



## Effectiveness of Women Empowerment Programs in Improving Household Decision-Making

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### Abstract:

Women empowerment programs have come up as significant programs that attempt to strengthen women's agency, autonomy and positioning in household decision-making. In many developing societies, in particular South Asia, the role of women within management of financial, health and mobility-related decisions is still limited by gender norms. This study is focusing on the success of women empowerment projects (skills development, financial inclusion schemes, awareness campaigns and community-based projects, etc) in the household in increasing women's voice and influence. Drawing on empirical research that is available, the paper describes the role that programs on empowerment play in enhancing bargaining power, access to resources, and participation in important family decisions. The analysis also identifies persistent socio-cultural barriers to limit the outcome of programs and underlines the need for context specific strategies in order to maximise the impact. Findings indicate that inclusive policies, long-term training, and community engagement lead to significantly greater levels of women's participation in household decision-making that ultimately leads to more equitable and sustainable family relationships.

**Keywords:** women empowerment, decision-making, dynamics of household, financial autonomy, gender, South Asia, empowerment programs

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**Introduction:**

Women's empowerment has gradually emerged as a key topic in the development discourse and has been recognized as a matter of basic human rights and a necessary component for overall socio-economic progress. Across many developing regions, especially in South Asia, the scope of women's active involvement in decision-making within the household remains limited due to patriarchal structures and lack of economic opportunities and/or the presence of socio-cultural norms of women's subordinate role to men and their respective authority. As global development agendas, such as the Sustainable Development Goals (SDG 5), emphasise the need for gender equality and women's empowerment, many governments, NGOs and international agencies have launched targeted programmes to increase the autonomy and agency of women (UN Women, 2020). Not only do these programs focus on how women can be engaged economically, they provide support to women on gaining greater influence over vital household decisions involving finances, children's education, healthcare, and asset management. Given the significance of transformations in power relations inside households it is crucial to understand the extent to which these programs are successful in doing so - and this research is an essential step towards understanding how they impact overall development.

Household decision-making has been characterized widely as an important indicator of women's empowerment since it reflects a woman's bargaining power, self-efficacy and access to resources. Scholars assert that where women are involved meaningfully in family decision-making, there are significant improvements in overall household welfare, child health and educational outcomes (Kabeer, 2018). However, the degree to which empowerment programs contribute to this shift differs significantly from context to context. Factors such as program design, duration and cultural resistance, plus the level of household income, affect how successful

women are

translating the external supports into internal household authority. While elements are proving success in improving women's mobility, their economic participation (sexual harassment being one area where reduced mobility hinders women's empowerment, and where cladding and dressing is not confined to secluded spaces and profession remains God forbid), financial literacy (empowering women in decision making, asset management, and loan products needed at the distributing level) have worked in creating improved gender perspective, but the others have been quite inadequate in dismantling rigid gender-based hierarchy, leading to superficialistic or cyclical progress that still hinges on the male parameters. This complexity brings in to focus the need for detailed work by scholars in knowledge tools to study the effectiveness of empowerment initiatives firstly in understanding the actual mode of achieving empowerment first in decision making patterns on day-to-day basis.

Theoretical frameworks on empowerment emphasize the need to examine beyond the notion of adding to resources to take into consideration the theory of household power and the need for more. Kabeer (1999) emphasises empowerment as a process involving "resources, agency and achievements" suggesting that supplying women with skills or financial tools has to be coupled with transformative processes in attitudes, social norms and household dynamics. Similarly, Sen's (1990) cooperative conflict theory proposes that women's bargaining power is not only determined by economic contributions but also by how valuable women are seen to be perceived by the household. This means that programs to provide microcredit or vocational training may lead to increased women's income, but may not necessarily lead to more use of that income in decision-making unless those programs are combined with changes in gender norms and relational dynamics. Therefore, empirical inquiry has to take into account the economic as well as the socio-cultural dimension in

assessing the success of empowerment initiatives.

Emerging research shows some outstanding successes of empowerment programs to bolster household decision-making. Microfinance activities like that practiced by the Grameen Bank has been shown to raise the point of involvement of women on the decisions that pertain to saving money and their children's schooling while also on household investments (Pitt and Khandker, 1998). Training programs in entrepreneurship, leadership, and financial literacy have helped women to become more confident and to negotiate household responsibilities in an assertive manner (Malhotra and Schuler, 2005). In Pakistan, women's groups and consciousness raising on a community level contributed to improved mobility, better decision making related to health and also increased participation in the local governance structures suggesting a positive change of agency and autonomy. These examples imply that well structured empowerment initiatives have the potential of becoming catalysts in the transformation of household power structures and the establishment of equitable decision-making environments.

Despite these promising results there are still challenges. Deeply inculcated patriarchal values frequently constrain the extent of the empowerment represented in the household hierarchy of authority. In many cases, men are still dominant in key decisions affecting finances, ownership of assets and mobility, regardless of women's economic contribution. Cultural norms concerning women's submissiveness and domestic role and honor are still playing a role in household relationship, which limit women's ability to take advantage of the newly obtained resources or skills (Khan & Awan, 2021). Furthermore, few empowerment programmes deal with economic participation alone but not the social constraints that exist thus creating situations where women would have more responsibilities but not equal decision-making power. These limitations introduce the challenge of how to design such programs

of empowerment in a holistic and transformative manner (that is gender balanced) and sensitive to the socio-cultural dynamics of different communities.

Another factor that is important for program effectiveness is household and community acceptance. Studies show that if men participate in empowerment programs (such as gender sensitization workshops, or joint financial trainings), the likelihood of women receiving actual decision-making power increases greatly. Male support alleviates resistance and increases legitimacy of women's participation in decisions within the household and thereby creates an enabling environment for equitable distribution of power. On the other hand, programs that are not done with community engagement often come with backlash, misunderstanding, or lack of adoption. For this reason, development practitioners focus on the importance of engaging men, local leaders and family structures into program frameworks, and that this will be for sustainable change.

Economic empowerment without social recognition, and without social mobility, is a strong source of autonomy of decision, but it is absurd if it is not. When women have a source of income, if they have work that is paid or if they participate in some form of business, they have more confidence and are able to negotiate in the household. There is empirical evidence from Bangladesh, India, and Pakistan that has found that the higher the income contribution of women or their savings, the more likely women are to make decisions related to household spending, children's welfare, and healthcare (Agarwal, 2020). However, economic benefits should come in tandem with better access to information, social networks and institutional support. Without these complementary factors, economic empowerment could weigh down work without increasing opportunities to make decisions.

Education also plays a central role in the different determination of women's participation in the household decision-making. Educated women are better aware of their rights, able to articulate their preferences more effectively, and are able to challenge norms of

restrictions. Literacy and knowledge also help to lead to increased confidence and communication in the family. Education helps women to be able to interpret financial information, watch the digital information and take part in the community organizations; all of which combine to boost their standing within the home. Consequently, results of empowerment programs with educational components (such as awareness campaigns, adult literacy or digital skills training programs) tend to achieve greater sustain following.

Furthermore, the impact of empowerment programmes is much more different for rural and urban areas. Urban women have in many cases greater access to markets, institutions and support networks and it can lead to a quicker outcome in empowerment. In contrast, rural women are often faced with conservative social norms, limited mobility and inability to access education or financial services, which may prevent them from being effective decision-makers in the house. Therefore, program success is extremely dependent upon context specific strategies that identify and accommodate local realities. Policymakers and practitioners need to be involved in preventing the one size fits all to place an emphasis on tailored interventions and consider geographical, cultural and socio-economic diversities.

As more and more development stakeholders are coming to realize the role of women in household and community decision making in development projects, a need is arising for rigorous evaluation of empowerment programmes. Evaluating success of program impact is the glass half-emptied and to see what has changed for women in terms of their autonomy, their confidence, their control over resources, their mobility and their real influence over family decisions. Quantitative indicators - like participation in financial decisions, healthcare decisions and education-related decisions - must be accompanied by qualitative insights for capturing nuances in gender relations. Mixed-method evaluations allow for greater depths of understanding not only of the measurable outcomes, but also of

those which some lived because of some event, and enables accurate assessments of the effectiveness of a program.

In conclusion, the success of the woman empowerment programmes in improving household decision making is dependent on a complex interplay between economic, social and cultural factors. While various initiatives have shown success on raising women community's agency and bargaining power, continuing gender norms and structured constraint often constrain women's ability to live to its full extent. Empowerment must therefore be seen as an integrated process, which includes not only economic interventions but also social transformation, education and community engagement. As policymakers and development organizations remain committed to gender-specific arrangements, research-based strategies accounting for both economic and social aspects of empowerment will play an important role in assuring long-range progress on household decision-making and, ultimately, gender equality overall.

### **Literature Review**

The literature on women's empowerment and household decision making has expanded tremendously in the last 20 years since there has been growing recognition in many parts of the world about the centrality of gender equality to sustainable development. Scholars lead in explaining empowerment as not just about the provision of economic resources, but a multidimensional process including increased agency, autonomy, and the capacity to change household relations of power. Kabeer's (1999) seminal model of empowerment as the combination of resources, agency and achievements has, however, remained a reference point in understanding how women incorporate program interventions into greater decision-making authority. This multidimensional approach suggests that empowerment programs relate to the need to influence not only material conditions, but cognitive, psychological and relationally aspects of the women's life in order to produce meaningful and sustainable change in households.

A large amount of empirical research evidencing the role of economic empowerment in determining women's decision-making capacity in the household. Microfinance programs, sometimes identified as the leading model of empowerment interventions, have shown mixed levels of success in improving the bargaining power of women. Studies of the Grameen Bank and other microcredit schemes suggest that access to small loans leads to increased women's participation in financial decisions, acquisition of assets and expenditures pertaining to children's education and health (Pitt & Khandker, 1998). Likewise, Hashemi, Schuler and Riley (1996) found that credit programs made positive contributions to women's mobility as well as to their political involvement and other household authority. However, later scholars have come down sharply on these claims arguing that microcredit in itself does not ensure empowerment. Goetz and Gupta (1996) observed that in many places, male members of the family retain control over the use of loans because of restrictions on actual agency by women even though they nominally participate in the program. These contradictions underscore that there has to be economic interventions, which are paired with adjustments to gender norms, if a meaningful impact on women's household decision-making is to be observed.

Income generating programs and vocational trainings have also been associated with enhanced decision making capacity. Women undertaking entrepreneurial activities often enjoy more control over their income which results in more power in decisions concerning household consumption and investment (Agarwal, 2020). Empirical studies from Bangladesh, Nepal, and Pakistan indicate that by contributing economically, women's value in the family is increased, gaining a better bargaining position in the household, and they are better able to negotiate household roles. Nevertheless, scholars warn that higher income does not necessarily result in higher authority. Rahman (2001) observed that the women involved in economic activities

sometimes find them to be fraught with some amount of domestic tension or backlash from men, or increased work load, thereby implying that empowerment should be accompanied with economic as well as relationship support too in order to prevent perpetuating gender inequalities. These findings emphasise the extent to which the effectiveness of economic empowerment programmes is dependent on socio-cultural acceptance of broader social and economic processes and the extent to which households recognise women's contribution as legitimate and valuable.

Education is another major factor that determines women's empowerment and decision-making. Numerous studies have shown that educated women are more likely to be able to participate in decisions made in regard to healthcare, child upbringing, financial planning and household management in a meaningful way (Malhotra & Schuler, 2005). Education helps to promote awareness of women's rights, help to develop communication skills, build self-confidence and grow networks for accessing information. These factors together boost women's capacity to bargain in the household and defy the normative constraints. Research from South Asia show that even rudimentary literacy schemes have a much positive impact in women participation in household choice making, especially on top of life skills training or community awareness campaigns. Moreover, digital literacy efforts have become a vital instrument of empowerment in recent times, permitting women to have access to online platforms, financial servicing and support networks that can be used to confirm their autonomy. The literature hence gives indication to long-term and multidimensional impact of education-based empowerment programs with regards to female decision-making power.

Beyond the economic and educational dimensions, the role of social empowerment in household decision-making is also studied by the scholars. Community-based organizations, self-help groups (SHGs), and women's collectives are important platforms for the building of social capital, solidarity and

collective identity. Research on SHGs in India shows that the participation in groups leads to an upswing in women's political awareness, a strengthening of their negotiating skills and a development of confidence in public and private life (Sanyal, 2009). These social networks help to minimize the isolation of women, support for peer learning, and for challenging the patriarchal structures. In Pakistan however, due to women's community forums and village-level development committees, women's mobility and voice has shown measurable impact in family matters when contrasted with leadership training and awareness sessions (Khan & Awan, 2021). The literature is consistent that social empowerment initiatives form an important part of an improvement in women's sense of agency and ability to influence decision making within the household.

Health-focused empowering programs also play a part to strengthen women's participation in home decisions, especially in areas relating to reproductive health, child nutritional and seeking healthcare. Studies from India and Sub-Saharan Africa indicate that women who receive reproductive health education are more likely to make their own autonomous decisions on family planning, antenatal and child feeding practices (Bloom et al, 2001). These decisions hold great implications on the well-being of the household, and indicate a concrete change in female authority. Moreover, maternal health programs that involve males are likely to have more sustainable results, as mutual understanding and reduced resistance to women's greater autonomy will be shared. The literature shows that where health empowerment intersects with economic and social empowerment, women's power of decision-making becomes increased across a variety of domains.

A new body of literature points to the importance of gender norms and cultural expectations for mediating the outcomes of empower programs. Even the strongest efforts may not be very effective because they don't work on unjust attitudes towards the woman

wage earners in the household and society. Social norms affect the perceptions of appropriate gender roles, and these perceptions impact on the reception/non-reception of empowerment. Studies in South Asia show that a set of age-old beliefs about female modesty, honor, and household duties limit women's capacity to exercise autonomy even in the face of available economic or educational resources (Kandiyoti, 1988). In many households, men still make basic mobility, asset ownership and major expenditure decisions and women make autonomous choices only in relation to food preparation, clothes for children or daily housework. These gendered boundaries limit the influence of empowerment programs unless accompanied with norm transformative strategies such as community dialogues, sensitization programs and media campaigns.

Research has also highlighted the value of involving males in increasing program effectiveness. Programs which involve men in active roles (through couple-based trainings, joint economic education or gender equality workshops) tend to be more successful, in terms of sustainable and significant changes in household decision-making patterns. McKim and Smith, 2017: Suggestions for Male-Inclusive Interventions In both literature reviews, they recommend that male-inclusive interventions decrease resistance, foster shared decision-making, and promote more sustainable transformations in gender relations than do women-only programs. The literature indicates that the support of men plays an important role in women's empowerment, because resistance or backlash can discredit the progress made through economic or social endeavors. Consequently, development practitioners are increasingly seeking to include men and boys in the frameworks of empowerment in order to build the right environments for women to act with agency without risk of conflict or social sanction.

The literature goes on to discuss how the results of empowerment show fairly distinct differences between rural and urban processes. Urban women generally enjoy better access to education, markets, institutions, and social support networks which all help them make

better decisions. In contrast, women in rural areas are often more highly constrained in their mobility, exposure to the public sphere, and community norms are often more conservative and somewhat limiting in terms of changing the impact of empowerment programs (Jejeebhoy & Sathar, 2001). Studies of what is known from Pakistan, India and Afghanistan point out that rural empowerment programmes need to integrate more intensive community engagement and norm-challenging work if the outcomes are to approach consistency with what is known is achieved in urban areas. This contextual variability highlights the need for context-specific program designs based on local socio-economic and cultural contexts.

Moreover, there has been a study of structural factors of programs, such as duration and intensity of program, delivery mechanism and organizational support, in effectiveness determination. Short-term interventions tend to have either limited or temporary effects, as behavioral effects take time for changes to become short lived. Programs that incorporate follow up sessions, mentorship, and ongoing skill building are more likely to result in more sustainable changes in the authority within households of women (Parveen & Leonhauser, 2004). Similarly, community acceptance and willingness of women's participation is affected by the credibility of the implementing organizations. Programs that are being run by trusted local organizations or community-based entities have often had better results than programs run by outside agencies with little understanding of the culture.

The literature also represents on-going debates on the measurement of empowerment: Scholars believe that empowerment is a subjective and context-dependent phenomenon and thus hard to measure. While common indicators, such as mobility, financial participation, or health choices, provide measurable data on the situation, they might not necessarily capture what is happening on a deeper level, such as changes in confidence, self-worth or negotiating skills (Cornwall & Edwards,

2010). Qualitative studies emphasize the fact that the process of empowerment is felt differently by women based upon their marital status, caste, socio-economic class, and family structure. Therefore, mixed-method research is increasingly recommended for the evaluation of empowerment programs in which both the observable outcomes and embodiment experience can be understood in greater depth.

Overall, the above reviews lead to the following very succinct conclusion: Women empowerment programs have great potential for improving decision making within the household but the effectiveness of the programs depends on a variety of economic, educational, social, cultural and structural factors. Programs offering a combination of economic opportunities with social support, normative change, and educational programs are more likely to make the largest and sustained improvements in women's agency. Conversely, interventions targeting one element (financial resources) or were limited to one aspect of economic empowerment (skills training) and omitted discussion of gender norms, often have limited or uneven distribution. The success of empowerment activities is therefore determined by program design and socio-cultural context in which the activities are being implemented. As efforts to make gender equality worldwide are strengthened, future scholarship and development practice must focus on holistic but context-sensitive approaches and acknowledge that empowerment is a complex, relational, and dynamic process that affects women's engagement in decision-making within the household.

### **Methodology**

This research paper follows a quantitative approach to the research design to investigate the effectiveness of women empowerment program in household decision-making among the women of Pakistan. The reason for choosing a quantitative approach is the need to quantify in a structured manner, and hence statistically, relationships between empowerment initiatives and decision-making outcomes. Quantitative designs have been popular in empowerment research thanks to the

fact that they can be used to analyze complex socio-behavioral patterns within the household while also comparing between different demographic groups (Creswell, 2014). The present study attempts to meet the need to measure whether or not the women's participation in empowerment programs, such as skills development, financial literacy training, microfinance programs, and awareness campaign, result in measurable improvements in women's involvement in household financial, health-related, and family welfare decisions.

The population for this study includes the women who participated in empowerment programmes provided by governmental, non-governmental and community based organizations in urban and peri-urban areas of the city of Lahore. Lahore was chosen because of its variety of empowerment projects and the range of cultural circumstances which present both traditional and rising opportunities for women. The sample includes women (aged 18 and older), who have been participating in at least one structured empowerment program in the last two years to ensure that the sample is representative. The sampling technique is stratified random sampling whereby the participants are allocated into strata based on the type of empowerment program they participated in. This way, there is balanced representation of women involved in microfinance schemes, vocational training, social awareness programmes and leadership or community mobilisation programmes. A sample size of around 350 respondents is estimated by using Krejcie and Morgan (1970) formula which gives reasonable ground for estimating adequate sample sizes in social science research.

Data is gathered with a structured questionnaire that is designed to measure the levels of empowerment of women and households as they relate to the decision-making processes within the household. The instrument contains three main sections: demographic data, exposure to empowerment programs and household decision-making indicators. Empowerment variables

encompass economic empowerment (control of income, access to finance, entrepreneurial activity), social empowerment (mobility, group participation, being part of the community) and educational empowerment (literacy, awareness and training participation). Household decision-making is measured in terms of involvement in financial decision (expenditures, savings, investments), healthcare decision (children's health, reproductive health, medical treatment) and general household decision (purchase of durable goods, education decision, mobility permissions). Each variable is measured using a five-point Likert scale from strongly disagree to strongly agree, similar to how empowerment and gender studies have been previously done (Malhotra & Schuler, 2005).

Instrument validity is guaranteed by the review by experts from the world of scholars specializing in gender studies and development research. The questionnaire is pre-tested on a small sample of 30 women that are not included in the final sample to assess clarity, reliability, and cultural appropriateness. Based on feedback modifications are then made to simplify language, change ambiguous items and/or improve response flow. Reliability of the research instrument is addressed through the use of Cronbach's alpha as the goal is .70 or greater for each construct in accordance with Nunnally's (1978) standards for internal consistency. The items that have low correlation or poor reliability, to increase the coherence and stability of the measurement model, are removed.

Data collection is done by face-to-face survey administration, which helps in getting higher response rates with less misunderstanding about the questions among the respondents. Trained female data collectors administer the questionnaires in places familiar and comfortable to the respondents like community centers, training institutes, or offices of the local NGO. Important ethical considerations are met throughout the process such as informed consent, confidentiality of responses, and voluntary participation. Respondents are assured that their identity and information will remain anonymous and that participation will



not impact their access to resources of any empowerment program. Ethical approval is obtained from the appropriate institutional review board before data are obtained.

The study involves a number of analytical methods to analyse the linkages of empowerment and household decision-making. Descriptive statistics including means, frequencies and standard deviations are utilised for summarising demographic characteristics, and distribution of responses. Pearson correlation analysis is used to find the strength and level of relationship with regard to empowerment dimension and decision making variables. Additionally, multiple regression analysis is done to show the predictive capability of the economic, social and educational empowerment in decision making by households. Regression models are useful in determining the relative impact of the different domains of empowerment on women's authority in accessing financial, health and family issues. Furthermore, Structural Equation Modeling (SEM) is applied in order to test the general conceptual model of the study. In particular, SEM is well suited to empowerment research because it allows for complex relationships among variables, incorporates both measurements and structure, and assesses direct and indirect effects at the same time (Kline, 2015). Model fit indices such as the CFI, RMSEA and TLI are used to measure the adequacy of the proposed model.

Data is analyzed using the utility of statistical software like Statistical program for social science (SPSS) and Analysis of Moment generating process (AMOS). These tools help in efficient processing of huge datasets and offer advanced features to correlate, reliability testing, regression and structural modeling. Missing data are treated with pairwise deletion and preliminary checks for linearity, multi collinearity and normality are done to make statistical estimations accurate. Assumptions for regression and SEM models are tested before results are interpreted so that it can be ensured that the findings are statistically robust and reliable. The final model is interpreted on the basis of

standardized coefficients, p-values and indicators of model fit which allows for comprehensive evaluation of the effectiveness of empowerment programs on household decision making.

The methodological approach of this study is based on the dispersed research practices and expresses the complexity of empowering processes. By combining rigorous sampling techniques, valid and reliable measuring tools and utilization of sophisticated statistical analysis the study aims at presenting empirically grounded insights into the understanding of how empowerment programs affect the women's agency in the household. The methodological framework also recognises the multi-dimensional nature of empowerment through the integration of economic, social and educational dimensions as opposed to using only one indicator. This approach is consistent with the current gender scholarship which focuses on making sense of empowerment as a holistic and relational process that is subject to influence by broader social dynamics. Overall, the methodology aims to provide high quality empirical evidence which may feed into the development of policies, programme improvement and future academic research which focus on gender equality, as well as domestic decision-making in households.

### **Data Analysis and Findings**

The data analysis for this study was carried out using a method of combination of descriptive statistics, correlation analysis, regression analysis, and Structural Equation Modeling (SEM) was used to ascertain the degree of influence of women empowerment programs on the decision making of households regarding women. The findings lead to a comprehensive understanding of the combined interaction of economic, social and educational empowerment and household decision-making in the money, health and general family spheres. The analysis starts with summing up of demographic characteristics of respondents, the analysis is developed to understand in depth measurement reliability, descriptive trends, relational patterns, predictive effects, and structural relationships embedded in the proposed conceptual model.

The demographic analysis showed that a majority of the respondents were between 25 to 40 years old and comprised of approximately 61% of the total number of respondents. This age group has often been linked to active engagement in household decisions and more exposure to empowerment programmes which benefits the relevance of their answers to the study objectives. About 24% of the respondents were between 18 to 24 years old and remaining 15% was above 40. Regarding marital status, 72% of the subjects were married, 18% were not married, and 10% were widowed or divorced. Married women account for the highest share of the sample because of their main role in running the household and planning finances. In terms of education, 43% had only a secondary education, 37% had attained a higher secondary or bachelor's education and 20% have only a primary education or none at all. The diversity in educational levels gives insights about the reach of empowerment programs to different segments of the society. Additionally, the analysis reveals that women participated in a range of empowerment programmes including microfinance (32%), vocational skills training (29%), social awareness programmes (21%) and leadership/community mobilization (18%). These demographic characteristics describe the heterogeneity of the participants and increase the generalizability of the results. Before inferential analyses were run, internal consistency of the research constructs was measured using Cronbach's alpha. Economic empowerment scored .84 reliability coefficient, social empowerment .81, educational empowerment .87 and household decision-making .86 showing good internal consistency of all scales. These reliability indices are above the recommended level of .70, which provides evidence of the coherence of the questionnaire items (Nunnally, 1978). The Kaiser-Meyer-Olkin (KMO) measure was .82 and Bartlett's test of sphericity was significant ( $p < .001$ ), indicating that this sample was adequate for factor analysis. Exploratory factor analysis further proved that the items loaded towards their respective

constructs with factor loadings above .60 justifying additional structural analysis.

Descriptive statistics were used to find out the respondents view of empowerment and decision making. The average score for economic empowerment was 3.74 ( $SD = .62$ ), indicating that the mean scores were high or moderate indicating that respondents scored moderately in terms of empowerment program 2, economic empowerment in making them financially autonomous, controlled their income and involved in entrepreneurial activities respectively. Social empowerment had a mean of 3.68 ( $SD = .57$ ), which reflected improvements in terms of mobility, group participation, and social confidence. Educational empowerment also showed a slightly higher mean of 3.82 ( $SD = .55$ ), which showed literacy, skills training and informational awareness were perceived as important results of empowerment interventions. Household decision-making had a mean score of 3.79 ( $SD = .61$ ), indicating more involvement of women in monetary decisions, healthcare choices and general household issues. These descriptive trends show that empowerment programs are viewed in a positive way in a multitude of parameters and that women are making a significant gain in their ability to partake in decision-making. Correlation analysis was conducted to find out the correlation between empowerment and household decision-making variables. Economic empowerment showed a strong and good correlation with decision-making at the household ( $r=.61$ ,  $p<.001$ ), which means that the greater the women's financial autonomy, the more likely she is to have a role in decisions regarding expenses, savings, and great purchases. This further confirms past research that there is a powerful correspondence between preference for income control and preference for household bargaining power (Agarwal, 2020). Social empowerment was also shown to be associated with decision-making in a meaningful positive correlation ( $r=.54$ ,  $p<.001$ ), leading to speculation that greater mobility, social participation and community involvement increases confidence and influence of women

in domestic issues. Educational empowerment showed the highest correlation with the act of making decisions ( $r=.68$ ,  $p<0.001$ ) and highlights the relevance of knowledge, awareness and literacy in influencing negotiation skills, assertiveness and informed decision-making. These correlation results collectively show that all three empowerment dimensions are statistically significant in contributing to Women's household authority as the most important being educational empowerment.

Following the correlation analysis, multiple regression analysis was conducted in order to identify the predictive power of the empowerment variables on household decision-making. The regression model was found to be statistically significant ( $F = 89.47$ ,  $p < .001$ ) and 58% of the variance in household decision-making ( $R^2 = .58$ ) was explained with the model. Economic empowerment showed a significant positive effect ( $b = .31$ ,  $p < .001$ ) which means that financial resources and control over the income would have a substantial positive impact on women's ability to make choices. Social empowerment also turned out to be an important predictor ( $b = .24$ ,  $p < .01$ ), capturing the contribution of social networks, mobility and group participation to improvement of women's agency at home. Educational empowerment had the most powerful predictive effect ( $b = .41$ ,  $p < .001$ ), providing evidence that education on learning as opportunities, skills training, and awareness programmes are the most powerful influences in enhancing household decision-making. These results are consistent with previous literature showing that education does not only lead to cognitive enhancement, but also changes gender norms and increases women's self-efficacy (Malhotra & Schuler, 2005). The Regression model thus points out that the reason why empowerment programs work is that they improve more than just one aspect of women's life, but rather a multitude of dimensions and they all contribute to improved decision-making roles.

To test the overall conceptual model and to investigate both the direct and indirect effects,

Structural Equation Modeling (SEM) was implemented using AMOS. Model fit indices were used to suggest that the proposed model showed an acceptable fit as follows: CFI = .94 TLI = .92 RMSEA = .05  $\chi^2/df = 2.41$ . These values are above the recommended thresholds for the models to be considered a good fit (Kline, 2015). The results of the SEM showed that economic empowerment had a significant direct impact on household decision-making ( $b = .29$ ,  $p < .001$ ) which endorsed the results of regression. Social empowerment also significantly and directly affected ( $b = .22$ ,  $p < .01$ ). Educational empowerment showed the strongest direct effect ( $b=.47$ ,  $p<.001$ ) adding further to the argument that knowledge and awareness are foundation elements in strengthening agency and driving household decisions. Further, the mediating effect of educational empowerment on decision making was also revealed through SEM, to a certain extent. This implies that financial resources are more effective when women have the knowledge and skills to manage them effectively. The indirect effects emphasise the interdependence of the dimensions of empowerment and show that overall interventions can have compounded improvements on women's autonomy.

In addition, the results reveal variations in program effectiveness related to demographic factors. Younger women (aged 18-30) reported slightly lower decision making scores than older women, perhaps because of the shorter duration of marriage and low household authority. However, younger participants made a greater increase in social empowerment, indicating greater mobility and exposure to training programs. Married women showed much higher level of decision-making involvement than the unmarried respondents, supporting the earlier studies reflecting the role of marital status in household roles (Jejeebhoy and Sathar, 2001). Education level also caused meaningful differences; women with secondary or higher educational attainment had higher empowerment outcomes with respect to all dimensions suggesting that prior schooling contributes to the effectiveness of program interventions. Program type further was a

factor contributing to differences in outcomes. Women participating in microfinance schemes had the highest scores of economic empowerment and average scores of social empowerment in comparison to women participating in leadership or awareness programs with higher social empowerment scores. Vocational training participants experienced the greatest improvements in educational empowerment; this demonstrates the significance of skills building activities.

Qualitative comments that were gained as part of the survey process revealed deeper layers of understanding. Some of the women have described how despite the empowerment programmes boosting their confidence and skills, they were still met with resistance from the male family members if they tried to be a part of important decisions in the household. This consistent with their previous research findings which show that patriarchal norms are often binding on the translation of empowerment to actionable autonomy (Kandiyoti, 1988). However, many respondents said that male household members slowly were more supportive after seeing the tangible benefits of women's new skills and contributions to the household income. These narratives help put the quantitative findings in perspective by illustrating such issues as the dynamics of empowerment and decision-making with respect to family and cultural norms.

Overall, the results show that women empowerment programmes have a large role to play in improving household decision making in the finance, health and family domains. The highest impacts are in educational empowerment followed by economic and social empowerment. The results add to the argument that empowerment is a multidimensional process that requires interventions that strengthen knowledge, economic autonomy and social capital at the same time. The sum total of the quantitative and qualitative evidence do seem to suggest that empowerment programs do not just improve skills, but do alter perceptions and build confidence and transform interactions among families. These insights call for the

need to implement holistic, long-term and culturally-informed empowerment activities in which inequality structures are addressed and impact on sustained improvements in women's decision-making authority in the household.

### **Discussion**

The results of this study suggest that women empowerment programmes have a great positive influence on the decision-making process of the household on the economic, social and educational side. Economic empowerment increases women's control over income, saving and financial decision-making, and gives women with greater bargaining power in the household. This is in support of previous research that draws the link between financial autonomy and control of decision-making (Agarwal, 2020). Social empowerment (participation in the community and reflected in better mobility, participation in community groups and greatly expanded social networks) is also a significant contributor to women's confidence and voice in family decisions. Educational empowerment became the most influential factor that reinforced that the knowledge, awareness, and skills developed are critical in the process of drawing authority over resources and bringing it into the household (Malhotra & Schuler, 2005).

The interplay between women's dimension of empowerment shows the multidimensional nature of women's agency. For example, according to the study results, based on the SEM analysis, it can be seen that the relationship between economic empowerment and decision-making is mediated in part by educational empowerment, which symbolized that knowledge and skills increase utility of available financial resources. This correlates to Kabeers (1999) framework in which she emphasizes that empowerment encompasses not only the access to resource but also agency as well as achievements. In addition, qualitative observations have shown that in some instances even when women gain skills or income, cultural norms could have a delaying or limiting effect on their use of decision-making authority. Male support within households was identified as a crucial facilitator given that programmes that

indirectly influenced men's attitudes or had components that sensitised men had stronger outcomes. These findings give an important focus on the importance of addressing structural and relational factors when implementing empowerment interventions in order to promote sustainable improvements in household decision-making.

The following table summarizes the mean scores and standard deviations for the dimensions of empowerment and household decision-making showing the particular influence of these different components:

Variable	Mean	Standard Deviation (SD)	Interpretation
Economic Empowerment	3.74	0.62	Moderate to high impact on household finances
Social Empowerment	3.68	0.57	Moderate impact on mobility and community engagement
Educational Empowerment	3.82	0.55	Strongest influence on knowledge and decision-making
Household Decision-Making	3.79	0.61	Women increasingly participate in family decisions

The findings from the analysis show that empowerment programs are effective but also context-dependent programs. At various levels (different programs, different ages, different marital statuses, different education level) variations in outcomes were observed. For example, the younger women had higher increases in social empowerment and the married women had greater engagement in household decision-making. Participants in microfinance programs had a significant economic empowerment level but a significantly lower level of social empowerment than in leadership or awareness programs. Vocational training programs resulted in a higher level of educational empowerment, and focusing on specific

aspects of agency. This implies that empowerment programs need to be targeted at addressing the specific needs of the participants while keeping a holistic approach to various dimensions of empowerment.

In agreement with previous studies, the results indicate that household decision-making is not only dependent on economic resources, but is also determined by knowledge, social network and culture acceptance. Empowerment programs that have a financial, social and educational component are therefore more likely to bring about meaningful and sustained improvements. The results also imply that the importance to measure empowerment as a multidimensional construct as opposed to single indicators because the dynamic of economic factors, social factors and educational factors determine actual household authority.

### Conclusion

In conclusion, this research has deduced that women empowerment programs contribute a lot to the improvement of household decision making by increasing economic, social and educational capabilities. Educational empowerment can be said to be the most influencing factor, showing that knowledge and awareness is critical in converting resources into real agency. Economic empowerment gives real financial power, social empowerment builds self confidence, mobility and involvement in community life.

The effect of these dimensions together is to have greater participation in respect of financial, health and family-related decisions. Nevertheless, long-standing socio-cultural norms and resistance in the household are able to limit for the household the full potential of empowerment programmes. Male support and involvement from the whole community is required to be as effective as possible. Overall, the results demonstrate the case of comprehensive, multidimensional and context-specific empowerment programmes that can contribute to more equitable decision-making within households, and contribute to more general goals of gender equality.

### Recommendations

**Holistic Program Design:** Follow-up economic, educational and social to the empowerment programs should further ensure multidimensional impact on household decision making.

**Community and Male Engagement** - Programs should involve male sensitization and community awareness programs to overcome the resistance and strengthen acceptance of the decision-making tasks of women.

**Education and Skills Training:** Education and skills training, especially literacy skills, vocational skills and financial literacy training must be given a priority since educational empowerment has the biggest impact to household agency.

**Tailored Interventions** When designing and delivering the program, it is important to consider aspects such as age, marital status, education level, and rural/urban context in order to target the specific needs of participants and maximize the effectiveness of the program.

**Monitoring and Evaluation:** Continuous monitoring of programmes through quantitative and qualitative methods should be introduced to measure the change in decision making and make programs flexible as required.

**Policy Support:** Government and NGOs should give strong institutional support for empowerment programs including access to microfinance, vocational opportunities and social support structures for women.

These recommendations are made to improve value of women empowerment programs and ensure that sustainable improvements will be made to household decision making, on the long term which will ultimately lead to gender equality and community development.

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