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The Role and Challenges of Women's Empowerment Programs in Reducing Household Poverty

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Abstract

This study aims to analyze the strategic role of women's empowerment programs in alleviating household poverty and identify various cultural and structural challenges in their implementation. Using qualitative methods with a library research approach, secondary data was collected through a review of reputable scholarly articles, textbooks, and official reports over the past ten years. The results reveal two main findings. First, economically, empowerment programs through skills training and micro-capitalization play a significant role in generating new income as a family financial safety net, which has implications for improving women's bargaining power and democratizing domestic decision-making. Second, the sustainability of these programs faces significant challenges, including cultural barriers, a dual burden resulting from a strong patriarchal culture, and structural constraints, including project-oriented program traps, financial exclusion from formal banking, and minimal post-training mentoring. This study concludes that strengthening women's capacity requires inclusive policy transformation, gender-friendly follow-on capital schemes, and sustainable business mentoring to break the chain of structural poverty.

Keywords: Women's Empowerment, Household Poverty, Double Burden, Sustainable Assistance.

Abstrak

Studi ini bertujuan untuk menganalisis peran strategis program pemberdayaan perempuan dalam mengurangi kemiskinan rumah tangga dan mengidentifikasi berbagai tantangan budaya dan struktural dalam implementasinya. Dengan menggunakan metode kualitatif dengan pendekatan

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riset pustaka, data sekunder dikumpulkan melalui peninjauan artikel ilmiah, buku teks, dan laporan resmi yang bereputasi selama sepuluh tahun terakhir. Hasil penelitian mengungkapkan dua temuan utama. Pertama, secara ekonomi, program pemberdayaan melalui pelatihan keterampilan dan mikro-kapitalisasi memainkan peran penting dalam menghasilkan pendapatan baru sebagai jaring pengaman keuangan keluarga, yang memiliki implikasi untuk meningkatkan daya tawar perempuan dan mendemokratisasi pengambilan keputusan domestik. Kedua, keberlanjutan program-program ini menghadapi tantangan yang signifikan, termasuk hambatan budaya, beban ganda yang dihasilkan dari budaya patriarki yang kuat, dan kendala struktural, termasuk jebakan program yang berorientasi proyek, pengucilan keuangan dari perbankan formal, dan pendampingan pasca-pelatihan yang minimal. Studi ini menyimpulkan bahwa penguatan kapasitas perempuan membutuhkan transformasi kebijakan yang inklusif, skema modal lanjutan yang ramah gender, dan pendampingan bisnis yang berkelanjutan untuk memutus rantai kemiskinan struktural.

Kata kunci: Pemberdayaan Perempuan, Kemiskinan Rumah Tangga, Beban Ganda, Bantuan Berkelanjutan.

Introduction

Poverty remains one of the most crucial development challenges at both the global and national levels, demanding integrated solutions. This phenomenon is no longer viewed simply as a matter of low material income, but rather as a multidimensional violation of basic human rights (Lestari et al., 2024). The inability of households to meet minimum living standards, such as access to nutritious food, quality healthcare, and adequate education, creates a vicious cycle that is difficult to break. In Indonesia, poverty alleviation efforts continue to be accelerated through various social security programs, but economic fluctuations often push vulnerable groups back below the poverty line (Maharani et al., 2024).

Within the domestic sphere, the manifestations of poverty are often not felt equally by every family member, with women bearing a significantly heavier burden. This phenomenon, known as the feminization of poverty, indicates that women have a higher probability of living in poverty than men (Ahmad et al., 2015). This vulnerability stems from unequal access to productive resources, minimal asset ownership, and limited employment opportunities in the formal sector for women. Consequently, when a household experiences an economic shock, women and children are the first and most deeply affected (Elanda & Alie, 2023).

Despite their vulnerable position, women play a highly strategic role in crisis management and household economic recovery. Numerous empirical studies have shown that increased income directly managed by women has a significantly higher multiplier effect on family well-being (Andiyanto et al., 2025). Women tend to allocate a larger portion of their financial resources to essential domestic needs, such as improving child nutrition, healthcare, and continuing education. Therefore, investing in women's economic capacity is not simply an issue of gender equity, but rather a powerful strategy for accelerating intergenerational poverty alleviation (Amelia et al., 2024).

Aware of this enormous potential, the government, along with various non-governmental organizations, has massively promoted women's empowerment programs. These programs are designed to transform women from passive recipients of aid to active, economically independent agents of change (Hanis & Marzaman, 2020). The interventions generally focus on providing micro-enterprise capital incentives, technical skills training, and strengthening financial literacy. Through these incentives, women are encouraged to optimize local potential and form joint business groups to create new jobs in their communities (Hardiansyah et al., 2023).

Conceptually and in practice, in several regions, women's empowerment programs have demonstrated significant achievements. Many women micro-entrepreneurs have gradually increased their family incomes, enabling them to escape the extreme poverty category (Nadiroh et al., 2025). Beyond the financial impact, active involvement in these productive economic activities has also been shown to increase women's self-agency and self-confidence. They begin to have more balanced bargaining power within the household, particularly in making important decisions regarding family budget allocation (Amelia et al., 2024).

However, superficial successes often mask a far more complex and problematic reality on the ground. Many women's empowerment programs are trapped in a ceremonial approach, where success is measured solely by completing training quotas or disbursing initial capital (Wahdaniyah & Lestari, 2025). When these formal interventions end, many women's business groups experience stagnation or even bankruptcy. The gap between ideal policy design and sustainable outcomes on the ground indicates the presence of inhibiting variables that have not been comprehensively mitigated (Nasira, 2017).

One of the main root causes of significant challenges in the field is the persistence of patriarchal socio-cultural constructs regarding the division of labor. When women decide to enter the public sphere as additional breadwinners, their responsibilities for domestic work do not necessarily diminish. Women end up trapped in a dual burden, where they must drain their energy to manage their businesses while also taking care of the household and raising children. The limited time and physical exhaustion resulting from this dual burden ultimately reduce the productivity and optimization of the businesses they are starting.

In addition to cultural barriers, women micro-entrepreneurs also face a thick barrier of structural obstacles, particularly regarding access to further capital and market penetration. The stimulus capital provided by empowerment programs is generally small and sufficient only for the initial start-up phase. When their businesses have the potential to scale up, women often encounter rigid formal banking administrative requirements, such as the requirement to have collateral in their own names. Coupled with limited marketing networks, which are still local and conventional, empowerment products struggle to compete in the broader digital market.

Given the contradiction between the program's enormous potential and the complexity of the real challenges faced, this research is crucial. The primary focus of this research is to in-depth evaluate the real role of women's empowerment programs in reducing household poverty, while critically examining the structural and cultural factors that hinder it. Through an in-depth qualitative approach, this research is expected to formulate more inclusive and sustainable policy recommendations. Thus, future empowerment programs will not only be able to increase income temporarily but will become truly emancipatory instruments that free women from the shackles of structural poverty..

Research Methods

This study uses a qualitative approach with a library research method to examine the role and challenges of women's empowerment programs in alleviating household poverty. Data collection was conducted secondary by searching, sorting, and analyzing various reputable scientific literature, such as national journals (Sinta), international journals (Scopus), textbooks related to gender and economics, and official reports from donor agencies or relevant governments (Rukin, 2019). The data analysis techniques applied in this library research are content analysis and thematic analysis. After collecting relevant literature, the researcher conducted data reduction by excluding articles that did not meet the research focus inclusion criteria. Next, the data were organized into a literature synthesis matrix based on two major themes: the effectiveness of the program's economic impact on domestic welfare and the inhibiting factors (cultural and structural) faced by women in the field. Data validity was maintained through theoretical triangulation techniques and literature sources, in which the researcher compared findings from various previous research results to draw objective, critical, and comprehensive conclusions regarding the phenomenon under study (Muhadjir, 1996).

Results and Discussion

The Role of Women's Empowerment Programs in Reducing Household Poverty

A thorough analysis of various scientific literature shows that women's empowerment programs play a vital role in reducing poverty at the domestic level. Structured interventions through these programs have proven effective in shifting the old paradigm that positions women as merely passive consumers, into active economic agents. In the context of macroeconomic development, women's involvement in empowerment programs is no longer merely about fulfilling human rights, but rather a functional strategy that accelerates the achievement of aggregate national welfare targets.

Practically, the initial role of these programs begins with the transfer of knowledge through various types of technical skills training (hard skills), such as culinary arts, garment manufacturing, and handicrafts based on local potential. Numerous empirical studies confirm that this training successfully fills the gap in job competencies experienced by women from lower economic classes. With these new skills, women have strong social capital to create new jobs in the informal sector, either independently or through joint venture groups.

The existence of this technical training is strengthened by a second, equally crucial intervention component, namely the distribution of stimulus funds or micro-enterprise capital. The biggest obstacle for poor people in starting a business is a lack of financial capital, and empowerment programs successfully bridge this gap without burdensome collateral requirements. This micro-capital injection has proven effective in financing initial business operations, from procuring raw materials to purchasing essential production equipment, thus starting the household economy.

The direct impact of this combination of skills and capital is the creation of a new, legitimate source of income within the family's financial structure. In a conventional economy where the majority of husbands work as farm laborers, traditional fishermen, or casual daily laborers with uncertain wages, the presence of women's micro-enterprises acts as a second economic engine. This income diversification provides a new pillar of stability, eliminating household dependence on a single, vulnerable source of income.

Furthermore, the literature notes that the income generated by women entrepreneurs acts as a reliable financial safety net for families. When the head of the household experiences layoffs, decreased turnover, or health problems that hamper productivity, it is these women's financial contributions that maintain domestic stability. This ability to withstand crises demonstrates that women's empowerment directly increases the resilience and resilience of poor households in the face of external economic shocks.

From a consumption perspective, increased income in the hands of women has a unique allocation pattern and has a long-term positive impact on the quality of life of family members. Based on gender economic theory, women tend to prioritize meeting basic household needs over personal interests. Literature research shows that increased income for women is linearly correlated with improvements in family food purchasing power, which is indicated by improved nutritional quality and daily nutritional intake for children to prevent the risk of stunting.

Beyond the food sector, the most dominant strategic investment made by women from their business income is financing their children's education. This additional income is allocated to independently pay for school fees, uniforms, books, and other learning support. This role is very significant in reducing the dropout rate for children from poor families. This confirms that women's economic empowerment has a crucial multiplier effect in breaking the intergenerational cycle of poverty.

Another aspect of well-being that is boosted by women's economic role is improved household health. With women's independent funds, poor families have better access to commercial health services and adequate sanitation facilities at home. Women no longer need to postpone treatment for sick family members simply because of the lack of cash, so that the level of physical productivity of all family members remains optimal.

The program's role extends beyond the physical and material aspects, but also includes cognitive aspects, such as improving women's financial literacy. Through business groups, women are taught basic bookkeeping, separating capital from spending money, and are introduced to the culture of saving. Mastery of microfinance management significantly helps poor households systematically plan their financial future and protect them from the clutches of loan sharks or illegal loans.

A prominent psychosocial impact of this economic success is the rise of self-agency and a heightened sense of self-confidence in women. Involvement in productive activities outside the home provides women with a space to interact, exchange ideas, and expand their social networks. The feeling of being able to earn their own money triggers a shift in self-perception, from feeling inferior and powerless to feeling independent, empowered, and respected by their community.

Sociologically, this increased economic capacity directly contributes to the reconstruction of power relations within the family institution. Real financial contributions give women a much stronger bargaining power and a sense of respect vis-à-vis their husbands. Relationships that were initially unequal and centered on one-way domination shift into more equal partnerships. This has had a positive impact on reducing domestic violence (DV), which is often triggered by economic pressure and frustration.

This equal bargaining position has triggered a democratization of important decision-making within the household (joint decision-making). Women now have an equal voice and are heard when discussing crucial issues, from investing family assets, children's education, and family planning. Women's involvement in strategic decision-making ensures that every family policy is inclusive and oriented towards the common good of all core household members.

Challenges in Implementing Women's Empowerment Programs

While women's empowerment programs offer promising theoretical implications for poverty alleviation, their implementation on the ground is consistently hampered by complex socio-cultural realities and structural barriers. The apparent success of macroeconomic indicators often masks the distortions, frictions, and resistance experienced by women at the grassroots level. Critical literature studies have shown that interventions not balanced with an understanding of the local ecosystem tend to produce false outcomes, with programs operating artificially without creating sustainable independence.

The most dominant cultural root problem hindering the optimization of empowerment programs is the persistence of deeply rooted patriarchal ideology within societal structures. Traditional values rigidly divide gender roles based on a public-domestic dichotomy, where men are positioned as heads of families and primary breadwinners, while women are relegated to the domestic sphere. When a program encourages women to enter the public productive sector, these old values do not necessarily fade away but instead trigger a clash of values that often places women in a dilemma and under social pressure.

This clash of values perpetuates the dual burden phenomenon as the most exhausting daily challenge for women participating in the program. While women choose to devote time to producing goods, attending training, or marketing micro-enterprise products, their primary responsibility for household management remains intact. Women are forced to wake up earlier and go to bed later to ensure cooking, laundry, cleaning, and childcare are completed before they can focus on the business activities they are starting.

The obligation to simultaneously fulfill these dual roles without a fair division of labor within the household negatively impacts women's physical and mental health. A literature synthesis noted high levels of chronic fatigue, stress, and emotional anxiety among lower-class women micro-entrepreneurs. When physical and mental energy are drained by monotonous domestic routines, their focus, creativity, and concentration in managing and innovating their productive businesses automatically decline drastically.

Other cultural barriers emerge in the form of latent and manifest resistance from husbands who feel their traditional authority is threatened. Several empirical studies document that women's financial success, rather than bringing harmony, sometimes triggers feelings of inferiority in their husbands, especially if they are unemployed or low-income. This psychological discomfort is often expressed in the form of criticism, tightening control, refusal to help with household chores, and even verbal conflicts that psychologically threaten women's comfort in entrepreneurship.

Turning to the structural barriers cluster, the fundamental classic obstacle lies in the characteristics of program financial assistance, which is generally short-term incentives. Fresh funds or production equipment provided at the start of a project are usually of very small value and designed only to cover the initial micro-scale start-up phase. By the time women's group businesses begin to show a positive market response and require additional working capital to increase production volume, formal programs have usually ended or no further budget commitments are available.

The lack of follow-on capital from programs forces women to seek external financing alternatives, which unfortunately often run into the rigidity of the formal banking sector (financial exclusion). Conventional financial institutions impose strict administrative requirements and require valuable physical collateral, such as land certificates or vehicle ownership certificates. In many cases in poor families, these valuable assets are generally registered in the husband's name or are not owned at all, so that women lose legal access to apply for low-interest people's business credit.

These barriers to accessing formal banking create fertile ground for the operations of loan sharks, conventional moneylenders, and even illegal online loans offering instant, collateral-free procedures. Driven by the urgent need for capital to prevent their businesses from going bankrupt, many women micro-entrepreneurs fall into this high-risk lending path. Instead of generating profits to alleviate poverty, the stifling interest burden actually drains their business income and drags households into a deeper, more severe debt trap.

From a managerial and technical product perspective, the commodities produced by women's empowerment groups tend to be highly homogenous and lack innovation. Training provided by the supervising institutions is often uniform across regions, such as training on making chips, sewing basic clothing, or weaving simple weaves. As a result, market cannibalism occurs at the local level, where community members produce and sell identical goods, lowering their selling value and triggering price wars that are detrimental to all parties.

Distribution and marketing of women's empowerment products remain largely stuck in conventional methods and limited by a very narrow geographic scope. Products are often consigned to neighboring stalls, sold at temporary government exhibitions, or marketed by word of mouth within the smallest communities. These limited networks prevent sales volume from reaching a profitable economic scale, resulting in marginal profit margins for women artisans.

These conventional marketing practices are exacerbated by the digital divide experienced by women in rural and urban poverty areas. Despite rapid technological infrastructure development, many women micro-entrepreneurs lack the skills to operate digital marketplace platforms (e-commerce) or optimize social media for marketing. This inability to adapt to the digital ecosystem leaves women's empowered products isolated and unable to compete with the onslaught of cheaper and more aggressive mass-produced products online.

Another internal challenge rarely mitigated in program design is a weak understanding of supply chain management. Women micro-entrepreneurs often obtain raw materials from third- or fourth-tier retailers at relatively high prices due to their inability to purchase in large volumes. When raw material prices fluctuate in the market, they lack bargaining power or alternative suppliers, causing production costs to skyrocket and eroding the net profit that would otherwise be supplementing the income of poor households.

Institutionally, the fundamental weakness of empowerment programs launched by the government and non-governmental organizations is the project-oriented trap. Program success is measured based on budget absorption, the timeliness of aid distribution, and the number of completed ceremonial reports. This bureaucratic approach ignores the fact that empowerment is a long-term process of behavioral change and capacity building that cannot be limited by a rigid fiscal year cycle.

As a consequence of this project-oriented approach, follow-up mentoring and periodic post-intervention monitoring are often neglected or carried out only superficially. After the field facilitator's contract expires, women's business groups are left to fend for themselves without consultative guidance when facing technical issues. Without an adequate support system, many initially active cooperative business groups gradually decline, experience internal divisions, and ultimately disband within months of the program's official closure..

Literature studies also highlight the internal dynamics of business groups as a significant vulnerability factor. The formation of groups, often forced to meet administrative requirements for government assistance, leaves a ticking time bomb of conflict between members. The weak leadership capacity of group leaders in managing social jealousies related to division of labor, financial transparency, and the contribution of work time often triggers no-confidence motions that lead to the disintegration of the joint business groups.

A critical challenge that should not be overlooked is the risk of empowerment programs shifting into a form of covert exploitation of women's labor. To achieve price efficiency targets and ensure their products sell in the market, women often resort to underpaying their own labor or selling their crafts at very low prices to middlemen. This situation places women in a cycle of hard work for low wages, which conceptually contradicts the very essence of empowerment itself..

Conclusion

Women's empowerment programs play a highly strategic, multidimensional role as a catalyst for household poverty alleviation. Through a combination of productive skills training and micro-capital distribution, these programs have successfully created new sources of income that serve as a family financial safety net, while simultaneously democratizing domestic decision-making processes toward more equal gender relations. However, the effectiveness and sustainability of these programs remain hampered by cultural challenges in the form of a dual burden resulting from a strong patriarchal culture, as well as structural barriers such as financial exclusion from formal banking, limited market access, and minimal post-training assistance. Therefore, the success of gender-based poverty alleviation in the future depends heavily on transforming policy design, moving beyond short-term project targets to providing inclusive support systems, women-friendly follow-up financing, and a commitment to ongoing business management assistance.

Declaration of Competing Interest

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Acknowledgment

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Use of Artificial Intelligence (AI)-Assisted Technology

The authors declare that no artificial intelligence (AI) tools were used in the preparation, analysis, or writing of this manuscript. All aspects of the research, including data collection, interpretation, and manuscript preparation, were carried out entirely by the authors without the assistance of AI-based technologies.

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