have a much broader positive impact on both their families and surrounding communities. Women's empowerment is the driving force for broader social transformation. This leads to an overall improved quality of life and a reduction in poverty.

Despite empowerment programs that support women, not all women in ASEAN countries benefit equally. Especially in rural areas, structural and social barriers often prevent women from accessing education and entrepreneurial opportunities (Tambunan, 2019). Gender inequality, limited infrastructure, and restrictive cultural norms remain key barriers to fully realizing women's empowerment potential. Analyzing the impact of women's empowerment on economic well-being and identifying barriers to education and entrepreneurship is essential for effective policy design.

The first issue women face in accessing education and entrepreneurship is unequal access to educational resources. In many ASEAN countries, especially in rural areas, women often do not have the same opportunities as men to access quality education (Jayaweera, 2013). Many factors influence this, such as the lack of education facilities in rural areas, the high cost of education, and the traditional role of women as housekeepers. As a result, many women are unable to pursue higher education, which reduces their potential to access employment opportunities or establish their own businesses.

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A second issue related to women's empowerment is limited access to capital for entrepreneurship. Despite many women's empowerment programs are designed to train entrepreneurial skills, women's access to venture capital is often limited (Niethammer, 2013). In many rural areas, women face barriers in obtaining credit from banks or financial institutions due to the limited assets they can pledge or their inability to qualify for credit. Reliance on the informal sector for funds or capital often makes it difficult for women to grow their businesses, even if they have the skills or a potential business idea. This not only limits the economic advancement of individual women, but also reduces their contribution to local and national economic development.

Social and cultural issues are also a major obstacle. In many rural communities, there is still a view that women's roles are limited to domestic work and childcare. This affects how women are treated in the family and community. Such gender stereotypes limit women's freedom to pursue educational or entrepreneurial opportunities, and affect how they are viewed in the local economy (Vossenbergh, 2013). These limitations also lead to discrimination in the world of work and employers, where women are often seen as less competent to run businesses or involve in economic activities outside the home (Kabeer, 2020). As a result, many women feel reluctant or insecure about taking big steps in career or business development, even though they have the same abilities and potential as men.

It is important to observe the relationship between women's empowerment and family economic well-being because empowerment programs can have a long-term impact on economic growth and poverty reduction. When women have better access to education and entrepreneurship, they improve their own welfare, and contribute to the improvement of the family economy. Understanding how women's empowerment affects people's economic welfare can therefore help design more effective policies to improve overall welfare in ASEAN countries, especially in rural areas that need more attention.

Identifying the barriers that women face in accessing education and entrepreneurship in rural areas is also critical. Without a clear understanding of these barriers, existing women's empowerment policies and programs may not be implemented effectively. This research aims to provide deeper insights into the structural, social and cultural barriers that prevent women in rural areas from accessing education and entrepreneurship opportunities and how these can be overcome to promote women's wider empowerment.

The purpose of this study is to analyze the effect of women's empowerment programs on improving family economic welfare in ASEAN countries, focusing on how education and entrepreneurship programs can improve family economic conditions. The research aims to identify the key barriers that women in rural areas face in accessing education and entrepreneurship, and how these barriers affect their economic empowerment. With a better understanding of these barriers, it is hoped that more targeted policies can be developed to empower women in rural areas. The results of this study are expected to encourage the creation of women's empowerment strategies that can improve family economic welfare, strengthen the role of women in social and economic development.

RESEARCH METHOD

This research uses a literature study approach that aims to analyze the effect of women's empowerment programs on improving family economic welfare and the barriers faced by women in accessing education and entrepreneurship in rural areas. This literature study is conducted by collecting, evaluating, and analyzing various relevant sources, such as books, scientific articles, policy reports, and previous studies that discuss the topics of women's empowerment, entrepreneurship, and education. This approach allowed the researcher to explore a wider range of information from different ASEAN countries and identify emerging trends, barriers and opportunities related to women's empowerment (Patton, 2015). By analyzing existing literature, this study will provide insights into the relationship between women's empowerment and family economic welfare, as well as the barriers women face in accessing education and entrepreneurship in rural areas.

The literature review approach also facilitated the researcher to compare the results of various relevant studies and reports, which came from different sources, whether conducted in developing or more developed countries. This method was useful to develop a more comprehensive understanding of the impact of women's empowerment programs in ASEAN, especially in diverse social, economic, and cultural settings. This approach helps identify remaining research gaps and provides a solid basis for formulating policy recommendations that can address the barriers women face in accessing education and entrepreneurship (Bryman, 2016). This literature review also provides important insights for policymakers and interested institutions in designing more effective women's empowerment programs.

RESULT AND DISCUSSION

The Effect of Women's Empowerment Programs on Improving Family Economic Welfare in ASEAN Countries

Women's empowerment is one of the most important strategies in improving family economic welfare in ASEAN countries. Strengthening women's economic capacity through empowerment programs is a strategic step to create more independent and prosperous families (Brody et al., 2015). Women's empowerment programs focused on improving women's access to education, skills training, and economic resources have a significant positive impact on family welfare. In many cases, economically empowered women are more likely to invest in their children's education, improve family quality of life, and reduce poverty. ASEAN countries, with their economic and social diversity, have sought to implement various programs aimed at improving women's economic position and, in turn, family welfare.

Women's empowerment programs involving education and skills training have proven successful in many ASEAN countries, such as in the Philippines. This approach focuses on increasing the capacity of individual women to actively participate in economic activities. For example, in the Philippines, skills training programs for women, such as entrepreneurship and technical skills training, have increased women's income and enabled them to contribute more to the family economy. Women who involve in economic activities through training and entrepreneurship programs have a greater chance of improving family welfare compared to those who do not have access to such programs (Cuaton, 2019). This is a strategic first step in increasing the role of women in the family economy and the wider community.

In Indonesia, women's empowerment programs, such as the Family Hope Program (PKH), which provides direct cash transfers to poor families, have been shown to increase family income and reduce poverty levels. PKH targets women as beneficiaries, which serves to empower them in household financial management and provide them with greater access to health and education services (Asmorowati et al., 2019). The program demonstrates how women's empowerment can directly improve the economic welfare of families by increasing access to critical resources. Microenterprise development has emerged as a key strategy for rural women's economic empowerment, promoting self-reliance and improving socioeconomic status through small-scale enterprise development (Sharma et al., 2012). This empowerment strategy is important for strengthening the family economy and creating social change.

Women's empowerment programs in the entrepreneurship sector in ASEAN countries, such as in Thailand and Vietnam, have also had a positive impact on the economic well-being of families. Women in both countries are increasingly involved in productive economic activities through various initiatives aimed at strengthening their entrepreneurial capacity. In Thailand, women-focused entrepreneurship programs, especially in the field of small and medium industries, have helped many women increase their family income. Business management training, access to capital, and product marketing are some of the aspects addressed in these programs to improve women's ability to run their own businesses. With the success of these programs, many women have been able to improve their family's economic status and reduce dependence on the formal sector (Hirata, 2019).

Despite the positive impacts, major challenges still exist in the implementation of women's empowerment programs in ASEAN countries, mainly related to gender inequality and cultural barriers. These inequalities often limit women's access to essential resources, such as education and skills training, which are key foundations for economic empowerment (Razavi et al., 2016). In some countries, women still face barriers in accessing education and training that can empower them economically. This condition causes the level of women's participation in empowerment programs to be low, so that the economic benefits of the program cannot be felt to the fullest. For example, in some rural areas of Indonesia, despite the existence of skills training programs, the lack of access to information and adequate infrastructure still hinders women's participation in economic activities. This suggests that the success of women's empowerment programs is highly dependent on supportive social, cultural and infrastructural factors.

Another obstacle is unequal access to business capital. Many women in ASEAN countries, especially those living in rural areas, find it difficult to obtain loans from formal financial institutions. In many cases, financial institutions are reluctant to lend to women who do not have collateral or fixed assets. This prevents women from expanding their businesses and contributing more to the family economy. Despite entrepreneurship programs offer skills training, women still need support in the form of easier access to business capital (Ariffin et al., 2020). This not only limits women's individual economic growth, but also reduces their contribution to the economic well-being of their families and the wider community. To effectively strengthen women's empowerment, policies and programs that facilitate women's access to business capital are needed.

Cultural factors and gender stereotypes that still prevail in some ASEAN countries can be significant barriers to women's empowerment. In some communities, there is a view that women's roles are limited to household duties and childcare. These stereotypes affect women's participation in economic activities and often prevent them from pursuing greater opportunities. These gender stereotypes not only limit women's participation, but also affect how society perceives their ability to undertake business or productive work. In fact, in some cases, although women have the ability to run a business, they are often not given the freedom to manage the family's economic resources independently (Boserup, 2013). Shifting traditional perceptions can allow women to gain greater freedom and support to independently develop their economic potential and contribute broadly to the well-being of their families and communities.

The importance of the role of governments and international institutions in supporting women's empowerment programs cannot be underestimated. ASEAN governments have an important role in designing policies that support women's empowerment, including in terms of regulating access to education, entrepreneurship, and health services. Inclusive and pro-women policies will open up more opportunities for them to actively participate in economic and social development, while reducing the gender gap that still occurs in various sectors. Collaboration between governments and international bodies is vital to ensure women's empowerment programs are accessible, especially in underdeveloped areas. Women's empowerment can be comprehensive, making a significant impact on improving the quality of life of women, families and communities across ASEAN countries.

Overall, despite the challenges, women's empowerment programs in ASEAN countries have shown positive results in improving the economic welfare of families. With women's increased access to education and entrepreneurship, it is expected that more women will be able to participate in the formal economy, generate greater income, and ultimately, improve the quality of life for their families. This impact indirectly reduces poverty and strengthens the social structure in the communities where these women live. To maximize this potential, further efforts are needed to overcome the structural and cultural barriers that still exist. With strategic measures involving various parties, including governments, international organizations, and communities, women's empowerment can become a major force in driving economic and social development across the ASEAN region.

Major Barriers Faced by Women in Accessing Education and Entrepreneurship for Economic Empowerment in Rural Areas

Women's empowerment through access to education and entrepreneurship is one of the main keys to improving economic welfare in rural areas. According to Esayas and Tolossa (2015), despite the growing interest in women's economic empowerment, rural women still face significant barriers to their entrepreneurial endeavors, including limited access to capital and traditional gender roles that limit their economic participation. Women in rural areas often face various barriers that prevent them from accessing these opportunities. One of the biggest barriers is the lack of access to quality education. Although some countries have policies to increase women's participation in education, in rural areas, limited education infrastructure, long distances to schools, and high tuition fees are often the main obstacles for women to pursue higher education (Bennell, 2017). This is further exacerbated by social norms that often place women in a limited position in terms of opportunities to study or access higher education.

Cultural norms and gender stereotypes that assume that women's primary role is in the household are also major barriers to accessing education and entrepreneurship. This perception makes their access to education and economic opportunities very limited. In many rural areas, women are considered unnecessary for higher education as their role is perceived to be limited to childcare and household chores. This often prevents women from pursuing education or entrepreneurship training that could empower them economically (Kabeer, 2020). Such stereotypes worsen women's position in community and hinder their empowerment efforts. Paradigm shifts and education on the importance of gender equality can be an integral part of efforts to empower women.

Unequal access to economic resources is also a significant barrier to women's empowerment in rural areas. Women's groups in rural areas have proven to be an effective way to overcome complex barriers to entrepreneurship, by providing support networks as well as collective bargaining power (Semkunde et al., 2022). Women often lack control over the economic resources necessary to start or grow a business, such as access to capital or land. In many rural communities, men are usually favored in decision-making related to the family economy, including asset ownership and financial management. This limits women's ability to take advantage of entrepreneurial opportunities, as they have no control over the resources with which to start a business.

Lack of access to technology and entrepreneurship training is also a major challenge. In many rural areas, especially the more remote ones, women struggle to get entrepreneurship training that is relevant to market needs. Technology that can improve efficiency in business, such as the internet and digital devices, is often unavailable or difficult for rural women to access. These limitations make it difficult for them to capitalize on opportunities in global or even local markets. In fact, in the modern era, mastery of technology is the main key to improving business competitiveness and efficiency. Without adequate training, women also struggle to manage and grow their businesses. More targeted and inclusive interventions are needed, providing relevant training and expanding technology infrastructure to remote areas.

Unbalanced patterns of time distribution and workload between women and men are also important barriers to women's economic empowerment in rural areas. Women in rural areas are often trapped in busy household routines, such as taking care of children, cooking, and other housework. This workload is often considered a natural obligation of women, so it is not counted as productive work by society. Social perceptions that view domestic work as "women's work" reinforce this injustice. In many cases, men in rural communities are not encouraged or accustomed to sharing the domestic workload, which leaves women at a constant disadvantage. They have very limited time to attend entrepreneurship education or training, which makes it difficult for them to participate in empowerment programs that can improve their economic welfare. This also leads to low participation rates of women in the labor market or entrepreneurship (Duflo, 2012).

Dependence on the traditional agricultural sector is also an obstacle to women's economic empowerment in rural areas. Many women work in the agricultural sector, but they are often involved in unpaid or low-wage work. This work does not provide opportunities for women to develop skills or significantly increase their income. In some places, women do not have rights to land or management of agricultural produce, which reduces their opportunities to improve their economic status through agribusiness-based entrepreneurship. To encourage women's empowerment more effectively, there needs to be policies and programs that target women's access to productive resources in the agricultural sector (Aker et al., 2017). Women are not only workers in the agricultural sector, but also key actors in the agricultural and agribusiness value chains that contribute to the improvement of family and community welfare.

Finally, the lack of support from the government and community in women's empowerment programs is also one of the main barriers. Although there are various empowerment programs supported by the government or Non-Governmental Organizations (LSM), implementation at the local level is often less effective due to a lack of understanding of the importance of women's empowerment and the inability to reach women in rural areas. Existing programs often do not address the specific needs of women, and limited human resources and funding also limit the ability to provide adequate training or technical support required by women in rural areas. This weakens the impact of the program, which actually has great potential in increasing the capacity and independence of women. The government and NGOs need to work together in building a supportive ecosystem, starting from the preparation of programs based on local needs, increasing the capacity of implementers in the field, to public education that encourages changes in attitudes towards the role of women in development.

CONCLUSION

Women's empowerment, particularly through education and entrepreneurship programs, has been shown to have a significant influence on improving the economic welfare of families in ASEAN countries. Programs that give women access to education and entrepreneurship training can improve their skills, enabling them to contribute more to the family and community economy. Despite these opportunities, women in rural areas still face a number of barriers that hinder their access to education and entrepreneurship. These barriers include unequal access to educational resources, limited business capital, and social and cultural barriers that often deem women unfit to play an active role in the economy.

To address this issue, it is important for the government and relevant agencies to create policies that support gender equality and provide greater access for women in rural areas. Providing financial support, locally tailored entrepreneurship training, and making education more accessible to rural women should be top priorities. Changes in social norms that limit women's role in the economy are needed to enable them to play a greater role in economic activities and community development. Through the right policies, women's empowerment can have far-reaching positive impacts on the economic welfare of families and communities in ASEAN.

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