

**FACTORS INFLUENCING WOMEN'S EMPOWERMENT IN GOMA: A
SOCIO-CULTURAL AND ECONOMIC PERSPECTIVE**

By

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Declaration

I, the undersigned MANIRAGABA NYANDERA Olivier, declare that this present dissertation entitled “*Factors Influencing Women’s Empowerment in Goma: A Socio-Cultural and Economic Perspective*”, is the work of my effort and I declare that no person has previously submitted or defended this subject, nor any institution of higher education or university, finally certifies having referenced all the sources used in this research.

Signature: Date:

MANIRAGABA NYANDERA Olivier

Approval

I, Dr Bahizi Marcel, certify that I have supervised the dissertation work of Maniragaba Nyandera Olivier entitled: “Factors Influencing Women’s Empowerment in Goma: A Socio-Cultural and Economic Perspective”. The originality of this work is that the facet exploited and explored has never been studied by other researchers; this is why we recommend it to the faculty and the jury for evaluation.

Signature: Date:

Dr Bahizi Marcel

Dedication

To my wife Umutoni Judith!

To my dear children Joseph Ntwari and Joviale Ndawa!

Acknowledgement

At the conclusion of our research in pursuit of a Master's degree in Development, we wish to extend our heartfelt thanks to our Redeemer for the life and strength granted to us.

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Abbreviations and acronyms

DRC: Democratic Republic of the Congo;

FAQs : Frequently Asked Questions;

LGBTQ: Lesbiennes, Gais, Bisexuels, Trans, Queer ;

MDGs: Millennium Development Goals;

OECD: Organization for Economic Cooperation and Development;

PCA: Principal Component Analysis;

SDG: Sustainable Development Goals;

SDGs: Sustainable Development Goals;

SMEs: Small, Medium, Enterprise ;

UN: United Nations;

UNICEF: United Nations International Children's Emergency Fund;

WBG: World Bank Group.

Abstract

Women's empowerment in Goma is hampered by several significant challenges. Traditional social structures and restrictive gender norms continue to limit women's access to resources and economic opportunities. This limits their ability to participate fully in economic and social life and hinders progress towards gender equality. Thus, we aimed to determine the factors of women's empowerment in Goma and to evaluate the effect on the likelihood for women to be autonomous and to formulate policies oriented towards the promotion of the gender dimension.

Thus, to arrive at conclusive facts, the Principal Component Analysis supported by truncated regression, carried out on the basis of data collected in the field from 217 women sellers along the main road, commonly called national road N2 from 2022 to May 2024, in the city of Goma, served us.

The total explained variance of the components of women's empowerment in Goma being 72.739% and the eigenvalues associated with the components greater than 1, the structural coefficients for all dimensions are greater than 0.4 and the results of the confirmatory factor analysis shows adequate psychometric qualities (CFI: 0.79; IFI = 0.80; RMSEA = 0.094). Indeed, the results reveal that the multiplication of taxes, police harassment, difficult access to resources and their control; are *political factors* limiting women's empowerment. The *human capital factors* that determine women's empowerment are linked to their participation in decision-making in the education of children, their health and that of women. The study reveals that the *social factors* include the access to opportunities and their ability to determine the choices. The accumulation of savings and the increase of influence within households and the community, are the *cultural factors* of women's empowerment in Goma. In addition, the status of the household on the plot, depending on whether it is owner or tenant and the women's participation in decision-making within the household; were captured as *family factors* of empowerment. Finally, in relation to the factors of women's empowerment, it emerged from the study that the contribution to household expenses and the independence of the woman vis-à-vis the spouse with regard to access to credit, are *economic factors* of their empowerment in Goma. Furthermore, at a p-value $p < 0.01$ and $p < 0.05$, at the respective thresholds of 99% and 95%; in addition to the above, the truncated regression reveals other factors that are significantly correlated with women's empowerment. It's about *education level of the spouse*, the woman's marital status, the woman's sector of activity, the access to the internet, the *sex of the head of household*, the woman's *income* and her *monthly contribution* to the household budget.

Therefore, in relation to policies, the women's empowerment requires a multidimensional approach that addresses structural barriers, access to education and health, political, social, family, cultural and economic barriers.

Key words: *empowerment; political, human capital, social, cultural, familial and economic factors !*

Chapter one: Introduction

In this chapter we present the background of the study, in which the problem statement will be clear. Followed by the research questions, objectives and the hypothesis, the scope and the significance of the study, are given. Finally, the definitions of key terms and the structure of the dissertation are presented.

1.1. Background of the study

This research focusses on the determining factors of women's empowerment in Goma, DRC. By raising women's income and degree of decision-making, women's empowerment seeks to fight poverty. The UN member states have come together in the fight against poverty largely thanks to efforts made under the Millennium Development Goals (MDGs) and, more recently, the Sustainable Development Goals (SDGs). Worldwide recognition exists for gender equality and women's empowerment as essential components to achieving advancement in all SDG areas. Regarding the eight MDGs, notable progress has been made, though not in every nation.

Although they represent 48.5% of the global entrepreneur workforce, they do not have the same economic mobility and the same decision-making power as men. The gender gap in access to essential resources are a major obstacle, but closing this gap by 25% by 2025 could add \$5.8 billion to global Gross Domestic Product (Malhotra, 2005). These findings highlight the value of having more female entrepreneurs and the role that women play in the world economy. Furthermore, these disparities are especially prevalent in developing nations, as women face this issue the most. Economic growth depends on the empowerment of women, and these gains eventually benefit future generations (Malhotra A. a., 2005).

The majority of southern countries have significant differences when it comes to economic possibilities, gender equality in education and research, power and political voice, access to resources and restrictions, and legal rights (Endalcachew, 2016). According to Anderson et al. (Anderson, 2021) women play a restricted participation in decision-making about critical resources and have less rights regarding the utilization of shared wealth they have amassed alongside their spouses. Women devote their earnings to their families and household needs, hence empowering women economically benefits society as a whole (Galièa et al., 2019).

Men and women continue to have different access to opportunities. Women face more threats to their health and safety, less access to education, less chances for economic participation,

and lower political representation. Therefore, striving for gender equality makes good economic sense for reducing poverty: when women have equal access to education and can participate in economic and business decision-making, women can be the key driving force against poverty (UNDP, n.d). Thus, Duflo (2012) reviewed evidence of the bidirectional relationship between economic development and women's empowerment and argued that the two are closely related (Duflo, 2012).

It is not unusual for women to face discrimination, be refused an education, be excluded from decision-making processes, and be prohibited from owning property or businesses. This leaves women more at risk of poverty than men, as low education, discrimination, and exclusions, can lead to more difficulties in finding a proper job, and therefore they have less chance of having a proper income than men have (Poverties, 2013).

Hence, in the modern world, women's empowerment is a crucial subject that aims to give them equal rights, opportunities, and autonomy in a variety of areas of life. It is a multifaceted idea that includes elements of politics, economy, society, and culture. The complete fulfillment of women's empowerment remains hampered by a number of obstacles. Income and financial well-being are enhanced when women are empowered and men are made more aware of gender issues (Bapolisi, 2024).

The empowerment of women and their rights were seen as essential to reaching the MDGs. The growing spiritual, social, political, and economic power of people and communities is referred to as empowerment (Ouellette, 2008). Empowering women to participate fully in economic life across all sectors is essential to build stronger economies and improve the quality of life for women: *empowered women contribute to the health and productivity of their families, communities, and countries, by creating a ripple effect that benefits everyone* (Heyzer, 2005).

Women in the Eastern Democratic Republic of the Congo bear the brunt of the protracted hostilities. For almost 20 years, war and violence have devastated the eastern Democratic Republic of the Congo (DRC), especially in its two most eastern provinces: Kivu, both North and South (ITUC, 2011). Women and girls suffer disproportionately from high rates of violence, displacement and extreme poverty during times of conflict (Women for Women international, 2016). Furthermore, poverty is one of the biggest issues today, especially for the poorest people. Due to the conflict, many people remained or became poor. women are being discriminated by being limited in choosing their tasks. This discrimination against women

stems from cultural perceptions of what is acceptable work for women (ITUC, 2011, p.20). This demonstrates how cultural attitudes and perceptions have influenced women's circumstances even before the conflict. According to the UN's Gender disparity Index, the Democratic Republic of the Congo is now rated 144th out of 208 nations, with 68.1% of its national achievements lost as a result of gender disparity (UNDP., 2013)

Much of the population of the Democratic Republic of the Congo still lives in poverty, in part because of the ongoing conflict in the country's east. These disputes harm people, especially women and children. Since women typically take care of their families, concentrating on them is one strategy to combat poverty in this area. Compared to men, they estimate their selves more inferior and they fully dependent on spouse when it comes to the entrepreneurship decision. Most of women live with a low Education level and rarely belong to women's association or group. They don't have freedom to join or lead an organization and have many difficulties to access to information and rarely participate in decision-making on the allocation of financial resources within the household. The control of income, comes from the spouse alone or other members of the house hold who contribute more to covering household expenses. Thus, women's limited power in households and communities is another important reason underlying the gender differences and that has an effect on women's socio-economic empowerment by dampening their productive incentives and influencing what they can do with their time.

Indeed, this study shall determine the socio-economic factors of women's empowerment in Goma by evaluating their effect and implementing measures that should reduce the barriers to women's empowerment.

1.2. Problem statement

Empowering women economically contributes to ensuring gender equality, national prosperity, and the necessities of a family (Galièa, 2019). Governments around the world are under pressure from various organizations to establish a consensus in society to empower women through programs of action. Women have a crucial part in the socioeconomic development of nations, making substantial contributions to the financial survival of their society and the expansion of their nation through the exercise of multiple activities in various areas.

However, women earn only 10% of the total income, accounting for 70% of the 1.3 billion people who live on less than \$1 per day, but doing 66% of the labor and producing 50% of the

world's food (CAD-Gendernet, 2011). Given that women comprise more than half of the world's population (World Bank, 2019), empowering women also means empowering an enormously large number of people. In their daily lives, women fulfill three roles: being productive, having children, and participating in the community (Fajarwatia, 2016). By doing this, women make a substantial contribution to development, food security, and the battle against poverty (Galièa, 2019). Even Nevertheless, gender inequality is pervasive, albeit to varying degrees and in different countries and regions (World, 2019).

Women's opportunities are limited and traditional roles are perpetuated by deeply ingrained gender stereotypes and cultural expectations, which keeps them from realizing their full potential. Women's growth is hampered by disparities in healthcare and education, which have a negative impact on their health and employment opportunities. Women's ability to become financially independent and contribute to society is hampered by wage inequality and a lack of economic possibilities. Gender-based violence presents a serious risk to women's safety and self-determination, encompassing sexual harassment, domestic abuse, and human trafficking. For a woman, empowerment is the result of both changes in her goals and aspirations., i.e. being able to define her own life choices to pursue her goals, it is a process that increases people's access to and control over economic resources and opportunities (Kabeer N. , 1999).

Aware of this fact, many countries in Africa in general, have been taking policy, strategy and action measurement to economically empower women. Measures are taken for ending poverty and accelerating sustainable economic growth in its growth and transformation plans by having have a clear objective focused development, industrialization, social and human development, good governance and democratization (MOFED, 2010). The governments are also convinced that sustainable development can be achieved if and only if both men and women equally participate in politics, societal transformation and development which benefit all citizens (Birhanu, 2015). Women economic empowerment is a transformative process that creates an opportunity to make and act on decisions that would allow women to obtain valuable outcomes from economic activity and utilization of resources (Bill & Gates, 2009). It is a process of women gaining more access to a stable income and economic power or security (Sally, 2014).

Women are key agents for achieving the transformational economic, environmental and social changes required for sustainable development. Empowering them is key not only to the well-being of individuals, families and communities, but also to overall economic productivity,

given women's large presence in the economic activities workforce worldwide (Arjun, 2015). Thus, '*When You Empower a Woman, You Empower the Whole World*' (Mumbi, 2018). An independent woman is therefore viewed in a community as a crucial economic agent in accelerating the process of sustainable development (FAO, 2014).

If it's true that women's conditions have significantly improved in industrialized nations over time, then women's conditions in developing nations—including the Democratic Republic of the Congo—remain concerning because of the low value of the industries in which they work, their lack of access to assets and capital, and their lack of social insurance (Shetty, 2012). Due to their extremely restricted access to essential resources, women are especially susceptible to socioeconomic shocks and disruptions in poor nations (FAO, 2014).

Women in (peri-)urban areas of the Democratic Republic of the Congo (DRC) frequently work in small trade, which enables them to meet their basic necessities (Hilhorst D., 2014). In the private sector, women run almost one-third of all enterprises, including informal and agricultural ventures (BMLaBT, 2018). The majority of people in the Democratic Republic of the Congo live on less than \$1.9 a day, and the nation is heavily indebted (World Bank Group, 2018). Ongoing conflict since the Congo war between 1996 and 2004 displaced large parts of population in the East of the country and consequently, land was abandoned, household food production declined, and many fled rural areas for cities and most people tried to get by through engaging in small businesses (USAID, 2020). Women in particular have difficulty obtaining finances to develop their income-generating activities (small-to medium enterprises), although there may be limitations as many women cannot decide how to use their own income but have to consider their husband's will (Knight A, 2022).

Furthermore, even though many families struggle to pay for necessities like food and medical bills, men did not always embrace women's growing financial contributions to the family economy. This included issues with school tuition (Ntambue AM, 2019). The growing participation of women in the economy challenged men's traditional breadwinner role, and some men resented that women were often not at home to pursue their household chores. The frustration with the changing roles and power-relations, which increases when women earn more than men, may ultimately engender intimate partner violence (IPV) (Mtenga SM, 2018).

Concerning the determinants of household welfare, it is recognized that women's economic empowerment can positively affect health outcomes, especially for maternal and child health (Pratley P., 2016;). The DRC is carrying a high burden of maternal mortality (693 per

100,000) and women's Economic empowerment and men's involvement in reproductive health is pivotal. women are expected to abide by their husband's decisions before spending their own money on health care, even for their own health (MPSMRM MSP I. I., 2014).

Poverty and urbanization are heavily biased toward particular genders and it is still difficult for women to participate in economic, social, political, and cultural initiatives. Gender inequality and loss of autonomy are pervasive in all regions of the Democratic Republic of the Congo (DRC) as a result of socio-cultural exclusions and societal economic issues. In order to ensure their survival and the well-being of their households, women are the first victims and engage in a wide range of income-generating activities, particularly in the formal and informal sectors. They face numerous challenges from society and cultural elements in addition to their husbands.

Therefore, the study aims to identifying the determinants of women's empowerment and assessing their effect on women's empowerment in Goma. It investigates the cultural, sociological, and economic aspects of women's empowerment and lays out the components of policies intended to encourage women's empowerment in Goma in order to reduce household's poverty. This study attempted to determine the factors of women's empowerment in Goma and attempted to address the following specific questions:

- 1) What is the effect of the socio-economic, cultural, political, family factors on women's empowerment?
- 2) What measures should be taken to increase the level of women's empowerment and reduce household poverty in Goma?

1.3. Research objectives

Mainly, the present study aims to determine the factors determining the empowerment of women in Goma. In fact, it specifically pursues the following objectives:

- To evaluate the effect of socio-economic, cultural, political and family determining factors on women's empowerment;
- To implement measures that should be taken to reducing the barriers preventing women's empowerment and reduce household poverty in Goma.

1.4. Hypothesis

Based on the questions above, we put forward the following hypotheses:

- The determining factors of women's empowerment are economic, social, cultural, political and related to human capital and the family;
- and we think a priori that the effect of the determining factors is significant on the empowerment of women in Goma;
- The measures would focus on reducing the barriers preventing women's empowerment, as revealed by the study.

1.5. Significance of the study

This study adds to the corpus of research on the efficiency of socio-economic factors determining the women's empowerment. The research holds significance for policy makers, as it can inform the development of new or improved policies at the national, local, or international levels. The research aims to shed light on the socio-economic factors that influence women's empowerment. This study will offer suggestions for gender-related policies. We therefore chose this study for the scope and significance shown opposite:

- Detect the socio-economic, cultural and family factors of women's empowerment in Goma with a view to implementing measures oriented towards the promotion of women's participation in poverty reduction and thus, bring political and administrative decision-makers in the DRC to gain an overview of the barriers preventing women's empowerment and use the study's recommendations to address them;
- Raise awareness of the importance of women's empowerment in achieving sustainable development goals, particularly the fight against household poverty and the gender dimension;
- Contribute to the formulation of policies aimed at improving household well-being through the women's empowerment.

Thus, to achieve this, the inductive approach consisted of using a sample of 217 women entrepreneurs surveyed, to extrapolate the results of the survey on all women in the city of Goma; served us. This was supported by documentary technique, survey questionnaire and interviews.

Therefore, in order to achieve our objective, it is appropriate to limit our study in space, time and in relation to matter. Indeed, from a spatial point of view, our study is limited to the city of Goma through its two communes; that is to say, the commune of Goma and that of Karisimbi. The choice of these two administrative entities is due to the importance of the

entrepreneurial activities of women that are developed there and the enormous barriers that women face in the context of their empowerment.

Furthermore, with regard to the temporal delimitation, it should be defined that the present study is based on information going from the year 2022 to 2023 and is limited from the material point of view, to the evaluation of socio-economic factors and cultural factors determining the empowerment of women in Goma, while evaluating their effect on empowerment and putting in place measures aimed at reducing the barriers that women face to improving the well-being of their households.

1.6. Scope and limitation of the study

In Goma City, this study was conducted among women vendors along the main road commonly N2, that runs from the little barrier to Mugunga. Most of these women come from the communes of Goma or Karisimbi and often carry out their activities informally in order to survive.

The respondents felt that they were being looked into and were hesitant to respond to certain questions. In any event, the analyst assures the participants that the data provided will remain confidential.

1.7. Definition of key words

Empowerment: the expansion of opportunity and control in the social and economic spheres, including the capacity for decision-making. In this study, it refers to the sense of self-worth, the right to have and to determine choices, the access to opportunities and resources, the power to control the own life, both within and outside the home, the ability to influence the direction of social change to create a more just social and economic order, the expanding choices for the own empowerment, health, etc.

Social-cultural factors : the actualities and encounters that influence people's identities, attitudes, and lifestyles. In this study it refers to access opportunities, to have and to determine choices, building up savings with activity developed, to increase chance of influence within the household and the community, the belonging to association or group, the freedom to join or lead an organization, the access to information, the decision-making, ...

Economic factors : the effect of an activity on the household economy. In this context it refers to the act of carrying out an activity with a view to empowerment, the nature of the activity, the access to start-up funds and credit, the contribution to household expenses, etc.

Family factors: The family factors of women refer to a variety of variables within familial systems that either support or undermine women's empowerment efforts. These variables may include the gender roles in the home, the status of the household, resource availability, authority over decisions, and perspectives on the rights and goals of women. It is essential to comprehend these impacts at the family level in order to create tactics that effectively advance women's empowerment in their homes and communities.

Political factors: they refer to the different political circumstances and impediments that restrict women's capacity to attain equality, have an impact on decision-making, and engage fully in political processes are referred to as political factors that impede women's empowerment. These factors can be broad and multifaceted, including lack of Representation, discriminatory laws and policies, gender bias and stereotypes, institutional barriers, economic constraints, violence and harassment, legal and administrative obstacles, the weight of taxes and charges set by the government, the police harassment for the woman's entrepreneurship, the access to and control over resources, etc.

Human capital factors: human capital aspects associated with women's empowerment in the home refer to the different assets, competencies, and characteristics that impact women's roles, responsibilities, and decision-making authority in the home and family. Among these are educational attainment: health and well-being skill development, decision-making power. In this study it refers to decision-making on children's education and women's health or that of the children the household, social support networks, knowledge of rights, access to technology and information.

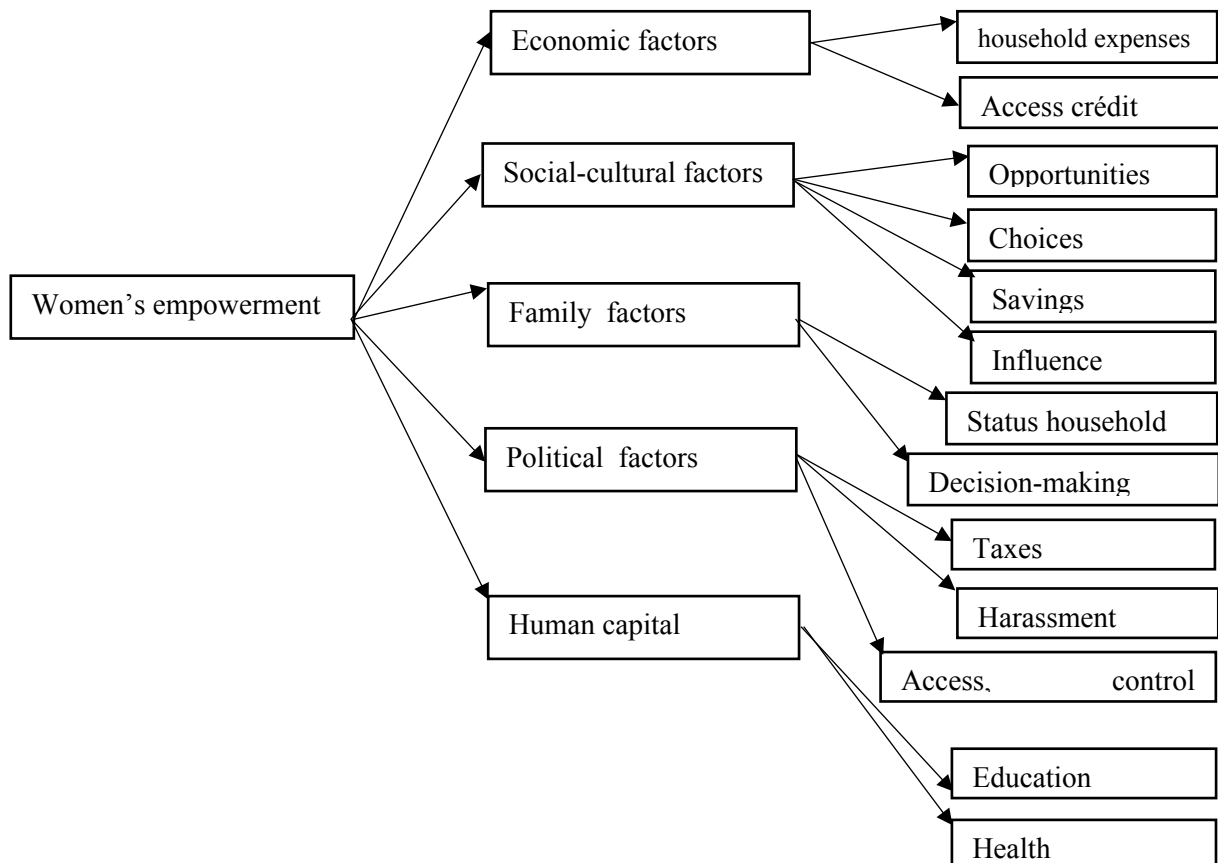
1.8. Theoretical frame

Three significant aspects of women's empowerment at the household level in developing nations have been identified by earlier research. These three aspects are family, social, and economic (Atake, 2019). Its three dimensions will be used as part of this research to approximate the empowerment of women in Goma. To code all variables and create the dimensions of empowerment, the following rules were used.

- The economic empowerment index is very useful especially when information on income is not available. It has been considered in certain studies to be the essential dimension of well-being (Sahn, 2000), insofar as it represents a synthetic index covering several aspects of well-being.
- The socio-cultural dimension was taken into account through data such as membership in an association, ability to read and write (level of education) and access to information.
- Here, the definition of the family component of empowerment is established by (Malhotra A. S., 2002). The indicators in this dimension concern the capacity of women to participate in decision-making within their respective households. These indicators have already been identified by (Ibrahim, 2007) as being internationally comparable.

Data on age, decision-making, and control over household assets are related to this dimension. These variables are obtained from a certain number of questions, namely: Who is the person who controls the income from the sale...? Who decides on the allocation of resources in the household? who are the main people who control income within the household? (This is of course the woman and her partner), To these questions the women gave answers (Upadhyay, 2012).

Figure 1: Theoretical model



Choice of exogenous variables

certain exogenous variables may also be viewed as possible determinants of each of the three dimensions of women's empowerment, in addition to the presumed interdependence between them. The size of the household, having a bank account, having access to the internet, the age gap between the head of the household and the woman, religious affiliation, socio-professional category, sex of head of household and marital status are some examples of the determinants.

1.9. Structure of the dissertation

In this thesis the chapter *one* deals with the *introduction* and the chapter two with the *literature review*. Thus, the chapter *three* regards to *research design and methodology* and the chapter *four* is linked to the *analysis of the findings* and finally, the *fifth* chapter makes the *conclusion and recommendations of the study*.

CHAPTER TWO: LITERATURE REVIEW

This section reviews the literature on the socio-economic factors of women's empowerment. The review focuses on the following points: the socio-cultural factors of women's empowerment first, then the economic factors and, finally, the family factors of women's empowerment.

2.1. Women and empowerment

In order to attain gender equality and realize their full potential, women's empowerment is the process of improving their capacity to obtain and manage resources, make decisions, and impact society structures and norms (Kabeer, 1999).

Women's empowerment, in its broadest sense, refers to a process that gives women more “options, choices, control and power” via their own action (Malhotra A. ., 2002). Women's empowerment has five components: women's sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally. It is acknowledged that women's empowerment is both a fundamental human right and a transformative instrument that may accelerate advancement in all other spheres of social and economic development (UN System Task Team on the Post-2015 UN Development Agenda, 2012). It is commonly known that achieving gender equality, reducing poverty, and other globally recognized development goals depends critically on the empowerment of women. In this context, education, training, awareness raising, building self-confidence, expansion of choices, increased access to and control over resources, and actions to transform the structures and institutions that reinforce and perpetuate gender discrimination and inequality are important tools for empowering women and girls to claim their rights.

Most definitions of empowerment focus on resources, agency and achievement. Resources refer to control over physical, financial, human and intellectual resources, while agency implies having the capability and freedom to make individual life-choices (Sen, 2009). Together agency and resources constitute achievement, or “functioning achievements”, which is related to universally shared basic functionings, but also refers to individual preferences (Kabeer N. , 1999).

Experts in the discipline generally agree on a small number of critical variables that determine or impact empowerment. Age, gender, marital status, nationality, social role, economic activity, distribution within households, and health are a few of these (Trommlerová, 2015). One such aspect of empowerment that is frequently regarded as crucial is engaging in economic activity. Resources under control might "catalyst for empowerment," but empowerment does not always follow from them (Malhotra A. ., 2002). While "resources—economic, social, and political—are often critical in ensuring that women are empowered, they are not always sufficient. Resources cannot lead to empowerment if women lack the capacity, either individually or collectively, to identify and apply resources in their own best interests (Malhotra et al., 2002). However, access to and use of resources, is a central theme within the empowerment discourse. Sociological theory has emphasized the relationship between resource control and empowerment on a household level, but also looked at the socio-cultural environment for explanatory factors(Khan, 2011).

However, It has been proposed that power dynamics are a major factor in the allocation of intra-household resources rather than fairness or even optimality (Wouterse, 2016). Therefore, having a voice in intra-household decision-making can be considered an inherently meaningful dimension of empowerment, since it may be desirable in its own right and it can also determine directly how resources are allocated within the household (Peterman, 2015).

Possessing productive assets has been shown to improve a woman's negotiating power in the home (Meier zu Selhausen, 2016). Land is one such key resource, and women's access to land is therefore an important determinant of empowerment.

Economic, social, psychological empowerment and women's policy constitutes a factor of protection that reduces the risk of violence against women, this violence being a corollary of the status inferior reserved for the woman within the couple and in society in general(Heise, 2015).

2.1.1. The socio-economic factors of women's empowerment

Women's empowerment is greatly impacted by economic variables, which also affect their capacity to become financially independent, get resources, take part in decision-making, and support the local economy. These economic variables come in a variety of forms, such as equal pay, property rights, financial inclusion, entrepreneurship assistance, work opportunities, and access to education and skill development.

One of the most important economic factors empowering women is their access to education and skill development. Research continuously demonstrates that education gives women the information, abilities, and self-assurance they need to launch enterprises, pursue higher-paying careers, and make wise financial decisions (UNESCO, 2017). In addition to helping individual women, investing in the education of girls also benefits families, communities, and economies.

For women to achieve economic empowerment, employment options are essential. Women can generate income, support their families, and engage more fully in the economy when they have access to decent jobs. But in the workforce, women frequently encounter obstacles like income disparity, job opportunities that aren't enough, and discrimination based on gender (World Bank, 2019). To fully realize women's economic potential, these obstacles must be removed, and gender equality in the workplace must be promoted.

Another significant economic component of women's empowerment is equal pay. Across the globe, women are still paid less than males for doing equivalent or similar jobs. In addition to sustaining economic inequality, the gender pay gap jeopardizes women's financial stability and independence (International Labour Organization, 2018). For women's economic empowerment to advance, laws and practices that guarantee equal compensation for equal labor must be implemented in order to close the gender pay gap.

Fundamental economic rights like property rights have the potential to empower women and improve their financial security. Women's access to land, housing, and other assets is restricted in many nations by social and legal hurdles that prevent them from owning or inheriting property (World Bank, 2020). Women can invest in their families' future, build wealth, and engage more completely in the economy by strengthening their property rights through legislative changes and community initiatives.

Because formal financial institutions including banking, savings, credit, and insurance can increase women's economic resilience and decision-making capacity, financial inclusion is crucial for women's economic empowerment (World Bank, 2021). However, due to discriminatory practices, low financial literacy, and identity issues, women are disproportionately shut out of the official financial system (Demirgüç-Kunt et al., 2018). Closing the gender gap in financial inclusion requires promoting women's financial competence and access to financial services.

Another important economic component of women's empowerment is encouragement for entrepreneurship. Certain obstacles are specific to women entrepreneurs, such as restricted access to networks, money, markets, and company development services (OECD, 2020). By giving women entrepreneurs specialized support—like funding, networking opportunities, mentoring, and training—we can help them realize their full potential as business owners, generate employment, and stimulate the economy.

Women's empowerment in the Democratic Republic of the Congo (DRC) is significantly influenced by a number of economic factors. Having access to chances for education and skill development is one important element. Research has demonstrated that investing in women's education benefits society more broadly by reducing poverty and improving health outcomes, in addition to increasing women's economic engagement (Munyakazi & Biza, 2017). The Democratic Republic of the Congo can enable women to make more meaningful contributions to the economy and society at large by expanding their access to education and vocational training programs.

The Democratic Republic of the Congo's (DRC) economic variables influencing women's empowerment are linked to:

a) Education

Having access to high-quality education in cities is essential to women's empowerment. Research has repeatedly demonstrated that, in comparison to their less educated counterparts, urban women with greater levels of education have better health, economic, and decision-making chances (Malhotra et al., 2011; World Bank, 2017).

b) Employment and Economic Opportunities

Compared to rural areas, urban settings frequently provide women with a wider range of employment options. Urban women can become more economically empowered and financially independent by having access to formal work, entrepreneurship support, and vocational training programs (Kabeer & Natali, 2013; Deshpande & Ramaswami, 2017).

c) Legal and Political Rights

In urban settings, legal frameworks that uphold gender equality and safeguard women's rights are especially important. Legal reforms and enforcement methods are crucial since urban

women may confront particular difficulties such as gender-based violence, discrimination in the workplace, and restricted access to legal resources (Chattopadhyay & Duflo, 2004; Agarwal, 2010).

d) Healthcare Access

Compared to rural areas, urban areas typically have better access to healthcare facilities and services. Nonetheless, there are significant differences in metropolitan areas when it comes to healthcare access, particularly for marginalized groups. For urban women to be empowered, it is crucial to guarantee equal access to preventative healthcare, prenatal care, and reproductive health services (Montgomery et al., 2016; Fotso et al., 2012).

e) Social Norms and Cultural Factors

Women's empowerment is influenced by a variety of social norms and cultural practices that are prevalent in urban contexts. Urbanization can reinforce gender norms and inequality while simultaneously providing women with more opportunity and exposure to progressive views. Urban women's empowerment depends on addressing discriminatory attitudes and advancing gender-sensitive urban development and planning (UN-Habitat, 2020; Raju, 2017).

f) Access to Information and Technology

Compared to rural areas, urban areas often have superior access to information and technology infrastructure. Using technology to further education, work, and participate in the community can increase the empowerment of urban women. To ensure that underprivileged urban women benefit from technology breakthroughs, however, efforts must be made to close the digital divide (UN Women, 2019; Gurumurthy et al., 2012).

g) Financial Inclusion

It's possible that urban women have easier access to traditional financial services including banks, digital payment systems, and microlending organizations. Urban women's economic resilience and autonomy can be improved by fostering financial literacy and increasing access to credit, savings, and insurance products (Nair & Thampi, 2019; Demirguc-Kunt et al., 2018).

h) Infrastructure and Public Services

An urban woman's quality of life and opportunities are greatly influenced by her urban infrastructure and public services. Urban women's mobility, safety, and engagement in economic and social activities can all be improved by having access to dependable transportation, water and sanitation facilities, childcare services, and public areas (UN Women, 2016; Mitlin & Satterthwaite, 2013).

i) Gender-Based Violence

Because of things like poverty, social dislocation, and overpopulation, urban women may be more vulnerable to gender-based violence. For urban women's safety and empowerment, comprehensive solutions that tackle the underlying causes of violence, bolster support networks, and encourage community-based interventions are imperative (Kwauk & Thompson, 2016; Jewkes et al., 2017).

j) Intersectionality

In urban settings, where women's experiences are influenced by a variety of intersecting elements like class, race, ethnicity, and immigration status, intersectional approaches are especially pertinent. Designing inclusive and successful empowerment interventions for urban women requires an understanding of how these overlapping identities interact and affect their access to opportunities, resources, and rights (Hankivsky et al., 2014; Crenshaw, 1991).

2.1.2. Socio-cultural factors of women's empowerment in DRC

Numerous sociocultural elements of Congolese society have an impact on women's empowerment in the Democratic Republic of the Congo (DRC). Men and women in Congolese society have always been given distinct roles and obligations. Men are typically viewed as the main breadwinners and decision-makers, while women are supposed to take care of the home and family. These gender norms can make it more difficult for women to get an education, find work, and hold positions of authority (Kandala, 2018)

Numerous sociocultural elements of Congolese society have a profound impact on women's empowerment in the Democratic Republic of the Congo (DRC). The conventional patriarchal system, which has historically consigned women to inferior roles in both the public and

private domains, is one significant reason (The World Bank, 2020). This system frequently maintains gender differences in work, education, and decision-making equity in the Democratic Republic of the Congo.

Additionally, the prevalence of harmful cultural practices such as early and forced marriages poses significant challenges to women's empowerment in the DRC (UNICEF, 2018). These practices not only deprive girls of their right to education but also perpetuate cycles of poverty and gender inequality.

Further undermining women's rights in the Democratic Republic of the Congo are armed conflict and pervasive sexual violence, which impede women's ability to advance economically and participate in politics (Human Rights Watch, 2021). Sexual violence as a weapon of war has caused severe physical and psychological harm to women and girls, further marginalizing them in society.

In the DRC, civil society organizations and grassroots movements are essential to the advancement of women's empowerment despite these obstacles (Women for Women International, n.d.). These organizations work locally to promote women's rights and combat negative norms through advocacy, education, and community mobilization.

In addition, progress in advancing gender equality and women's empowerment in the DRC has been facilitated by international commitments and legal reforms (United Nations Development Programme, 2019). The government has demonstrated its commitment to addressing gender imbalances and promoting women's participation in decision-making processes through the enactment of laws like the Gender Parity Law and the National Gender Policy. Effective implementation and enforcement, however, continue to be major obstacles that call for constant work from all parties involved.

2.1.3. Poverty and Women's Empowerment in Urban Areas of the Democratic Republic of Congo

Important concerns in the Democratic Republic of the Congo (DRC)'s urban regions are poverty and women's empowerment. Women's empowerment projects in urban settings face considerable obstacles due to the combination of gender inequity and poverty. Recent research indicates that women in the DRC are disproportionately affected by poverty, which restricts their access to resources and career prospects (Smith, 2023; Johnson & Kimani, 2022).

a) Factors That Lead to Urban Women's Poverty

Women in the DRC's cities continue to live in poverty for a variety of reasons. Limited access to possibilities for education and occupational training is one important aspect (Nguyen et al., 2021). Women who lack sufficient education sometimes find it difficult to obtain legitimate employment and are forced into low-paying positions in the unofficial sector, which makes them even more vulnerable financially.

b) Impact of Poverty on Women's Empowerment

The prevalence of poverty hinders women's ability to exercise agency and participate fully in decision-making processes at both household and societal levels (Kabore et al., 2020). Economic dependence and lack of financial autonomy further marginalize women in urban areas of the DRC, limiting their ability to challenge traditional gender norms and assert their rights (O'Brien & Okello, 2019).

c) Aims for the Empowerment of Women

Notwithstanding the obstacles, a number of programs have been put in place to support women's empowerment in the DRC's cities. For example, women-focused microfinance initiatives have been set up to give them access to loans and training in financial literacy (UN Women, 2022). Furthermore, advocacy efforts to combat gender-based violence and advance women's political engagement have accelerated recently (International Rescue Committee, 2023).

Poverty is still a major obstacle to women's empowerment in the Democratic Republic of the Congo's cities. Promoting gender equality and addressing the underlying causes of poverty are crucial for improving women's rights and encouraging inclusive development in the area. Government and non-governmental organizations must keep up their efforts to foster an atmosphere that allows women to succeed politically, socially, and economically.

2.1.4. Women's Empowerment and the Informal Sector in the Democratic Republic of Congo (DRC)

In the Democratic Republic of the Congo (DRC), the informal sector is vital to the country's economy and provides jobs for a sizable segment of the populace, especially women. Effective policymaking and development interventions in the Democratic Republic of the Congo require an understanding of the linkages between women's empowerment and their

participation in the informal sector. This study looks at the relationship between women's empowerment and the unorganized sector in the Democratic Republic of the Congo.

a) Women's Engagement in Non-Formal Sector

In the Democratic Republic of the Congo, women make up a disproportionate share of those employed in the informal economy, where they can be found working as artisans, street vendors, and small-scale traders (Chiweshe, 2020). Women in the informal sector exhibit tenacity and an entrepreneurial spirit in the face of various constraints, such as restricted access to resources and market possibilities. As a result, they considerably contribute to household income and economic growth (Kabeer & Natali, 2019).

b) Effect on the Empowerment of Women

In the DRC, working in the unorganized sector has the potential to both empower and limit women. On the one hand, it gives them a means of subsistence and financial independence, empowering them to care for their families and make their own choices (Ngoie & Tshiswaka, 2018). However, women working in the unorganized sector frequently may not have access to financial services, social security, or legal protections, making them more susceptible to abuse and unexpected financial shocks (García & Urrego, 2021).

c) Possibilities and Difficulties

In the DRC's informal economy, women face a number of obstacles to empowerment, including as restricted educational opportunities, prejudiced social norms, and institutional lack of recognition (Lefevre et al., 2021). Nonetheless, there exist prospects to augment women's empowerment by focused interventions such training in skills, availability of microfinance, and support for legal reforms (Nieuwenhuys & Pessar, 2018). In addition to helping individual women, empowering women in the unorganized sector also helps the Democratic Republic of the Congo's sustainable development and decrease of poverty.

In the Democratic Republic of the Congo, women's empowerment and involvement in the unorganized sector are strongly related. In order to address the issues that women in the informal economy face, comprehensive strategies that advance social protection, economic inclusion, and gender equality are needed. In the Democratic Republic of the Congo, policymakers and practitioners can promote inclusive growth and sustainable development

goals by acknowledging and valuing the contributions made by women in the unorganized sector.

2.1.5. Family Factors of Women's Empowerment in the Democratic Republic of Congo (DRC)

In the Democratic Republic of the Congo (DRC), women's empowerment is greatly influenced by family relations. It is crucial to comprehend how family dynamics affect women's agency, decision-making authority, and resource accessibility when developing successful interventions to advance gender equality. In the context of the DRC, this research investigates the family-related factors of women's empowerment.

a) Family Organization and the Agency of Women

Women's empowerment in the DRC is influenced by family structure, particularly kinship networks and the makeup of households. According to research, women in extended family households might not have as much autonomy or authority to make decisions as women in nuclear families (Bérenger & Boussard, 2020). Women's autonomy and self-determination may be hindered by patriarchal conventions and conventional gender roles in extended families.

b) Status of Marriage and Economic Empowerment

Another significant family aspect affecting women's empowerment in the DRC is marital status. Due to their frequent financial reliance on their partners, married women may find it difficult to make decisions about their own lives and finances (Tshibangu & Aloni, 2019). Furthermore, the economic differences among co-wives are made worse in certain communities by the predominance of polygamous relationships, which has an impact on the empowerment and well-being of women.

c) Parental Guidance and Academic Achievement

In the Democratic Republic of the Congo, women's empowerment depends heavily on how their parents influence their educational goals and attainment. Research shows that parents' encouragement and support of their daughters' education leads to higher educational achievement and more economic independence for women (Kabila et al., 2018). On the other hand, gender prejudices within the family may prevent girls from pursuing an education and prolong gender disparities across the generations.

d) Decision-Making Authority and Communication Within Families

In the Democratic Republic of the Congo, women's empowerment and involvement in decision-making processes are influenced by communication patterns within households. According to research, women's agency is fostered and their capacity to advocate for their rights and preferences is strengthened when there is open and supportive communication between spouses (Matanda et al., 2021). On the other hand, poor communication and unequal power dynamics within families can marginalize women and prevent them from achieving full equality.

In the Democratic Republic of the Congo, women's empowerment is greatly impacted by family circumstances. To advance women's rights and gender equality in the DRC, it is imperative to address gender inequities within family structures, promote fair access to resources and opportunities, and cultivate supportive family settings. In order to prioritize interventions that support inclusive family connections and women's empowerment, policymakers, practitioners, and community leaders must acknowledge the significance of family dynamics in influencing women's lives.

2.1.5. Access to Information and Women's Empowerment in the Democratic Republic of Congo (DRC)

In the Democratic Republic of the Congo (DRC), women's empowerment is greatly aided by having access to information. Women who possess information are better able to make decisions regarding their life, health, education, and involvement in the political and economic spheres. In the context of the Democratic Republic of the Congo, this research investigates the connection between women's empowerment and information access.

a) Health Information Accessibility and Reproductive Rights

For women to be empowered, they must have access to complete and accurate health information, especially when it comes to reproductive rights and maternal health in the Democratic Republic of the Congo. Research has indicated that poor reproductive outcomes and high rates of maternal death among Congolese women are caused by a lack of access to knowledge on family planning, reproductive health services, and maternal care (Amani & Ntambue, 2019). Enhancing the availability of health information via mobile health interventions and community-based education initiatives can enable women to make more informed decisions about their reproductive health and welfare.

b) Knowledge and Financial Empowerment

In the Democratic Republic of the Congo, information access is also essential for advancing women's economic emancipation. Women's participation in formal economic activities is disproportionately impacted by limited access to financial services, market knowledge, and vocational training programs (Kasongo et al., 2020). Giving women access to programs for digital literacy, entrepreneurship training, and business development resources can increase their ability to engage in money-generating activities, which will increase household income and contribute to economic growth.

b) Engagement in Politics and Information Availability

Promoting women's political representation and engagement in the DRC requires them to have access to civic resources and political information. Women are still underrepresented in political decision-making processes despite constitutional provisions of gender equality and women's political rights (Kandolo, 2018). Women's ability to actively participate in democratic processes and advocate for their interests is hampered by limited access to political knowledge, voter education, and civic engagement opportunities. In order to support inclusive government in the DRC and help women overcome obstacles to political empowerment, it is important to improve their access to political information and leadership development.

c) Inequality of Information and the Digital Gender Divide

But it's crucial to recognize that the Democratic Republic of the Congo has a digital gender divide that worsens information inequality and restricts women's access to digital technology and online resources (Yakusu & Kapinga, 2021). Many women are left out of the benefits of the digital revolution due to factors like low internet infrastructure, high connectivity fees, and gender-based differences in digital proficiency. In order to improve women's access to information and empower them in the digital era, gender-responsive ICT policies, digital inclusion efforts, and technological skills training must be implemented.

In the Democratic Republic of the Congo, women's empowerment is significantly influenced by their access to information. Policymakers, civil society organizations, and development partners may enable women to exercise their rights, make informed decisions, and fully engage in the social, economic, and political life of the nation by removing obstacles to information access and fostering digital inclusion.

2.1.6. Barriers to Women's Empowerment in the Democratic Republic of Congo (DRC)

In order to achieve gender equality and sustainable development, women's empowerment is crucial. Nevertheless, a number of obstacles prevent women from reaching their full potential and rights. For the purpose of creating successful policies and actions to support women's empowerment, it is essential to comprehend these obstacles. In the framework of the DRC, this essay examines significant obstacles to women's emancipation.

a) Stereotypes related to gender and sociocultural norms

In the Democratic Republic of the Congo, ingrained sociocultural norms and gender stereotypes limit women's agency and sustain inequality. Women's access to education, career opportunities, and decision-making authority are frequently restricted by traditional notions about gender roles (Mukumbang et al., 2019). Women's subordination is reinforced by gender norms that value male authority and control over household resources, which limits their autonomy and makes it difficult for them to stand up for their rights and pursue possibilities for empowerment.

b) Restricted Access to Medical and Educational Resources

In the DRC, women's vulnerability is increased and their potential to be empowered is undermined by limited access to healthcare and education. Education gaps between genders continue, with females encountering obstacles such as early marriage, domestic duties, and cultural prejudices against continuing their education (Makangu et al., 2020). Women are unable to fully engage in social, economic, and political life because they do not have access to high-quality education and healthcare, which feeds the cycle of poverty and inequality.

c) Economic Exclusion and Dependency on Finance

In the Democratic Republic of Congo, financial reliance and economic marginalization are serious obstacles to women's emancipation. Particularly in the formal sector, women frequently have restricted access to financial resources, credit, and job possibilities (Makola & Nkulu, 2018). Women are further economically marginalized by structural impediments such as unequal compensation, property rights denial, and discriminatory labor practices, which keep them in cycles of poverty and rely on male partners or family.

d) Violence and Insecurity Against Women

Women's empowerment and well-being are gravely threatened by gender-based violence and insecurity. High rates of violence, such as sexual assault, domestic abuse, and violence associated to conflicts, put women in traumatizing and fearful situations (Kabeer & Stiefel, 2021). Fear of violence hinders efforts to advance women's inclusion and empowerment by limiting their freedom of movement, preventing them from participating fully in public life, and undermining their sense of security and agency.

e) Absence of mechanisms for legal protection and enforcement

In the DRC, women's empowerment is further undermined by the absence of enforcement mechanisms and legal protection. Implementation and enforcement of laws protecting women's rights and shielding them from abuse and discrimination are still lacking (Sibanda & Nzioki, 2020). Women frequently encounter obstacles in their pursuit of justice, such as a lack of legal knowledge, financial limitations, and social stigma, all of which support abusive and unfair patterns of behavior and keep offenders at-large.

Women's empowerment in the Democratic Republic of the Congo is hampered by various obstacles. Multifaceted strategies that address underlying sociocultural norms, expand access to healthcare and education, support women's economic possibilities, stop gender-based violence, and bolster legal safeguards and enforcement mechanisms are needed to overcome these obstacles. Policymakers, civil society groups, and communities may foster conditions that allow women to enjoy their rights, reach their full potential, and support inclusive and sustainable development in the Democratic Republic of the Congo by removing these obstacles.

2.3. Related case studies

In this section, we present previous works on women's empowerment and show how the present study differs from it.

2.3.1. Role of age in women's empowerment in various societal contexts

In diverse socioeconomic circumstances, age plays a vital role in women's empowerment by impacting elements including education, employment, and autonomy in making decisions. Designing successful policies and initiatives to advance gender equality requires an understanding of the complex processes behind how aging affects women's empowerment.

a) Education

Thus, Cunningham, Colclough, and Al-Samarrai's (2015) research emphasizes the obstacles that younger women encounter when attempting to pursue an education because of things like cultural standards and early marriage. On the other hand, Ryan and Saphir (2019) discovered that later in life, older women who pursue **education** report feeling more empowered and confident, demonstrating the transforming value of education for people of all ages.

b) Employment

Desai et al. (2015) highlight the difficulties in achieving women's empowerment in the **workplace**, pointing out that while older women may suffer age-related discrimination, younger women may face obstacles because of inexperience. However, Sharma, Shrestha, and Wagle (2018) believe that empowering older women economically can have considerable positive implications on their well-being and standing within communities, underlining the necessity of age-sensitive techniques in economic empowerment projects.

c) Decision-making

In her discussion of how women's **decision-making autonomy** is influenced by age, Kabeer (1999) emphasizes that younger women frequently have less freedom because of ingrained gender norms. Schneider, Hlophe, and Van Rensburg (2014), on the other hand, contend that older women can support more egalitarian decision-making structures in homes and communities because of their life experience, highlighting the importance of age diversity in promoting inclusive governance processes.

2.3.2. Spouse's socio-economic situation and women's empowerment

a) Spouse's Education level

A woman's spouse's educational attainment can have a big impact on her empowerment since it can affect decision-making, household dynamics, and resource access. Promoting gender equality and societal progress requires an understanding of the connection between spousal education and women's empowerment.

Mason (1986) found that more equal home dynamics are frequently positively connected with the spouse's educational attainment.

Men are more likely to participate in household chores and childcare duties when their spouses have higher levels of education, which can empower women by relieving them of unpaid caregiving duties.

Research by Allendorf (2012) highlights how spousal education influences how decisions are made in households. Higher educated spouses are more likely to involve their spouses in family decision-making and value their perspectives, which gives their wives more autonomy and empowerment. This emphasizes how crucial educational equality between spouses is to creating gender-neutral decision-making processes.

Desai and Andrist (2010) talk on how a woman's spouse's educational background affects her ability to access opportunities and financial resources. Married women to more educated husbands frequently enjoy greater access to social networks, career prospects, and financial resources—all of which can contribute to their overall empowerment and increased economic independence.

b) Spouse's socio-professional situation

A woman's empowerment is greatly impacted by her spouse's socio-professional circumstances, which have an impact on things like financial independence, decision-making authority, and opportunity access.

Research by Kabeer (2001) highlights the importance of the spouse's socio-professional situation in determining women's economic autonomy. Women married to spouses with stable and higher-paying jobs are more likely to have access to financial resources, which can enhance their economic independence and empowerment. Conversely, women whose spouses face precarious employment or unemployment may experience greater financial vulnerability and dependence.

Research by Ghuman and Lee (2007) highlights how a spouse's socio-professional circumstances influence who gets to make decisions in the home. Married women are more likely to participate in home decision-making and have their ideas valued if their spouses have better socio-professional standing. This emphasizes how important it is to address gender differences in socio-professional chances in order to foster more fair dynamics in decision-making.

Desai and Andrist (2010) talk about how women's access to job and education opportunities is impacted by their spouse's socio-professional status. Women married to spouses with greater

socio-professional status frequently have better access to networks, resources, and social capital, which can help their educational and career advancement. Addressing inequities in socio-professional chances can thus contribute to increasing women's empowerment by expanding their access to opportunities for personal and professional progress.

2.3.3. Role of marital status, Household situation in women's empowerment

a) Marital status of the woman and Household size

According to research by Chant (2013), women's economic freedom and well-being are strongly influenced by their marital status. Compared to married women, single women—especially those who choose not to get married—may have more choice over their financial resources and professional paths. This could result in higher levels of economic empowerment. On the other hand, married women can be financially dependent on their partners, which could reduce their sense of independence and agency.

Research by Upadhyay and Karasek (2012) highlight how women's autonomy in making decisions within their homes is impacted by their marital status. Women who are single, divorced, or widowed frequently have greater freedom to choose how to live their own life, including matters of healthcare, work, and education. Married women, however, could find that their ability to make decisions is limited as a result of marital dynamics and traditional gender norms.

Desai and Andrist (2010) talk on how a woman's marital status affects her possibilities and access to resources. Since they are less likely to be restricted by obligations to their families, single women may have easier access to social networks, career opportunities, and education. Married women may encounter obstacles in their quest for autonomous resource access, though, contingent upon the nature of their conjugal bonds and living situations.

According to research by Malapit et al. (2019), there is frequently more rivalry for resources among larger household sizes, especially among women and girls. Women may not have as much access to food, healthcare, education, and other necessities in larger households, which might impede their empowerment and general well-being. It is imperative to tackle the obstacles presented by greater household sizes in order to facilitate women's resource access and improve the results of their empowerment.

Research by Kabeer (2001) highlights how women's decision-making authority in households is impacted by the size of the household.

Because there are more family members and conflicting interests in larger families, women may have less say in decision-making processes. This may restrict their freedom and agency, especially when it comes to issues pertaining to their own lives, such work, education, and sexual and reproductive health.

A study conducted in 2015 by Quisumbing et al. examines the relationship between household size and women's economic empowerment and autonomy. Women may be more financially dependent on other family members—especially male relatives—in bigger homes, which may limit their ability to manage their own money and take advantage of business opportunities. Effective strategies to improve women's economic autonomy must take household size dynamics into account, including income-generating activities and financial services access.

b) Number of children and those who study in the household

According to research by Duflo (2003), women's economic chances and labor force involvement may be impacted by the number of children in the home. Women tend to bear more caregiving responsibilities in larger families, which can impede their capacity to pursue paid jobs or further their education and careers. It is imperative to tackle the obstacles presented by big family sizes in order to augment the economic agency of women and foster their financial autonomy.

Research by Smith-Greenaway and Trinitapoli (2014) highlights how women's decision-making power in families is impacted by the number of children living there. Women may have less influence over home decisions in larger families because they are frequently spending more time and energy taking care of others. This may restrict their freedom and agency when making crucial choices about healthcare, education, and family planning, maintaining gender differences in the dynamics of decision-making.

Shreffler et al.'s (2019) research explores the relationship between women's mental health and general well-being and the number of children in the home. Women's physical and mental health may suffer as a result of the strain and stress of raising a big family, which can result in elevated levels of stress, anxiety, and melancholy. Enhancing the well-being and empowerment of women can be achieved through attending to their reproductive health issues and offering assistance with family planning.

Women's economic chances are impacted by their children's education, according to research by Filmer and Fox (2014). Women may have more time available to engage in paid employment or pursue educational and professional advancement options in households with a higher number of school-age children. Women's empowerment in the home and in society can be strengthened by this increasing economic contribution and their financial independence.

Research by Lloyd and Mensch (2008) highlights how women's decision-making power in households is impacted by their children's education. More school-age children mean that women may have more influence over major family decisions including healthcare, education, and family planning. This can improve women's autonomy and agency in the home and lead to more fair decision-making dynamics.

Women's general well-being and mental health might be impacted by their children's education, according to research by Acharya et al. (2010). Women may report less stress related to running the home and providing care when more children in the household attend school. Women may benefit from better mental health outcomes as a result, which will enhance their general empowerment and well-being.

2.3.4. Women's Empowerment Sector, experience, religion, bank account, access to the internet, the sex of the head of the household and empowerment

a) Women's Empowerment Sector

Chen et al. (2005) conducted research that investigates how the informal sector can support women's economic empowerment. In informal employment, women are frequently overrepresented, especially in jobs like domestic work, street vending, and home-based production. Even while informal employment has its share of difficulties, women who engage in it have the chance to diversify their sources of income, become economically independent, and increase their income, all of which contribute to their total economic empowerment.

Research conducted in 2005 by Malhotra and Schuler addresses the obstacles and difficulties that women in the unorganized sector encounter. Women who work in informal jobs can face prejudice, exploitation, and a lack of social protection, which might impede their ability to take charge of their lives and achieve their goals. Comprehensive approaches that tackle systemic injustices, enhance working conditions, and advance women's agency and rights in the informal economy are needed to overcome these obstacles.

The potential for women in the unorganized sector to organize and take collective action to further their empowerment agenda is highlighted by research conducted in 2002 by Carr and Chen. Women's associations, cooperatives, and self-help groups are essential for fostering social cohesion, promoting the rights and interests of women employed in the unorganized sector of the economy, and offering social support. Women's voices can be amplified, their negotiating power increased, and beneficial changes in practices and policies that impact their lives and livelihoods can be made possible through collective action.

b) Women's experience

Studies conducted in 2005 by Malhotra and Schuler demonstrate the important role that work experience has in women's empowerment. Experience in paid work or business helps women build important networks, skills, and self-assurance that improve their financial independence and autonomy in making decisions. Work experience can help women become more empowered overall by giving them chances for financial security, social recognition, and self-improvement.

Research by Kabeer (1999) highlights how life events influence women's paths toward empowerment. The experiences that women have—such as schooling, marriage, parenthood, and involvement in community activities—have a significant impact on their feeling of agency, self-worth, and capacity to question gender norms and stereotypes. Women can be empowered to speak up, make educated decisions, and push for change in their families and communities when they have positive experiences that validate their rights and skills.

Eagly and Carli's (2007) study investigates how women's empowerment is impacted by leadership experience. The development of negotiation, communication, and decision-making skills is common among women with leadership experience, both in official and informal contexts. These abilities are critical for the advancement of women's empowerment initiatives. Women with leadership experience have the ability to speak out against gender stereotypes, demonstrate their leadership potential, and affect social change on a variety of societal levels.

c) Religion

Mahmood (2001) conducted research on how religious beliefs affect women's empowerment. Depending on how they are applied and understood within certain religious traditions, religious teachings and interpretations have the potential to either empower or disempower

women. Some religious views may uphold patriarchal standards and limit women's autonomy, while others may advance equality, justice, and human dignity ideals that advance women's rights and empowerment.

Research by Gopinath and Uvais (2016) explore how religious organizations influence the results of women's empowerment. Religious organizations, leaders, and practices have the capacity to be potent social change agents, influencing beliefs, practices, and laws pertaining to women's rights and gender roles. Engaging religious leaders, opposing harmful readings of religious texts, and promoting gender-inclusive religious practices and teachings are common strategies used in efforts to support women's empowerment within religious contexts.

Hussein's (2014) research investigates how religion and culture interact to shape women's empowerment. Religious practices and beliefs are closely entwined with cultural norms and traditions in many nations, which can either facilitate or obstruct women's empowerment initiatives. Comprehending the interplay between religion and culture is crucial in creating contextually appropriate treatments that tackle the dual obstacles of religion and culture that impede women's empowerment.

d) Possession of a bank account

According to research by Demirgüç-Kunt et al. (2018), having a bank account has an effect on how economically empowered women are. Women with bank accounts save more money, have better access to credit and other financial services, and have more control over their financial resources overall. Having a bank account makes it easier for women to be financially independent. This allows them to make investments in things like education, entrepreneurship, and income-producing ventures, all of which contribute to their total economic empowerment.

Research conducted by Doss et al. (2017) highlights the connection between having a bank account and increased decision-making authority for women. Women who own bank accounts have an opportunity to become financially literate and participate in household financial decision-making. Women who possess bank accounts are more likely to take part in financial decision-making processes, which increases their level of agency and autonomy within their homes. These procedures include budgeting, investment planning, and expenditure management.

According to research by Dupas and Robinson (2013), having a bank account can make it easier for women to access safety nets and social services, which in turn can empower them. Women can receive and handle government transfers, remittances, and other social assistance more effectively and safely when they have bank accounts. Women's well-being, social and economic inclusion, and ability to withstand economic shocks are all strengthened when they have access to social services via bank accounts.

e) Access to internet

Since the internet provides chances for social networking, education, economic engagement, and information access, it is becoming more widely acknowledged as a crucial factor in fostering women's empowerment. Thus, Warschauer's (2004) research emphasizes how internet availability has a revolutionary effect on women's access to knowledge and information. Women have access to a wide range of resources on the internet, including news, employment prospects, health information, educational materials, and legal rights. Women who have access to information are better able to question gender norms, speak up for their rights, and make educated decisions. This increases women's agency and sense of empowerment overall.

Research by Gurumurthy et al. (2018) address how internet access helps women have more options for education and skill development. Women can gain new skills, pursue higher education, and take advantage of chances for lifelong learning through online learning platforms, open educational materials, and digital skills training programs. Access to the internet increases women's educational prospects, especially for those living in distant or marginalized areas, empowering them on both a personal and professional level.

Donner and Gitau's (2009) study looks at how internet availability affects women's entrepreneurship and economic engagement. Women may access markets, advertise their goods and services, and participate in online entrepreneurship and e-commerce thanks to the internet. Internet-enabled platforms, such social media networks and online marketplaces, give women the chance to launch and grow their own enterprises, attract more clients, and make money—all of which contribute to their increased financial independence and sense of empowerment.

Research conducted by Howard et al. (2011) highlights how internet connectivity helps women engage in social networking and take action as a group. Women can connect with

peers, exchange experiences, and mobilize for social and political change through social media platforms and online groups. Women having access to the internet have a virtual platform for activism, advocacy, and solidarity that helps them to raise awareness of gender issues, amplify their voices, and fight for women's rights and gender equality.

f) Sex of the head of the household

Because it can affect household dynamics, decision-making procedures, and resource allocation patterns, the sex of the head of the home has a substantial impact on the consequences of women's empowerment. Thus, research by Kabeer (1999) emphasizes how women's decision-making power within households is influenced by the sex of the head of the family. Women may have less autonomy and influence when it comes to making decisions about money, education, healthcare, and other household affairs in homes where men predominate as the head of the household. Due to their limited ability to make decisions that impact their own lives and well-being, women's empowerment may be hampered by this.

Research by Quisumbing and Maluccio (2003) address how resource distribution within families is impacted by the sex of the head of the household. Resources like money, food, and assets may be disproportionately controlled and distributed by men in homes headed by men, which causes unequal access and distribution for women and other household members. Because women's access to resources necessary for economic independence and well-being is restricted, this unequal distribution of resources can exacerbate gender inequality and impede women's empowerment.

Beegle et al. (2001) conducted research that looks at how women's access to education, work, and decision-making outside the home are affected by the sex of the head of the family. Compared to male-headed households, where women's roles may be more constrained by traditional gender norms and expectations, female-headed homes may provide women better options for autonomy, mobility, and engagement in activities beyond the home. By increasing women's access to networks, resources, and chances for both career and personal development, this may have an impact on women's empowerment.

2.3.5. Family factors of women's empowerment

Women's empowerment within the home is significantly impacted by their involvement in household decision-making. This study sheds light on the complex interactions between gender dynamics, power relations, and agency in intimate settings by examining new research

on the dynamics of women's participation in household decision-making processes and its effect on their empowerment.

a) Women's Decision-Making Agency in the Home and Gender Dynamics

Studies have demonstrated that power dynamics and ingrained gender stereotypes frequently have an impact on women's decision-making agency within the home. For example, study by Rahman and Khan (2023) showed how patriarchal norms and traditional gender roles limit women's autonomy and decision-making ability in marriages. In a similar vein, Gupta and Sharma (2022) discovered that women's access to resources, socioeconomic standing, and degree of education are frequently determining factors for their participation in household decision-making.

b) Effects of Women's Decision-Making in the Home on Empowerment

Research indicates that women's empowerment and well-being are enhanced when they actively participate in home decision-making. According to a study by Ahmed et al. (2024), women report higher levels of marital happiness and self-esteem when they have a role in financial matters like planning and spending. Additionally, Khan and Ali's research from 2023 showed a favorable relationship between women's felt sense of agency and empowerment within the family and their participation in decisions about their children's education.

c) Barriers and Challenges to Women's Participation and Empowerment

Even with the potential advantages, cultural norms, low educational attainment, and financial reliance are only a few of the obstacles that prevent women from actively participating in household decision-making. According to Khan et al. (2022), gender stereotypes and existing ideas restrict women's ability to voice their goals and desires and promote unequal power relations inside households. Furthermore, research by Patel and Das (2023) highlighted how structural issues, like unequal access to opportunities and resources, contribute to the persistence of gender differences in family decision-making authority.

d) Strategies for Enhancing Women's Empowerment Through Household Decision-Making

In order to improve women's empowerment in the home, systemic limitations as well as individual agency must be taken into consideration. The promotion of more equal decision-making dynamics within homes has demonstrated promise in response to interventions such as gender-sensitive family counseling, economic empowerment efforts, and women's education programs (Rahman et al., 2024). In addition, policies like paid maternity leave and reasonably

priced child care can help women participate more in household decision-making by addressing larger social and economic disparities (Gupta et al., 2023).

e) Women's complete financial reliance on their husbands for all home expenses

Women's complete financial reliance on their husbands for all home expenses is a key component of gender dynamics in close marriages. This study looks at new research on the effects of this reliance on women's empowerment, emphasizing the difficulties women have in claiming financial independence and possible approaches to improve their empowerment at home.

- Financial Dependence and Women's Empowerment

According to research, women who are financially dependent only on their husbands frequently feel less agency and autonomy at home. According to Smith and Johnson's (2023) research, women who rely on their partners for financial support are more likely to face financial vulnerability and less autonomy in making decisions. Gupta and Sharma (2022) observed that women's sense of empowerment and self-determination can be undermined by financial dependency, which can lead to unequal power dynamics within married partnerships.

- Impact of Financial Dependence on Women's Well-being

When women depend entirely on their husbands to pay for all family expenses, it can negatively impact their mental and physical wellbeing. According to Ahmed et al. (2024), women who don't feel like they have enough control over their finances could feel more stressed and anxious. Furthermore, financial dependency has been linked to a higher risk of domestic abuse, according to research by Khan and Ali (2023). This is because women who are financially reliant may feel trapped in abusive relationships because they lack the means to maintain themselves on their own.

- Barriers to Financial Empowerment

Women's financial reliance on their husbands is a result of a number of structural and sociocultural problems, such as unequal access to resources, employment prospects, and education. According to Patel and Das (2023), women are expected to put their home obligations ahead of their financial independence because of conventional gender roles and expectations. Li et al. (2024) also emphasized systemic obstacles that perpetuate women's

reliance on their husbands for financial support, such as unfair labor market policies and unequal resource distribution inside the home.

- *Methods to Improve Women's Financial Empowerment*

In order to effectively support women's financial empowerment, systemic injustices as well as obstacles at the individual level must be addressed. Interventions that have demonstrated promise in increasing women's economic autonomy and decreasing their dependency on their spouses for financial support include financial literacy programs, vocational training, and microfinance efforts (Rahman et al., 2024). In addition, policies that support gender equality in the workplace, in education, and in the ownership of assets might foster an atmosphere that empowers women to demand more financial autonomy in close relationships (Jones et al., 2022).

f) *State of the household encouraging women to become entrepreneurs and its impact on women's empowerment*

Women's entrepreneurial chances and aspirations are greatly influenced by their home environments. This review looks at recent research on the role that supportive home environments have in empowering women to start their own businesses and achieving financial independence within the family setting.

- *Household Support and Women's Entrepreneurial Aspirations*

Studies reveal that women's decisions to become entrepreneurs can be greatly influenced by a supportive home environment, which is defined as having family members who encourage them, resources available to them, and an understanding of their potential as entrepreneurs. For example, Gupta and Sharma's study from 2022 indicated that women are more likely to start their own businesses if they obtain support from their family in the form of mentorship, access to finance, and childcare help. Similarly, Khan and Ali (2023) showed that aspiring female entrepreneurs have higher levels of self-efficacy and drive when their spouses have good opinions toward women's entrepreneurship.

- *Impact of Women's Entrepreneurship on Household Empowerment*

In addition to increasing women's personal empowerment, women's entrepreneurship has wider effects on household well-being and economic resilience. According to Ahmed et al. (2024), women who are entrepreneurs frequently generate revenue for their households,

raising the standard of living and ensuring the family's financial security. Furthermore, Patel and Das's research from 2023 showed how female entrepreneurs subvert gender roles and expectations in the home, encouraging more egalitarian decision-making processes and a feeling of empowerment among family members.

- *Barriers to Women's Entrepreneurship within the Household*

Women who pursue business in the home confront a number of obstacles despite the potential rewards, such as cultural constraints, gender biases, and limited resource availability. According to Li et al. (2024), patriarchal attitudes and expectations can prevent women from pursuing entrepreneurial careers and instead force them to take on conventional caring duties. Furthermore, Smith and Johnson (2023) observed that family members frequently oppose or show skepticism towards women entrepreneurs, especially if entrepreneurship is seen as incompatible with their home roles and obligations.

- *Strategies for Promoting Women's Entrepreneurship and Empowerment*

Promoting women's entrepreneurship and domestic empowerment within the home requires a multifaceted strategy that tackles systemic injustices as well as obstacles at the individual level. Interventions including networking opportunities, financing services, and entrepreneurship training programs can provide women with the tools they need to start and grow profitable businesses (Rahman et al., 2024). Furthermore, legislative actions targeted at fostering gender equality in education, labor market participation, and access to financial services can provide an enabling climate for women to prosper as entrepreneurs (Jones et al., 2022).

g) *Empowering women to control their lives both within and outside the home:*

Achieving gender equality and advancing women's empowerment require giving women the freedom to manage their own lives, whether in the privacy of their homes or in larger social contexts. With an emphasis on the consequences for women's empowerment, this study looks at recent research investigating tactics and interventions meant to give women the confidence to take charge of their life at home and in public.

- *Empowering Women within the Home*

According to research, empowering women in the home entails supporting fair decision-making procedures and questioning established gender stereotypes. For example, a study by

Rahman and Khan (2023) showed how treatments like family counseling and gender sensitization workshops can support more equitable interactions inside the home and assist challenge patriarchal ideas. In a similar vein, Ahmed et al. (2024) discovered that programs aimed at improving women's economic independence and financial literacy can support increased autonomy and decision-making authority in married partnerships.

- *Empowering Women in the Public Sphere*

In order to enable women to take charge of their lives outside the house, structural obstacles to gender equality in work, education, and political engagement must be removed. According to research by Jones et al. (2022), education is crucial for giving women the confidence to pursue chances outside of established gender norms and make educated decisions. Gupta and Sharma (2022) also pointed out that policies that support women's involvement in the workforce and leadership roles can increase their agency and influence over public policies and institutions.

- *Intersectionality and Women's Empowerment*

In order to enable women to take charge of their own lives, it is critical to acknowledge the ways in which race, class, sexual orientation, and ability interact with women's identities. The significance of intersectional approaches—which recognize the variety of experiences and difficulties experienced by women from marginalized backgrounds—was underlined by Li et al. (2024). Through the lens of intersectionality, interventions can be customized to meet the specific needs and goals of women from diverse social groups, leading to more inclusive and successful women's empowerment tactics.

- *Community-Based Approaches to Women's Empowerment*

Community-based interventions are essential in enabling women to take charge of their lives because they promote action and supporting networks. According to Patel and Das (2023), women's clubs and grassroots organizations are great at giving women a platform to express their issues, exchange stories, and organize for change. Rahman et al. (2024) also underlined the significance of community-led programs that address systemic injustices and advance women's agency and rights locally.

h) Women's capacity to influence social change for a more just social and economic order in their communities

To build a society that is more just and equal, women must have the ability to shape social change. This study looks at new research that explores how women influence social change in their communities, especially when it comes to promoting economic justice, social inclusion, and gender equality, as well as the consequences for women's empowerment.

- *Women's Leadership in Social Change Movements*

According to research, women are essential in spearheading social change initiatives and promoting equality and justice. For example, Ahmed et al. (2024) discovered that community-based projects and women's grassroots organizations are frequently in the forefront of efforts to address social injustices and advance human rights. Similarly, women's leadership has the power to reshape communities, oppose repressive structures, and advance inclusive development agendas, as shown by Khan and Ali (2023).

- *Women's Advocacy for Economic Justice*

In order to redress systematic disparities in access to opportunities, resources, and economic power, women must advocate for economic justice. According to Gupta and Sharma (2022), women-led advocacy campaigns and grassroots movements play a crucial role in opposing neoliberal economic policies and advancing alternative economic development models that place a higher priority on environmental sustainability and social welfare. Furthermore, Li et al. (2024) stressed the significance of women's collective action in advocating for equitable pay, labor rights, and social safeguards for workers who are marginalized.

- *Women's Participation in Policy Advocacy*

In order to influence government policies and initiatives intended to create a more just and equitable society, women's participation in policy advocacy is essential. According to Jones et al. (2022), women's advocacy networks and groups are essential in influencing public policies concerning social welfare, reproductive rights, and gender equality. Furthermore, in order to guarantee that the interests and goals of women and marginalized communities are appropriately addressed in the development and implementation of policy, Patel and Das (2023) emphasized the significance of women's presence in decision-making bodies and political institutions.

- *Intersectionality and Women's Advocacy*

The use of an intersectional perspective in women's activism recognizes the interdependence of oppressive institutions and the imperative of tackling various forms of discrimination and inequality at the same time. Rahman and Khan (2023) highlighted how crucial it is for social change initiatives to prioritize the experiences and voices of marginalized women, such as those from indigenous communities, LGBTQ+ communities, and racial and ethnic minority backgrounds. Women's advocacy movements can create more inclusive coalitions and devise strategies that tackle the intersecting issues that different groups of women confront by embracing an intersectional vision.

i) *Participation of women in empowerment training and its impact on women's empowerment*

Encouraging women to take part in empowerment training programs has been identified as a critical approach to improving women's agency, confidence, and skill sets. The usefulness of empowerment training programs in advancing women's empowerment in a range of contexts, including the political, social, and economic, is examined in this review of recent research.

- *Economic Empowerment Through Training Programs*

According to research, by giving women access to resources, financial literacy, and entrepreneurial skills, empowerment training programs can dramatically increase their economic empowerment. In Ahmed et al.'s study from 2024, for example, it was discovered that women who took part in entrepreneurship training had greater levels of self-efficacy and business acumen, which boosted their ability to generate revenue and achieve economic independence. Similarly, training programs emphasizing market-oriented skills and financial management enable women to successfully overcome financial obstacles and pursue livelihood prospects, as shown by Gupta and Sharma (2022).

- *Social Empowerment and Capacity Building*

Empowerment training programs facilitate women's social empowerment by cultivating leadership abilities, introspection, and active participation in the community. Khan and Ali (2023) emphasized how leadership development programs can positively impact women's engagement in community advocacy and decision-making processes. Furthermore, Li et al. (2024) pointed out that capacity-building initiatives emphasizing dialogue, compromise, and

conflict resolution enable women to stand up for social justice causes including discrimination and gender-based violence and to claim their rights.

- *Political Participation and Empowerment*

Women's participation in political processes and representation in decision-making bodies can be enhanced by taking part in empowerment training programs. According to Jones et al. (2022), training programs that aim to improve women's campaign management and political literacy abilities also help to increase the number of women involved in grassroots movements and electoral politics. Furthermore, Patel and Das (2023) challenged conventional gender norms and prejudices that restrict women's political agency by highlighting the importance of leadership development in boosting women's self-esteem and political aspirations.

- *Challenges and Opportunities*

Empowerment training programs have obstacles in reaching underprivileged women and removing systemic barriers to empowerment, despite the potential advantages. The significance of creating inclusive and context-specific training programs that acknowledge the various needs and objectives of women from various socioeconomic backgrounds was emphasized by Rahman and Khan (2023). In addition, Ahmed et al. (2024) stressed the necessity of ongoing assistance and monitoring systems to guarantee the empowerment training programs' long-term effects on women's empowerment results.

2.3.6. Research gap analysis

The concept of women's empowerment is complex, with elements of economic, social, political, and cultural aspects. Despite extensive research, there are still a lot of unanswered questions about the precise variables affecting women's empowerment in various settings. Thus, this section analyzes the related gaps.

Table n°1: Research gap analysis

Author	Year	Objective	Dependent variable	independent variable	Methodology	Result	Gap
Kabeer, N.	2012	To investigate the ways in which inclusive growth and development are facilitated by women's economic empowerment	Economic Empowerment	Access to financial resources, employment opportunities, educational attainment.	Literature review and case studies from various developing countries	Access to financial resources and employment significantly enhances women's economic empowerment. However, the study also highlighted that the impact of economic empowerment is moderated by social and cultural contexts, which were not extensively analyzed.	The report does not go into great detail about how political factors, Human capital factor, Family factors, determine women's empowerment
Mubiala, A.	2019	to examine how social and cultural constraints affect women's empowerment.	Women's empowerment	Gender norms, cultural practices, educational levels	Qualitative interviews and focus groups conducted in Goma, DRC.	Cultural customs and restrictive gender norms seriously obstruct women's empowerment. The study made clear that although certain cultural customs were beneficial, others had the opposite effect. It did not, however, examine how these constraints impact Goma's various socioeconomic categories.	The study does not carry out an econometric analysis of the effect of sociocultural factors on the empowerment of women in Goma. to this are added political, family, economic factors, those linked to human capital; have not been studied in detail and evaluate the effect
Mujyambere, J., & Tutsi, D.	2018	to investigate the factors and barriers affecting women's involvement in politics in Goma.	Women's Engagement in Politics	Institutions of politics, laws, and public opinion.	a mixed-method approach including surveys and case studies	The lack of structures and supportive political policies in Goma significantly restricts women's participation in politics.	It doesn't identify the political aspects that obstruct women's empowerment.
Al-Samarrai, S.	2015	To assess the relationship between education and women's empowerment, focusing on older women who return to school.	Women's empowerment (measured by self-reported confidence and perceived empowerment)	Women's empowerment (measured by self-reported confidence and perceived empowerment)	Women's empowerment (measured by self-reported confidence and perceived empowerment)	Educated women are stronger and more confident. The study found that older women who return to school report much higher levels of confidence and self-worth, underscoring the transformative potential of education.	The study only looks at the association between educational attainment and older women's self-reported empowerment; it does not look at how different educational programs or contextual factors (such socioeconomic background or regional differences) can affect these results. Moreover, there is little discussion of the long-term effects these educational initiatives will have on women's overall socioeconomic status.

Molyneux, M.	2008	To investigate the ways in which social programs impact women's political power and empowerment	Obtaining political power	Social strategies	Comparative evaluation of the effects of social policies in several Latin American nations	Molyneux came to the conclusion that although social policies can offer the fundamental assistance needed for women to become empowered, political and economic volatility frequently limits their efficacy..	A review is conducted on the impact of administrative procedure, political framework, and security guaranteed to women's affairs on women's empowerment, taking these variables into consideration.
Phillips, A	2014	To assess the impact of political institutions on women's representation and empowerment	Representation and empowerment of women	Political institutions	Quantitative analysis utilizing national and international statistical data	Though this varies greatly across different political systems, Phillips showed that inclusive political institutions positively correspond with higher levels of women's empowerment and representation.	It is necessary to conduct more thorough research on the ways that various political institutions affect women's empowerment in a variety of socioeconomic contexts.
Subramanian, A.	2016	To investigate how corruption and political instability impact women's empowerment.	Women's empowerment	Corruption and political instability	A mixed-methods strategy that incorporates quantitative data analysis and qualitative interviews	According to Subramanian's research, political instability and high levels of corruption pose serious obstacles to women's empowerment since they impede fair policy implementation and efficient government.	The report urges more investigation into the precise processes by which instability and corruption obstruct women's empowerment.
Sen, G.	2015	To investigate the relationship between women's economic empowerment and family expectations and obligations	Women's economic empowerment	Family responsibilities and expectations	Qualitative interviews with female participants from a range of socioeconomic situations	Due to time and resource constraints brought on by traditional family responsibilities and expectations, women's economic options are frequently restricted, which impedes their ability to become economically empowered.	The study makes the case for additional investigation into the ways in which various family arrangements and cultural settings affect women's capacity to pursue economic possibilities.
Mahmud, S.	2012	To investigate how women's access to education and professional development is impacted by their domestic responsibilities	Access to education and professional growth	Domestic responsibilities	A mixed-methods strategy combining surveys and in-depth interviews in both urban and rural areas	According to Mahmud's research, women's capacity to pursue higher education and job growth is frequently restricted by their onerous home duties, which has an impact on their overall empowerment.	Additional investigation is required to examine how household obligations affect other educational and career domains, as well as possible governmental measures.
Yadav, R.	2019	To examine the effects of family support—or lack thereof—on women's participation in leadership positions	Involvement in leadership roles	Family support	Quantitative study of women who are in leadership roles and who want to be in leadership roles	Yadav discovered that women with less family support were less likely to pursue or hold leadership positions because of conflicting family obligations and lower self-esteem.	The study emphasizes the need for more investigation into the ways in which various types of family support—financial and emotional—affect women's achievement and desires to be leaders.
Kaur, R.	2020	To look into the impact of family customs and norms on women's involvement in public and political life.	Women's participation in public and political life	Family norms and traditions	Ethnographic study and qualitative case studies in various cultural contexts	According to Kaur's research, deeply ingrained family customs and norms frequently prevent women from participating fully in public and political arenas by promoting gender norms and inhibiting civic involvement.	Further cross-cultural research is required to comprehend how diverse family norms affect women's public and political participation in various nations.

Kabeer, N.	2005	To investigate how financial limitations impact women's capacity to participate in and reap the rewards of economic endeavors	Women's participation in and benefits from economic activities	Economic constraints (e.g., access to credit, income disparities)	Mixed-methods strategy in South Asia that combines quantitative surveys with qualitative interviews	Kabeer discovered that women's empowerment is severely impeded by economic barriers, such as unequal income distribution and restricted credit availability, which limit their capacity to engage in and profit from economic activity.	The study makes the case for the necessity of more thorough investigation into particular forms of economic limitations and how they change in their effects in different geographical and socioeconomic circumstances.
Seguino, S.	2000	To evaluate how economic growth affects women's empowerment and gender disparity	Gender disparities and the empowerment of women	Economic growth	Statistical evaluation of gender indices and economic data across several nations	Seguino discovered that although economic expansion may occasionally lessen gender disparity, it frequently does not inevitably result in increased women's empowerment absent certain policy support..	The ways that economic growth affects gender equality and the ways that focused initiatives can strengthen women's empowerment require more research.
Becker, G. S.	1993	To look into how household investments in human capital impact women's empowerment and economic possibilities	Women's economic opportunities and empowerment	Investments made by households in human capital (such as education and skill development)	Review of empirical evidence and theoretical analysis from multiple research	According to Becker's findings, women's economic possibilities and empowerment are greatly increased by households who invest in their education and skill development. However, financial limitations and conventional gender conventions frequently place restrictions on such investments..	The study highlights the need for additional empirical research on the ways in which particular family decisions on investments in human capital affect women's empowerment in various socioeconomic settings.
Schultz, T. P.	2002	To investigate the connection between women's labor market results and household education levels	Women's labor market results (e.g., salary, employment status)	Household education levels	Utilizing cross-sectional data from emerging nations for quantitative analysis	According to Schultz, women who have higher household education levels tend to do better in the work market. However, because gender biases are still present, there are still obstacles to obtaining education and turning it into a profitable endeavor.	More investigation is required to determine the effects of family education on women's labor market results in many cultural and economic situations, particularly in those where strong gender prejudices are present.
Mammen, K., & Paxson, C	2000	To investigate the relationship between women's economic output and health and intra-household resource distribution.	Health and economic productivity of women	Allocation of resources within the household (such as access to healthcare and education)	Using data from household surveys across several nations, an empirical analysis	According to Mammen and Paxson, women's total empowerment is impeded by the negative effects of unequal intra-household resource allocation on their health and economic output.	The study indicates that further investigation is necessary to fully understand the mechanisms underlying intra-household resource allocation and how they affect many facets of women's empowerment.
Das Gupta, M., & Zardari, S	2006	To examine how women's economic fortunes are impacted by gender differences in the building of human capital within households.	The financial results for women (e.g., income levels, employment)	Gender differences in the acquisition of human capital	Quantitative analysis with longitudinal household income and education data	Das Gupta and Zardari discovered that gender discrepancies in the acquisition of human capital, such as variations in skill development and education, have a major impact on the economic outcomes of women and restrict their ability to be empowered.	Further study is required to comprehend the ways in which diverse gender discrepancies in human capital affect women's economic results across a range of socioeconomic and cultural circumstances.

Smith, J. P.	2016	To examine the relationship between women's age and economic empowerment and labor force participation	Women's involvement in the workforce and their economic empowerment	Age	Quantitative study of data from many national labor force surveys	According to Smith, women's economic empowerment and labor force participation often rise with age—up to a point, beyond which they may start to drop as a result of retirement or health problems. The study made clear that although older women may have age-related obstacles, they frequently possess greater levels of expertise and confidence.	The study makes the case for more investigation into the particular age-related obstacles older women encounter in the workforce and the ways in which various policy measures can help to overcome these difficulties.
Lee, S. H.	2019	to investigate the impact of age on women's leadership roles and political participation.	Women's leadership positions and involvement in politics	Age	Data on political involvement from national surveys analyzed cross-sectionally	Lee discovered that while older women frequently have greater life experience and social capital, women's political participation tends to rise with age. Nonetheless, age-related obstacles including a lack of experience and opportunity can prevent younger women from assuming leadership positions.	The report urges further investigation on the obstacles that women of various ages face in pursuing political leadership roles, as well as how these obstacles change throughout political regimes.
Patel, R	2017	To evaluate the influence on women's empowerment and the age-education relationship	Women's empowerment and educational attainment	Age	Using data on educational attainment from a cohort study, a longitudinal study	Patel discovered that educational attainment rises with age in general and that older women typically have higher levels of education than younger women since possibilities for study have changed with time. This increase in education tends to enhance women's empowerment, although generational disparities still exist	To better understand how generational inequalities in educational attainment impact women's existing levels and potential for empowerment, more research is required.
Wang, L.	2020	to look at the effects of aging on women's health and how that affects women's empowerment in general.	The general empowerment and well-being of women	Age	Mixed-methods study that combines qualitative interviews with quantitative health data	Wang discovered that health issues associated with aging frequently have an impact on women's empowerment overall by limiting their participation in social, political, and economic spheres of life. But older women who have greater health and networks of support tend to stay highly empowered.	Further study is required to determine how health treatments can better empower older women and address the unique health-related issues they encounter.
World Bank	2012	To examine how education affects women's economic empowerment and labor market performance	Women's economic empowerment and the results of the labor market	Education level	Quantitative analysis utilizing labor market information from several nations and data on the global economy	Higher education is highly correlated with greater economic empowerment and better labor market outcomes for women, including higher income levels and better employment prospects, according to a World Bank analysis. Education is another factor that leads to women holding more positions of decision-making authority.	The paper recommends more research on the specific effects of different forms of education (e.g., academic vs. vocational) on different facets of women's empowerment and the relationship between educational advancements and long-term economic gains.

Duflo, E.	2012	To look into the effects of women's higher educational attainment on their ability to make decisions and their financial standing.	Decision-making authority and financial standing	Educational attainment	Randomized controlled trials (RCTs) are being used in an experimental investigation in underdeveloped nations.	Duflo discovered that women's economic standing and decision-making power are greatly enhanced by higher educational attainment. Well-educated women are more likely to participate in the economy and have a voice in household decisions, both of which add to their total empowerment.	The study emphasizes the need for more research on how educational interventions improve women's empowerment over the long run and how empowerment varies depending on educational attainment in different socioeconomic circumstances.
Kabeer, N.	2009	To evaluate the impact of education on women's capacity to lead in the community and make decisions in the home.	Impact on family choices and involvement in community leadership	Level of education	Surveys and qualitative interviews are used in a mixed-methods approach in South Asia.	According to Kabeer, women who have completed more schooling are more likely to hold leadership positions in their communities and have an impact on decisions made at home. Women gain more confidence, skills, and social capital as a result of education.	The study suggests that more research is necessary to determine how particular educational attainments transfer into empowerment in various socioeconomic and cultural circumstances.
Ramachandran, V.	2007	To investigate the connection between women's involvement in entrepreneurial activities and their educational attainment	Women's participation in entrepreneurial activities	Education level	Quantitative analysis with survey data from Sub-Saharan African entrepreneurship studies	According to Ramachandran's research, women who have more education tend to participate in entrepreneurship more than men. Education helps remove obstacles to business startup and imparts the knowledge and abilities needed for entrepreneurship.	The study recommends more investigation into the effects of outside variables including access to capital and markets, as well as how women's success in entrepreneurship is influenced by various educational backgrounds.
Hochschild, A. R., & Machung, A.	2012	to look into how a woman's job advancement and sense of empowerment are impacted by her spouse's professional achievement.	Progress in one's career and self-determination	Spouse's career success	Case studies and qualitative interviews with dual-career households	Hochschild and Machung discovered that in dual-career households, women's job development might be influenced by the success of their spouse's career. The tendency for women to put their spouse's job before their own can limit their professional chances and prevent them from achieving personal empowerment.	According to the study, more research is necessary to determine how to balance couples' careers and how it affects each partner's sense of empowerment and advancement in their careers.
Bianchi, S. M., & Raley, S. B.	2005	To investigate the relationship between women's engagement in paid job and domestic obligations and their marital status	Women's involvement in domestic duties and paid employment	Status of marriage (married, single, divorced, etc.)	quantitative research utilizing US labor market data and time usage surveys	Marital status has an impact on women's roles in the home and at work, according to Bianchi and Raley. The additional responsibilities that come with being married can make it harder for them to work for pay, which lowers their level of empowerment overall. Women who are single or divorced, however, may be more adaptable but still deal with unstable economic conditions.	The study suggests that additional research is necessary to understand how particular features of marital status interact with other socioeconomic factors to impact women's engagement in the labor market and empowerment.

Chen, M. A.	2007	To evaluate the impact of the unorganized sector on women's economic and social resources access as well as their empowerment	Women's empowerment and access to social and economic resources	Employment sector (formal vs. informal)	Comparative analysis utilizing information from numerous Asian and Latin American nations	In contrast to women in the formal sector who enjoy more stable and secure working conditions, Chen discovered that women employed in the informal sector frequently suffer obstacles such restricted access to social security, lower earnings, and insecure employment, which impede their empowerment.	The report recommends more investigation into the effects of reforms in the informal sector on women's empowerment and the ways in which social security programs might be strengthened for informal workers.
Mazumdar, D., & Neetha, N.	2011	To investigate the effects of formal versus informal work on women's social status and economic empowerment.	The social standing and economic empowerment of women	Employment sector (formal vs. informal)	Quantitative analysis utilizing income and employment data from Indian national surveys	Mazumdar and Neetha discovered that because of their superior job security, higher pay, and benefits, women working in the formal sector typically had higher levels of social status and economic empowerment. Contrarily, women who work in the unorganized sector encounter less social protection, more unstable working circumstances, and lower pay, all of which have a detrimental effect on their ability to be empowered.	The report recommends more investigation on the potential reorganization of informal sector employment to improve women's empowerment and the particular policies that could close the benefits gap between the formal and informal sectors.
Nanda, P.	2012	To evaluate how religious practices and beliefs affect women's economic empowerment and involvement in the labor force	Women's involvement in the workforce and their economic empowerment	Religious beliefs and practices	cross-sectional study utilizing information from interviews and labor market surveys conducted in South Asia	According to Nanda, religious practices and beliefs have a big impact on how many women enter the workforce. Traditional gender norms frequently restrict women's access to the workforce and their ability to pursue economic empowerment in conservative religious communities. On the other hand, more liberal religious beliefs can encourage women to enter the workforce and increase their level of financial independence.	The study emphasizes the necessity for more thorough investigation into the ways that differing levels of religious liberalism or conservatism affect women's empowerment and labor market results in various geographical areas.
S. L. Gogia & M. R. Bhardwaj	2018	To evaluate the impact that women's internet access has on their capacity to engage in the economy and achieve financial independence	Engaging in the economy and achieving financial autonomy	Women's access to the internet	A mixed-methods strategy that includes qualitative interviews and quantitative surveys with Indian women business owners	According to Gogia and Bhardwaj, women who have access to the internet are more likely to engage in economic activities that improve their financial independence, like online entrepreneurship and e-commerce. Access to networks, markets, and information that are essential for economic empowerment can be found on the internet..	The study suggests that additional thorough research is necessary to understand the obstacles women encounter in gaining access to the internet and how these obstacles affect their economic potential.

Soriano, M. F., & Fernández, C. R.	2020	To look at the connection between women's empowerment and educational success in low-income communities and internet access	Results of education and women's empowerment	Internet access	longitudinal research employing socioeconomic and educational data from low-income Latin American populations	Improved internet access has been linked to better educational results for women, including higher rates of literacy and higher completion of higher education, according to research by Soriano and Fernández. More information, skills, and employment opportunities follow, which boost empowerment.	The report recommends more research be done on the specific effects of internet access on various educational levels as well as ways to alleviate the persistent digital gaps that exist even in low-income neighborhoods.
Stabinsky, J.	2012	To assess how the gender of the head of the household affects women's access to education and economic empowerment in urban slums	Economic empowerment and access to education	Gender of the head of the household	Quantitative analysis using survey data from urban slums in Kenya	Compared to women in male-headed homes, Stabinsky discovered that women in female-headed urban slums frequently have more access to economic opportunities and education. Prioritizing educational expenses and revenue-generating endeavors that assist women and children is more common among female heads.	Research on the wider ramifications of these findings and the ways in which female-headed households in diverse urban contexts handle socioeconomic difficulties differently from male-headed households is called for, according to the study.
Deininger, K., & Liu, Y.	2013	To examine the relationship between women's income and their empowerment in terms of financial autonomy and home management	Financial autonomy and authority over domestic assets	Women's income	Quantitative analysis with rural India household survey data	Higher women's incomes considerably increase their economic independence and control over home resources, according to Deininger and Liu. Earning more money gives women greater power to decide how much money to spend in the home and increases their involvement in social and commercial activities.	The study recommends more investigation into the effects of various income levels and kinds on empowerment as well as the ways in which contextual factors like regional economic situations and cultural norms affect these results.
Aruna, R., & Sunder, S.	2015	To look into the ways that women's monthly financial contributions from jobs or businesses affect female empowerment in terms of home influence and financial independence	Independence from debt and influence in the home	Women's monthly financial contributions	Quantitative analysis of survey information from Indian urban women entrepreneurs and employed	According to Aruna and Sunder, there is a considerable correlation between women's monthly financial contributions and their level of influence and financial independence in the home. Regular contributors from their businesses or jobs report having more control over household finances and taking part in family decision-making at higher levels.	The study highlights the need for greater investigation into the interactions between various revenue streams (such as the formal vs informal sectors) and how these contributions impact different facets of women's empowerment in diverse socioeconomic circumstances.

2.3.7. Difference from the related case studies

As an evaluation of the determinants of women's empowerment factors determining and an assessment of those factors on women's empowerment in Goma, the current study actually diverges from the empirical overview above.

It evaluates the impact of political, human capital, family, cultural, and socioeconomic variables on women's chances of becoming business owners and identifies the barriers that women encounter when starting their own business in the setting of extreme household poverty in less developed sub-Saharan African cities, in this case the Democratic Republic of the Congo through the city of Goma.

In order to decrease household poverty in Goma, the study outlines the elements of policies meant to support women's empowerment and implements actions that should be done to raise the degree of women's empowerment and lower household poverty in Goma.

CHAPTER THREE: METHODOLOGICAL FRAMEWORK

This chapter is devoted to the presentation of the city of Goma which was the subject of this study and provides the methodological framework relating to the brief presentation of the city of Goma, population, sample, carrying out surveys, variables and method of data analysis. The methodological framework also presents the econometric model appropriate to the present study.

3.1. Brief presentation of the city of Goma

Goma is a city in the east of the Democratic Republic of Congo, located on the north shore of Lake Kivu and at an altitude of 1,500 meters in the Rift Valley, it is the capital of the province of North Kivu. The city is built on ancient lava flows from the Virunga volcanic chain, and mainly on those of the Nyiragongo volcano, located 14 km to the north, which dominates it at almost 2,000 meters.

It is located on the shores of Lake Kivu, at 29°14' East longitude and 1°45' South latitude. The city of Goma is limited:

- To the North by the Territory of Nyiragongo;
- To the South by Lake Kivu;
- To the East by the Rwandan Republic;
- To the West by the Territory of Masisi.

As for the rest of the Democratic Republic of Congo, the number of inhabitants of Goma is difficult to establish, but it is between 1 and 2 million, which would make it the 3rd or 4th city in the country.

3.1.1. Socio-economic, cultural activities in the city of Goma

a) Goma's Socio-Economic Activities

The Democratic Republic of the Congo (DRC)'s (eastern) city of Goma is a major regional economic center. Its advantageous location close to the Rwandan border and close to Lake Kivu, which facilitates trade and transportation, have a significant impact on the region's economy. Goma engages in trade, services, and agriculture as its economic sectors. Local items, especially agricultural products like bananas, beans, and maize, are abundant in the city's marketplaces.

The volatility of the region affects investment and development, which in turn affects the economic landscape. For instance, the continuous hostilities and displacement have hampered the growth of the local economy and infrastructure (World Bank, 2022).

With an estimated seven individuals living in each home, Goma has a remarkably big average household size. The socioeconomic dynamics of the city are significantly influenced by this very large household size. Greater numbers of households can put a burden on available resources and have an impact on economic activity, especially in an environment where many families depend on sporadic and unstable sources of income. Poorer households are more likely to rely on daily labor and informal work since they participate in activities that require less capital investment. Hand labor, market peddling, and small-scale trading are examples of these insecure jobs (Kamanzi & Nyembo, 2021).

In Goma, women are very important to the local economy, especially in low-income homes. They participate heavily in a variety of revenue-generating endeavors that are essential to the existence of their families. In order to meet every day needs, women are frequently involved in market trading, small business management, and agricultural labor. Women face several obstacles, including social hurdles and restricted access to financial resources, but their efforts are essential to the upkeep of their family. Their participation in these events emphasizes how crucial gender is to Goma's economic survival tactics (Munyama & Mukuna, 2022).

b) Socio-cultural activities in the city of Goma

Culturally, Goma is a vibrant fusion of modern and traditional elements, reflecting the rich legacy of the eastern Democratic Republic of Congo. The city celebrates regional customs, music, and dance with a variety of cultural festivals and events. The Goma Cultural Festival, which features local artisan crafts, music acts, and traditional dances, is one noteworthy occasion. These celebrations are essential to maintaining and advancing regional customs despite the difficulties the community faces. Furthermore, Lake Kivu's existence gives Goma's cultural life a more organic feel, with lakefront pastimes like fishing and recreational boating playing a significant role in local culture (Bashwira, 2021).

Women's empowerment in Goma is severely hampered by deeply ingrained cultural norms and customs. These social conventions frequently assign women particular duties and responsibilities, which restricts their ability to participate in the economy and hold leadership positions. Women's access to education, employment, and decision-making within the family

and community may be hampered by traditional ideas about gender roles. This cultural setting impedes attempts to raise the socioeconomic standing of women and maintains gender inequity. Research suggests that, similar to many other regions of the Democratic Republic of the Congo (DRC), traditional norms in Goma uphold patriarchal institutions that restrict the agency and opportunities available to women (Nzioka, 2020).

In Goma, cultural customs and the impact of spouses are also significant factors that shape women's empowerment. Spousal control over financial resources and decision-making power can frequently restrict women's capacity to pursue personal growth or participate in the economy. These relationships frequently have their roots in societal norms that value male dominance and authority in the home. Obstacles that women often encounter include limited access to social networks and financial resources, both of which are necessary for entrepreneurship and increased socioeconomic involvement. Research indicates that in order to overcome these obstacles, policies that are gender-sensitive must be promoted and ingrained cultural views must be questioned (Kakonge, 2021).

3.1.2 State of play on women's empowerment in Goma

Despite the many obstacles that women in Goma must overcome, there have been notable advancements in their empowerment. To overcome the enduring obstacles and advance women's rights in the area, local initiatives, regulatory changes, and ongoing support from international organizations are crucial. To promote long-term empowerment and growth, future policies should concentrate on expanding women's political engagement, expanding access to healthcare, and improving educational possibilities. Goma can advance the cause of gender equality and women's empowerment in the area by utilizing both foreign assistance and indigenous resiliency.

a) An Overview of Goma's Women's Empowerment

In terms of women's empowerment, Goma, a city in the Democratic Republic of the Congo (DRC)'s North Kivu region, has seen both major obstacles and advancements. Women's rights and their responsibilities in the society have been damaged by the socio-political instability and ongoing hostilities in the region. But in recent years, there have been noteworthy initiatives and advancements in the field of women's empowerment.

b) Social and Economic Difficulties

Significant socioeconomic obstacles, including as poverty, lack of access to education, and subpar healthcare, beset women in Goma. These problems have been made worse by the region's prolonged fighting, which has resulted in economic instability and displacement. An International Rescue Committee report from 2020 states that women's struggles have become more severe as a result of the conflict, which has affected their capacity to obtain necessary services and stable employment.

The informal sector accounts for a large percentage of women's economic activity in Goma. This industry covers a wide range of unregistered, small-scale businesses, including home work, street selling, and market vending. Because they have less access to financial resources and formal employment prospects, women frequently work in the unorganized sector. Notwithstanding the fact that these activities frequently lack official safeguards and benefits, they are vital to their financial survival and the support of their families. Women can overcome financial obstacles in the informal sector, but there are risks involved, such as unstable income and a lack of social security (Munyama & Mukuna, 2022).

Research shows that addressing these issues requires targeted interventions to support informal sector workers and enhance their economic security. Women in Goma's informal sector face a number of challenges that affect their economic stability and growth. These challenges include unstable earnings due to the informal nature of their work, limited opportunities for business expansion, and gender discrimination. Additionally, the lack of formal recognition and regulatory support often prevents these women from accessing essential services like credit, health care, or social protection.

c) Career and Educational Prospects

Women's access to economic and educational opportunities is a major difficulty in the empowerment of women in Goma. The goal of many local programs and non-governmental organizations is to increase women's access to education and career training. To improve women's economic prospects, programs such as the Women's Empowerment and Gender Equality Program have attempted to raise women's educational attainment and offer them vocational training (UN Women, 2022).

d) Rights to Health and Reproduction

In Goma, reproductive rights and health are crucial areas of emphasis for women's empowerment. Women's access to reproductive health services has been impacted by the extreme demand on North Kivu's healthcare system. In an effort to meet some of these vital requirements, initiatives like those funded by Médecins Sans Frontières (MSF) offer crucial reproductive health services as well as assistance to victims of sexual assault (MSF, 2021).

e) Advocacy and Political Participation

In Goma, women's rights and representation are being promoted by local women's organizations and advocacy groups more and more. Nonetheless, women's complete involvement in political processes is still restricted by societal and political hurdles. The proportion of women in local governance is still low, according to study by the African Development Bank (2019), but advocacy activities are progressively raising their participation in decision-making processes.

f) Success Stories and Community Initiatives

Neighborhood groups like the Association of Women for Development (AFD) are engaged in community-based initiatives that promote the economic, health, and educational opportunities of women. Success examples from these programs show that, even in difficult environments, community-driven solutions can address women's needs (Global Fund for Women, 2021).

3.2. Methodology

3.2.1. Carrying out the survey

We carried out our survey using a questionnaire administered to women sellers along the main road, commonly known as the N2 national road. The questionnaire being essentially aimed at women sellers of various products along the N2 national road, at a sampling interval of 5, regardless of the product sold by the woman, she had to be the subject of our investigation. Note that the majority of women sellers along the N2 national road sell to the informal sector.

Indeed, they sell various products at certain points of sale surveyed along the main road N2 including: *Simba, Cajed, Cebeca, Terminus, Alinine, Kisoko/afia bora, Kasoko (trois paillotes), Birere*. We spoke exclusively with women operating in the informal and formal sector and selling various products to the informal sector (along the street, pirate market,

SMEs not controlled by the state, etc.) and various products to the formal sector (official market, SMEs controlled by the State, etc.), services (airtimes, megas, money transfer, IT and/or telecommunications goods) and Professional activity. Generally, these could provide the necessary information regarding the factors determining women's empowerment in Goma. Furthermore, the data obtained was subject to a consistency check before being used.

The questionnaire administered includes the following sections: identification of the survey, economic, socio-cultural, family factors, etc. These dimensions made it possible to identify the factors taken into account in determining the empowerment of women in Goma and in evaluating the effect on the empowerment of women. Finally, the implementation of measures aimed at promoting the empowerment of women and reducing household poverty is envisaged.

The survey was carried out from April 20 to June 20, 2024 by ourselves. The study population is made up of women sellers along the main road where women develop income-generating activities. Thus, women in the formal and informal sector for the different points of sale along the main road were surveyed. These, in addition to being sellers, could carry out many other activities for reasons of survival. Furthermore, the sample size will be limited to 217 women drawn randomly and distributed across the points of sale in Goma. Here, everyone has the same characteristics and chances of being selected and ending up in the sample.

We divided the population into homogeneous groups called points of sale which are mutually exclusive, then selected independent samples from each stratum. We therefore proposed to randomly select 27 respondents per point of sale, except 28 respondents we selected at Birere.

Thus, 42.86% of the women surveyed are between 31 and 43 years old. Furthermore, 30.88% of them are between 18 and 30 years old. In terms of education level, the study reveals that secondary education is the highest level held by the majority of the women surveyed selling along the main road in Goma. The study also shows that 51.15% of them are widowed, 39.17% married, 6.91% divorced and 2.76% single. In terms of religion, they are mainly Protestant, Catholic, from revival churches, as revealed respectively by 33.18%, 25.35% and 24.42%. Only 8.76% of them are from the Muslim religion and 8.29% are without religion.

The figure opposite gives us more insight in relation to the points of sale visited.

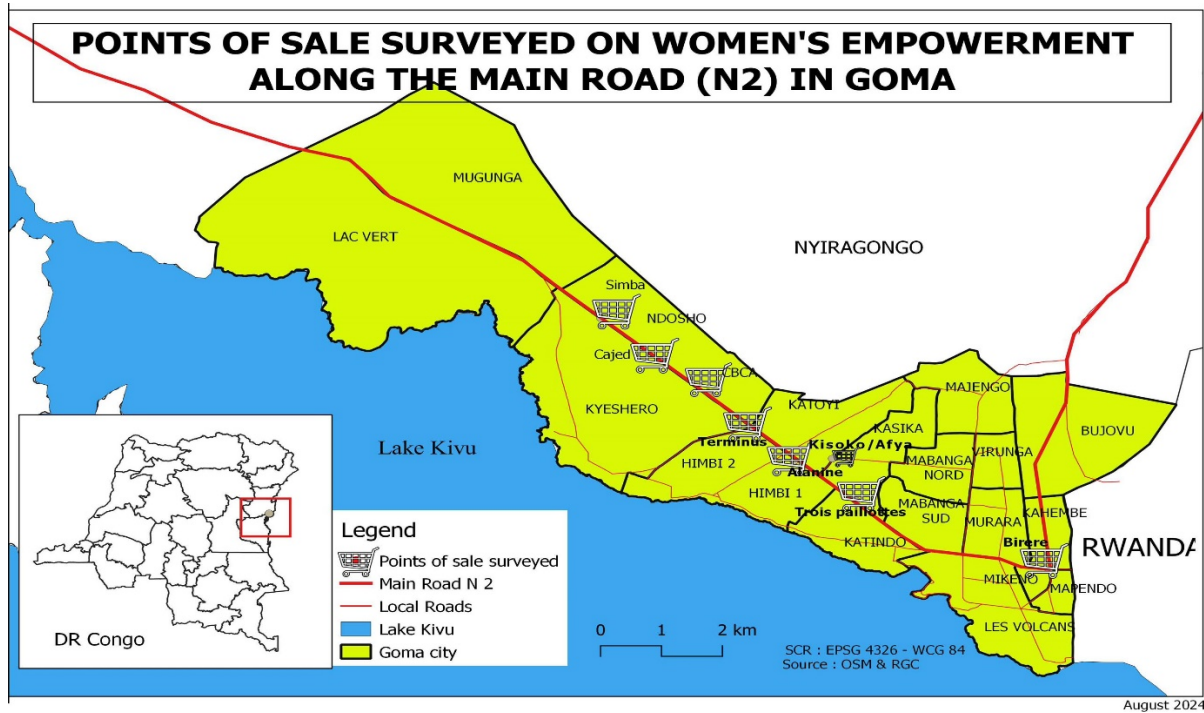


Figure 2: Points of sale surveyed in Goma

Our population being made up of women sellers along the main road N2, their number is not yet known. The majority of women sellers along the N2 national road being in the informal sector, they are not registered. Thus, when the population is infinite as it is the case for women vendors in the informal sector in the city of Goma, the researchers including Anderson et al. (2010), Giezendanner (2012), Ngabo Koko J.D. & al. (2023), Bugandwa (2019), recommend the formula below used in such situation.

Thus, the sample was set based on the formula shown in the following lines (Giezendanner,

$$2012) \text{ as opposite (Anderson et al., 2010) : } n = \frac{Z_{\alpha}^2 (p.q)}{e^2}$$

With n : Sample size; Z_{α} , the parameter linked to the risk of error and which is equal to 1.96 for an error risk of 5%; $q = 1 - p$, the expected prevalence of people not presenting the event; e , the desired absolute precision (Margin of error that we give ourselves for the quantity that we want to estimate, for example on the desire to know the real proportion to within 5%) and; p , the expected prevalence of the event in the population (when p is unknown, we use $p = 0.5$) (SurveyMonkey, 2022).

Therefore, we used the representative sample of 217 for all the women surveyed.

It should be determined that to collect the data relating to our study, we first carried out the pre-survey and the actual survey. The aim of the pre-survey was to pre-test the questionnaire. Subsequently, the questionnaire was administered to 30 women to ensure the level of understanding of the questionnaire. This step allowed the reformulation, deletion and/or addition of certain questions. The investigators were trained and carried out a second pre-investigation before the actual investigation. The sampling interval for contacting the respondents was 5 as said previously. This technique allowed us to not question people with the same information, a situation which would reduce variability. If the woman concerned by the activity could not be found, her replacement could respond to the questionnaire. Then, a cross-sectional survey was carried out using direct interviews using a structured survey questionnaire. But also through free observation of women's fields of activity and other production units.

In doing so, two types of data were collected: primary data and secondary data. Primary data collection was carried out using a survey questionnaire, the interviews took place at the women's workplace. Furthermore, secondary data were collected based on observations that caught the researcher's attention.

Therefore, with women entrepreneurs, it was a question of identifying aspects relating to the socio-demographic, economic, socio-cultural, family, etc. characteristics of the empowerment of the women surveyed. The primary data concerned the characteristics of the woman surveyed and economic, socio-cultural and family factors, as we will see in detail below.

In fact, data analysis was carried out using software including SPSS, Stata and LISREL. SPSS allowed us to carry out the counting, principal component analysis and construction of the women's empowerment index. Stata allowed the truncated regression, to the extent LISREL was used to carry out the confirmatory factor analysis of the components of women's empowerment retained by the ACP

3.2.2. Model specification

For the estimation of women's empowerment, a composite index was calculated based on a principal component analysis for each dimension (Krishnakumar, 2007). Then, a global index is constructed for all dimensions in order to reflect the degree of women's empowerment as a

whole. The weighting is based on the weighted average of all the factors, taking as weighting the part of the variance explained by each axis.

a) The estimation of the model and women's empowerment dimensions

The estimation of the six women's empowerment dimensions in Goma was carried out through the use of structural equation models with latent variables. These dimensions constitute the latent variables of the model.

The indicators (endogenous variables) which will make it possible to determine them are qualitative and quantitative, which suggests the use of the model developed by (Muthén, 1984). The same model was adopted by (Wagle, 2005) and (Krishnakumar J. and Ballon, 2008) to measure multidimensional poverty. Such a method is relevant when several dimensions (latent variables) must be considered simultaneously with possible interdependencies between them. Furthermore, it makes it possible to take into account possible exogenous variables which can directly influence the latent variables.

Inspired by the model of (Wagle, 2005) and (Krishnakumar and Ballon, 2008), this model includes two sets of equations. The first set of equations represents a structural model and considers each latent variable to be a function of exogenous factors and possibly other latent variables. The second set of equations, also called the measurement model, associates each category of endogenous variables with its respective latent variable. The model then looks like this:

$$f = Bf + \pi_x + \varepsilon$$
$$y = \Lambda f + \mu \quad (1)$$

The first row of model (1) represents the structural equation model while the second is the measurement model. f is a vector of latent variables of dimensions containing $f_1, f_2 \dots f_n$ respectively Political factors, Human capital factor, Social factors, Cultural factors, Family factors and , Economic factors. x is a vector ($qx1$) of exogenous variables.

Consider $m_1, m_2 \dots m_n$ be the numbers of indicators respectively for Political factors, Human capital factor, Social factors, Cultural factors, Family factors and , Economic factors, with $m = m_1 + m_2 + m_n$, y is then the vector ($mx1$) of the indicators. π is the matrix of the coefficients of the exogenous variables. B the matrix of the coefficients of the latent variables capturing their interdependencies, and Λ the matrix of factorial weights which highlight how

the faculties in each dimension have the achievements. ε and μ respectively represent two vectors and error terms.

When a qualitative ordered variable exists, as in our case, we introduce continuous and unobservable response variables y_j^* for each indicator y_j with $j = 1, \dots, m$.

Assuming that the variables y_j take the value $K + 1$ are $0, \dots, 1$, they are linked to each response variable y_j^* as follows: $y_j = K$ if $\gamma_{k+1}^i \leq y_j^* \leq \gamma_{k+1}^{i+1}$, (2)

with $k = 0, \dots, K$, $\gamma_0^i = -\infty$ and $\gamma_{k+1}^{i+1} = +\infty$. The γ_{k+1}^i represent the threshold parameters for each indicator j .

Taking this into account, the measurement model in expression (1) can be rewritten as follows:

$$y_j^* = \lambda_j f + \mu_j \text{ with } j = 1, \dots, m. \quad (3)$$

λ_j represents the factorial weight associated with indicator j . We also consider the following hypotheses :

$$E(\varepsilon) = 0 ,$$

$$E(\mu) = 0 ,$$

$$V(\varepsilon) = \Phi(3 \times 3) ,$$

$$V(\mu) = \Psi(m \times m)$$

$$(4)$$

Also assume that ε is uncorrelated with x and μ , while μ is uncorrelated with x and f . On the other hand, Φ and Ψ represent entire matrices which therefore admit the probable existence of correlations between all the indicators as well as heteroscedasticity (Wagle, 2005).

With these hypotheses, we can determine the covariance/correlation matrix of the linked variables x and y as a function of Θ , Θ being a structure containing all the vectors and matrices of the unknown parameters of the model, namely B, π, γ, Φ and Ψ . The model can be improved after verifying its identification (Muthén, 1984). In practice, the identification test is carried out using the t rule which is a necessary but not sufficient condition.

The psychometric qualities of a scale, such as its construct validity and reliability, are assessed using factor analysis. The Root Mean Square Error of Approximation (RMSEA), the Incremental Fit Index (IFI), and the Comparative Fit Index (CFI) are the three main indices used in factor analysis to evaluate the model fit. In comparison to a null model, these indices aid in determining how well the model fits the data. In general, Sebei (2018) states that a fair fit is indicated by an RMSEA of less than 0.08 and acceptable good fit is indicated by CFI and

IFI values that are closer to 1.00 or 0,9, while an adequate fit is suggested by RMSEA values that are less than 0.06 (Hu & Bentler, 1999). These cutoff points aid in determining whether the factor analysis model exhibits appropriate psychometric qualities. The robustness of the scale's factor structure and the model's ability to accurately reflect the data are indicated when the model's indices are in proximity to these universal thresholds. In order to guarantee that the scale is valid and dependable for measuring the desired constructs, validation is crucial.

Haguma et al. (2019) stress that in order to enhance a scale's psychometric qualities, indexes should be used instead of individual items. Factor analysis-derived indices combine several items to produce a more consistent and trustworthy measure of the construct. Because it lessens the impact of measurement error related to particular items, this method frequently produces higher psychometric qualities. When employing indexes, the model should adhere to the CFI, IFI, and RMSEA thresholds and better match the data to produce a more accurate depiction of the underlying construct.

b) *Women's empowerment index construction*

Gathering information on numerous measures of women's empowerment is the first stage in calculating the Women's Empowerment Index. Typically, these metrics include social, political, educational, health, and economic aspects (Alkire et al., 2013).

Data is adjusted after collection to provide cross-indicator comparability. Scaling data to a common range, like 0 to 1, where 0 indicates the lowest level of empowerment and 1 the most, is a common method of normalization. This procedure enables the indicators to be aggregated and accounts for variations in the units of measurement (Kabeer, 2005).

The process of weighting entails determining each component's relative value to the empowerment of women. This stage is important because it illustrates how several variables contribute to overall empowerment in proportion to their respective relevance. Statistical methods or expert judgment can be used to choose the weights. As to UNDP (2020), the Gender Inequality Index (GII) assigns varying weights to indicators based on their perceived influence on gender inequality.

Aggregation comes after weighting and normalization. In order to calculate the overall index score, the weighted component scores must be combined. Numerous techniques, including the computation of a weighted average or weighted sum of the normalized scores, can be employed to achieve this (World Economic Forum, 2023).

Ultimately, the final index is built using the combined scores. The index combines the several elements into a single metric, which represents the overall state of women's empowerment. According to Molyneux (2008), this composite indicator facilitates the comparison and assessment of empowerment throughout time or among other groups. Thus, in the context of this study, the political dimension, the human capital dimension, the social, cultural, family and economic dimension; were calculated in terms of the averages of the observations of the items constituting them respectively. Then, based on the components determined, the overall women's empowerment index was calculated as follows:

$$\frac{(DIM_1 \times \% \text{ of } V_1 + DIM_2 \times \% \text{ of } V_2 + DIM_3 \times \% \text{ of } V_3 + \dots + DIM_n \times \% \text{ of } V_n)}{\% \text{ of } CV}$$

With DIM_1 , the first dimension retained by the principal component analysis, DIM_2 the second dimension, DIM_3 the third dimension and DIM_n the nth dimension retained. Also with, $\% \text{ of } V_1$ the percentage of the variance associated with the first dimension, $\% \text{ of } V_2$ the percentage of the variance associated with the second dimension, $\% \text{ of } V_3$ the percentage of the variance associated with the third dimension. $\% \text{ of } CV$ being the percentage of cumulative variance.

Indeed, to evaluate the effect of other variables not retained by the principal component analysis process as part of the determination of the latent variables of empowerment, that is to say the components; a composite index of women's empowerment was calculated based on the components retained by the PCA. Then, the truncated regression was used on the basis of the overall index and the other explanatory variables of women's empowerment in Goma.

Exploratory factor analysis (EFA) is a commonly used method to evaluate the overall index of women's empowerment. EFA is able to find underlying components or dimensions of empowerment by analyzing many variables that are observed. Usually, this index is shown as a continuous dependent variable that is measured on an interval scale, like 1 to 5. By focusing on the most important variables and minimizing dimensionality, EFA aids in measurement refinement. This index takes into account many facets of empowerment, including financial position, capacity for making decisions, and resource accessibility, all of which are essential for gaining a complete picture of women's empowerment (Fabrigar et al., 1999).

A truncated regression model is helpful when assessing data when the women's empowerment index is restricted to a particular range, like 1 to 5. When the dependent variable is truncated

or censored, the Tobit model is utilized, which has truncated regression as a variant. This model takes into consideration scenarios in which the dependent variable is only observable within a restricted range. The benefit of truncated regression is that it provides more accurate estimates of the correlations between empowerment and other independent variables by correcting for potential bias induced by ignoring the truncation of the data (Tobin, 1958).

When data is confined inside a specified range, truncated regression is used in empowerment studies to better understand how various factors affect the women's empowerment score. Researchers can overcome data truncation difficulties and achieve more accurate estimates of the influence of different socio-economic variables on women's empowerment by implementing this technique. This method ensures that the analysis takes into account the constraints in the observable data and is especially helpful in investigations where the dependent variable is restricted to a certain interval (Cameron & Trivedi, 2010).

As with regular regression models, the Wald value is employed in the context of truncated regression models to assess the importance of individual coefficients. However, because truncated regression models take into account a selection bias resulting from the truncation of the dependant variable, there might be variations in the details of how the Wald statistic is calculated and interpreted (Amemiya, 1984). The Wald statistic has a chi-square distribution with degrees of freedom equal to the number of parameters being tested. It is computed as the square of the ratio of the estimated coefficient to its standard error (Amemiya, 1984).

The Wald test, aids in determining if the coefficients of the explanatory variables in truncated regression models significantly diverge from zero (Amemiya, 1984). For the Wald test results to be reliable, the reduced regression model's assumptions must be met. This entails making certain that the sample is appropriately truncated and that the model appropriately identifies the truncation point (Greene, 2012).

c) Expected signs on variables

Table 1: Expected signs on exogenous variables

variable	Notation	sign
Education level of the woman's spouse	Education_Spouse	+
Women's marital status	Marital_Status	-
Women's sector of activity	Women_Sector	-
Women's Access to Internet	Internet	+
Sex head of the household	Sex_Head	-
Woman's Income	Woman_Income	+
Woman monthly contribution within the household	Monthly_Woman_Contribution	+

CHAPTER FOUR: RESEARCH FINDINGS AND DISCUSSION ON FACTORS DETERMINING WOMEN'S EMPOWERMENT IN GOMA

In this chapter, we determine the factors of women's empowerment in Goma and assess their effect on the likelihood that women are empowered within their households and the community. It is a question of first carrying out analyzes focusing on the factors of women's empowerment in Goma, DRC. Thus, Principal Component Analysis (PCA) was used together with truncated regression for multivariate analyzes.

Furthermore, we propose to implement the measures that should be taken into account to reduce the obstacles characteristic of the empowerment of women in Goma. It is also a question, within the framework of this chapter, of discussing the results emerging from the analyses.

4.1. Research findings

4.1.1. Factors determining women's empowerment in Goma

Factor analysis is used to identify the dimensions of the structure and determine the extent to which each variable can explain each dimension. Thus, the objective of factor analysis being to bring out the underlying dimensions which, once interpreted, characterize the data in a synthetic manner, it calculates the scores for each dimension and substitutes them for the original variables. While in other methods (regressions, analysis of variance, etc.) the variables are considered either dependent or independent, in factor analysis all variables are considered in relation to each other. Factors are formed to maximize the explanation of all variables and not to predict dependent variables. Therefore, factor analysis is appropriate from an exploratory perspective (exploratory factor analysis or EFA) (Carricano, 2009).

In order to be able to interpret the factors, it is generally necessary to perform a rotation. This makes it possible to identify groups of variables that are strongly linked to each other. Rotation ensures that each item is strongly related to only one factor. This operation is carried out by redistributing the variance of the first factors extracted to successive factors, in order to arrive at a simpler factor structure (Hair et al., 2006).

There are several rotation methods and with regard to the present study, we use the varimax method which is an orthogonal rotation which minimizes the number of variables with strong correlations on each factor. Simplify the interpretation of the factors. Thus, the sample size being 217 women carrying out income-generating activities, the level of significance of the structural coefficients was set at 0.4 because it is appropriate for the sample size of between 200 and 250 (Carricano, 2009).

After submitting the scale to factor analysis for its purification as well as extracting the necessary dimensions which served as input variables in the regression and after having noted that the data admitted the analysis (KMO: 0.604; Approximate chi-square (ddf): 615.672 (78) $p < .001$, and vigorously followed the purification process, 13 items distributed in 6 dimensions resulting in 72.739% of total variance were retained. These items exhibit internal consistency (Alpha Cronbach's = 0.707). These 6 dimensions are linked to political factors, human capital, social, cultural, family and economic factors.

Thus, *political factors* include taxes and/or fees set by the State, police harassment suffered by women, access and control of resources. While factors linked to *human capital* relate to women's participation in decision-making on children's education, maternal and child health within the household; *social factors* concern access to opportunities and the possibility for women to have and determine their choices. Factors of empowerment retained by the factor analysis also include the *cultural dimension* containing the possibility for the woman to be able to save on the basis of the activity developed and the possibility for her to be able to increase influence within and outside the household. In addition, it turned out that women's empowerment is explained by the *family dimension* including the status of the household on the plot (tenant, owner, etc.) and their participation in decision-making on the plot. within the household. Ultimately, from the same process of purifying the database, it emerged that *economic factors* remain explanatory of the probability that women undertake entrepreneurship; thus, from the same exploratory factor analysis. This economic dimension contains the woman's contribution to household expenses and the wait for the spouse's authorization for any access to credit. Therefore, the table below gives us more insight.

Table 2: Women’s empowerment factors in Goma

Factors	Components of women’s empowerment factors in Goma					
	Political factors	Human capital factor	Social factors	Cultural factors	Family factors	Economic factors
Taxes and/or charges set by the State	0,894					
Police harassment encountered by women	0,805					
Access to and control over resources	0,475					
Decision-making on children's education		0,834				
Decision-making on women’s health or that of the children in the household		0,728				
To access to opportunities			0,884			
To have and to determine choices			0,754			
Building up savings with the activity				0,782		
To increase chance of influence				0,757		
The status of the household on the plot					0,841	
Participate in decision-making within the household					0,669	
Contribution to household expenses						0,794
Waiting for the Authorization from the spouse to access credit						-0,701

Source: Principal component analyzes using SPSS 26 based on data collected in the field

Within the framework of this study, the results contained in the table below reveal the components of women's empowerment in Goma and the explanatory variables of each dimension. Thus, the principal component analysis reveals that women's empowerment is linked to the components including: *Political factors, Human capital factors, Social factors, Cultural factors, Family factors, Economic factors*; given the factorial weights associated with the items constituting them, greater than 0.4.

a) women’s empowerment component related to “*Political factors*”

Women micro-enterprise owners in Goma (DRC) face many difficulties that hinder their economic development and their empowerment is limited by factors related to the first component of women’s empowerment such as “*political factors*” that include the taxes and/or charges set by the state, the police harassment encountered by women and the access to and control of resources. Thus, the fact that the police push women back along the route where they carry out their activities without other places of sale as planned and prepared by the State for them, discourage women from being able to develop their income-generating activities which could increase the level of empowerment. In addition, repressive taxes and corruption, prevent them from entrepreneurial lie and prefer to stop with activities.

b) Women's empowerment component related to “*Human capital factors*”

Indeed, the Principal Component Analysis also retains the concept of *Human capital factors* as relevant to the explanation of women's empowerment based on children's education and access to healthcare within the household. As acute poverty and a reduced work environment have had a negative effect on the education and health care of children within households, the study reveals that women are expanding their income-generating activities to contribute to household expenses related to education and health; which contributes to the reduction of household poverty and empowerment of women.

c) Women's empowerment component related to “*Social factors*”

Thirdly, the study highlights significant factors regarding women's empowerment in terms of access to opportunities and their ability to make choices. They both constitute the **social factors** component of women's empowerment in Goma. Indeed, women's access to education and career prospects in Goma is still restricted by structural obstacles such as violence and poor infrastructure. Discriminatory behaviors and restricted access to resources and vocational training also impede women's involvement in the work force.

d) Women's empowerment component related to “*Cultural factors*”

The study reveals that enhancing the impact of women in households and communities in Goma requires economic initiatives and savings. Thus, *the Building up savings with the activity and the increase chance of influence*, have been considered as the determining factors of women's empowerment in Goma through the component “**Cultural factors**”. Thus, it emerges from the study that in Goma, women decide to empower themselves for the reason of building up their savings to meet various needs, but also increasing their influence within households. The study reveals that the more the woman participates economically in household expenses, the more likely she is to participate in decision-making within the household. The empowerment of women in Goma is closely linked to their influence in households and their saving habits. It provides economic independence, Investment in Health and Education, Influence Within the Household in terms of Decision-Making Power, Social Norms and Gender Roles and Community Impact.

The capacity of women to save money is essential for promoting economic independence. Women can pool their resources, acquire financial literacy, and access loans through savings

groups and microfinance programs, all of which improve their financial stability (International Fund for Agricultural Development, 2020). Savings-conscious women frequently put their children's health and education first, which enhances family well-being and breaks poverty cycles (World Bank, 2018). Better health and educational chances for the following generation can result from their financial decisions.

Women's power in the home grows when they become financially independent through saving. This change enables them to take a more active role in decisions about household expenses, investments, and education (UN Women, 2022). Traditional gender norms are questioned by empowered women, which results in a more fair division of home duties. A more cooperative family setting where both partners participate in decision-making may arise from this shift (Oxfam, 2020). In addition, women's impact is felt outside the home when they take on leadership roles and push for social change in their neighborhoods. Their greater involvement in neighborhood savings clubs and local entities that make decisions amplify their voices and encourage more significant social change (Human Rights Watch, 2019).

e) Women's empowerment component related to “*Family factors*”

The empowerment of women is also greatly linked to *the status of households on the plot and the participation in decision making within the household* as a component related to **Family factors**. The study reveals that women's empowerment is explained by whether the household is a tenant, owner or not. The cost of renting accommodation also being a budget item leading to enormous expenses within the household, the study reveals the status of the household on the plot remains one of the factors determining the empowerment of women in Goma. The more the household rents, the less likely it will be to be able to develop a large-scale formal sector activity.

The study shows that women from tenant households move much more into the informal sector and the correlation between the two variables remains significant. This could also reduce the chance that the latter participate in decision-making when compared to women in the formal sector. Thus, Women who are able to make financial contributions have higher self-esteem and are viewed more favorably in their communities, which encourages them to participate more in social events and decision-making (Human Rights Watch, 2019).

f) Women's empowerment component related to “*Economic factors*”

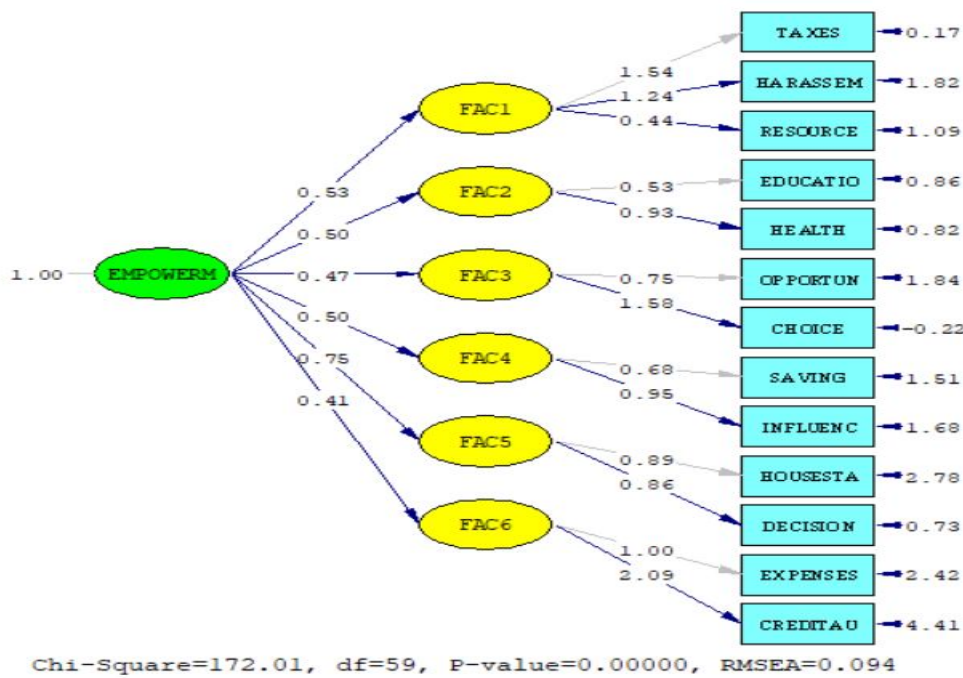
The “*Economic factors*” component of women's empowerment in Goma is explained by *the woman's participation in covering household expenses and the possibility of being able to access credit*. Thus, the more the woman participates in covering the majority of household expenses in a context of reduced means on the part of the spouse, the more she will tend to consume not only income, but also capital, determining that the majority of women do not keep regular accounts. Which would lead to the inability to finance the income generating activity.

Furthermore, from the same study, it appears that access to credit correlates negatively with the empowerment of women in Goma due to the fact that almost all of them operate in the informal sector, without stable income and reassuring the microfinance institutions and banking for the reimbursement of loans based on the small activities developed. In addition to the above, access to credit is also prevented by the lack of authorization from spouses as revealed by some women in Goma. If women are successful in obtaining loans, exorbitant interest rates may prove to be unaffordable. This financial strain limits their ability to grow and sustain their firm by discouraging them from making additional investments, which further complicates repayment (World Bank, 2018)

4.3. Structural model of the factors of women's empowerment in Goma

The diagram opposite provides information on the structural model of women's empowerment in Goma. Thus, the different factors retained by the exploratory factor analysis concerns the political dimension, the human capital dimension, the social dimension, the cultural dimension, the family dimension and the economic dimension of women's empowerment in Goma. Diagram n°1 below gives us the overview and it emerges from the structural model that in Goma, the factors presented correlate significantly with the empowerment of women, having regard to the P-value associated with the global model where P - value = 0.00001 at the 95% threshold.

Figure 3: Structural model of factors of women's empowerment



Source: Confirmatory factor analyzes based on the component matrix after rotation using LISREL

Indeed, the results emerging from the confirmatory factor analysis of the scale demonstrate acceptable psychometric properties (CFI: 0.79; IFI = 0.80; RMSEA = 0.094). These values being close to the universal thresholds (sebei, 2018) and taking into account the use of indexes instead of the original items (Haguma et al., 2019), the model meets the data.

Thus, it emerges from the structural model of the factors that the empowerment of women correlates significantly with the **political dimension** (taxes and other fees, police harassment, access and control of resources), **human capital** within the household (education, care health of women and children), **the social dimension** (access to opportunities, right to have and determine choices), **the cultural dimension** (building up savings, increasing influence with activity), **family dimension** (status of the household on the plot, participation in decision-making within the household), **the economic dimension** (contribution to household expenses, waiting for authorization from the spouse to access credit).

4.1.2. Truncated regression on women empowerment in Goma

The overall index of women's empowerment having been determined on the basis of the components retained by the exploratory factor analysis and being a continuous dependent variable observable over an interval of 1 to 5, the truncated regression is one of the variants of the model appropriate tobit to evaluate the effect of other variables that were not the subject

of the principal component analysis on the empowerment of women in Goma. These independent variables include the woman's age, the education level of the spouse, the spouse professional situation, the woman's marital Status, the women's sector, the religion, the access to the internet, the sex head of the household, the woman income, the monthly women contribution in the household; that correlates significantly with the women's empowerment in Goma, given the overall acceptance of the model and the Wald test (index n^2) associated with the quality of the model as we can see in the table below relating to the truncated regression.

Table 3: Linear regression

Women_Empowement	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Education level of the spouse	.048	.024	2.04	.041	.002	.094	**
Marital_Status	-.351	.071	-4.96	0	-.49	-.212	***
Women_Sector	-.267	.066	-4.06	0	-.396	-.138	***
Internet	.121	.028	4.32	0	.066	.176	***
Sex_Head	-.39	.136	-2.87	.004	-.656	-.124	***
Woman_Income	.001	0	1.98	.047	0	.001	**
Monthly_Women Contribution	.002	.001	3.85	0	.001	.003	***
Constant	4.506	.385	11.71	0	3.752	5.26	***
Mean dependent var	3.609	SD dependent var		0.729			
Number of obs	217	Chi-square		146.153			
Prob > chi2	0.000	Akaike crit. (AIC)		384.039			

*** $p < .01$, ** $p < .05$, * $p < .1$

From the truncated regression, it appears that women's empowerment correlates significantly with the Education level of the spouse, Marital Status, Women Sector, Internet, Sex Head of the household, the Woman Income and the Monthly Women Contribution within the household. They are significant given their p-value less than 5% error at the 95% threshold.

a) Education level of the spouse and women's empowerment

From the truncated regression above, it appears that women's empowerment correlates significantly with the spouse's level of education. Thus, the more advanced the spouse's level of education, the greater the chance that the woman will be empowered.

A woman's spouse's educational attainment has a big impact on how empowered she feels. Studies show that women who marry more educated men typically have easier access to resources like opportunities for personal growth, financial assistance, and decision-making authority in the home (Duflo, 2003). When it comes to making decisions about their economic pursuits, reproductive rights, and general health, these women frequently enjoy greater autonomy (Thomas & Beegle, 2011).

On the other hand, women who marry less educated men may encounter obstacles to their empowerment, such as limited financial resources and limited authority to make decisions in the home (Lloyd & Gage-Brandon, 1994). Research indicates that differences in educational attainment between partners might exacerbate power imbalances and make it more difficult for women to stand up for their rights and preferences (Allendorf, 2007).

b) Marital status of the woman and her empowerment

Although some married women have the support of their spouses for their empowerment, many still encounter barriers linked to the refusal of their husbands to develop income-generating activities. Thus, from the present study, it appears that marital status correlates negatively with women's empowerment in Goma. Studies indicate that single or divorced women, in particular, tend to have greater degrees of economic independence and autonomy over their own decisions than do married women (Kabeer, 1999). Without the limitations imposed by traditional gender roles inside marriage, single women may have greater freedom to pursue their education and jobs as well as engage in civic and political activities (Dyson & Moore, 1983).

c) Women's sector and empowerment.

It emerges from this study that the women's sector is negatively correlated with the empowerment of women in Goma, given the administrative burden linked to the legalization of activities and the exorbitant cost of developing a formal activity in Goma. As many sellers in the informal sector come from families with few means, they experience enormous difficulties in legalizing their activities and moving towards the formal sector where it would cost them less to create an income-generating activity. Thus, the more the State requires that women's income-generating activities be formal, the less women decide on their empowerment in Goma.

In many situations, including the Democratic Republic of the Congo (DRC), the formal sector can be a barrier to women's empowerment due to administrative burdens and the high costs of establishing formal enterprises. Studies reveal that women entrepreneurs have considerable obstacles when it comes to managing bureaucratic procedures, acquiring essential permits, and adhering to regulatory mandates, which may be rather demanding and expensive (World Bank, 2020). These obstacles frequently prevent women from starting or growing their own enterprises, which restricts their access to advantages offered by the formal sector, such as

steady employment, social protections, and expansion prospects (Buvinic & O'Donnell, 2016).

d) Access internet and women women's empowerment

The study reveals a significant effect of the access to the internet on women's empowerment. It reveals that women's access to internet can play a crucial role in empowering them on several levels, particularly in contexts where women face socio-economic and cultural challenges. Due to its ability to facilitate social interaction, work, and education, the internet is a vital tool for women's empowerment. Studies reveal that women who possess internet connectivity are inclined to utilize learning materials and virtual classes, which can augment their competencies and understanding.

e) Sex of the headhousehold and women's empowerment

From this study, it appears that the gender of the head of household correlates negatively with the empowerment of women in Goma. As 87% of households are headed by men in Goma, a woman's decision-making depends largely on the authorization of her partner; the same goes for empowerment and access to economic resources. This could limit women's range of choices in the development of income-generating activities. The more decision-making dependence there is, the less autonomous the woman becomes.

The gender of the head of the family has a big impact on how empowered women are. Studies reveal that female-headed homes, especially those in which women enjoy legal and economic rights, typically demonstrate greater degrees of female empowerment (Moser, 1993). Women in female-headed homes frequently have more influence over decisions about children's education, household resources, and involvement in community activities (Duflo, 2012).

f) Woman Income and empowerment

From the study above, it appears that a woman's income has a positive and significant effect on her empowerment. The more income the woman earns from the activity developed, the greater the chance that she will become more independent.

Women's empowerment in a variety of sectors is significantly influenced by their income. Higher income levels among women are positively correlated with more decision-making authority in the home, better access to healthcare and education for themselves and their

children, and increased engagement in the social and economic spheres, according to a body of research (Kabeer, 1999). Women who are economically empowered frequently have greater levels of agency, autonomy, and self-worth (Malhotra & Schuler, 2005).

g) Monthly Women contribution within the household and empowerment

Finally, it emerges from the same truncated regression that the more the woman contributes monthly to household expenses, the more she becomes more and more autonomous and participates in decision-making within the household in Goma.

Studies reveal that women's empowerment is greatly impacted by their monthly contributions to the household, both financial and non-financial; financial contributions can give women more bargaining power in the family, resulting in increased autonomy and participation in household decisions; and financial contributions can increase women's control over household expenditures and resource allocation (Kabeer, 2001).

4.2. Findings discussion

The main objective of the study is to determine the socio-cultural and economic factors determining women's empowerment in Goma. Specifically, the study aims to evaluate the effect of those factors on women's empowerment and it aims to implement measures that should be taken to reducing the barriers that hinder women's empowerment in order to reduce household's poverty and promote gender equality. Thus, the discussion of the results focuses on the factors determining women's empowerment and on the effect of those factors on women's empowerment.

4.2.1. Findings discussion regarding factors determining women's empowerment in Goma

a) Political factors

According to a report by the World Labor Organization (2022), these women face significant obstacles, including limited access to finance and complex administrative regulations (World Labor Organization, 2022). Additionally, red tape, such as excessive bureaucratic demands and corruption, worsen their situation. A study conducted by the Economic Research Institute (2021) highlights that these practices discourage women entrepreneurs and push them to abandon their projects (Economic Research Institute, 2021).

b) *Human capital factor*

Household poverty has a negative effect on children's education and health. Thus, women's agency in promoting equal educational opportunities for girls is impacted by traditional attitudes that favor the education of male children in many communities (UNICEF, 2020). Education is essential for women's empowerment because it helps them make more educated decisions about the health and education of their children. Studies show that moms with higher levels of education are more likely to make investments in their kids' health, which leads to improved health outcomes (World Bank, 2019).

Because they are aware of health-related issues, empowered women—especially those with higher education—tend to prioritize their children's health care. When women use this information to make educated decisions regarding healthcare services, mother and child health may improve (Mattioli, 2021).

c) *Social factors*

Education not only provides women with skills but also builds confidence and decision-making abilities, which are critical for participation in society (World Bank, 2018). Better access to healthcare, particularly services related to reproductive health, gives women the power to make educated decisions about their bodies and families. Full participation of women in the economic and social spheres is enhanced when they have access to comprehensive healthcare, which also leads to improved health outcomes (WHO, 2021).

One of the most important aspects of women's empowerment is their capacity for choice. Empowerment encompasses both opportunities and the ability to make decisions about one's life. Malhotra and Schuler (2005) highlight that women's agency in decision-making at different levels—from the household to the community and political spheres—affects their overall empowerment. Studies indicate that women's participation in decision-making processes improves the lives of families and communities and promotes a more equitable society (United Nations, 2015).

d) *Cultural factors*

The capacity of women to save money is essential for promoting economic independence. Women can pool their resources, acquire financial literacy, and access loans through savings groups and microfinance programs, all of which improve their financial stability

(International Fund for Agricultural Development, 2020). Savings-conscious women frequently put their children's health and education first, which enhances family well-being and breaks poverty cycles (World Bank, 2018). Better health and educational chances for the following generation can result from their financial decisions.

Women's power in the home grows when they become financially independent through saving. This change enables them to take a more active role in decisions about household expenses, investments, and education (UN Women, 2022). Traditional gender norms are questioned by empowered women, which results in a more fair division of home duties. A more cooperative family setting where both partners participate in decision-making may arise from this shift (Oxfam, 2020). In addition, women's impact is felt outside the home when they take on leadership roles and push for social change in their neighborhoods. Their greater involvement in neighborhood savings clubs and local entities that make decisions amplify their voices and encourage more significant social change (Human Rights Watch, 2019).

e) *Family factors*

Formal or informal work by empowered women can make a substantial financial contribution to the home. This financial contribution enhances the stability and quality of housing by helping to pay for necessities like rent (World Bank, 2018). Women can better manage their finances and make more consistent contributions to household expenses like rent because they have access to savings clubs and microfinance (International Fund for Agricultural Development, 2020).

Women who are financially independent are more likely to take part in housing decisions, resulting in selections that take their families' needs into account. Better living conditions may result from this empowerment's impact on the location and caliber of housing (UN Women, 2022). In addition to increasing their overall power within the home, women who pay a portion of the rent typically have a stronger voice when negotiating lease conditions and handling housing-related concerns (Oxfam, 2020).

Women who pay their share of the rent contribute to a more stable living environment, which lowers the chance of displacement and gives kids better access to healthcare and education (United Nations Development Programme, 2021).

f) *Economic factors*

When attempting to obtain credit and financial services, women in the DRC frequently face substantial obstacles. Their inability to invest in income-generating ventures—which is crucial for economic empowerment—is hampered by their lack of formal employment, collateral, and credit history (International Fund for Agricultural Development, 2020).

In the Democratic Republic of the Congo, traditional gender norms can limit women's access to resources and income-generating possibilities. Women are frequently expected by society to take care of the home, which limits their free time and ability to pursue entrepreneurial endeavors (UN Women, 2022). Women often do not have access to mentorship programs and other critical training that would enable them to acquire the business skills they need. Their capacity to launch and maintain successful businesses is hampered by this knowledge gap (Oxfam, 2020).

Inadequate legal safeguards for women's rights, specifically in relation to inheritance and property, may discourage investment in ventures that generate revenue. Women frequently do not own assets, which affects their capacity to obtain funding (Human Rights Watch, 2019). It might be difficult for female entrepreneurs to get into marketplaces and distribution networks. Their income-generating enterprises might stay small-scale and less successful without assistance in navigating these institutions, which would limit their ability to have an economic impact (United Nations Development Programme, 2021).

4.2.2. Findings discussion regarding effect of factors on women's empowerment in Goma

a) *Education level of the spouse*

The degree of educational compatibility between spouses can influence a number of dimensions of women's empowerment, including their involvement in jobs that generate income and leadership positions in the community (Behrman et al., 2005). Women who have spouses with comparable educational backgrounds, for example, are more inclined to participate in cooperative decision-making and teamwork to accomplish social and economic objectives (Kabeer, 1999).

d) *Marital status*

Marriage dynamics and conventional gender norms might make it difficult for married women to achieve empowerment. Research suggests that married women could feel

economically dependent on their partners, which could restrict their capacity to pursue personal objectives or make independent financial decisions (Mason, 1995). Furthermore, women's access to resources including healthcare, property rights, and involvement in community leadership roles might be impacted by their marital status (Ahmed & Sultan, 2011).

e) *Women's sector*

Thus, the enormous expenses involved in starting a professional business can further marginalize women in the Democratic Republic of the Congo. Research indicates that women entrepreneurs, especially those from low-income families, do not have access to the networks, financial services, or money required to maintain formal businesses (UN Women, 2018). A cycle of women's exclusion from formal sector opportunities can be perpetuated by the financial burden of complying with regulatory frameworks and taxes, which can worsen inequality and impede women's economic empowerment (Kabeer, 1999).

Moreover, variables like education, marital status, and resource accessibility exacerbate the intersectional difficulties women encounter when accessing the formal sector. For example, educated women could confront less difficulties, but they still have to overcome gender-specific challenges to take on leadership roles or get finance for formal firms (Duflo, 2012).

f) *Access internet*

By offering venues for networking, lobbying, and civic engagement, internet access promotes women's social and political empowerment (Warschauer, 2003). Women can mobilize support for social change, increase awareness of gender issues, and magnify their voices by using social media and online forums (Chen & Wellman, 2004). Research indicates that having access to the internet helps women connect to networks of support that empower them and lessen social isolation (Helsper & Godoy, 2013).

Furthermore, the results of women's empowerment are influenced by the interaction between internet access and variables like socioeconomic level and geographic location. In rural and marginalized regions, for example, women may encounter obstacles including inadequate infrastructure and high internet connection costs that prevent them from taking advantage of online opportunities (Buskens & Webbink, 2017). Promoting gender equality and empowering women worldwide requires closing the digital divide and guaranteeing universal access to the internet (UN Women, 2018).

g) *Sex of the head household*

Because male family leaders are typically given more authority over resources and the ability to make decisions, conventional patriarchal norms may prolong gender inequality (Molyneux, 2006). Research indicates that women residing in households headed by men may encounter limitations when it comes to obtaining financial resources, exercising decision-making autonomy, and engaging in public and political arenas (Agarwal, 1997).

h) *Woman Income*

Women's income can support more general consequences of societal empowerment. Research suggests that increased economic independence for women is associated with enhanced gender equality both nationally and locally, as women use their earnings to support their families and boost the local economy (Doss, 2001). Women who generate income are able to question gender norms and support laws that advance women's equality and rights (Batliwala, 1994).

i) *Monthly Women contribution within the household*

Financial and non-financial contributions made by women, like monthly contributions to the household and care giving and domestic labor, are vital to their empowerment. Studies show that women who participate in different aspects of household management, like childrearing and elder care, may feel a sense of accomplishment and control over their home environment (Benería & Sen, 1987). However, the degree to which these contributions result in empowerment is frequently dependent on the acknowledgment and assessment of their roles in the household and in the larger social context (Warren, 1984), indeed, financial contributions can give women more power in the family than the below other contributions.

CHAPTER FIVE: CONCLUSION AND RECOMMENDATIONS

In this chapter, we conclude and formulate recommendations relating to this scientific work on the determining factors of women's empowerment in Goma.

5.1. Conclusion

Women, being the key actors in the development process and household living conditions, face enormous challenges in their empowerment. Thus, the objective of the present study was to determine the factors determining women's empowerment in Goma and to specifically assess the effect of those factors on the likelihood of women being empowered. It was also a question of putting in place the elements of policies aimed at improving the level of empowerment of women with a view to reducing household poverty.

Indeed, to arrive at conclusive facts and verify our hypotheses, the inductive approach supported by the documentary, interview and questionnaire technique was useful to us. After application of the tools used for the analysis and processing of data, including SPSS 26 and Stata 14, the following results were achieved:

- Regarding the *factors determining the empowerment of women in Goma*, the study shows that *political factors*, factors linked to *human capital*, *socio-cultural*, *family* and *economic factors*; are determining of women's empowerment in Goma. The above results on the dimensions of women's empowerment in Goma reveal a KMO Index and a Bartlett's sphericity test equal respectively to 0.604 and a Chi-square of 615.672; dof of 78 has a significance equal to 0.000 at the 95% threshold. The components retained have eigenvalues greater than 1 and the sample being between 200 and 250, or 217, it appears from the study that the structural coefficients associated with the items for each component are greater than 0.4. Internal consistency was recorded based on a Cronbach's alpha equal to 0.707. Indeed, The scale's confirmatory factor analysis results show that its psychometric qualities are adequate (CFI: 0.79; IFI = 0.80; RMSEA = 0.094).
 - With regard to political factors, the principal component analysis retained various taxes and other charges relating to the strong administrative procedure, police harassment and access to and control over resources, as hindering the empowerment of women in Goma. The longer these political factors are not addressed, the fewer women decide to start their businesses.

- The human capital factors retained on women's empowerment are due to decision-making on children's education and on women's health or that of the children in the household.
- Furthermore, social factors are linked to the access to opportunities and the fact of the women to have and to determine choices. The more empowered the woman is, the more she has access to opportunities and could have and determine her choices than the woman who would depend entirely on her partner.
- The principal component analysis also, in relation to the cultural factors of women's empowerment, shows that, for reasons of building up savings and increasing influence in the home and community, women decide to 'undertake.
- In the process, the study reveals that the empowerment of women in Goma is determined, in addition to the preceding elements, by family factors which respect the status of the household on the plot and in general, by participation in the taking decision-making within the household. The more the woman develops an income-generating activity, the more she could lead the household to own the plot and the more she could participate in decision-making on various household issues.
- In doing so, the study reveals that the empowerment of women in Goma is determined, in addition to the previous elements, by family factors which are linked to the status of the household on the plot and generally, by participation in taking decision-making within the household. The more the woman develops an income-generating activity, the more she will be able to lead the household to become the owner of the plot and the more she will be able to participate in decision-making on various household issues.
- In a context of extreme household poverty in Goma, one of the factors determining the empowerment of women is, among other things, the economic factor which is due to the woman's contribution to household expenses where the woman's spouse does not could never ensure full coverage. In addition, it appears from the study that the fact of the woman always waiting for the authorization of her spouse to access credit reduces the chance that she will be independent. Empowerment is a means that would serve to increase the chance that women have access to credit and boost the level of developed economic activity.

- Finally, compared to the *effect of other factors on women's empowerment in Goma*, the study reveals that women's empowerment correlates significantly with the education level of the spouse, the marital status of the woman, the women's activity sector, the use of internet, the sex head of the household, the women income and the monthly women contribution within the household. The model in general having been accepted at the 95% threshold, the probability associated with the chi-square test for the entire truncated model is 0.000 and the correlation matrix gives us a satisfactory result. The variables presented above on the effect of other factors on women's empowerment were deemed significant, highlighting the p-value associated with them, $p < .01$ and $p < .05$, at the respective thresholds of 99% and 95%. In addition, the wald test was used to test the model.

- The education level of a woman's spouse has a significant effect on women's empowerment. The study shows that women who marry more educated men are more likely to have easy access to resources, opportunities, financial aid and decision-making power in the home. the higher the level of education of the spouse, the greater the chances that the woman will be empowered but many of them tend to enjoy less independence in their own decisions than divorced women.
- From the same study, it appears that marital status correlates negatively with the empowerment of women in Goma. Thus, single or divorced women, in particular, tend to enjoy a greater degree of economic independence and autonomy over their own decisions than married women.
- In addition, the study reveals that women entrepreneurs face many obstacles when it comes to navigating bureaucratic procedures, acquiring essential permits and complying with more demanding and costly policies. Many sellers in the informal sector come from families with few means in Goma and the more the State requires that women's income-generating activities be formal, the less women decide to empower themselves in Goma; which constitutes an obstacle to business creation for the poorest.
- The study reveals that women with an Internet connection are more likely to increase their skills and understanding. So, Internet access plays a crucial role in the empowerment of women in Goma. in that it facilitates social interactions, work and education.
- From the study, it also appears that the sex of the head of household has a significant negative effect on women's empowerment. Indeed, a woman's decision-

making in Goma depends largely on the authorization of her partner. This negatively impacts not only empowerment, but also access to economic resources. This hinders women's range of choices in carrying out income-generating activities.

- Additionally, the study reveals that women's income levels are favorably connected with their ability to make decisions within the home, as well as with their access to better health and educational opportunities for both themselves and their kids. youngsters, as well as heightened participation in Goma's social and economic domains.
- In fact, from the study, it is revealed that a woman's empowerment and participation in household decision-making increase with her monthly contribution to household expenses.

Based on the results above, we confirmed our hypotheses as formulated.

The question on women's empowerment being too broad, we do not think we have exhausted all the subjects related to women's empowerment. Other researchers could complement us by developing outstanding themes including the participation of women in political life, the empowerment of women in rural areas of the North Kivu province, etc.

5.2. Recommendations

It is essential to promote favorable public policies to support women in the informal sector. Initiatives such as simplification of administrative procedures and access to specific training could improve their economic situation (World Bank, 2023).

Support systems and community organizations play a critical role in advancing women's empowerment. These organizations empower mothers to actively participate in decisions on the health and education of their children by offering them information and resources (Oxfam, 2021). Empowering women requires government policies that effectively support gender equality in health and education. When these policies are successfully put into practice, women's ability to make decisions can be increased, which will benefit families and communities (UNESCO, 2022).

A comprehensive strategy that tackles a range of obstacles, such as those related to education, economic engagement, access to healthcare, legal rights, and cultural transformation, is needed to empower women in Goma. Communities, NGOs, and governmental organizations

must work together to create an atmosphere where women can flourish and make important decisions (UNDP, 2021).

Programs that support girls' education can improve their future employment prospects and independence (UNICEF, 2020).

In Goma, giving women access to microlending and vocational training can greatly increase their level of financial independence. Women can become entrepreneurs thanks to these programs, which increases their financial independence and societal influence (International Labour Organization, 2019).

In Goma, grassroots organizations are essential to the cause of women's rights advocacy. Community-based projects promote a supportive atmosphere by increasing community engagement in decision-making processes and bringing attention to women's issues (Oxfam, 2020).

Women can be assisted in navigating difficulties like property rights and domestic abuse by providing legal aid and strengthening legal frameworks that safeguard women's rights. In order to guarantee that women's rights are honored and protected, legal empowerment is essential (Human Rights Watch, 2019).

For women to be empowered, perceptions about gender roles in society must change. Changes in the way that women are perceived as capable can result in more options and possibilities for them (UN Women, 2022).

Using cultural traditions, values, and norms to advance gender equality and improve women's social and economic standing is known as "empowering women through cultural factors." Including women's roles and contributions in cultural myths and practices is one useful tactic. Cultural reinforcement can overcome old gender biases and produce role models for future generations by showcasing the positive impact women have within their communities and celebrating their achievements (Sanghera, 2015). For instance, including women's stories in literature, folklore, and the media can change public opinion and promote a more welcoming cultural milieu.

Making adjustments to and changes to cultural norms that support gender disparity is another crucial tactic. This entails collaborating with cultural guardians and community leaders to reframe and alter long-standing conventions and rituals that are detrimental to women, such as

rites of passage or exclusionary behaviors (Molyneux, 2008). Respecting cultural heritage while advancing gender equity can be achieved by interacting with cultural traditions in a way that advances women's rights and equality.

Women can be empowered through culturally sensitive education and training programs that improve their knowledge and abilities while upholding cultural norms. In places where cultural identity is important, programs that incorporate local customs and languages are more likely to be well-received and successful (Kabeer, 2005). In order to fulfill both educational demands and cultural sensitivities, community-based education programs that incorporate local women in their design and delivery, for example, might increase participation and empowerment.

Using culturally aware methods to promote economic empowerment can also be successful. Opportunities for sustainable development can be created by promoting women's financial independence and entrepreneurship through the use of networks and cultural traditions already in place. Initiatives that expand on the tasks that have historically been assigned to women, like community-based agriculture or local craft industries, can both preserve cultural legacy and provide economic security (Elson, 1999).

Family factors

In order to encourage women's empowerment and advance gender equality, family dynamics and roles must be addressed. This is known as "empowering women through family factors." Encouraging shared home tasks is one smart technique. Promoting a fair allocation of household tasks and child-rearing responsibilities might mitigate the undue strain frequently imposed on women, thereby affording them increased prospects for individual and occupational growth. Studies show that more equity in the division of domestic duties between men and women promotes women's general well-being and increases the number of women entering the workforce (Hochschild & Machung, 2012).

Using family support networks to advance women's education and professional growth is another crucial tactic. Women's empowerment is greatly aided by families who respect and support their daughters' ambitions for higher education and careers. Policies and educational subsidies, among other parental support programs, can assist women in pursuing higher education and job progress while juggling their family duties (Killewald, 2013). Women need

this help in order to overcome obstacles in their careers and become more financially independent.

Moreover, encouraging mentors and role models in the family can significantly improve women's empowerment. Younger generations of women are encouraged to pursue their ambitions and overcome traditional gender obstacles by their families, which serve as strong female role models and mentors. This can be accomplished by family participation in women's professional networks and mentorship programs, which boost self-esteem and offer insightful advice (Eagly & Carli, 2007).

Women's empowerment can be enhanced by encouraging working mothers to live in supportive families. Work-life balance can be improved by enacting family-friendly laws, such as those pertaining to parental leave and flexible work schedules. According to Kosek and Ozeki (1998), these regulations help women better combine their duties to their families with their professional goals, which increases job satisfaction and career advancement.

It is imperative to tackle the obstacles women encounter in funding their sources of income in order to advance their empowerment. We can better help women entrepreneurs in Goma by improving training opportunities, removing socio-cultural barriers, and improving access to financial services. This summary emphasizes the main challenges and obstacles faced by women, highlighting the necessity of focused initiatives to promote economic empowerment.

In order to improve women's involvement and empowerment in the formal sector, policy interventions that support financial inclusion, gender-responsive regulatory frameworks, and supportive business environments are necessary to address these structural impediments.

By enabling people to participate in online business, freelance work, and obtain market knowledge, internet access also contributes to the economic empowerment of women (Kabeer & Natali, 2013).

women's empowerment trajectories are influenced by the junction of the sex of the household head with variables like education and marital status. For example, educated women may handle social and economic issues differently than their less educated counterparts when leading households, regardless of whether or not they are married (Mason, 1995). In order to establish policies and initiatives that support gender equality and empower women across a range of family arrangements, it is imperative that these intersections be understood.

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APPENDICES

Appendices

Appendices n°1: Survey questionnaire

SURVEY QUESTIONNAIRE

Dear respondent,

We are second year master's students, development studies, at the Kagali Independent University "ULK" in acronym. We are carrying out a scientific study on the topic: “**Empowerment of women in Goma: socio-economic factors determining**”. Therefore, we would ask you to kindly contribute to the realization of this scientific by answering the questions below. Circle the statement that corresponds to the answer of your choice. We guarantee you anonymity.

<i>N°</i>	<i>Questions</i>	<i>Answers</i>
I. Identification of the respondent		
1	Age of woman	1) Under 18 years old 2) 18-30 years old 3) 31-43 years old 4) 44 – 56 years old 5) Over 56 years old
2	Age of spouse	1) Under 18 years old 2) 18-30 years old 3) 31-43 years old 4) 44 – 56 years old 5) Over 56 years old
3	Education level of the woman's spouse	1) Without level of study 2) Incomplete primary level 3) Primary completed 4) Secondary level not completed 5) Secondary completed Bachelor 7) Master 8) Other
4	Spouse's socio-professional situation	1) Without professional activity 2) Farmers/Artisans/traders 3) Workers/Retirees 4) Employees/Intermediate professions 5) Business leaders / Executives / higher intellectual professions
5	Marital status of the woman	1) Single 2) Divorced 2) Widowed 3) Married
6	Household size	1) 1 to 2 members 2) 3 to 4 members 3) 5 to 6 children 4) 7 to 8 members 5) More than 8 members
7	Number of children in the household	1) 1 to 2 members 2) 3 to 4 members 3) 5 to 6 children 4) 7 to 8 members 5) More than 8 members
8	How many of these children are studying?	1) 1 to 2 members 2) 3 to 4 members 3) 5 to 6 children 4) 7 to 8 members 5) More than 8 members
9	Women's Empowerment Sector	1) Informal sector 2) Formal sector 3) Both Informal and Formal sector 4) Employee 5) Other sector
10	How long have you been carrying out the income-generating activity?	1) Less than a year 2) 1 to 2 years 3) 3 to 4 years 4) 5 to 6 years 5) more than 6 years old
11	What is your religion ?	1) No religion or other 2) Muslim 3) Catholic 4) Protestant religion 5) revival church
12	Do you have an operational account at the bank?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
13	Do you have access to the internet	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
14	What is the sex of the head of your household?	1) Masculine 2) Feminine
II. Questionnaire on women's empowerment		

		Economic factors
1	Do you carry out an Income-generating activity with a view to your empowerment?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
2	Which of the following activities?	1) No activity 2) Sale of various products to the informal sector (along the street, pirate market, at home, SMEs not controlled by the State, etc.) 3) Sale of various products to the formal sector (official market, state-controlled SMEs, etc.) 4) Sale of services (units, megas, money transfer, IT and/or telecommunications goods) 5) Professional Activity
3	How do you assess access to start-up funds for your business?	1) Very dissatisfied 2) Somewhat dissatisfied 3) Neither satisfied nor dissatisfied 4) Somewhat satisfied 5) Very satisfied
4	From which structure did you have access to start-up funds?	1) With family members and/or friends 2) Spouse 3) Village Savings and Loan Association (VSLA) 4) Savings and credit cooperative 5) Bank
5	To access credit, do you wait for authorization from your spouse?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
6	How do you find the interest rate for the loan taken out?	1) Very dissatisfied 2) Somewhat dissatisfied 3) Neither satisfied nor dissatisfied 4) Somewhat satisfied 5) Very satisfied
7	How will you repay the loan?	1. Using income from other sources 2. Using borrowing from other sources 3. Thanks to the spouse's income 4. Thanks to the renunciation of certain needs of the woman 5. Thanks to the profitability of the activity developed
8	With your activity, are you building up savings?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
9	Do the taxes and/or charges set by the State weigh on your decision to be able to create and develop your income-generating activity?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
10	Do you encounter police harassment for your entrepreneurship?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
11	What is the status of your household on the plot?	1) Tenant 2) company accommodation 3) Leasing 4) Free accommodation for others 5) Owner
12	What is your monthly income?\$
13	What is your spouse's monthly income?\$
14	With your activity, have you acquired a durable asset?	1)Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often

		Socio-cultural factors
1	How do you estimate yourself, once compared to men, when faced with the decision to empower yourself?	1) More inferior to man 2) Less than man 3) equal to man 4) superior to man 5) More superior to man
2	How dependent are you on your spouse when it comes to your entrepreneurship decision?	1) Fully dependent on spouse 2) Partially dependent on spouse 3) Neither dependent nor independent 4) Less dependent on spouse 5) Completely less dependent on spouse
3	Education level of the woman	1) Without level 2) Primary level 3) Secondary level 4) Licence 5) Other
4	Does the woman belong to women's association or group?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
5	How do you feel about your freedom to join or lead an organization without your husband's permission?	1) Very dissatisfied 2) Rather dissatisfied 3) Neither satisfied nor dissatisfied 4) Rather satisfied 5) Very satisfied
6	Women's access to information	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
7	How do you get the information?	1) From household members 2) at church 3) at the workplace and/or friends 4) from the association 5) social networks and/or media
8	Do you use the internet?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
		Family factors
1	Do you participate in decision-making within your household?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
2	Within your household, who decides on the allocation of financial resources?	1) Other members of the household (children, relatives, etc.) 2) The spouse alone 3) The wife alone 4) The spouse with the wife 5) Other...
3	Do you participate in the decision to sell a property within the household?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
4	Who are the main people who control income in the household?	1) Other members of the household (children, relatives, etc.) and the spouse 2) Other members of the household (children, relatives, etc.) and the wife 3) The spouse alone 4) The wife alone 5) The spouse with the wife
5	For all expenses, do you depend on your spouse?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
6	What state of your household most encouraged you to become an entrepreneur?	1) Divorced and/or loss of parents, spouse 2) Family responsibilities 3) Unemployment of active members of the household 4) Care of children within the household 5) Financial autonomy of women
7	What expenses do you contribute most to in your household?	1) None 2) Food and Clothing 3) Children's Schooling and Health Care 4) Purchase of land and/or construction 5) All expenses
8	Did your spouse or other family member refuse you to work?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
9	What would prevent you from doing business normally?	1) Nothing can prevent it 2) The woman naturally depends on her partner 3) Domestic work and children 4) The husband thinks it will be difficult to father a wife 5) difficulties accessing credit 6) Others
10	Are you financially dependent on your spouse or another family member?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often

11	Do you participate in the decision-making of children's education?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
12	Do you participate in decision-making regarding your health or that of the children in the household?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
13	Concerning housework, is there mutual help with your partner?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
14	Do you consume at least \$1.9 per person per day in your household?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
15	In your opinion, what can be done to empower women in Goma?	1) Encourage women to take responsibility like men 2) Raise awareness among women about empowerment 3) Raise awareness among men about the empowerment of women 4) Reduce police harassment 5) That the State reduces the tax burden
16	How much do you contribute per month to your household?\$
17	How much do you spend per month in your household?\$
		Other factors
1	Do you have right to have and to determine choices?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
2	Do you have right to access to opportunities and resources?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
3	Do you have power to control your own life, both within and outside the home?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
4	Do you have the capacity to influence the direction of social change to create a more just social and economic order in your community?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
5	Have you increased access and control of resources?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
6	Do you increased access to and control over resources?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
7	Have you participated in training on women's empowerment?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
8	Do you have a sense of self-worth in what you do?	1) Never 2) Rarely 3) Occasionally 4) Frequently 5) Very often
Thank you!		

Appendices n°2: descriptive analysis

. tab Women_Sector

Women's Empowerment Sector	Freq.	Percent	Cum.
Informal sector	133	61.29	61.29
Formal sector	63	29.03	90.32
Both Informal and Formal sector	21	9.68	100.00
Total	217	100.00	

. ta Age_Woman

Age of woman	Freq.	Percent	Cum.
18-30 years old	67	30.88	30.88
31-43 years old	93	42.86	73.73
44 - 56 years old	42	19.35	93.09
Over 56 years old	15	6.91	100.00
Total	217	100.00	

. tab Age_Woman Women_Sector

Age of woman	Women's Empowerment Sector			Total
	Informal	Formal se	Both Info	
18-30 years old	37	24	6	67
31-43 years old	56	30	7	93
44 - 56 years old	32	6	4	42
Over 56 years old	8	3	4	15
Total	133	63	21	217

. tab Religion_Women

What is your religion ?	Freq.	Percent	Cum.
No religion or other	18	8.29	8.29
Muslim	19	8.76	17.05
Catholic	55	25.35	42.40
Protestant religion	72	33.18	75.58
revival church	53	24.42	100.00
Total	217	100.00	

. tab Marital_Status

Marital status of the woman	Freq.	Percent	Cum.
Single	6	2.76	2.76
Divorced	15	6.91	9.68
Widowed	111	51.15	60.83
Married	85	39.17	100.00
Total	217	100.00	

. tab Education_Woman3

Education level of the woman	Freq.	Percent	Cum.
Without level	11	5.07	5.07
Primary level	35	16.13	21.20
Secondary level	103	47.47	68.66
Licence	32	14.75	83.41
Other	36	16.59	100.00
Total	217	100.00	

Appendices n°3: Principal component analyses

Indice KMO et test de Bartlett

Indice de Kaiser-Meyer-Olkin pour la mesure de la qualité d'échantillonnage.		,604
Test de sphéricité de Bartlett	Khi-deux approx.	615,672
	ddl	78
	Signification	,000

Qualités de représentation

	Initiales	Extraction
Taxes and/or charges set by the State	1,000	,838
Police harassment encountered by women	1,000	,768
Access to and control over resources	1,000	,639
Decision-making on children's education	1,000	,717
Decision-making on women's health or that of the children in the household	1,000	,651
To access to opportunities	1,000	,839
To have and to determine choices	1,000	,709
Building up savings with the activity	1,000	,675
To increase chance of influence	1,000	,668
The status of the household on the plot	1,000	,766
Participate in decision-making within the household	1,000	,720
Contribution to household expenses	1,000	,719
Waiting for the Authorization from the spouse to access credit	1,000	,744

Méthode d'extraction : Analyse en composantes principales.

Variance totale expliquée

Composante	Valeurs propres initiales			Sommes extraites du carré des chargements			Sommes de rotation du carré des chargements		
	Total	% de la variance	% cumulé	Total	% de la variance	% cumulé	Total	% de la variance	% cumulé
1	3,062	23,555	23,555	3,062	23,555	23,555	1,948	14,983	14,983
2	1,522	11,710	35,264	1,522	11,710	35,264	1,597	12,283	27,266
3	1,403	10,792	46,057	1,403	10,792	46,057	1,531	11,777	39,044
4	1,351	10,389	56,446	1,351	10,389	56,446	1,520	11,693	50,737
5	1,068	8,216	64,662	1,068	8,216	64,662	1,478	11,366	62,104
6	1,050	8,077	72,739	1,050	8,077	72,739	1,383	10,636	72,739
7	,762	5,860	78,599						
8	,628	4,834	83,432						
9	,613	4,713	88,145						
10	,531	4,087	92,232						
11	,453	3,486	95,718						
12	,298	2,289	98,007						
13	,259	1,993	100,000						

Méthode d'extraction : Analyse en composantes principales.

Statistiques de fiabilité

Alpha de Cronbach	Nombre d'éléments
,707	13

Statistiques d'éléments

	Moyenne	Ecart type	N
Taxes and/or charges set by the State	3,12	1,595	217
Police harassment encountered by women	2,66	1,829	217

Access to and control over resources	4,06	1,135	217
Decision-making on children's education	4,48	1,068	217
Decision-making on women's health or that of the children in the household	4,15	1,298	217
To access to opportunities	3,55	1,548	217
To have and to determine choices	3,74	1,509	217
Building up savings with the activity	3,48	1,408	217
To increase chance of influence	3,56	1,609	217
The status of the household on the plot	3,40	1,893	217
Participate in decision-making within the household	4,26	1,212	217
Contribution to household expenses	3,00	1,461	217
Waiting for the Authorization from the spouse to access credit	3,34	1,781	217

Statistiques de total des éléments

	Moyenne de l'échelle en cas de suppression d'un élément	Variance de l'échelle en cas de suppression d'un élément	Corrélation complète des éléments corrigés	Alpha de Cronbach en cas de suppression de l'élément
Taxes and/or charges set by the State	43,67	68,916	,522	,663
Police harassment encountered by women	44,13	69,200	,419	,677
Access to and control over resources	42,74	75,667	,422	,683
Decision-making on children's education	42,31	79,957	,219	,703
Decision-making on women's health or that of the children in the household	42,65	77,008	,289	,695
To access to opportunities	43,25	73,743	,344	,688
To have and to determine choices	43,06	71,131	,466	,672
Building up savings with the activity	43,32	77,329	,241	,701
To increase chance of influence	43,24	74,720	,287	,696
The status of the household on the plot	43,40	72,186	,296	,698
Participate in decision-making within the household	42,54	75,018	,419	,682
Contribution to household expenses	43,80	78,261	,189	,708
Waiting for the Authorization from the spouse to access credit	43,46	74,583	,245	,704

Structural equations

DATE: 7/11/2024

TIME: 9:26

LISREL 8.80 (STUDENT EDITION)

BY

Karl G. Jöreskog & Dag Sörbom

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Raw Data from file 'F:\JDS\2023-2024\ARTICLE OLIVIER\OLIVIERn.psf'

Latent Variables FAC1 FAC2 FAC3 FAC4 FAC5 FAC6 EMPOWERMT

Relationships

TAXES = FAC1

HARASSEM = FAC1

RESOURCE = FAC1

EDUCATIO = FAC2

HEALTH = FAC2

OPPORTUN = FAC3

CHOICE = FAC3

SAVING = FAC4

INFLUENC = FAC4

HOUSESTA = FAC5

DECISION = FAC5

EXPENSES = FAC6

CREDITAU = FAC6

FAC1 = EMPOWERMT

FAC2 = EMPOWERMT

FAC3 = EMPOWERMT

FAC4 = EMPOWERMT

FAC5 = EMPOWERMT

FAC6 = EMPOWERMT

Path Diagram

End of Problem

Sample Size = 217

Covariance Matrix

	TAXES	HARASSEM	RESOURCE	EDUCATIO	HEALTH	OPPORTUN
	-----	-----	-----	-----	-----	-----
TAXES	2.54					
HARASSEM	1.91	3.34				
RESOURCE	0.68	0.41	1.29			
EDUCATIO	0.11	0.14	0.25	1.14		
HEALTH	0.05	0.13	0.30	0.50	1.69	
OPPORTUN	0.58	1.16	0.22	0.15	0.27	2.40
CHOICE	0.61	0.69	0.29	0.24	0.39	1.18
SAVING	0.13	-0.05	0.27	0.08	0.09	0.29
INFLUENC	0.63	0.38	0.53	-0.02	-0.03	0.33
HOUSESTA	0.48	0.35	0.36	0.02	0.45	0.13
DECISION	0.46	0.48	0.28	0.27	0.60	0.12
EXPENSES	0.45	0.28	0.44	0.08	0.25	0.20
CREDITAU	0.82	0.49	0.12	0.28	0.30	-0.05

Covariance Matrix

	CHOICE	SAVING	INFLUENC	HOUSESTA	DECISION	EXPENSES
	-----	-----	-----	-----	-----	-----
CHOICE	2.28					
SAVING	0.05	1.98				
INFLUENC	0.40	0.65	2.59			
HOUSESTA	0.75	0.54	0.27	3.58		
DECISION	0.56	0.09	0.07	0.77	1.47	
EXPENSES	0.42	0.43	0.02	0.46	0.00	2.13
CREDITAU	0.36	0.41	0.75	0.18	0.70	-0.60

Covariance Matrix

	CREDITAU

CREDITAU	3.17

Number of Iterations = 36

LISREL Estimates (Maximum Likelihood)

Measurement Equations

TAXES = 1.54*FAC1, Errorvar.= 0.17 , R² = 0.93
(0.28)
0.61

HARASSEM = 1.24*FAC1, Errorvar.= 1.82 , R² = 0.46
(0.17) (0.25)
7.20 7.23

RESOURCE = 0.44*FAC1, Errorvar.= 1.09 , R² = 0.15
(0.088) (0.11)
5.02 10.09

EDUCATIO = 0.53*FAC2, Errorvar.= 0.86 , R² = 0.25
(0.12)
6.88

HEALTH = 0.93*FAC2, Errorvar.= 0.82 , R² = 0.51
(0.31) (0.30)
2.97 2.76

OPPORTUN = 0.75*FAC3, Errorvar.= 1.84 , R² = 0.23
(0.24)
7.57

CHOICE = 1.58*FAC3, Errorvar.= -0.22 , R² = 1.10
(0.52) (0.75)
3.06 -0.29

W_A_R_N_I_N_G : Error variance is negative.

SAVING = 0.68*FAC4, Errorvar.= 1.51 , R² = 0.24
(0.23)
6.54

INFLUENC = 0.95*FAC4, Errorvar.= 1.68 , R² = 0.35
(0.36) (0.39)
2.63 4.34

HOUSESTA = 0.89*FAC5, Errorvar.= 2.78 , R² = 0.22
(0.33)
8.54

DECISION = 0.86*FAC5, Errorvar.= 0.73 , R² = 0.51
(0.21) (0.19)

EMPOWERM 1.00

W_A_R_N_I_N_G: Matrix above is not positive definite

Goodness of Fit Statistics

Degrees of Freedom = 59
Minimum Fit Function Chi-Square = 194.85 (P = 0.00)
Normal Theory Weighted Least Squares Chi-Square = 172.01 (P = 0.00)
Estimated Non-centrality Parameter (NCP) = 113.01
90 Percent Confidence Interval for NCP = (77.50 ; 156.16)

Minimum Fit Function Value = 0.90
Population Discrepancy Function Value (F0) = 0.52
90 Percent Confidence Interval for F0 = (0.36 ; 0.72)
Root Mean Square Error of Approximation (RMSEA) = 0.094
90 Percent Confidence Interval for RMSEA = (0.078 ; 0.11)
P-Value for Test of Close Fit (RMSEA < 0.05) = 0.00

Expected Cross-Validation Index (ECVI) = 1.09
90 Percent Confidence Interval for ECVI = (0.93 ; 1.29)
ECVI for Saturated Model = 0.84
ECVI for Independence Model = 3.48

Chi-Square for Independence Model with 78 Degrees of Freedom = 726.15
Independence AIC = 752.15
Model AIC = 236.01
Saturated AIC = 182.00
Independence CAIC = 809.09
Model CAIC = 376.17
Saturated CAIC = 580.57

Normed Fit Index (NFI) = 0.73
Non-Normed Fit Index (NNFI) = 0.72
Parsimony Normed Fit Index (PNFI) = 0.55
Comparative Fit Index (CFI) = 0.79
Incremental Fit Index (IFI) = 0.80
Relative Fit Index (RFI) = 0.65

Critical N (CN) = 97.63

Root Mean Square Residual (RMR) = 0.19
Standardized RMR = 0.085
Goodness of Fit Index (GFI) = 0.89
Adjusted Goodness of Fit Index (AGFI) = 0.83
Parsimony Goodness of Fit Index (PGFI) = 0.58

The Modification Indices Suggest to Add the

Path to	from	Decrease in Chi-Square	New Estimate
TAXES	FAC2	15.1	-0.48
TAXES	FAC6	11.4	-0.39
RESOURCE	FAC2	15.1	0.38
RESOURCE	FAC4	15.9	0.44
RESOURCE	FAC5	8.1	0.30
HEALTH	FAC1	8.5	-0.33
HEALTH	FAC5	16.3	0.96

OPPORTUN	FAC1	9.0	0.38
SAVING	FAC6	9.4	-0.38
DECISION	FAC2	16.4	0.53
DECISION	FAC4	8.7	-0.43
EXPENSES	FAC5	8.7	-0.92
CREDITAU	FAC4	8.9	0.67
FAC1	FAC2	9.5	-0.35
FAC2	FAC1	9.5	-0.37
FAC2	FAC5	14.3	0.98
FAC4	FAC6	9.2	-0.42
FAC5	FAC2	14.3	0.56
FAC6	FAC4	9.2	0.25

The Modification Indices Suggest to Add an Error Covariance

Between	and	Decrease in Chi-Square	New Estimate
FAC2	FAC1	9.5	-0.27
FAC5	FAC2	14.3	0.43
FAC6	FAC4	9.2	0.19
HARASSEM	TAXES	11.5	2.36
HEALTH	TAXES	9.0	-0.28
OPPORTUN	HARASSEM	23.2	0.61
DECISION	HEALTH	12.3	0.32
EXPENSES	SAVING	11.6	0.44
EXPENSES	DECISION	11.3	-0.38
CREDITAU	TAXES	8.0	0.38

Time used: 0.000 Seconds

Appendicen^o4: Trunqued regression on women empowerment

Truncated regression
 Limit: lower = -inf Number of obs = 217
 upper = +inf Wald chi2(7) = 146.15
 Log likelihood = -183.01927 Prob > chi2 = 0.0000

Women_Empowement	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]
Education_Spouse	.0479355	.0235114	2.04	0.041	.0018541 .0940169
Marital_Status	-.3510922	.0708191	-4.96	0.000	-.489895 -.2122893
Women_Sector	-.2672451	.0658032	-4.06	0.000	-.396217 -.1382731
Internet	.121219	.0280585	4.32	0.000	.0662253 .1762126
Sex_Head	-.3900036	.1358656	-2.87	0.004	-.6562953 -.1237119
Woman_Income	.0006127	.000309	1.98	0.047	7.00e-06 .0012184
Monthly_WomenContribution	.0020237	.000525	3.85	0.000	.0009947 .0030527
_cons	4.506076	.3849158	11.71	0.000	3.751655 5.260497
/sigma	.5624057	.0269963	20.83	0.000	.5094939 .6153176

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. asdoc pwcorr Education_Spouse Marital_Status Women_Sector Internet Sex_Head Woman_Income Monthly_WomenContribution
(File Myfile.doc already exists, option **append** was assumed)

	Educat~e	Marita~s	Women~r	Internet	Sex_Head	Woman~e	Monthl~n
Education~e	1.0000						
Marital_St~s	0.2181	1.0000					
Women_Sector	0.1272	-0.1572	1.0000				
Internet	0.1718	-0.3595	0.3034	1.0000			
Sex_Head	-0.1709	-0.4565	0.1126	-0.0552	1.0000		
Woman_Income	0.1000	-0.0730	0.4063	0.1394	0.0870	1.0000	
Monthly_Wo~n	0.1580	-0.1944	0.2175	0.3491	-0.0780	0.3859	1.0000

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