

A Critical Review of Income-Generating Activities and Livelihood Programs: Empowering Women for Gender Equality and Sustainable Development

Emmanuel Makiwi Jagri, Juliana Asantewa, Cynthia Sena Abena Sappor

¹Department of Vocational and Technical Education, University of Cape Coast, Cape Coast, Ghana

²Department of Pre-Vocational Skills, Kibi Presbyterian College of Education, Kibi, Ghana

³Department of Vocational Education, Our Lady of Apostles (OLA) College of Education, Cape Coast, Ghana

Email: emmanuel.jagri@stu.ucc.edu.gh, krobeaj01@gmail.com, cynthiaabenasapor@gmail.com

How to cite this paper: Jagri, E. M., Asantewa, J., & Sappor, C. S. A. (2025). A Critical Review of Income-Generating Activities and Livelihood Programs: Empowering Women for Gender Equality and Sustainable Development. *Open Journal of Social Sciences*, 13, 32-49.

<https://doi.org/10.4236/jss.2025.136003>

Received: May 3, 2025

Accepted: June 8, 2025

Published: June 11, 2025

Copyright © 2025 by author(s) and Scientific Research Publishing Inc. This work is licensed under the Creative Commons Attribution International License (CC BY 4.0).

<http://creativecommons.org/licenses/by/4.0/>



Open Access

Abstract

This paper examines the role of income-generating activities (IGAs) and livelihood programs in promoting the economic empowerment of women, particularly in low- and middle-income countries. Drawing on feminist economics, human capital theory, and social capital theory, the study provides a comprehensive analysis of how these initiatives contribute to women's financial independence, decision-making power, and social status. Feminist economics emphasizes the need for structural changes to address gender inequalities, while human capital theory highlights the importance of education and skill development. Social capital theory underscores the significance of networks and relationships in facilitating women's access to economic opportunities. This paper is based on a literature review of journal articles which focuses on empirical and theoretical works addressing women's economic empowerment through IGAs and livelihood programs. The literature was analyzed using qualitative content analysis to identify key themes, recurring challenges, and best practices across different settings. The findings reveal that IGAs and livelihood programs significantly enhance women's financial autonomy, improve their ability to influence household and community decisions, and elevate their social standing. However, the effectiveness of these initiatives is often constrained by barriers such as limited access to credit, market constraints, and socio-cultural norms. The paper argues for the implementation of gender-sensitive policies, continuous support systems, and context-specific approaches to overcome these challenges. This study contributes to the ongoing discourse on gender equality by offering insights into the complexities of women's economic empowerment. It calls for an integrated approach that combines theoretical per-

spectives with practical interventions to create an enabling environment where women can fully realize their economic potential. The paper concludes that while IGAs and livelihood programs are pivotal in advancing women's empowerment, sustained efforts are required to address the multifaceted challenges they face.

Keywords

Women's Economic Empowerment, Income-Generating Activities (IGAs), Livelihood Programs, Feminist Economics, Gender Equality, Sustainable Development

1. Introduction

Economic empowerment is widely recognized as a critical pathway to achieving gender equality and fostering sustainable development. The empowerment of women, in particular, has profound implications not only for the individual but also for the broader socio-economic fabric of societies. It is increasingly acknowledged that economically empowered women contribute significantly to the health, education, and economic well-being of their families and communities (Kabeer, 2012). Income-generating activities (IGAs) and livelihood programs are essential tools in this empowerment process, providing women with opportunities to earn an income, acquire skills, and assert greater control over their lives (Mayoux, 2010). The concept of economic empowerment extends beyond merely increasing women's access to income; it encompasses enhancing their ability to make decisions, exert control over resources, and influence the institutions and structures that shape their lives (Malhotra et al., 2002). As such, IGAs and livelihood initiatives serve as vehicles for promoting women's financial independence and enhancing their bargaining power within the household and community. These programs are particularly important in low- and middle-income countries (Cornwall, 2016). Numerous qualitative studies have examined the impact of women's employment, particularly in the garment industry on household economies in Asian countries (Scott et al., 2016). However, the socio-economic context in Sub-Saharan Africa (SSA) differs significantly from that of countries like India and Bangladesh in Southwest Asia. In SSA, it is both common and socially acceptable for women to earn an income. Women often take charge of household consumption and engage in the production of low-revenue goods such as poultry (Mayoux, 1999; Njuki, Kruger, & Starr, 2013). Moreover, women's mobility outside the home for work or entrepreneurial activities is generally not as restricted as it is in many parts of Asia. These contextual distinctions suggest that findings from Asian studies may have limited applicability to the African context (Meagher, 2010).

Research has shown that when women engage in income-generating activities, they not only improve their financial status, but also experience positive shifts in their social standing and decision-making power (Swain & Wallentin, 2009). For

instance, women involved in microenterprise development or small-scale farming are often better positioned to influence household decisions regarding education, healthcare, and investments (Anderson & Eswaran, 2009). Furthermore, the income generated through these activities can lead to improved living conditions, better nutrition, and enhanced access to healthcare, all of which contribute to a cycle of empowerment and development (Duflo, 2012). However, the impact of IGAs and livelihood programs is not uniform across all contexts. The effectiveness of these initiatives can be influenced by a range of factors, including the socio-cultural environment, the availability of supportive infrastructure, and the presence of enabling policies (Buvinić & Furst-Nichols, 2016). Moreover, women often face significant challenges in sustaining these activities due to limited access to credit, markets, and training, as well as the double burden of balancing paid work with unpaid domestic responsibilities (Chant & Sweetman, 2012).

This paper is based on a literature review of journal articles which focuses on empirical and theoretical works addressing women's economic empowerment through IGAs and livelihood programs. The literature was analyzed using qualitative content analysis to identify key themes, recurring challenges, and best practices across different settings. By synthesizing findings across diverse contexts, the paper aims to provide a comprehensive understanding of the benefits and challenges associated with women's economic empowerment initiatives and to identify strategies that enhance their effectiveness. In doing so, it contributes to the ongoing discourse on gender equality and sustainable development by offering evidence-based insights that can inform policy and practice.

2. Theoretical Framework

The economic empowerment of women through income-generating activities and livelihood programs is deeply rooted in several theoretical perspectives that offer a nuanced understanding of the processes and outcomes involved. This section delves into three primary theoretical frameworks: feminist economics, human capital theory, and social capital theory. Each of these frameworks contributes to a comprehensive understanding of how income-generating activities can drive the economic empowerment of women, particularly in contexts characterized by gender inequality and limited access to resources.

2.1. Feminist Economics

Feminist economics provides a critical lens through which the economic empowerment of women can be examined. Traditional economic theories have often been critiqued for their failure to recognize the significant contributions of women, particularly in the realm of unpaid labor, which includes caregiving and household management (Folbre, 2006). These activities, though vital for the functioning of economies, are frequently undervalued or ignored in conventional economic analyses (Elson, 1999). Feminist economics challenges this oversight by advocating for the inclusion of women's unpaid work in economic metrics and for

the creation of policies that address the specific needs and challenges faced by women (Power, 2004). Moreover, feminist economics underscores the structural barriers that prevent women from participating fully in the formal economy. These barriers include discriminatory labor practices, unequal access to education and training, and societal norms that confine women to traditional roles (Pearson, 2007). By highlighting these issues, feminist economics advocates for the development of gender-sensitive policies that can create an enabling environment for women's economic empowerment. For instance, policies that promote equal access to credit, land ownership, and education are essential for ensuring that women can engage in income-generating activities on equal footing with men (Chant, 2016). Thus, feminist economics provides a vital theoretical foundation for understanding how structural changes can facilitate women's economic empowerment through income-generating activities.

2.2. Human Capital Theory

Human capital theory, as articulated by Becker (1964), posits that investments in education, training, and health significantly enhance an individual's productivity and economic potential. This theory is particularly relevant in the context of women's economic empowerment, as it highlights the importance of developing women's skills and knowledge to improve their economic outcomes (Schultz, 1961). In many low- and middle-income countries, women's access to education and vocational training is often limited due to cultural norms, financial constraints, and other systemic barriers (Psacharopoulos & Patrinos, 2018). However, when women are provided with opportunities to acquire education and skills, they are better positioned to participate in income-generating activities and to achieve financial independence (King & Hill, 1993). The role of education in empowering women cannot be overstated. Studies have shown that educated women are more likely to participate in the labor market, have higher earning potential, and contribute more significantly to household decision-making (Glick & Sahn, 2000). Additionally, investments in women's human capital have a multiplier effect, as educated women are more likely to invest in their children's education and health, thereby contributing to the overall development of their communities (Quisumbing, 2003). This reinforces the idea that enhancing women's human capital is not only beneficial for individual women but also for the broader society. Therefore, human capital theory provides a crucial framework for understanding how education and skills development can empower women economically through income-generating activities.

2.3. Social Capital Theory

Social capital theory offers another important perspective on women's economic empowerment by focusing on the role of networks, relationships, and social norms in facilitating economic opportunities (Bourdieu, 1986). Social capital is defined as the resources available to individuals through their social networks,

which can include information, support, and access to opportunities (Coleman, 1988). For women, especially those in marginalized communities, social capital can be a critical resource that helps them overcome barriers to economic participation (Putnam, 2000). Women who are involved in income-generating activities often rely on their social networks to access credit, markets, and training, which are essential for the success of their enterprises (Woolcock & Narayan, 2000). The importance of social capital is particularly evident in the success of women's co-operatives and self-help groups, which have been shown to significantly enhance women's economic empowerment (Kabeer, 2005). These groups provide women with a platform to pool resources, share knowledge, and collectively advocate for their rights (Agarwal, 2010). Additionally, social capital can help women build the confidence and social skills needed to navigate the often male-dominated economic landscape (Narayan, 2002). By facilitating access to resources and opportunities, social capital plays a crucial role in enabling women to engage in income-generating activities and to achieve economic empowerment.

2.4. Integration of Theories

The integration of feminist economics, human capital theory, and social capital theory offers a comprehensive framework for understanding the economic empowerment of women through income-generating activities and livelihood programs. Feminist economics emphasizes the need for structural changes that address gender inequalities and create a supportive environment for women's economic participation. Human capital theory underscores the importance of education and skills development in enhancing women's economic potential. Social capital theory highlights the role of networks and relationships in facilitating women's access to economic opportunities. Together, these theories provide a robust theoretical foundation for developing policies and programs that can effectively empower women economically and contribute to broader gender equality and development goals.

3. Impact of Income-Generating Activities on Women's Economic Empowerment

Income-generating activities (IGAs) have emerged as a pivotal strategy in promoting the economic empowerment of women, particularly in low- and middle-income countries. These activities provide women with the opportunity to earn their own income, thereby enhancing their financial independence and contributing to their overall well-being. The impact of IGAs on women's economic empowerment can be observed through various dimensions, including increased financial autonomy, improved decision-making power, and enhanced social status.

3.1. Financial Independence and Autonomy

One of the most significant impacts of IGAs on women's economic empowerment is the increase in financial independence. When women engage in income-gener-

ating activities, they gain direct control over financial resources, which is a crucial step toward achieving economic empowerment (Kabeer, 2012). Financial autonomy enables women to make decisions regarding the allocation of resources within their households, such as spending on children's education, healthcare, and nutrition (Swain & Wallentin, 2009). This shift in control over household finances is particularly important in contexts where women traditionally have limited influence over economic decisions. Moreover, financial independence through IGAs has been linked to improved self-esteem and confidence among women. As women earn their own income, they experience a sense of empowerment that transcends financial gains, contributing to their psychological and emotional well-being (Kabeer, 2012). This empowerment is not only beneficial for the individual woman, but also has positive ripple effects on the household and community levels, as financially empowered women are more likely to invest in their families and communities (Anderson & Eswaran, 2009).

3.2. Enhanced Decision-Making Power

Participation in income-generating activities also enhances women's decision-making power within their households and communities. Studies have shown that women who contribute financially to their households are more likely to participate in decisions related to household expenditures, education, and healthcare (Duflo, 2012). This increased decision-making power is a critical aspect of economic empowerment, as it allows women to influence decisions that affect their lives and the lives of their family members (Swain & Wallentin, 2009). In many patriarchal societies, where decision-making is traditionally dominated by men, the ability of women to contribute financially can shift power dynamics within the household (Anderson & Eswaran, 2009). This shift not only improves women's status within the family, but also challenges broader gender norms, contributing to long-term social change. As women become more involved in household decision-making, they also gain greater control over their reproductive rights and health, which is an essential component of their overall empowerment (Duflo, 2012).

3.3. Social Status and Community Participation

Beyond the household, IGAs have been shown to improve women's social status and increase their participation in community activities. Economic empowerment through income generation allows women to engage more actively in community affairs, including participating in local governance, social groups, and cooperatives (Kabeer, 2012). This increased visibility and participation in the public sphere contribute to women's social empowerment, as they are recognized as important contributors to the community's economic well-being (Swain & Wallentin, 2009). Furthermore, IGAs can help women build social networks and relationships that are crucial for their economic and social advancement (Bourdieu, 1986). These networks provide women with access to information, resources, and support that can enhance the sustainability of their income-generating activities.

Social capital, as discussed in social capital theory, plays a vital role in enabling women to overcome barriers to economic participation and to achieve sustained economic empowerment (Woolcock & Narayan, 2000).

3.4. Challenges and Barriers

While the impact of IGAs on women's economic empowerment is overwhelmingly positive, it is important to recognize the challenges and barriers that women face in sustaining these activities. These challenges include limited access to credit, markets, and training, as well as the double burden of balancing income-generating work with unpaid domestic responsibilities (Chant & Sweetman, 2012). Additionally, socio-cultural norms and gender-based discrimination can hinder women's ability to fully benefit from IGAs, thereby limiting their potential for economic empowerment (Pearson, 2007). In many Hausa communities in the Northern Nigeria, strong patriarchal norms and conservative Islamic values restrict women's movement and visibility in public spaces. Women were not allowed to attend training sessions, market their produce, or access group meetings without male permission, severely limiting the success of IGAs (Adamu & Salihu, 2002). According to Kabeer (2001), such resistance not only reduce women's access to economic opportunities, but also undermine the transformative potential of IGAs by keeping women dependent and vulnerable within the household structure. To address these challenges, it is essential to implement supportive policies and programs that provide women with access to the necessary resources and support systems. This includes access to microfinance, training in business management, and initiatives that promote gender equality in the workplace and beyond (Buvinić & Furst-Nichols, 2016). By addressing these barriers, IGAs can be more effective in achieving the goal of women's economic empowerment.

4. Livelihood Programs and Women's Economic Empowerment

Livelihood programs have increasingly been recognized as a crucial strategy for promoting the economic empowerment of women, especially in developing countries. These programs are designed to provide women with the tools, resources, and opportunities needed to engage in income-generating activities, thereby enhancing their financial independence, improving their skillsets, and increasing their overall well-being (Chant & Sweetman, 2012). The impact of livelihood programs on women's economic empowerment is multifaceted, affecting various dimensions such as income generation, skill development, social inclusion, and long-term financial stability. This section expands on these dimensions, drawing on a range of studies to provide a comprehensive understanding of the impact of livelihood programs on women's economic empowerment.

4.1. Income Generation and Financial Stability

One of the most direct impacts of livelihood programs is the enhancement of

women's capacity to generate income, which is foundational to their economic empowerment. These programs often provide access to financial services, such as microcredit, savings schemes, and insurance, which are critical for enabling women to start or expand their businesses (Karlan & Zinman, 2011). Access to microfinance, in particular, has been shown to significantly increase women's income levels, allowing them to achieve greater financial stability and independence (Kabeer, 2005). The income generated through these programs not only improves the economic status of individual women, but also contributes to the economic resilience of their households and communities (Mayoux, 2010). However, the impact of income generation through livelihood programs extends beyond financial stability. Studies have shown that women who participate in these programs often experience improvements in their overall quality of life, including better access to healthcare, education, and nutrition for themselves and their families (Swain & Wallentin, 2009). For instance, women who engage in agricultural livelihoods or small-scale entrepreneurship are better able to invest in their children's education and health, which contributes to the long-term development of their communities (Kabeer, 2012). Moreover, the financial independence gained through livelihood programs enhances women's ability to make strategic life choices, including decisions about marriage, childbearing, and household management (Duflo, 2012). Despite these positive outcomes, challenges remain in ensuring the sustainability of income generation through livelihood programs. Women often face significant barriers in accessing markets, which can limit the profitability and sustainability of their economic activities (Buvinić & Furst-Nichols, 2016). Additionally, market fluctuations and competition can pose risks to the financial stability of women's enterprises, underscoring the need for continuous support and capacity building to help women navigate these challenges (Chant & Sweetman, 2012). Therefore, while livelihood programs play a critical role in enhancing women's income-generating capacities, their long-term success depends on addressing these systemic challenges.

4.2. Skill Development and Capacity Building

Livelihood programs are also instrumental in enhancing women's skills and capacities, which are essential for their economic empowerment. These programs often include components of vocational training, financial literacy education, and technical assistance, all of which are designed to equip women with the skills needed to succeed in their chosen economic activities (Mayoux, 2010). By improving their skills, women are better able to manage their businesses, increase productivity, and maximize their income (Swain & Wallentin, 2009). For instance, vocational training in areas such as tailoring, handicrafts, and food processing can open up new economic opportunities for women, allowing them to diversify their income sources and reduce their vulnerability to economic shocks (Anderson & Eswaran, 2009). Moreover, skill development through livelihood programs contributes to women's human capital, which is a key determinant of their economic

empowerment (Becker, 1964). Human capital theory posits that investments in education and skills development lead to higher productivity and economic returns, which is particularly relevant in the context of women's economic empowerment (Psacharopoulos & Patrinos, 2018). As women acquire new skills and knowledge, they become more competitive in the labor market and more confident in their abilities to contribute economically (Glick & Sahn, 2000). This not only enhances their economic opportunities but also contributes to their social empowerment, as they gain recognition and respect within their communities for their expertise and contributions (Narayan, 2002). However, the effectiveness of skill development initiatives within livelihood programs depends on several factors, including the relevance of the skills being taught to the local market conditions and the availability of follow-up support to ensure that women can apply their new skills effectively (Pearson, 2007). Additionally, the socio-cultural context in which these programs operate can influence their success, as women may face resistance from their families or communities when attempting to engage in new economic activities (Kabeer, 2012). Therefore, livelihood programs must be tailored to the specific needs and contexts of the women they aim to empower, ensuring that the skills being taught are relevant and applicable in the local economic environment.

4.3. Social Inclusion and Empowerment

In addition to economic benefits, livelihood programs also promote social inclusion and empowerment by fostering women's participation in social and economic networks. Many livelihood programs are structured around group-based models, such as self-help groups (SHGs) or cooperatives, which provide women with a platform to collaborate, share experiences, and support each other (Agarwal, 2010). These group structures are instrumental in building social capital, which is essential for women's economic and social empowerment (Bourdieu, 1986). Social capital, defined as the resources embedded in social networks, can provide women with access to information, support, and opportunities that are crucial for their economic advancement (Coleman, 1988).

Through participation in these groups, women gain access to social networks that not only provide economic opportunities, but also foster a sense of community and solidarity (Putnam, 2000). This social inclusion is particularly important for overcoming the isolation that many women's faces, especially in patriarchal societies where their economic participation is often restricted by cultural norms (Kabeer, 2012). Additionally, the collective nature of these groups allows women to pool resources, share risks, and engage in collective bargaining, which can enhance their economic power both in the marketplace and within their households (Agarwal, 2010). Moreover, social inclusion through livelihood programs can lead to broader social change by challenging traditional gender roles and norms. As women become more economically active and visible in the public sphere, they begin to challenge the stereotypes and expectations that confine them to domestic roles (Chant & Sweetman, 2012). This shift not only empowers individual women

but also contributes to the transformation of societal attitudes toward women's economic participation, paving the way for greater gender equality in the long term (Pearson, 2007). However, achieving social inclusion through livelihood programs is not without challenges. Women may face resistance from their families or communities when attempting to participate in these programs, particularly in contexts where gender norms are deeply entrenched (Narayan, 2002). Additionally, the sustainability of the social networks formed through these programs can be threatened by external factors such as economic instability or political changes (Buvinić & Furst-Nichols, 2016). Therefore, livelihood programs must be designed with a focus on building resilient social structures that can withstand these challenges and continue to support women's economic and social empowerment over time.

4.4. Challenges and Sustainability

Despite the positive impacts of livelihood programs, several challenges must be addressed to ensure their sustainability and effectiveness in empowering women economically. One of the primary challenges is the limited access to markets for the products and services generated by women through these programs. Without access to broader markets, women's income-generating activities may not be profitable or sustainable in the long term (Chant & Sweetman, 2012). Market access is often constrained by factors such as poor infrastructure, lack of market information, and limited bargaining power, which can prevent women from fully capitalizing on their economic activities (Swain & Wallentin, 2009). Additionally, the sustainability of livelihood programs often depends on the availability of continuous support, such as access to credit, ongoing training, and market linkages. Women may require additional support to scale their businesses or adapt to changing market conditions, particularly in volatile economic environments (Buvinić & Furst-Nichols, 2016). Continuous support is also crucial for addressing the gender-specific barriers that women face, such as discriminatory practices in the labor market or unequal access to resources (Pearson, 2007).

Therefore, livelihood programs must be designed with a long-term perspective, ensuring that women have access to the necessary resources and support systems to sustain their economic activities over time. Finally, the success of livelihood programs also hinges on addressing the socio-cultural barriers that limit women's economic participation. These barriers include gender-based discrimination, restrictive social norms, and the unequal distribution of unpaid care work (Kabeer, 2012). In many contexts, women are expected to prioritize their domestic responsibilities over economic activities, which can limit their ability to fully engage in livelihood programs (Anderson & Eswaran, 2009). To overcome these challenges, livelihood programs must be accompanied by broader efforts to promote gender equality, including initiatives that challenge discriminatory norms and advocate for policies that support women's economic empowerment (Chant & Sweetman, 2012). By addressing these barriers, livelihood programs can be more effective in achieving the goal of women's economic empowerment and contribute to the

broader objective of gender equality.

5. Challenges and Barriers to Women's Economic Empowerment

Women's economic empowerment remains a key objective in global development efforts, yet it is impeded by a range of structural, cultural, legal, and institutional barriers. These challenges are deeply embedded in the socio-economic fabric of many societies and require comprehensive and sustained efforts to overcome. This section explores these barriers in detail, emphasizing recent findings and analyses that highlight the ongoing obstacles to achieving full economic empowerment for women.

5.1. Structural Inequalities and Limited Access to Resources

Structural inequalities are among the most significant barriers to women's economic empowerment, particularly in terms of access to critical resources such as land, credit, education, and technology. Despite progress in many areas, women continue to face significant disparities in land ownership and control, which are foundational to economic activities, especially in agrarian societies (Peterman et al., 2021). For example, in many regions, legal and cultural restrictions prevent women from owning or inheriting land, which in turn limits their ability to access credit and other financial services that require collateral (Doss et al., 2020). This exclusion from land ownership not only constrains women's ability to engage in productive economic activities, but also perpetuates a cycle of poverty and dependency. Moreover, access to credit remains a critical challenge. Even though microfinance initiatives have expanded over the past few decades, women still face barriers in accessing financial services on equal terms with men (Demirgüç-Kunt et al., 2022). These barriers include discriminatory lending practices, lack of financial literacy, and limited access to formal banking institutions, particularly in rural areas (Schaner & Theys, 2021). The combination of limited access to land and credit creates a significant hurdle for women attempting to start or expand their businesses, thereby restricting their economic opportunities. Educational disparities further compound these challenges. While global gender gaps in primary education have narrowed, significant gaps remain in secondary and tertiary education, particularly in low-income countries (Psacharopoulos & Patrinos, 2018). The lack of access to quality education and vocational training limits women's ability to acquire the skills necessary for higher-paying jobs or entrepreneurship, reinforcing their economic marginalization (Jayachandran, 2021). Additionally, the digital divide—where women have less access to information and communication technologies than men—exacerbates these inequalities, particularly as economies become increasingly digitalized (Hilbert, 2020).

5.2. Cultural Norms and Gender-Based Discrimination

Cultural norms and gender-based discrimination remain pervasive barriers to

women's economic empowerment. In many societies, entrenched gender roles dictate that women prioritize domestic responsibilities, including caregiving and household management, over paid economic activities (Kabeer, 2020). This expectation often limits women's participation in the formal labor market and confines them to unpaid or underpaid work, which is undervalued and largely invisible in economic metrics (Ferrant & Thim, 2020). The unpaid care work burden, which falls disproportionately on women, is a significant barrier to their economic participation and advancement. Moreover, discrimination in the labor market continues to be a significant challenge. Globally, women are more likely to be employed in low-paying, insecure jobs and are less likely to hold leadership positions compared to men (World Economic Forum, 2020). Even when women do participate in the labor force, they often face wage gaps, with women earning less than men for the same work, a disparity that persists even in developed economies (ILO, 2021). This wage gap not only reflects ongoing gender discrimination, but also limits women's ability to accumulate wealth and achieve financial independence. Additionally, sexual harassment and violence in the workplace are critical issues that further restrict women's economic empowerment. These forms of gender-based violence create hostile work environments, discourage women from pursuing certain jobs or career paths, and can lead to job loss or reduced productivity (UN Women, 2020). The fear of harassment or violence often deters women from fully engaging in the labor market, especially in male-dominated sectors, thus limiting their economic opportunities and reinforcing gender segregation in employment. To address the pervasive barriers associated with women's economic empowerment, Horn (2010) has suggested the need to encourage women's participation in cooperatives and self-help groups to provide platforms for accessing finance, training, and legal recognition.

5.3. Legal and Institutional Barriers

Legal and institutional barriers also play a crucial role in limiting women's economic empowerment. In many countries, legal frameworks either fail to protect women's rights adequately or actively discriminate against them. For example, in some regions, women are still legally required to obtain permission from a male guardian to work, start a business, or travel, which severely limits their autonomy and economic opportunities (World Bank, 2021). Furthermore, even where gender equality laws exist, weak enforcement and inadequate institutional support often undermine their effectiveness (Hallward-Driemeier & Gajigo, 2021). In addition to discriminatory laws, the lack of social protection systems further exacerbates women's economic vulnerability. Women are disproportionately represented in the informal sector, where they are often excluded from social security benefits such as maternity leave, health insurance, and pensions (ILO, 2021). This exclusion leaves women particularly vulnerable to economic shocks, such as those caused by the COVID-19 pandemic, which disproportionately impacted women's employment and income security (Alon et al., 2020). The absence

of robust social protection measures not only undermines women's economic stability, but also perpetuates their marginalization in the labor market. Childcare responsibilities present another significant institutional barrier to women's economic empowerment. The lack of affordable and accessible childcare services forces many women to leave the workforce or reduce their working hours to care for children, limiting their career advancement and income potential (UNICEF, 2020). This issue is particularly acute in low- and middle-income countries, where public childcare services are often inadequate or non-existent, placing an even greater burden on women.

5.4. Political and Economic Exclusion

Political and economic exclusion further hinders women's economic empowerment by limiting their influence in decision-making processes and their participation in formal economic structures. Despite progress in some areas, women remain underrepresented in political leadership positions, which affects their ability to advocate for policies that address gender inequalities and support women's economic empowerment (World Economic Forum, 2020). The underrepresentation of women in political institutions means that issues critical to women's economic advancement, such as reproductive rights, equal pay, and childcare support, are often marginalized or overlooked in policy discussions (O'Brien & Rickne, 2020).

Economic exclusion is also a significant barrier, particularly for women in the informal sector. Women in informal employment often lack access to labor rights and protections, which leaves them vulnerable to exploitation and limits their ability to organize and advocate for better working conditions (Chen et al., 2021). The concentration of women in low-wage, informal jobs also perpetuates economic disparities, as these positions typically offer little opportunity for career advancement or financial security (ILO, 2021). Furthermore, the exclusion of women from financial and business networks, which are often male-dominated, limits their access to markets, capital, and mentorship opportunities, further entrenching gender disparities in economic participation (World Bank, 2021). The challenges and barriers to women's economic empowerment are complex and multifaceted, requiring targeted interventions at multiple levels. Addressing structural inequalities, such as unequal access to resources and education, is essential for leveling the playing field. Concurrently, efforts must be made to challenge cultural norms that confine women to traditional roles and to eliminate gender-based discrimination in the labor market. Legal reforms and stronger institutional support are also critical for protecting women's rights and ensuring their full participation in the economy. Finally, enhancing women's representation in political and economic decision-making processes is crucial for creating inclusive policies that support gender equality and women's economic empowerment. By addressing these barriers, we can move closer to achieving true economic empowerment for women globally.

6. Recommendations

To enhance the effectiveness of income-generating activities and livelihood programs, several recommendations can be made. First, there is a need for more comprehensive and gender-sensitive policies that address the specific barriers women face in accessing economic opportunities. Second, programs should be designed to be culturally relevant and should involve the participation of local communities to ensure sustainability. Third, there should be a focus on providing women with access to education and skills development, as these are critical for their economic empowerment. Finally, efforts should be made to improve women's access to credit and financial services, as well as to support their participation in markets and value chains.

7. Conclusion

The exploration of income-generating activities (IGAs) and livelihood programs as mechanisms for women's economic empowerment reveals a multifaceted impact that extends beyond mere financial independence. These initiatives are pivotal in enhancing women's decision-making power, social status, and overall well-being, particularly in low- and middle-income countries where structural inequalities persist. The integration of feminist economics, human capital theory, and social capital theory within this discourse provides a robust framework for understanding the complex interplay between economic activities and women's empowerment. Feminist economics underscores the necessity of addressing systemic barriers and advocating for policies that promote gender equality. Human capital theory emphasizes the critical role of education and skill development in empowering women economically. Social capital theory highlights the importance of networks and relationships in facilitating women's access to economic opportunities. While the benefits of IGAs and livelihood programs are evident, challenges such as limited access to credit, market constraints, and socio-cultural barriers continue to impede their effectiveness. Addressing these obstacles requires a concerted effort to implement gender-sensitive policies, provide continuous support, and promote broader socio-economic reforms. Furthermore, the sustainability of these programs hinges on their ability to adapt to the local context and address the specific needs of women in diverse environments. IGAs and livelihood programs have the potential to drive significant progress toward gender equality and women's economic empowerment. However, achieving this potential demands an integrated approach that combines theoretical insights with practical interventions. By addressing the structural, cultural, and institutional barriers that women face, we can foster an environment where women are not only economically empowered but also have the agency to shape the socio-economic landscapes of their communities.

Acknowledgements

We acknowledge respondents for their time with us.

Conflicts of Interest

The authors declare no conflicts of interest regarding the publication of this paper.

References

- Adamu, F. L., & Salihu, A. (2002). *Promoting Women's Rights through Sharia in Northern Nigeria: A Report of a Workshop*. Centre for Islamic Legal Studies, Ahmadu Bello University.
- Agarwal, B. (2010). *Gender and Green Governance*. Oxford University Press.
<https://doi.org/10.1093/acprof:oso/9780199569687.001.0001>
- Alon, T., Doepke, M., Olmstead-Rumsey, J., & Tertilt, M. (2020). *The Impact of COVID-19 on Gender Equality*. NBER Working Paper No. 26947.
<https://doi.org/10.3386/w26947>
- Anderson, S., & Eswaran, M. (2009). What Determines Female Autonomy? Evidence from Bangladesh. *Journal of Development Economics*, 90, 179-191.
<https://doi.org/10.1016/j.jdeveco.2008.10.004>
- Becker, G. S. (1964). *Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education*. University of Chicago Press.
- Bourdieu, P. (1986). The Forms of Capital. In J. Richardson (Ed.), *Handbook of Theory and Research for the Sociology of Education* (pp. 241-258). Greenwood.
- Buvinić, M., & Furst-Nichols, R. (2016). Promoting Women's Economic Empowerment: What Works? *The World Bank Research Observer*, 31, 59-101.
<https://doi.org/10.1093/wbro/lkv001>
- Chant, S. (2016). Women, Gender, and Development. In V. Desai, & R. B. Potter (Eds.), *The Companion to Development Studies* (pp. 542-547). Routledge.
- Chant, S., & Sweetman, C. (2012). Fixing Women or Fixing the World? Smart Economics, Efficiency Approaches, and Gender Equality in Development. *Gender & Development*, 20, 517-529. <https://doi.org/10.1080/13552074.2012.731812>
- Chen, M., Vanek, J., & Carré, F. (2021). *Informal Workers and Collective Bargaining: Five Case Studies*. International Labour Organization.
<https://doi.org/10.54323/UNRISD/2021/5>
- Coleman, J. S. (1988). Social Capital in the Creation of Human Capital. *American Journal of Sociology*, 94, S95-S120. <https://doi.org/10.1086/228943>
- Cornwall, A. (2016). Women's Empowerment: What Works? *Journal of International Development*, 28, 342-359. <https://doi.org/10.1002/jid.3210>
- Demirgüç-Kunt, A., Klapper, L. F., & Singer, D. (2022). *Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19*. World Bank. <https://doi.org/10.1596/978-1-4648-1848-0>
- Doss, C., Kovarik, C., Peterman, A., Quisumbing, A. R., & van den Bold, M. (2020). Gender Inequalities in Ownership and Control of Land in Africa: Myth and Reality. *Agricultural Economics*, 51, 75-89. <https://doi.org/10.1111/agec.12545>
- Duflo, E. (2012). Women Empowerment and Economic Development. *Journal of Economic Literature*, 50, 1051-1079. <https://doi.org/10.1257/jel.50.4.1051>
- Elson, D. (1999). Labor Markets as Gendered Institutions: Equality, Efficiency and Empowerment Issues. *World Development*, 27, 611-627.
[https://doi.org/10.1016/s0305-750x\(98\)00147-8](https://doi.org/10.1016/s0305-750x(98)00147-8)

- Ferrant, G., & Thim, A. (2020). *Unpaid Care Work: The Missing Link in the Analysis of Gender Gaps in Labor Outcomes*. OECD Development Centre Policy Brief. <https://doi.org/10.1787/5jz6wn6g20kk-en>
- Folbre, N. (2006). Measuring Care: Gender, Empowerment, and the Care Economy. *Journal of Human Development*, 7, 183-199. <https://doi.org/10.1080/14649880600768512>
- Glick, P., & Sahn, D. E. (2000). Schooling of Girls and Boys in a West African Country: The Effects of Parental Education, Income, and Household Structure. *Economics of Education Review*, 19, 63-87. [https://doi.org/10.1016/s0272-7757\(99\)00029-1](https://doi.org/10.1016/s0272-7757(99)00029-1)
- Hallward-Driemeier, M., & Gajigo, O. (2021). Women's Legal Rights over 50 Years: What is the Impact of Reform? *Journal of African Economies*, 30, 35-60. <https://doi.org/10.1093/jae/ejab003>
- Hilbert, M. (2020). Digital Gender Divide or Technologically Empowered Women in Developing Countries? A Typical Case of Lies, Damned Lies, and Statistics. *Women's Studies International Forum*, 34, 479-489. <https://doi.org/10.1016/j.wsif.2011.07.001>
- Horn, Z. E. (2010). The Effects of the Global Economic Crisis on Women in the Informal Economy: Research Findings from WIEGO and the Inclusive Cities Partners. *Gender & Development*, 18, 263-276. <https://doi.org/10.1080/13552074.2010.491339>
- International Labour Organization (ILO) (2021). *World Employment and Social Outlook: Trends 2021*. International Labor Office. <https://www.ilo.org/global/research/global-reports/weso/trends2021/lang--en/index.htm>
- Jayachandran, S. (2021). Social Norms as a Barrier to Women's Employment in Developing Countries. *International Labor Review*, 160, 581-603. <https://doi.org/10.1111/ilr.12264>
- Kabeer, N. (2001). Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment. In B. Sevefjord, & N. Kabeer (Eds.), *Discussing Women's Empowerment: Theory and Practice* (pp. 17-57). Sida Studies.
- Kabeer, N. (2005). Is Microfinance a 'Magic Bullet' for Women's Empowerment? Analysis of Findings from South Asia. *Economic and Political Weekly*, 40, 4709-4718. <https://www.jstor.org/stable/4417357>
- Kabeer, N. (2012). *Women's Economic Empowerment and Inclusive Growth: Labour Markets and Enterprise Development*. International Development Research Centre. <https://doi.org/10.2139/ssrn.2145840>
- Kabeer, N. (2020). Women's Empowerment and Economic Development: A Feminist Critique of Storytelling Practices in "Randomista" Economics. *Feminist Economics*, 26, 1-26. <https://doi.org/10.1080/13545701.2020.1743338>
- Karlan, D., & Zinman, J. (2011). Microcredit in Theory and Practice: Using Randomized Credit Scoring for Impact Evaluation. *Science*, 332, 1278-1284. <https://doi.org/10.1126/science.1200138>
- King, E. M., & Hill, M. A. (1993). *Women's Education in Developing Countries*. The World Bank. <https://doi.org/10.1596/0-8018-4534-3>
- Malhotra, A., Schuler, S. R., & Boender, C. (2002). *Measuring Women's Empowerment as a Variable in International Development*. World Bank. <https://openknowledge.worldbank.org/handle/10986/7441>
- Mayoux, L. (1999). Questioning Virtuous Spirals: Micro-Finance and Women's Empowerment in Africa. *Journal of International Development*, 11, 957-984. [https://doi.org/10.1002/\(sici\)1099-1328\(199911/12\)11:7<957::aid-jid623>3.3.co;2-r](https://doi.org/10.1002/(sici)1099-1328(199911/12)11:7<957::aid-jid623>3.3.co;2-r)
- Mayoux, L. (2010). *Reaching and Empowering Women: Gender Mainstreaming in Rural*

- Microfinance: Guide for Practitioners*. International Labour Organization.
https://www.ilo.org/global/publications/WCMS_141202/lang--en/index.htm
- Meagher, K. (2010). *Identity Economics: Social Networks and the Informal Economy in Nigeria*. James Currey.
- Narayan, D. (2002). *Bonds and Bridges: Social Capital and Poverty*. The World Bank.
<https://doi.org/10.1596/0-8213-5195-3>
- Njuki, J., Kruger, E., & Starr, L. (2013). *Increasing the Productivity and Empowerment of Women Smallholder Farmers: Results of a Baseline Assessment from Six Countries in Africa and Asia*.
http://www.agritech.tnau.ac.in/women_in_agri/pdf/articles/pathways-global-baseline-report-2013.pdf
- O'Brien, D. Z., & Rickne, J. (2020). Gender Quotas and Women's Political Leadership. *American Political Science Review*, 114, 1045-1054.
<https://doi.org/10.1017/S0003055420000628>
- Pearson, R. (2007). Reassessing Paid Work and Women's Empowerment: Lessons from the Global Economy. *Feminist Economics*, 13, 329-355.
<https://doi.org/10.1080/13545700701439419>
- Peterman, A., Roy, S., Schwab, B., & O'Sullivan, M. (2021). Can Agricultural Development Programs Empower Women? A Review of the Evidence. *Journal of Development Studies*, 57, 1122-1143. <https://doi.org/10.1080/00220388.2020.1864817>
- Psacharopoulos, G., & Patrinos, H. A. (2018). Returns to Investment in Education: A Decennial Review of the Global Literature. *Education Economics*, 26, 445-458.
<https://doi.org/10.1080/09645292.2018.1484426>
- Putnam, R. D. (2000). *Bowling Alone: The Collapse and Revival of American Community*. Simon & Schuster. <https://doi.org/10.1145/358916.361990>
- Quisumbing, A. R. (2003). *Household Decisions, Gender, and Development: A Synthesis of Recent Research*. International Food Policy Research Institute.
<https://doi.org/10.2499/0896291200>
- Schaner, S., & Theys, C. (2021). Financial Inclusion and Women's Economic Empowerment: Evidence from a Field Experiment in Kenya. *American Economic Journal: Applied Economics*, 13, 274-306. <https://doi.org/10.1257/app.20190602>
- Schultz, T. W. (1961). Investment in Human Capital. *The American Economic Review*, 51, 1-17. <https://doi.org/10.3386/w0033>
- Scott, L., Custers, A., Dolan, C., Johnstone-Louis, M., Luchinskaya, D., Marston, A., Northridge, K., Rothman, L., & Steinfield, L. (2016). *Advisory Note on Measures: Women's Economic Empowerment*. Said Business School Research Papers, Oxford University.
- Power, M. (2004). Social Provisioning as a Starting Point for Feminist Economics. *Feminist Economics*, 10, 3-19. <https://doi.org/10.1080/1354570042000267608>
- Swain, R. B., & Wallentin, F. Y. (2009). Does Microfinance Empower Women? Evidence from Self-Help Groups in India. *International Review of Applied Economics*, 23, 541-556. <https://doi.org/10.1080/026921709033007540>
- UN Women (2020). *COVID-19 and Gender: What Do We Know; What Do We Need to Know? UN Women Discussion Paper*.
<https://www.corteidh.or.cr/tablas/centro-covid/docs/Covid-19/UN-WOMEN-Data-Hub-COVID-19-and-gender-What-do-we-know-what-do-we-need-to-know.pdf>
- UNICEF (2020). *Childcare in a Global Crisis: The Impact of COVID-19 on Work and Fam-*

ily Life. United Nations Children's Fund.

<https://www.unicef.org/innocenti/media/6121/file/UNICEF-IRB-Childcare-in-a-Global-Crisis-2020.pdf>

Woolcock, M., & Narayan, D. (2000). Social Capital: Implications for Development Theory, Research, and Policy. *The World Bank Research Observer*, 15, 225-249.

<https://doi.org/10.1093/wbro/15.2.225>

World Bank (2021). *Women, Business and the Law 2021*. World Bank Group.

https://wbl.worldbank.org/content/dam/sites/wbl/documents/2021/02/WBL2021_ENG_v2.pdf

World Economic Forum (2020). *Global Gender Gap Report 2020*. World Economic Forum. https://www3.weforum.org/docs/WEF_GGGR_2020.pdf