ISSN: 2229-7359 Vol. 11 No. 16s, 2025

https://www.theaspd.com/ijes.php

Female Labor Force Participation In Microenterprises: A Comprehensive Review

Oktavianty¹, Rahmatia², Madris³, Anas Iswanto Anwar⁴

¹Doctoral Program, Faculty of Economic and Business, Hasanuddin University, Makassar 90245, Indonesia

^{2,3,4}Faculty of Economic and Business, Hasanuddin University, Makassar 90245, Indonesia ¹viaoktavianty0710@gmail.com, ²rahmatiayunus@gmail.com, ³madris@fe.unhas.ac.id and ⁴aianwar@fe.unhas.ac.id, ¹Orcid ID: 0009-0005-5331-7735

Abstract: This study investigates the participation of married women in microenterprises, emphasizing its increasing relevance amid socioeconomic and cultural dynamics. The research aims to explore the driving factors, challenges, and broader implications of their engagement in informal economic activities. Employing a qualitative systematic review method, this study synthesizes empirical data from peer-reviewed literature published in the last 15 years, selected through defined exclusion criteria and analyzed using deductive reasoning. The findings reveal that married women's participation is primarily motivated by economic necessity, educational background, and spousal support, while cultural norms and family responsibilities act as major constraints. Participation in microenterprises contributes significantly to household income stabilization, women's empowerment, and community development. However, structural barriers, including limited access to resources, time constraints, and gendered expectations, hinder sustainable entrepreneurial growth. The study advances the theoretical discourse on gender roles, household economics, and informal labor participation by illustrating the complex interplay between socio-cultural and economic factors. The findings underscore the importance of gender-sensitive policies, including expanded microfinance access and childcare support. Future research should examine the intersection of cultural norms, technological inclusion, and long-term outcomes of female microentrepreneurship. This research contributes valuable insights for enhancing women's economic participation and informing inclusive development strategies.

Keyword: Economics, Female Labor, Gender Role, Labor Participation, Wage

INTRODUCTION

Over the past two decades, the labor force participation of married women, particularly in microenterprises, has displayed significant global and national trends. In developing countries like Pakistan and India, studies indicate that participation is influenced primarily by economic factors, such as men's unemployment, and socio-economic dynamics rather than direct enhancements in women's opportunities (Azid et al., 2010; Klasen & Pieters, 2012). Specifically in India, research shows that married women's labor participation rose significantly amid economic fluctuations, with a notable association with lower education levels and household income. Conversely, in countries like urban China and parts of Europe, married women's labor force participation has stagnated or declined, often linked to sociocultural factors and changing economic conditions (Chen, 2018). In Malawi, the rise of women's microenterprises has been transformative; they not only contribute to household income but also promote gender equity and improve socio-economic outcomes for women (Malanga & Banda, 2021). Additionally, as household incomes decline, food insecurity has been found to compel more married women into labor markets, signaling a critical interplay between socio-economic pressures and women's work participation (Sari & Cahyono, 2019). Labor force participation rates among married women in microenterprises reflect complex interdependencies of economic factors, cultural contexts, and societal obligations across different regions. Married women engage in microenterprise activities due to a combination of socioeconomic and cultural factors. Socioeconomically, necessity plays a significant role; many women enter this sector as a means to support their families, particularly in contexts where formal employment opportunities are limited or unstable (Tundui & Tundui, 2020). Cultural norms heavily influence participation, as traditional gender roles may compel women to balance domestic responsibilities with economic activities. The support and status of their husbands can shape women's business ventures,

ISSN: 2229-7359 Vol. 11 No. 16s, 2025

https://www.theaspd.com/ijes.php

where those married to men in stable jobs often find it easier to pursue entrepreneurial activities. Additionally, the level of education of both the women and their husbands significantly affects a woman's decision to participate in microenterprises. Educated women tend to have greater confidence and access to networks that can facilitate business ownership (Khabiba & Quarina, 2019). However, cultural expectations regarding women's roles in the family can limit their entrepreneurial success and sustainability. Many married women face dual pressures from their family obligations and the demands of running a business, which can impact their ability to thrive in the microenterprise sector (Ogundana et al., 2021; Mitchelmore et al., 2014). Married women's participation in microenterprises plays a crucial role in enhancing household income stability and contributing to economic resilience. The income generated from microenterprises serves as an essential buffer against economic shocks, particularly in developing regions where traditional employment opportunities are scarce. Studies indicate that involvement in microenterprise activities not only bolsters household income but also empowers women, providing them with greater agency and decision-making power regarding financial resources (Saskara & Setyari, 2023; Sherman et al., 2010). Research demonstrates that female-led microenterprises can act as a vital engine for economic development, particularly among low-income households. These enterprises address poverty alleviation while ensuring sustainable income sources that promote household stability (Riofrio et al., 2021). dditionally, during crises like the COVID-19 pandemic, households led by working women have shown greater economic resilience, often outperforming those solely dependent on male income (Azizah & Salam, 2021). The association between women's entrepreneurial activities and improved family economic conditions underscores the significance of gender equality in fostering secure and sustainable family livelihoods (Alie & Elanda, 2020). Married women's engagement in microenterprises crucially supports household income stabilization, economic resilience, and broader socio-economic empowerment, enabling families to withstand financial uncertainties and thrive over time. The motivations for participating in microenterprises differ significantly between married and unmarried women, largely shaped by their socio-economic contexts and personal aspirations. For married women, the primary motivation often revolves around economic stability and improving the household's financial security. Studies indicate that married women are frequently driven by the need to supplement family income, thereby fostering a sense of financial independence while also balancing traditional family roles (Kim, 2020; Mamun, 2016). This financial contribution can enhance household resilience against economic downturns and improve overall family well-being. In contrast, unmarried women tend to pursue microenterprise activities as a means of self-empowerment and personal growth. Their motivations are often characterized by the desire for independence, identity formation, and career development (Simarasl et al., 2022). For many unmarried women, entrepreneurship represents an avenue to navigate societal limitations while establishing their economic self-sufficiency. Additionally, unmarried women may utilize their entrepreneurial endeavors to challenge patriarchal norms and redefine their roles in society, which can lead to greater social mobility and empowerment (Kim, 2014). Ultimately, these differences highlight the distinct roles that marital status plays in shaping women's entrepreneurial motivations, with married women often focusing on familial obligations and stability, while unmarried women prioritize personal growth and independence. Governmental and international policies play a vital role in supporting the labor participation of married women in the microenterprise sector. One prominent example is the implementation of microfinance programs, which provide access to credit and business resources tailored specifically for women entrepreneurs. In the United States, Microenterprise Development Programs (MDPs) offer training and support for low-income women, fostering their ability to start and grow microenterprises, which ultimately contributes to their economic stability and empowerment. Additionally, policies that address childcare needs are critical. Research indicates that the availability of subsidized childcare substantially enhances married women's labor force participation rates; for instance, fully subsidized childcare could potentially increase participation by around 10% (Forrester & Klien, 2018). Furthermore, tax policies, such as the joint taxation system in Germany, have been shown to disincentivize labor participation among married women by increasing their marginal tax rates, prompting discussions around reforms that promote individual tax filing to alleviate this burden (Bach et al., 2012; Boralle et al., 2022). In many developing contexts, social welfare programs and family support

ISSN: 2229-7359 Vol. 11 No. 16s, 2025

https://www.theaspd.com/ijes.php

initiatives also play a crucial role. Policies that combine cash transfers and health insurance not only support household income but can also create conditions that encourage married women to engage in the labor market; however, some studies suggest that such social assistance could also disincentivize women from entering the labor market (Yeni et al., 2021). The combination of these policies can contribute significantly to enabling married women to participate more robustly in the microenterprise sector, supporting both household economic resilience and broader economic development. Married women face significant challenges in balancing domestic responsibilities with work in microenterprises, which are deeply rooted in societal norms and expectations. One of the primary challenges is the persistent gendered division of labor, wherein women often bear the brunt of household chores irrespective of their professional commitments. Research indicates that even among high-earning women, families frequently expect them to undertake a considerable proportion of domestic labor, driven by longstanding gender norms (Killewald, 2011). This expectation can create an imbalance, as married women may work longer hours than their male counterparts while still managing household tasks, leading to physical and mental exhaustion (Sherchand et al., 2018). Additionally, the transition between work and home life can be especially stressful for married women when their partners are less engaged in domestic responsibilities. Studies show that marital support, particularly in shared domestic responsibilities, can enhance women's work satisfaction and alleviate depressive symptoms (Choi et al., 2020). Conversely, a lack of support can increase work-family conflict, negatively impacting mental health and productivity (Kim et al., 2023). Furthermore, the cultural landscape often places high expectations on women to provide caregiving for children and elders, further complicating their ability to invest time and energy into microenterprise activities (Jolly et al., 2014). Married women's struggles to navigate their dual roles not only affect their well-being but can also hinder the sustainability and growth potential of their microenterprises.

LITERATURE REVIEW

Pivotal role of married women in informal or micro-scale economic activities, underscoring their contributions to household income, community development, and overall economic resilience. Research indicates that food insecurity has been linked to increased participation among married women, who frequently seek informal work to supplement household earnings and address economic hardships. Moreover, microfinance programs have been crucial in facilitating the participation of married women in microenterprises. Studies show that access to microcredit enables women to start or expand their businesses, providing them with greater economic autonomy and empowerment. However, challenges persist; the demands of balancing domestic responsibilities with entrepreneurial activities often lead to significant time constraints and stress, which can affect business performance and personal well-being (Salt, 2010; Salt & Lee, 2014). Additionally, married women in microenterprises typically adopt diversified income strategies to mitigate risks and ensure household subsistence, contrasting with male entrepreneurs who tend to pursue larger, high-yield projects (Kevane & Wydick, 2001). This differentiation emphasizes the need for tailored support mechanisms that acknowledge the unique challenges faced by women in microenterprise sectors, promoting their sustainable economic engagement and growth (Boateng & Mohapeloa, 2024). Married women's roles in microenterprises are vital to both their families and broader economic systems, yet these contributions are often accompanied by challenges that require focused policy and programmatic support. Theories of gender roles, household economics, and labor sociology provide frameworks to understand married women's involvement in microenterprises. Gender role theory highlights that societal norms often dictate that married women are primarily responsible for home and childcare, which shapes their need to engage in microenterprise activities. This involvement can stem from a dual obligation to fulfill domestic responsibilities while contributing to household income, especially in contexts where male income is insufficient or unstable (Liang & Cai, 2025; Seneviratne, 2019). From the household economics perspective, married women are increasingly participating in microenterprises as a strategic response to economic pressures. Research indicates that as male unemployment rises and household income stability is threatened, married women tend to enter the labor market more actively to bolster family finances. This trend reflects the "added-

ISSN: 2229-7359 Vol. 11 No. 16s, 2025

https://www.theaspd.com/ijes.php

worker effect," where women seek employment during periods of economic downturn to alleviate financial strain (Landivar, 2012; Juhn & Potter, 2007). Furthermore, the structure of informal employment in many developing countries provides married women with flexibility, allowing them to balance work with domestic duties, which aligns with the dynamics of informal labor and gender roles in these environments (Stratton, 2002; Pleau, 2010). Labor sociology examines how microenterprises operate within informal economies and how gender dynamics influence women's economic participation. Studies emphasize that married women often create networks through these enterprises, providing essential support and opportunities for growth despite operating in less stable or regulated environments. Together, these theories illuminate not only the motivations for married women's engagement in microenterprises but also the social structures and economic realities that impact their experiences and outcomes. Common indicators used to assess the level and quality of participation of married women in microenterprises include economic outcomes, empowerment metrics, socioeconomic backgrounds, and social network engagement. Economic indicators such as income generated from microenterprise activities are vital. Studies show that the income women earn significantly impacts their financial autonomy and the overall stability of their households (Poudel, 2017; Jabeen & Faisal, 2018). Empowerment metrics are also crucial, focusing on women's decision-making power and their ability to influence household financial decisions. Participation in microenterprise activities is positively associated with increased agency and autonomy in both family and community contexts. Additionally, measures of women's financial literacy and their capacity to participate in economic planning are essential for understanding their role in microenterprises (Arini et al., 2020). Furthermore, socioeconomic background plays a significant role. Factors like education level and access to resources are indicative of women's participation quality. Higher education levels often correlate with better microenterprise outcomes, as educated women typically leverage their skills more effectively in business. Lastly, engagement in social and professional networks serves as an important qualitative indicator. Strong networking can enhance access to information, resources, and support, thereby fostering growth and sustainability in their business ventures (Efobi et al., 2018). Thus, a multifaceted approach, considering both quantitative economic metrics and qualitative social indicators, is essential to fully assess married women's participation in microenterprises. Variables such as education level, number of children, and spousal support significantly influence married women's participation in microenterprises.

Education level is a critical determinant, as higher educational attainment often correlates with improved business performance in microenterprises. Studies indicate that educated entrepreneurs tend to have better access to resources, information, and networks, which positively affects their business operations and decision-making capabilities. Furthermore, education facilitates skill acquisition, enabling women to develop competencies that enhance productivity and business growth (Alom et al., 2016; Millan et al., 2014).

Number of Childern also plays a substantial role in participation levels. As the number of dependents increases, married women may face heightened domestic responsibilities, which can inhibit their ability to engage fully in microenterprise activities. However, having children can also motivate mothers to seek additional income through microenterprise work to provide for their families, creating a complex relationship between family size and economic participation (Millan et al., 2014; Malanga & Banda, 2021; Trillo et al., 2005).

Spousal Support is another essential factor influencing women's engagement in microenterprises. Support from spouses can alleviate domestic burdens, allowing married women more time and energy to devote to their business activities. Conversely, a lack of support may restrict their entrepreneurial efforts and lead to increased conflict regarding role expectations within the household. Empirical evidence suggests that positive spousal involvement often correlates with improved entrepreneurial outcomes for married women, underlining the importance of collaborative family dynamics (Ashburn et al., 2007; Cook & Belliveau, 2004; Belas et al.,2016). The interplay of these variables creates a multifaceted landscape affecting married women's participation in microenterprises, emphasizing the significance of education, family dynamics, and spousal support in fostering entrepreneurial success.

Existing research gaps concerning married women's involvement in microenterprises, particularly in

ISSN: 2229-7359 Vol. 11 No. 16s, 2025

https://www.theaspd.com/ijes.php

developing countries, highlight several crucial areas that require further exploration. Limited understanding of how cultural factors shape married women's participation in microenterprises. Most studies emphasize economic factors, yet they often overlook the complexities of gender roles and cultural expectations that may either empower or constrain women in these contexts (Kantor, 2002). The interplay between cultural norms and microenterprise success remains under-researched, leading to potential misunderstandings of women's agency and systemic barriers they face in different sociocultural environments (Strier & Abdeen, 2009). While there is a growing focus on the economic outcomes of microenterprises, there is a lack of comprehensive studies examining the non-economic impacts of microenterprise involvement on married women's lives, such as changes in gender roles, self-perception, and household dynamics. This gap can lead to an incomplete picture of the socio-economic transformations that microentrepreneurship may engender. Additionally, research exploring the effects of spousal support and cooperation on the success of married women in microenterprises is limited. Understanding how spousal dynamics influence business decisions, motivation, and outcomes is essential for developing targeted interventions and support programs (Boanteng & Mohapeloa, 2024). Moreover, studies often do not adequately address intersectional factors such as education level, number of children, and access to resources from a holistic perspective, which can significantly affect participation and success rates among married women in microenterprises (Tambunan, 2019). Finally, there's a lack of longitudinal studies that follow married women over time to assess the sustainability and growth of their ventures, along with the evolution of their roles within the family and broader economic context, thus contributing to a gap in understanding the long-term effects of microenterprise involvement. Addressing these research gaps can provide a more nuanced understanding of married women's roles in microenterprises, informing policies and programs that support their economic participation in developing countries.

METHODS

This research employs qualitative research methods, using systematic review approach to provide a comprehensive review on married women labor force participation in microenterprises. To achieve the purpose of this research, the data used in the study is data obtained from research articles and review articles, the data was obtained through several exclusion processes to obtain relevant data and in accordance with the main discussion in this study. Some of the exclusion techniques used are as follows:

- 1. The article is a research or review article
- 2. The article is published within 10-15 years
- 3. The article main topic is female labor participation, female labor, and labor demand
- 4. The article was search using following keyword (Female Labor; Labor Participation; Education; Experience; and Female Labor Participation).

The data were analyzed using deductive reasoning to facilitate researchers in the process of tabulating information, the process was carried out to extract relevant information from the articles obtained, in addition, data tabulation was carried out to avoid potential bias in the process of processing research data. The results obtained were used to formulate research results, and provide potential implications related to the supply of married women's labor.

RESULT

Motivating Factors in Female Labor Participation

Married women's motivations for participating in microenterprises are complex and multifaceted. Research highlights several prominent factors driving their engagement, including the pursuit of economic independence, flexibility, and contributions to family well-being. Specifically, women often enter microenterprises to generate income that enhances their family's financial standing, leading to greater autonomy and fulfillment of personal interests (Franck, 2012). Moreover, socio-cultural dynamics, where women seek to challenge traditional gender roles, also play a critical role in motivating them to create businesses despite existing barriers (Williams, 2009). Access to microfinance has been shown to empower married women, providing the necessary financial resources to launch and sustain their ventures (Sherman et al., 2010). These financial tools not only improve business outcomes but also foster personal

ISSN: 2229-7359 Vol. 11 No. 16s, 2025

https://www.theaspd.com/ijes.php

growth and community involvement, reinforcing the importance of network support in sustaining women's entrepreneurial spirit (Lee et al., 2024). Thus, the intersection of necessity and choice, significantly influenced by financial availability and social norms, encapsulates married women's motivations to enter microenterprise activities. Household financial needs significantly influence married women's decisions to engage in microenterprises. Economic pressures often compel women to seek employment, primarily to alleviate financial burdens on their families, thereby necessitating active participation in income-generating activities (Beck et al., 2015). This economic imperative is further exacerbated by wage disparities linked to motherhood, which diminish women's earnings potential, thereby limiting their financial autonomy within the household (Budig & England, 2001). Moreover, financial independence through microenterprises not only provides direct economic benefits but also enhances women's bargaining power in domestic settings, allowing them to negotiate more favorable household dynamics (Agarwal, 1997; Kagotho & Vaughn, 2016). In contexts where formal employment opportunities are scarce, microenterprises serve as essential alternatives for women to attain financial stability and improve their socioeconomic status. The interplay between economic necessity and the empowerment afforded by microenterprise participation underscores how financial needs drive married women toward entrepreneurial pursuits. Family or spousal support plays a crucial role in influencing married women's decisions to engage in microenterprise activities. Research demonstrates that family support, particularly in terms of moral, emotional, and financial backing, positively impacts women's entrepreneurship capabilities. Women who receive encouragement from family members are more likely to undertake entrepreneurial ventures, as this support helps mitigate barriers such as financial constraints and social expectations (Raman et al., 2022). Moreover, family networks function as significant resources, facilitating access to training and mentorship, which can be pivotal for microenterprise development (Khan, 2020). Cultural norms often position women in primary caregiving roles, and family dynamics influence not only the perception but also the feasibility of pursuing entrepreneurship (Dagoudo et al., 2023; Muhammad et al., 2021). Additionally, family obligations and support directly correlate with women's self-esteem and overall well-being, further nurturing their entrepreneurial spirit. The presence of spousal support also enhances women's agency by allowing them to navigate the complexities of balancing business and family duties, thereby improving their likelihood of success within microenterprises (Qureshi et al., 2022). The intersection of familial support and cultural contexts significantly drives married women's engagement in microenterprises. There exists a substantial correlation between women's educational background and their participation in micro-scale business activities. Studies indicate that higher levels of education are positively associated with women's entrepreneurial ventures, equipping them with necessary skills and knowledge to navigate the complexities of running a business (Dash & Das, 2024). For instance, educated women tend to innovate more and apply technology effectively, which enhances their productivity and income potential (Prawihatmi, 2018). The positive impact of education extends to improved decision-making authority and bargaining power in financial and non-financial domains, enabling women to manage their businesses more effectively and contribute economically to their families (Le & Nguyen, 2020). Moreover, education fosters greater confidence and risk-taking ability among women, thereby increasing their likelihood of engaging in microenterprises (Rasyid et al., 2023). Evidence suggests that educational attainment relates directly not only to enhanced personal efficacy but also to better performance and sustainability of microenterprises (Sanu et al., 2020). Therefore, the relationship between education and women's entrepreneurship is critical for empowering women economically, thereby fostering broader social and economic development.

Barriers and Challenges on Female Labor Participation

Married women face several significant constraints when managing or entering microenterprises, primarily stemming from structural gender inequalities and societal expectations. One major barrier is the limited access to financial resources, often exacerbated by the perception of men as primary controllers of household finances and the associated unequal pay for women (Cui et al., 2013; Strier, 2010). Furthermore, married women tend to concentrate in low-growth sectors, influenced by gender norms that discourage their entry into more lucrative fields dominated by men. Additionally, the high demands of

ISSN: 2229-7359 Vol. 11 No. 16s, 2025

https://www.theaspd.com/ijes.php

family responsibilities can lead to work-family conflicts, significantly affecting their mental health and economic opportunities (Kim et al., 2017). The microcredit schemes designed for women have been criticized for not effectively increasing their business performance, limiting their economic mobility and independence (Atmadja et al., 2018). Married women often manage the dual role of domestic caregiving and entrepreneurship through a variety of adaptive strategies. Research indicates that many "mumpreneurs" prioritize their caregiving responsibilities, often opting to create small, flexible businesses that allow for a balance between their familial and professional obligations (Kumaranatunge, 2023). This flexibility is crucial, as inadequate childcare support can severely limit women's entrepreneurial potential and hinder overall economic growth (Eidson, 2024). Additionally, the socio-cultural context frequently restricts access to entrepreneurial resources, which creates additional challenges for women in balancing these roles (Galadima & Kababa, 2025). Despite these challenges, some studies highlight that women entrepreneurs can develop coping mechanisms to effectively navigate family responsibilities while running their businesses (Mwale & Phiri, 2022). Furthermore, positive spillovers from family life can enhance their business growth when societal perceptions shift towards gender equality (Vasumathi et al., 2024). Ultimately, while navigating the complexities of caregiving and business ownership poses significant challenges for married women, strategic prioritization and support systems play pivotal roles in their success (Mahiba & Jesintha, 2024; Gudeta et al., 2021). Social norms and gender-based restrictions significantly limit women's access to resources necessary for microenterprise development. These norms often prescribe roles that prioritize domestic responsibilities over entrepreneurial ambitions, making it socially unacceptable for women to pursue business activities outside the home. For instance, studies confirm that women frequently concentrate on sectors considered socially acceptable or feminine, which typically yield lower financial returns and limit their growth potential in business (Ruheza, 2023). Additionally, societal perceptions can hinder women's ability to access financial resources, such as microcredit, which is often predicated on social trust rather than formal collateral (Bongomin et al., 2024). Women may face biases from financial institutions, which perceive them as higher-risk borrowers due to their dual roles and the societal expectation that they prioritize family responsibilities over entrepreneurship. Women entrepreneurs often find themselves at a disadvantage compared to their male counterparts, as they may lack both the societal support and the necessary financial backing to successfully launch and sustain microenterprises (Roy & Sarkar, 2024; Belwal et al., 2011). The intersection of rigid social norms and gender-based restrictions creates a challenging environment for married women aspiring to navigate the microenterprise landscape, fundamentally impeding their access to essential resources. Time limitations and mobility constraints significantly affect the performance and sustainability of women-led microenterprises. Women often juggle multiple roles, balancing domestic responsibilities with entrepreneurial activities, resulting in time scarcity that adversely impacts their ability to fully engage in business development (Karim et al., 2022). Research shows that the prevalence of gender norms typically assigns women primary caregiving duties, which restricts the time they have available for business management and growth, often leading to an emphasis on flexibility in work rather than expansion. Mobility constraints further exacerbate these challenges, as many women face societal or familial restrictions on their ability to travel for business purposes, limiting their networking opportunities and access to essential resources (Nwachukwu et al., 2021). Studies indicate that without adequate support and resources, the potential for growth in women-led enterprises diminishes, thereby adversely impacting their financial performance and long-term sustainability. Consequently, the interplay of time limitations and mobility restrictions creates a challenging environment that hinders women's entrepreneurial success and limits their socio-economic advancement (Panda, 2018).

Impact of Female Labor Participation

Participation in microenterprises significantly impacts household income and women's economic well-being. Studies have shown that female microenterprises serve as vital drivers of economic development, particularly in developing nations, where self-employment provides opportunities for alleviating poverty and enhancing income among low-income households. This engagement fosters women's confidence and reduces gender inequality, contributing to a greater socio-economic status (Dhaubadel, 2022). Microenterprise participation is also linked to increased household income through income

ISSN: 2229-7359 Vol. 11 No. 16s, 2025

https://www.theaspd.com/ijes.php

diversification and improved access to resources, such as credit and training programs (Mamun et al., 2019). Moreover, evidence highlights a positive correlation between microenterprise engagement and improved well-being indicators, such as asset generation and household expenditure capabilities (Hazarika & Goswami, 2018; Chatterjee et al., 2018). Collectively, these elements underline the role of microenterprises in promoting comprehensive economic empowerment for women, thereby enhancing their socio-economic standing and that of their households (Efogo & Timba, 2015). Engagement in microenterprises significantly enhances women's self-empowerment and household decision-making capabilities. Such participation often leads to increased economic independence, enabling women to contribute directly to household income, which empowers them to negotiate financial decisions more effectively within the family context (Crookston et al., 2021; Fuad, 2022). This increased economic agency is complemented by enhanced confidence, alleviating traditional gender barriers and facilitating women's involvement in broader community decisions (Karlan et al., 2017). Furthermore, microenterprise engagement fosters entrepreneurial competencies, such as decision-making and problem-solving, enabling women to innovate and manage their businesses more effectively. These skills correlate positively with increased control over household resources and spending, leading to improved overall family welfare. Overall, the interplay between economic participation and enhanced decision-making capabilities underscores the transformative potential of microenterprises in fostering gender equality and empowering women within their households (Huis et al., 2019). Involvement in microenterprises is associated with the development of essential skills and competencies among married women. Research indicates that microenterprise programs often include training components that enhance women's business skills, financial literacy, and decision-making capabilities, which can lead to greater entrepreneurial success (Bansal & Singh, 2020). For instance, women participating in microenterprise development interventions report improvements in various skills, such as budgeting, marketing, and customer service, which collectively enhance their confidence and business acumen (Mazgebo et al., 2017). Furthermore, studies highlight that microenterprise participation fosters self-directed learning, self-motivation, and original thinking, which are crucial for entrepreneurial success (Monareng et al., 2021). This skill acquisition not only aids in the management of their businesses but significantly impacts household decision-making dynamics, thereby increasing women's voice and agency within their families (Stratford et al., 2008). Overall, microenterprise involvement creates an environment conducive to personal and professional growth, establishing a foundation for women's empowerment and economic stability. Economic participation significantly enhances the social status of married women within their communities. Research indicates that when women engage in economic activities, such as microenterprises or cooperatives, they gain not only financial independence but also social empowerment, which leads to elevated social standing (Poudel & Pokharel, 2018). These women become more visible and respected in their communities, contributing to a shift in traditional gender norms where women's roles are often relegated to domestic spheres. Moreover, participation in economic activities fosters connections within social networks, enabling women to access important resources, information, and support. This increased social capital enhances their influence and agency in decision-making processes both within the household and the community (Cornwell, 2011). As their economic contributions become recognized, women often gain a stronger voice in community affairs, fostering greater gender equality and their own self-esteem. Thus, the intersection of economic participation and enhanced social status illustrates a crucial pathway towards women's empowerment and community development (Lee & Park, 2017).

DISCUSSION

Studies on married women's participation in informal sectors reveal nuanced intersections of socio-economic factors and family dynamics. Research indicates that women in informal employment often come from less educated backgrounds and may be driven by economic necessity rather than entrepreneurial aspirations (Schaner & Das, 2016; Bishagazi, 2021). For instance, in Indonesia, it has been observed that married women whose husbands have lower education levels are more likely to engage

ISSN: 2229-7359 Vol. 11 No. 16s, 2025

https://www.theaspd.com/ijes.php

in informal labor, highlighting the dependence on the socioeconomic status of spouses (Agusta & Ghuzini, 2020). Similarly, in China, there is a noted trend where married women increasingly do not return to their villages after childbirth and instead seek employment in informal sectors, often facing precarious work conditions (An et al., 2018). Furthermore, the dual burdens of productive and reproductive roles complicate women's participation in the labor market, as family obligations significantly influence their employment decisions (Olu-Owolabi et al., 2020). Thus, while existing literature provides insights into the motivations and obstacles facing married women in informal work, the complexity of their circumstances necessitates a closer examination of both personal and systemic factors influencing their labor market participation. The research highlights critical frameworks addressing gender and economic participation by elucidating the structural barriers and opportunities for women's engagement in the labor market. It demonstrates that women's labor force participation is significantly influenced by education and familial obligations, contributing to existing theories on gender roles and economic necessity (Ghosh & Ramanayake, 2020; Berniell et al., 2021). Additionally, findings indicate that informal sector employment often provides more flexibility for married women, aligning with theories that emphasize the need for accommodating work arrangements as a vital component of gender equity in economic participation (Yuniashri et al., 2023; Jemiluyi & Yinusa, 2021). Moreover, the exploration of the interplay between gender equality and economic growth underscores that enhancing women's economic participation is not only a matter of social justice but also has macroeconomic significance. This assertion aligns with research indicating that reducing the gender gap in economic activity can lead to substantial GDP growth (Ruiters & Chateris, 2020; Fruttero et al., 2020). Thus, this research substantiates theoretical claims advocating for policies aimed at fostering gender equality as a pathway to broader economic development, ultimately enriching the dialogue surrounding gender studies and economic policy formulationIncreased participation of married women in microenterprises holds significant policy implications for local and national development. First, improving access to microfinancing and associated business networks can spur growth in women-led ventures, which contributes to economic diversification and resilience (Zainol et al., 2018). Policymakers should consider enhancing microcredit facilities tailored for women, as evidence suggests that financial support directly correlates with business success (Atmadja et al., 2016; Angeles et al., 2019). Moreover, initiatives aimed at enhancing entrepreneurial skills through targeted training can empower women and mitigate the gender profit gap (Batista et al., 2022; Alva, 2019). These programs not only boost the performance of microenterprises but also create job opportunities, thereby addressing local unemployment and economic stagnation (Maksum et al., 2020). Furthermore, supporting women's microenterprises aligns with broader developmental goals such as poverty alleviation and gender equality, underlining the importance of incorporating gender-sensitive policies in economic planning (Mamun et al., 2021; Bharti, 2014). Future research on married women's participation in microenterprises should focus on several essential areas to enhance understanding of the structural and contextual factors influencing their involvement. First, examining the intersection of socio-cultural norms and economic behavior is critical. It is essential to explore how cultural beliefs and practices shape women's decisions to engage in microenterprises, particularly regarding family dynamics and gender roles (Lebni et al., 2025). Second, investigating access to resources, including education and financial services, will shed light on barriers to participation. Understanding how educational attainment affects entrepreneurial potential among married women can provide insights for developing targeted interventions (Leghari et al., 2022). Additionally, research should also assess the role of technology in enabling women's participation in microenterprises. Specifically, evaluating how mobile technology can enhance business management or market access may be fruitful (Porter et al., 2019). Lastly, it is important to consider policy frameworks and their implications for women's economic empowerment. Investigating how different governmental policies affect married women's entry and success in microenterprises could inform more effective gender-sensitive economic strategies (McCarthy et al., 2019; Akram, 2021). This could include studying the effectiveness of microfinance programs and support systems tailored for women in various cultural contexts.

CONCLUSIONS

ISSN: 2229-7359 Vol. 11 No. 16s, 2025

https://www.theaspd.com/ijes.php

This study highlights the multifaceted nature of married women's participation in microenterprises, revealing that their engagement is driven by a combination of economic necessity, educational background, spousal support, and socio-cultural influences. It demonstrates that microenterprise participation significantly enhances household income stability, fosters women's empowerment, and improves their socio-economic status. The core discussion underscores persistent barriers, including gender-based constraints, time limitations, and limited access to resources, which hinder women's entrepreneurial sustainability. By synthesizing empirical findings through a systematic literature review, the study contributes to the theoretical advancement of gender and labor economics, particularly in the context of informal sector participation. Its implications call for gender-sensitive policy interventions, such as expanded access to microfinance, childcare support, and entrepreneurial training programs tailored for married women. Furthermore, the research proposes future directions that include exploring the intersection of cultural norms and labor behavior, the role of digital technology in enabling women's business growth, and longitudinal analyses of women's economic mobility through microenterprises. This work enriches the academic discourse on female labor dynamics and offers actionable insights for policy and development initiatives targeting gender equity in economic participation.

REFERENCES

- 1. Agarwal, B. (1997). "bargaining" and gender relations: within and beyond the household. Feminist Economics, 3(1), 1-51.
- 2. Agusta, M. R. A. and Ghuzini, D. (2020). Employment condition, the effects of husband's occupation, and education on participation of married women in the indonesian labor market. *Jurnal Ekonomi Dan Pembangunan*, 28(2), 145-155.
- 3. Akram, N. (2021). Household factors forcing women to accept domestic violence in pakistan. Violence and Gender, 8(4), 208-217.
- 4. Alie, A. and Elanda, Y. (2020). Perempuan dan ketahanan ekonomi keluarga (studi di kampung kue rungkut surabaya). Journal of Urban Sociology, 2(2), 31.
- 5. Alom, F., Abdullah, M. A., Moten, A. R., & Azam, S. M. F. (2016). Success factors of overall improvement of microenterprises in malaysia: an empirical study. *Journal of Global Entrepreneurship Research*, 6(1).
- Alva, E. (2019). What is a good worker? non-cognitive skills and trade microenterprises' success. *International Journal of Organizational Analysis*, 27(4), 986-1003.
- 7. An, F., Broadbent, K., & Yuan, F. (2018). Employment inequality among women migrant workers in china: comparative analysis from the 2014 guangdong migrant workers survey. Asia Pacific Journal of Human Resources, 56(4), 518-538.
- 8. Angeles, I. T., Calara, M. S. P., & Guzman, A. B. d. (2019). The mediating effect of microfinancing on access to finance and growth of microenterprises: evidence from the philippines. *Journal of Global Entrepreneurship Research*, 9(1).
- 9. Arini, F. D., Widaningrum, A., & Hadna, A. H. (2020). Poverty reduction and financial literacy for women in indonesia. Proceedings of the Annual Conference of Indonesian Association for Public Administration (IAPA 2019).
- 10. Ashburn, K., Kerrigan, D., & Sweat, M. (2007). Micro-credit, women's groups, control of own money: hiv-related negotiation among partnered dominican women. AIDS and Behavior, 12(3), 396-403.
- 11. Atmadja, A. S., Sharma, P., & Su, J. (2018). Microfinance and microenterprise performance in indonesia: an extended and updated survey. *International Journal of Social Economics*, 45(6), 957-972.
- 12. Atmadja, A. S., Su, J., & Sharma, P. (2016). Examining the impact of microfinance on microenterprise performance (implications for women-owned microenterprises in indonesia). *International Journal of Social Economics*, 43(10), 962-981.
- 13. Azid, T., Khan, R. E. A., & Alamasi, A. M. (2010). Labor force participation of married women in punjab (pakistan). *International Journal of Social Economics*, 37(8), 592-612.
- 14. Azizah, S. N. and Salam, A. N. (2021). Working mother and family economy resilience in the covid-19 era: evidence from indonesia. *Jurnal Ilmu Keluarga Dan Konsumen*, 14(3), 203-215.
- 15. Bach, S., Haan, P., & Ochmann, R. (2012). Taxation of married couples in germany and the uk: one-earner couples make the difference. *International Journal of Microsimulation*, 6(3), 3-24.
- 16. Bansal, S. and Singh, A. (2020). Examining the social and entrepreneurial development of women through microfinance in indian context. *Journal of Management Development*, 39(4), 407-421.
- 17. Batista, C., Sequeira, S., & Vicente, P. C. (2022). Closing the gender profit gap?. Management Science, 68(12), 8553-8567.
- 18. Beck, T., Lu, L., & Yang, R. (2015). Finance and growth for microenterprises: evidence from rural china. *World Development*, 67, 38-56.
- 19. Belás, J., Vojtovič, S., & Ključnikov, A. (2016). Microenterprises and significant risk factors in loan process. *Economics & Amp*; Sociology, 9(1), 43-59.
- 20. Belwal, R., Tamiru, M., & Singh, G. (2011). Microfinance and sustained economic improvement: women small-scale entrepreneurs in ethiopia. *Journal of International Development*, 24(S1).
- 21. Berniell, I., Berniell, L., Mata, D. d. l., Edo, M., & Marchionni, M. (2021). Gender gaps in labor informality: the motherhood effect. *Journal of Development Economics*, 150, 102599.

ISSN: 2229-7359 Vol. 11 No. 16s, 2025

https://www.theaspd.com/ijes.php

- 22. Bharti, N. (2014). Financial system approaches to microenterprise development. *International Journal of Rural Management*, 10(2), 121-145.
- 23. Bishagazi, K. P. (2021). Determinants of women's participation in the industrial economy in tanzania: a case of mwanza region. East African Journal of Education and Social Sciences, (2), 169-178.
- 24. Boateng, I. A. and Mohapeloa, T. (2024). Access to microfinancing and growth of women-led microenterprises in madina market: the moderating effect of women's business networks. *Information and Knowledge Management*.
- 25. Bongomin, G. O. C., Malinga, C. A., Amani, A. M., & Balinda, R. (2024). The role of trust as an informal social mechanism for contract enforcement among young women microenterprises in financial markets in sub-saharan africa. *International Journal of Sociology and Social Policy*, 44(5/6), 462-486.
- 26. Borella, M., Nardi, M. D., & Yang, F. (2022). Are marriage-related taxes and social security benefits holding back female labour supply?. The Review of Economic Studies, 90(1), 102-131.
- 27. Budig, M. J. and England, P. (2001). The wage penalty for motherhood. American Sociological Review, 66(2), 204.
- 28. Chatterjee, S., DuttaGupta, S., & Upadhyay, P. (2018). Sustainability of microenterprises: an empirical analysis. Benchmarking: An International Journal, 25(3), 919-931.
- 29. Choi, S., Kim, H., & Myong, J. (2020). The mediating effects of marital intimacy and work satisfaction in the relationship between husbands' domestic labor and depressive mood of married working women. *International Journal of Environmental Research and Public Health*, 17(12), 4547.
- 30. Cook, R. G. and Belliveau, P. (2004). The influence of human capital attributes in microenterprise training. *Journal of Small Business and Enterprise Development*, 11(4), 467-473.
- 31. Cornwell, B. (2011). Independence through social networks: bridging potential among older women and men. *The Journals of Gerontology: Series B*, 66B(6), 782-794.
- 32. Crookston, B. T., West, J., Davis, S. F., Hall, C., Seymour, G., & Gray, B. (2021). Understanding female and male empowerment in burkina faso using the project-level women's empowerment in agriculture index (pro-weai): a longitudinal study. BMC Women's Health, 21(1).
- 33. Cui, R. R., Lee, R., Thirumurthy, H., Muessig, K. E., & Tucker, J. D. (2013). Microenterprise development interventions for sexual risk reduction: a systematic review. AIDS and Behavior, 17(9), 2864-2877.
- 34. Dagoudo, B. A., Vershinina, N., & Murithi, W. (2023). Women, polygamy and family entrepreneuring in southwest benin: the role of endogenous knowledge. *International Journal of Entrepreneurial Behavior & Amp; Research*, 30(9), 2304-2331.
- 35. Dash, K. C. and Das, T. K. (2024). Women's entrepreneurship for poverty alleviation: impact of mission shakti in odisha, india. SEDME (Small Enterprises Development, Management & Amp; Extension Journal): A Worldwide Window on MSME Studies, 52(1), 52-66.
- 36. Dhaubhadel, S. (2022). Economic empowerment of women through micro-enterprises: a case study of parbat district of nepal. *International Research Journal of MMC*, 3(4), 1-9.
- 37. Efobi, U., Tanankem, B., & Asongu, S. (2018). Female economic participation with information and communication technology advancement: evidence from sub-saharan africa. South African Journal of Economics, 86(2), 231-246.
- 38. Efogo, F. O. and Timba, G. T. (2015). Female entrepreneurship and growth in cameroon. African Journal of Economic and Management Studies, 6(1), 107-119.
- 39. Eidson, J. I. (2024). Female entrepreneurship and the childcare crisis: impacts on economic growth and innovation. *Journal of Global Entrepreneurial Management*, 2(3).
- 40. Forrester, K. and Klein, J. L. (2018). An analysis of female labor supply, home production, and household consumption expenditures. *Journal of Demographic Economics*, 84(3), 257-307.
- 41. Franck, A. K. (2012). Factors motivating women's informal micro-entrepreneurship. *International Journal of Gender and Entrepreneurship*, 4(1), 65-78.
- 42. Fruttero, A., Gurara, D., Kolovich, L., Malta, V., Tavares, M. M., Tchelishvili, N., ... & Fabrizio, S. (2020). Women in the labor force. Staff Discussion Notes, 20(03).
- 43. Fuad, N. (2022). Psychological women empowerment and women entrepreneurial success: a case study of micro-enterprise in malaysia. Current Research in Psychology and Behavioral Science (CRPBS), 3(6), 1-7.
- 44. Galadima, B. Y., & Kababa, E. C. (2025). Poverty alleviation through female entrepreneurship: a study of the relationship between female-owned businesses and poverty reduction in kafanchan, kaduna state, nigeria. *International Journal of African Research Sustainability Studies*.
- 45. Ghosh, T. and Ramanayake, S. S. (2020). The macroeconomics of gender equality. *International Journal of Finance & Amp;* Economics, 26(2), 1955-1977.
- 46. Gudeta, K. H., Engen, M. v., Peters, P., Woldesenbet, K., Kroon, B., & Hailemariam, A. T. (2021). 'longing to grow my business': the work-life interface of women entrepreneurs in ethiopia. *The Palgrave Handbook of African Entrepreneurship*, 493-515.
- 47. Hazarika, B. and Goswami, K. (2018). Micro-entrepreneurship development in the handloom industry. *International Journal of Rural Management*, 14(1), 22-38.
- 48. Huis, M., Hansen, N., Lensink, R., & Otten, S. (2019). A relational perspective on women's empowerment: intimate partner violence and empowerment among women entrepreneurs in vietnam. *British Journal of Social Psychology*, 59(2), 365-386.
- 49. Jabeen, F. and Faisal, M. N. (2018). Imperatives for improving entrepreneurial behavior among females in the uae. *Gender in Management: An International Journal*, 33(3), 234-252.

ISSN: 2229-7359 Vol. 11 No. 16s, 2025

https://www.theaspd.com/ijes.php

- 50. Jemiluyi, O. O. and Yinusa, D. O. (2021). Female economic participation and economic growth: an empirical evaluation of the nexus for sub-saharan african region. *Journal of Economics, Finance and Accounting Studies*, 3(1), 72-80.
- Jolly, S., Griffith, K. A., DeCastro, R., Stewart, A. J., Ubel, P. A., & Jagsi, R. (2014). Gender differences in time spent on parenting and domestic responsibilities by high-achieving young physician-researchers. *Annals of Internal Medicine*, 160(5), 344-353.
- 52. Juhn, C. and Potter, S. (2007). Is there still an added-worker effect?. SSRN Electronic Journal.
- 53. Kagotho, N. and Vaughn, M. G. (2016). Women's agency in household economic decision making in kenya. *International Social Work*, 61(6), 767-780.
- 54. Kantor, P. (2002). Gender, microenterprise success and cultural context: the case of south asia. *Entrepreneurship Theory and Practice*, 26(4), 131-143.
- 55. Karim, M. S., Kwong, C., Shrivastava, M., & Tamvada, J. P. (2022). My mother-in-law does not like it: resources, social norms, and entrepreneurial intentions of women in an emerging economy. *Small Business Economics*, 60(2), 409-431.
- 56. Karlan, D., Savonitto, B., Thuysbaert, B., & Udry, C. (2017). Impact of savings groups on the lives of the poor. *Proceedings of the National Academy of Sciences*, 114(12), 3079-3084.
- 57. Kevane, M. and Wydick, B. (2001). Microenterprise lending to female entrepreneurs: sacrificing economic growth for poverty alleviation?. World Development, 29(7), 1225-1236.
- 58. Khabiba, R. and Quarina, Q. (2019). Do educated wives work longer hours? nalyzing the effect of educational attainment on orking hours among married couples in indonesia. Proceedings of the Asia Pacific Business and Economics Conference (APBEC 2018).
- 59. Khan, M. S. (2020). Women's entrepreneurship and social capital: exploring the link between the domestic sphere and the marketplace in pakistan. *Strategic Change*, 29(3), 375-387.
- 60. Killewald, A. (2011). Opting out and buying out: wives' earnings and housework time. *Journal of Marriage and Family*, 73(2), 459-471.
- 61. Kim, J., Jung, G., & Kim, J. (2023). Work-family conflict and depressive symptoms of married working women in korea: the role of marriage satisfaction and organizational gender discrimination climate. SAGE Open Nursing, 9.
- 62. Kim, M. S. (2020). Concept mapping of career motivation of women with higher education. Frontiers in Psychology, 11.
- 63. Kim, S. K., Park, S., & Rhee, H. (2017). The effect of work-family conflict on depression in married working women. *Journal of Digital Convergence*, 15(3), 267-275.
- 64. Kim, S. M. (2014). The impacts of gender differences in social capital on microenterprise business start-up. *Affilia*, 29(4), 404-417.
- 65. Klasen, S. and Pieters, J. (2012). Push or pull? drivers of female labor force participation during india's economic boom. SSRN Electronic Journal.
- 66. Kumaranatunge, M. (2023). Pursuing work-life balance: a study of sri lankan mumpreneurs. *University of Colombo Review*, 4(1), 100-123.
- 67. Landivar, L. C. (2012). The impact of the great recession on mothers' employment. Contemporary Perspectives in Family Research, 163-185.
- 68. Le, K. and Nguyen, M. (2020). How education empowers women in developing countries. The B.E. Journal of Economic Analysis & Amp; Policy, 21(2), 511-536.
- 69. Lebni, J. Y., Saki, M., Madineh, D., Ziapour, A., Ahmadi, A., & Torabi, A. (2025). Social determinants of violence against adolescent married women and how the women respond to it: a qualitative study in the kurdish areas of iran. *Psychological Trauma: Theory, Research, Practice, and Policy, 17*(1), 154-167.
- 70. Lee, G. H., Koh, S. G. M., Chen, V., & Charwat, N. (2024). Alleviating poverty through 'women of will' interest-free microcredit and mentoring model in malaysia. *The International Journal of Community and Social Development*, 6(3), 263-281
- 71. Lee, Y. and Park, S. (2017). The mental health of married immigrant women in south korea and its risk and protective factors: a literature review. *International Journal of Social Psychiatry*, 64(1), 80-91.