

Women's Economic Empowerment as Poverty Reduction Strategy: Opportunities and Structural Constraints

Muhammad Isnain Amin

Universiti Utara Malaysia

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ABSTRACT

This study examines how women's economic empowerment contributes to poverty reduction through analysis of opportunities and structural constraints affecting women's economic participation. A qualitative literature review approach was employed to synthesize findings from various scholarly sources addressing employment, credit access, asset ownership, and cultural barriers. The analysis reveals that women's economic empowerment has multiplier effects on family welfare through increased investment in children's education and health. Access to credit, productive assets, and decent employment opportunities are key factors determining success. Structural barriers including discriminatory laws, unequal care responsibilities, cultural norms restricting mobility, and limited access to reproductive health services remain significant obstacles requiring comprehensive policy interventions. Digital technology and innovation offer new possibilities to overcome traditional barriers, though gender gaps in access and digital literacy persist. Integrated approaches addressing multiple dimensions simultaneously prove more effective than fragmented programs. Collaboration between government, private sector, civil society, and international institutions is essential for creating sustainable ecosystems supporting women's economic empowerment. Legal reforms ensuring equal property rights and eliminating discrimination in financial access represent critical policy priorities.

INTRODUCTION

Poverty remains a persistent global challenge affecting billions of people, with women constituting the group most vulnerable to prolonged cycles of deprivation. Gender inequality in access to economic resources, education, and employment opportunities reinforces women's marginalized position within the global economic structure. Women frequently face a double burden in their efforts to escape poverty: limited access to economic opportunities alongside a disproportionate share of reproductive responsibilities (Nhlapho & Zondi, 2025). In many societies, women bear primary responsibility for childcare and household management, which constrains the time and energy available for productive activities outside the home. This restriction creates a vicious cycle in which poverty is transmitted across generations, since children from poor families have limited access to education and health care (Daffa et al., 2024). Under sustained economic strain, households often respond by reallocating roles and income sources as a coping mechanism, yet such adaptive strategies rarely resolve the underlying

disadvantage women face in accessing economic resources (Khayru & Qader, 2026).

Economic empowerment of women encompasses several interrelated dimensions, from access to decent work to control over financial assets and resources. Women with greater economic independence are better able to make decisions concerning their own lives and those of their families (Amoakohene et al., 2023). Decisions regarding children's education, health care, and household investment tend to be more sound when women hold control over income and assets. Cross-country research shows that increases in women's earnings correlate positively with improved child welfare indicators, including survival rates, nutrition, and school participation. This multiplier effect makes women's economic empowerment one of the most effective and sustainable poverty-reduction strategies. Yet gains in household income do not automatically translate into equal educational outcomes, since access to schooling in developing countries is still shaped by uneven economic, geographic, and social conditions (Rojak & Khayru,

* Corresponding author, email address: muhammadisnainamin@gmail.com

2022). Realizing this potential requires a clear understanding of the factors that either enable or constrain women's economic participation, including structural elements such as economic policy, access to credit, and cultural norms.

Women's participation in the labor force is a key indicator of economic empowerment, though participation rates vary considerably across regions and social groups. In many developing countries, female labor force participation remains well below that of men, reflecting structural barriers that limit women's economic mobility (Klasen, 2019). The informal sector absorbs the majority of women workers, typically marked by low wages, minimal job protection, and the absence of social security. Informal work offers women the flexibility needed to balance reproductive and productive responsibilities, but it also deepens their economic vulnerability. Despite these precarious conditions, informal work still makes a tangible contribution to household welfare and employment absorption, functioning as a practical entry point for women who cannot access formal labor markets (Rojak & Putra, 2021). Moving from informal to formal employment remains difficult given limited skills, weak professional networks, and restricted access to information on formal job openings. Gender-responsive employment policy is needed to create conditions that allow women to participate fully and fairly in the labor market.

Access to credit and assets is a decisive factor in women's economic empowerment, yet structural barriers frequently limit that access. Formal financial institutions often require collateral that women do not possess, particularly in developing countries where women's property rights remain restricted (Amoakohene et al., 2023). Microcredit schemes have emerged as a promising alternative, extending financial access to women previously excluded from formal banking. The success of microcredit programs in raising women's income and welfare across various countries points to the considerable potential of this approach. Legal uncertainty surrounding instruments such as powers of attorney can also complicate women's ability to manage assets or pursue formal remedies when disputes over resources arise (Putri et al., 2026). Even so, microcredit programs face challenges such as high interest rates, heavy repayment pressure, and insufficient technical support for business development. The sustainability of micro-enterprises started by women often depends on access to training, market networks, and adequate technical assistance. A combination of credit access and business capacity development is needed to ensure that women's

economic empowerment is genuinely sustainable.

Cultural and structural barriers remain a primary obstacle to women's economic mobility across many societies worldwide. Social norms that confine women's roles to the domestic and reproductive sphere are often internalized by women themselves, limiting their aspirations and beliefs about what is attainable (Jayachandran, 2019). Patriarchal family structures place economic decision-making authority in men's hands, constraining women's autonomy in managing income and assets. In many such settings, disputes over household economic decisions are still resolved through religious or customary mechanisms that tend to affirm men's authority over family resources (Zahid et al., 2021). Women's physical mobility is also frequently restricted by cultural norms and safety concerns, limiting their access to markets, training, and social networks. These structural barriers are reinforced by public policy that fails to respond to gender needs, such as the lack of affordable childcare facilities and inadequate maternity leave provisions. Changing cultural norms takes considerable time and requires an approach sensitive to local values. Effective policy intervention must account for the complexity of these cultural and structural factors and design approaches suited to local realities.

The central problem in women's economic empowerment is the gap between women's economic potential and the reality of their participation in productive activity. This potential often goes unrealized because of several interlocking barriers, from limited access to capital to social norms that restrict women's mobility. Investment in women's education has increased significantly over recent decades, yet this increase has not been fully translated into stronger economic participation. A large part of this shortfall stems from disparities in educational access itself, which remain shaped by economic and social determinants that disadvantage children from poorer households from the outset (Rojak & Khayru, 2022). Higher levels of women's education are often not matched by equal employment opportunities, particularly in the formal sector, which offers better wages and protection. Social stereotypes continue to shape the distribution of opportunity in education and employment, influencing how women are perceived and treated in the workplace (Sajjapong et al., 2022). The wage gap between women and men persists in almost every country, even for work of equal qualification. This gap reflects entrenched stereotypes that continue to shape intergroup relations and undermine efforts toward social equality in the labor market (Zahid & Darmawan, 2022). Without addressing the gap between potential and reality, efforts to reduce

poverty through women's empowerment will continue to face significant obstacles.

Programs for women's economic empowerment are often designed in isolation, focusing on a single aspect such as credit access or skills training, without accounting for related factors such as childcare and social norms. This fragmented approach reduces program effectiveness, since unresolved barriers can undermine the benefits of an otherwise well-designed intervention (Vasanthan et al., 2025). A woman who receives skills training may be unable to make use of it if she lacks access to credit to start a business or if social norms restrict her mobility. Coordination among institutions involved in women's economic empowerment is often weak, resulting in program duplication and wasted resources. Participatory approaches involving citizen groups and grassroots initiatives have shown that engaging local actors directly in program design can improve accountability and reduce such duplication (Zulkarnain et al., 2021). Consistency in how disputes and grievances arising from these programs are resolved also matters, since differing approaches to mediation and formal proceedings can produce uneven and less accepted outcomes across diverse social groups (Saputra et al., 2022). An integrated approach that accounts for the interaction among these various dimensions of barriers is needed to produce meaningful change. Policy on women's economic empowerment must be designed comprehensively to address multiple barriers simultaneously and in ways that reinforce one another.

Although various programs have been implemented in various countries, understanding of the factors that determine the success and failure of programs remains limited. The complexity of the relationship between women's economic empowerment and poverty reduction requires a systematic synthesis of knowledge from various studies and experiences. A comprehensive literature review can identify emerging patterns from various programs and policies across different regions. This knowledge is important for designing more effective programs and policies in the future. The purpose of this writing is to systematically examine the relationship between women's economic empowerment and household poverty reduction by identifying opportunities and structural barriers that affect women's economic participation. This writing aims to analyze the factors that facilitate or hinder women's access to employment, credit, and assets, as well as to explore the mechanisms of the multiplier effect of women's economic empowerment on family welfare. Through a comprehensive review, this research seeks to identify patterns of success and

failure of various women's economic empowerment programs across different region.

RESEARCH METHOD

This research applies a qualitative literature study approach as the primary methodological framework to understand the relationship between women's economic empowerment and poverty alleviation. This approach was chosen because it allows for in-depth exploration of various theoretical perspectives and empirical findings from multiple sources without conducting primary data collection. Paul and Kaurav (2025) explain that systematic research requires a clear understanding of what is being studied, why the topic is important, and how the research is designed to answer the questions posed. The literature study approach in this research allows for the identification, evaluation, and synthesis of knowledge from various scientific publications relevant to women's economic empowerment and poverty alleviation. The data sources of this research consist of journal articles, academic books, research reports, and publications from international organizations discussing women's economics, poverty, and development. Source selection was carried out through systematic searches on academic databases using predetermined keywords (Walliman, 2026). Inclusion criteria cover publications that explicitly discuss the relationship between women's economic empowerment and poverty reduction, as well as the factors influencing them.

The analysis procedure in this research follows a systematic workflow consisting of the collection, organization, and interpretation of literature relevant to the research topic. De Vaus and De Vaus (2013) emphasize that quality research requires a clear design and systematic procedures to ensure valid and reliable findings. The initial stage of the research includes formulating sharp research questions and identifying main keywords such as women's economic empowerment, poverty alleviation, labor force participation, credit access, and structural barriers. Literature searches were conducted on prominent databases with relevant publication year restrictions to ensure the up-to-date nature of the analyzed information. The screening process was carried out based on the relevance of titles and abstracts to the research questions, followed by full-text reading to evaluate the contribution of each source. This research conducts thematic analysis on the content of selected literature to identify patterns of relationships between the studied variables. Source triangulation is carried out to ensure the validity of findings and avoid bias in interpretation. This systematic approach allows the research to produce a comprehensive synthesis of

knowledge regarding women's economic empowerment as a poverty alleviation strategy.

RESULT AND DISCUSSION

Women's economic empowerment is closely linked to reducing household poverty through several interrelated mechanisms. When women gain access to adequate income, they tend to allocate a larger share of it to basic needs such as food, education, and children's health. This difference in spending patterns between men and women reflects the distinct gender responsibilities within household management. In many societies, women bear the primary role in meeting the family's daily needs, so any additional income they earn has a direct effect on improving their children's living conditions (Shah, 2022). This pattern also reflects how spending decisions are shaped by prevailing social values, which tend to direct women's income toward the household's collective welfare rather than individual consumption (Mardikaningsih, Nuraini, & Halizah, 2022). This multiplier effect makes women's economic empowerment one of the most effective and sustainable poverty-reduction strategies. Higher household income through women's economic participation not only meets short-term consumption needs but also enables long-term investment in human capital. Children from households where the mother earns her own income tend to attain higher levels of education and better nutritional status. Women's economic empowerment breaks the intergenerational cycle of poverty.

Access to credit and formal financial services is a key factor enabling women to start and grow productive enterprises. Limited access to capital is often the main obstacle preventing women from escaping poverty, particularly in developing countries. Microfinance programs have emerged as an innovative solution to this barrier by providing small, collateral-free loans to groups of women. The success of programs such as Grameen Bank in Bangladesh shows that women maintain high loan repayment rates and are capable of managing enterprises effectively. Even so, access to credit alone is not sufficient to guarantee the success of women-led businesses (Lamichhane, 2020). Technical assistance, business management training, and market access are essential components that are often overlooked in microfinance programs. Such gaps point to a broader organizational weakness, since enterprise sustainability generally depends on several interacting factors including managerial capacity and support systems rather than financing alone (Darmawan, 2024). Women who receive loans

without adequate technical support may struggle to grow their businesses beyond a basic level. The combination of financial access and business capacity development is key to the success of women's economic empowerment.

Women's control over productive assets has a significant impact on their capacity to escape poverty. Assets such as land, housing, and production equipment provide economic security that can be used to access credit and withstand economic shocks. However, women's property rights are often limited by legal and cultural norms that favor men. In many countries, inheritance and land ownership laws remain discriminatory toward women, restricting their ability to accumulate assets. Legal reform granting women equal ownership rights is an important step toward strengthening their economic empowerment (Naz, 2023). This limitation is closely tied to persistent norms about men's and women's roles in the household, which continue to shape who is regarded as the rightful holder of family property (Negara & Khayru, 2022). In addition, programs that facilitate asset transfers to women, such as direct cash assistance schemes providing land or livestock, have proven effective in improving family welfare. Asset ownership offers not only direct economic benefits but also strengthens women's bargaining position in household decision-making. Women who own assets have greater autonomy in determining how family income and investments are used.

Women's participation in the formal labor force offers better job protection and social security than informal work. Even so, the transition from informal to formal employment faces various obstacles related to skills, networks, and discrimination. Women workers in the informal sector often lack clear employment contracts, health protection, and pension guarantees. This vulnerability makes it harder for them to escape poverty, since an economic or health shock can easily push them into deeper poverty (Rawat, 2025). Economic formalization policies that provide incentives for informal businesses to shift into the formal sector can strengthen protection for women workers. Skills training relevant to the needs of the formal labor market is also important for improving women workers' competitiveness. Moreover, eliminating discrimination in recruitment and promotion within formal workplaces is necessary to create equal opportunity. Overcoming such discrimination requires more than policy changes alone, since it also involves addressing the psychological toll on affected workers and equipping them with effective coping strategies to remain

engaged in the workplace (Pakpahan, Darmawan, & Rojak, 2022). Involvement of labor unions and women's organizations in policy advocacy can accelerate a formalization process that favors women.

Social and cultural norms that restrict women's economic roles are among the hardest barriers to change, as they are closely tied to a society's identity and values. Norms that position women as household caretakers and men as primary breadwinners limit women's aspirations and economic participation. Internalization of these norms by women themselves often becomes a psychological barrier that discourages them from pursuing economic opportunities. This internalization illustrates how deeply social interaction shapes an individual's psychological state, reinforcing self-limiting beliefs even when concrete economic opportunities are within reach (Oluwatosin & Darmawan, 2024). Changing social norms requires a long-term approach involving education, advocacy, and empowerment at the grassroots level (Pan, 2025). Empowerment programs that involve men and other members of society are more effective in shifting norms, since change requires support from the whole of society. Understanding that women's economic empowerment benefits the entire family can help shift perceptions of gender roles. Successful women role models in the economic sphere can serve as inspiration, demonstrating what is achievable. The process of changing norms is a long journey that requires patience and consistency from various parties.

The disproportionate burden of reproductive responsibility remains a significant obstacle to women's economic participation worldwide. Women spend three times as much time on unpaid care work as men, limiting the time and energy available for productive activity (Moi & Onditi, 2025). The lack of affordable childcare facilities and adequate maternity leave policies worsens this situation. Women are often forced to leave their jobs after having children because no support exists for childcare. Investment in care infrastructure, such as kindergartens, elderly care facilities, and communal kitchens, can ease women's reproductive workload. Recognizing and properly valuing this unpaid work is also a matter of strengthening family cohesion, since a fairer distribution of care responsibility reflects how shared cultural values shape relationships within the household (Oluwatosin & Rojak, 2023). Equal maternity and paternity leave policies are also important for encouraging a fairer division of care responsibilities between men and women. Recognizing care work as a valuable economic contribution, and measuring it within national economic statistics, is needed to increase the visibility of and support for this

work. Countries that invest in care infrastructure show higher rates of female labor force participation and stronger economic growth.

Macroeconomic and trade policy has significant implications for women's economic empowerment, yet such policy is often designed without accounting for gender impacts. Trade liberalization can create job opportunities for women in export sectors, but it can also result in job losses in negatively affected sectors. Women are often concentrated in sectors vulnerable to fluctuations in global markets, such as textiles and agriculture. Fiscal and monetary policy can also affect women's access to credit and financial services. Gender impact analysis in macroeconomic policy formulation is needed to ensure that such policy supports women's economic empowerment (Aydiner-Avşar & İlhan, 2025). Formulating such policy well also depends on how effectively diverse stakeholders communicate and manage disagreement during the policymaking process, particularly when interests across different groups do not automatically align (Marsal & Darmawan, 2022). Gender-responsive budgeting that allocates resources to women's empowerment programs can be an effective tool for achieving gender equality. Women's involvement in economic policymaking processes at all levels is important to ensure that their perspectives are represented. Women's participation in economic decision-making has been shown to produce more inclusive and sustainable policy outcomes.

Education and skills training are important factors shaping women's ability to participate in the economy and escape poverty. Women with higher levels of education tend to have access to better jobs with higher wages. Even so, investment in women's education is often constrained by family priorities that favor sons' schooling, particularly in poor households. Scholarship programs and incentives for girls' education have proven effective in raising school participation and educational quality (Singh, 2022). Curricula also need to be adjusted to provide skills relevant to labor market demand, including digital and entrepreneurial skills. Even so, education alone does not equalize outcomes in the job market, since gender continues to influence how long graduates take to secure employment after completing their studies (Khayru, Darmawan, & Kurniawan, 2022). Vocational training designed specifically for women can equip them with practical skills to start a business or work in a particular sector. Training programs that account for women's needs, such as flexible schedules and childcare facilities, are more effective at reaching and retaining female participants. Partnerships with the private sector in

designing training programs can help ensure that the skills taught match market demand.

Social networks and social capital play an important role in supporting women's economic empowerment by providing access to information, resources, and support. Women who belong to savings and loan groups or cooperatives have better access to credit and training. Solidarity among group members provides emotional and practical support that helps women overcome obstacles in running a business. Women's groups can also serve as channels for voicing interests and advocating for policy that supports economic empowerment (Mutesi et al., 2025). Beyond credit and training, participation in such groups also reflects a broader move toward greater emancipation and a more active role for women in local development efforts (Issalillah, Khayru, & Wisnujati, 2022). Building strong social networks through empowerment programs can strengthen women's collective capacity to overcome structural barriers. The role of digital technology in extending networks and access to information is becoming increasingly important for women's economic empowerment. Digital platforms can connect women with markets, training, and financial services that were previously difficult to access. Even so, the digital gap between men and women remains an obstacle that needs to be addressed to ensure equal access. This gap tends to be sharper in rural areas, where patterns of social mobility already differ markedly from those seen in cities (Amri & Khayru, 2021).

Social protection and social security play an important role in reducing women's economic vulnerability and enabling them to take on greater economic risk. Social assistance programs such as conditional cash transfers and food aid can provide a safety net for poor women. Recognizing these caregiving demands also matters in family law contexts, where decisions on child custody after separation still tend to place most caregiving duties on women (Fajar, Darmawan, & El-Yunusi, 2021). Adequate social protection allows women to invest in their children's education and health without having to sacrifice basic needs. Pension programs and old-age security are also important for protecting women who work in the informal sector without any pension guarantee. Gender-responsive social protection policy must account for women's life cycle and the caregiving responsibilities they carry (Al-Ahmadi et al., 2024). Sound governance of the care workforce itself matters as well, since burnout among care workers can undermine the very protection such policies are meant to provide (Khayru & Darmawan, 2023). Expanding social protection coverage to the informal sector is a major challenge requiring policy innovation and

adequate funding. Transparent management of public funds at the local level, such as village funds, also plays a role here, since accountable use of such resources has been shown to directly affect rural welfare outcomes (Rojak & Issalillah, 2022). Social protection programs integrated with economic empowerment programs can create synergy that strengthens poverty-reduction outcomes. Experience across various countries shows that comprehensive social protection has a positive impact on reducing poverty and inequality.

Access to reproductive health services and family planning is closely linked to women's economic empowerment through control over fertility and family planning decisions. Women who have control over reproductive decisions can better plan their careers and economic lives. Early or underage marriage compounds this problem, since it has been shown to negatively affect household welfare more broadly (Aliyah, Atmari, Darmawan, Rizky, & Farid, 2023). Unplanned pregnancy often forces women to leave education and work, reinforcing the cycle of poverty. Investment in affordable, quality reproductive health services offers a double benefit for women's welfare and poverty reduction (Finlay et al., 2025). Education on reproductive rights and access to modern contraception empowers women to make decisions about their own lives. Family planning programs integrated with poverty-reduction programs have proven effective in improving family welfare. Reducing birth rates through access to family planning allows families to allocate limited resources to more productive needs. These rights are also shaped by how family law itself constructs gender roles, which in many legal systems still results in unequal treatment (Assayuthi, Waskito, & Evendi, 2023). Inclusive and non-discriminatory reproductive health services are a basic right that must be fulfilled to achieve gender equality and poverty reduction.

The role of technology and innovation in women's economic empowerment is increasingly important in the digital era, with the potential to address several traditional structural barriers. Digital technology opens access to market information, online training, and digital financial services that can reach women in remote areas. E-commerce and digital platforms allow women to sell products and services without leaving home, addressing mobility barriers (Kharche, 2025). Fintech and digital financial services provide access to credit and savings that were previously difficult for women in the informal sector to obtain. Even digital financial tools are not free of risk, since algorithmic systems can embed bias that disadvantages users who do not fit standard

profiles, including many women working in the informal sector (Mardikaningsih & Oluwatoyin, 2023). Even so, the gender digital divide remains significant, with women having lower access to the internet and digital devices. This divide often mirrors wider disparities between urban and rural areas, where unequal access to infrastructure is already well documented (Mardikaningsih, 2021). Investment in digital infrastructure and digital literacy for women is needed to ensure they can take advantage of technological opportunities. Technological innovation must also be designed with women's needs and constraints in mind. Appropriate technology, such as farming tools that reduce physical labor and food-processing equipment, can raise women's work productivity. Policy that promotes gender-inclusive innovation can accelerate women's economic empowerment in the digital era.

Affirmative policy and gender quotas in economic and political decision-making have the potential to accelerate women's economic empowerment at a structural level. Quotas for women on corporate boards, in parliament, and in other leadership positions can increase women's representation and voice in decision-making (Dehankar & Das, 2024). Women's leadership at various levels has been shown to produce policy that is more responsive to the needs of women and other marginalized groups. This is consistent with findings on how women's involvement in human resource management practices tends to shift organizational decisions toward greater gender equality (Infante & Darmawan, 2022). Even so, quotas alone are not enough to ensure meaningful change without accompanying capacity-building and support for women leaders. Leadership development and mentoring programs can help prepare women to take on leadership roles. Such efforts work best when embedded in a broader commitment to diversity and inclusion as an organizing principle within the workplace itself, rather than treated as a standalone initiative (Irfan & Hariani, 2023). Eliminating bias and discrimination in recruitment and promotion is also necessary to create an environment that supports women's leadership. Experience across various countries with affirmative policy shows that quotas can be effective in raising women's participation when backed by political commitment and adequate resources. Sustaining that commitment also requires adjusting policy to social change as it unfolds, so that affirmative measures remain relevant rather than becoming static rules (Halizah & Mardikaningsih, 2022). The success of affirmative policy also depends on enforcement mechanisms and sanctions for violations. Women's

participation in economic and political decision-making is both a fundamental right and a strategy for more inclusive development.

The psychological dimensions of women's economic empowerment, such as self-confidence, self-efficacy, and aspiration, have a significant influence on economic participation. Women who have confidence and believe they can succeed in economic ventures tend to be more proactive in seeking opportunities. Successful experience in small enterprises, even at a very modest scale, can build confidence and encourage women to take on greater risk (Dhaubhadel, 2022). Empowerment programs that address the psychological dimension through leadership training and personal development can strengthen women's individual capacity. This kind of support matters most when it extends into daily household life, since how much say women have over everyday household decisions also reflects and reinforces their sense of economic agency (Halizah & Nuraini, 2021). Support from family and community is essential in building women's confidence to participate in the economy. Arrangements that allow a fairer balance between work and family responsibilities, particularly under more flexible working conditions, have also been shown to ease the psychological burden women carry when pursuing economic roles (Irfan, Darmawan, & da Costa, 2023). Success stories from other women who have escaped poverty can serve as inspiration and motivation. At the same time, public visibility of such success stories needs to be viewed critically, since the way personal narratives are presented and consumed on social media can blur the line between genuine achievement and constructed image (Hariani & Mardikaningsih, 2022). Group programs that provide a safe space to share experiences and challenges can strengthen solidarity and social support. How society perceives and responds to certain sensitive household difficulties also affects whether adequate support reaches women in need, which in turn shapes their psychological readiness to take on economic roles (Issalillah & Khayru, 2021). Psychological empowerment is an important component that is often overlooked in economic empowerment programs that focus solely on material aspects.

Collaboration among various stakeholders government, the private sector, civil society organizations, and international institutions is needed to create an ecosystem that supports women's economic empowerment. Government has a role in establishing policy and regulation that support gender equality in the economy. This includes ensuring that children's basic rights to education and health are legally guaranteed, since family welfare and women's economic participation are closely intertwined

(Hariani, Aliyah, & Issalillah, 2021). The private sector can contribute through inclusive business practices, fair supply chains, and investment in women's empowerment (Djamal et al., 2024). Such contributions are more likely to be sustained when value-based management principles are genuinely embedded within an organization's practices, particularly in enterprises operating across diverse cultural settings (Hariani & Mardikaningsih, 2021). Attention is also needed to how shifts in consumption behavior and industrial dynamics can widen social inequality if left unaddressed, since these forces shape the economic environment in which women's empowerment programs operate (Gani, Khayru, & Darmawan, 2021). Civil society organizations play a role in advocacy, mentoring, and grassroots-level empowerment of women. International institutions can provide funding, knowledge, and technical support for women's economic empowerment programs. Coordination and cooperation among stakeholders is needed to avoid duplication and maximize program impact. Public-private partnerships in women's economic empowerment programs can combine resources and expertise from various parties. Forums and collaborative platforms can facilitate the exchange of knowledge and best practices among stakeholders. A coordinated multi-stakeholder approach will be more effective in addressing complex structural barriers.

CONCLUSION

Women's economic empowerment is an effective poverty alleviation strategy through multiplier effects on family welfare and intergenerational poverty reduction. Access to credit and assets, participation in the productive labor force, education and skills training, and changes in social norms are key factors influencing the success of women's economic empowerment. Structural barriers such as gender discrimination in laws and policies, disproportionate reproductive workloads, limited access to reproductive health services, and cultural norms that restrict women's mobility remain significant obstacles requiring comprehensive policy interventions. Digital technology and innovation offer new opportunities to overcome some traditional barriers, but gaps in access and digital literacy still need to be addressed through adequate investment. An integrated approach that considers multiple dimensions of barriers simultaneously is more effective than fragmented programs that focus on only a single aspect. Collaboration among governments, the private sector, civil society organizations, and international institutions is

necessary to create an ecosystem that supports women's economic empowerment sustainably.

Governments need to adopt gender-responsive budgeting that allocates resources proportionally for programs supporting women's economic empowerment. Legal reforms granting equal asset ownership rights to women and eliminating discrimination in access to credit and financial services must become a priority. Investment in care infrastructure such as childcare facilities and adequate maternity leave policies is necessary to reduce women's reproductive workloads. The private sector is encouraged to adopt inclusive business practices, including wage equality, fair supply chains, and the enhancement of women's representation in leadership positions.

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