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ROLE OF WOMEN'S LEADERSHIP IN EMPOWERING WOMEN ECONOMICALLY: A QUALITATIVE STUDY

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women's leadership; economic empowerment; entrepreneurship; microfinance; financial literacy; financial independence; qualitative research.

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Abstract
Leadership by women can be seen as empowering women economically in terms of entrepreneurship, financial freedom, development of skills, and participation in financial decision-making. This research aims to investigate the role of women leaders in promoting economic empowerment of women through community credit, business advice, vocational skills, financial education, and mentoring. Based on the interpretivist philosophy, the study employed purposive sampling to include five women leaders and twenty beneficiary women. Thematic analysis was carried out on the semi-structured interviews conducted. The results focus on entrepreneurship and income generation, financial education and resource management, financial decision-making in households, and the remaining obstacles to women's economic engagement. One example of a community credit program that has benefitted over 200 women is the establishment of small businesses. In the participants' view, empowerment goes beyond the availability of money to include earning of income, financial independence, and increased influence in making financial decisions at the household level.

1. INTRODUCTION

Women's economic empowerment comprises income generation, access to productive resources, entrepreneurship, and decision-making pertaining to finances. Women could have challenges including lack of access to credit, limited business training, limited market access, unfavorable terms of employment, and gender-based constraints. Through leadership, some of these constraints can be addressed by providing women access to finances, skills training, mentorship, and avenues for livelihood creation. Financial inclusion and entrepreneurship are critical means through which women can exercise their economic empowerment. Duflo (2012) has an article on the connection between empowerment and economic development for women. Another study by Ghani, Mani, and O'Connell (2013) is concerned with the correlation between political empowerment and women's labor market participation in India. Bierema (2016) offers another perspective on women's leadership that is useful when assessing the connection between these three areas.

1.1 Research objective and question

Objective: To examine how women leaders contribute to women's economic empowerment, including the strategies used, the outcomes described by beneficiaries, and the barriers that remain.

Research question: How do women leaders contribute to the economic empowerment of women through their leadership practices, strategies, and experiences?

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2. LITERATURE REVIEW

The literature on the subject of this research mentions that entrepreneurship, access to finance, financial literacy, business skills, and equality in economic participation are some of the dimensions that contribute to women's economic empowerment. Andriamahery and Qamruzzaman (2022) explain access to finance, technical expertise, and financial literacy in the context of women's entrepreneurship. Access to finances may help women initiate or grow their income generation activities, but access to financing alone may not be enough without practical knowledge.

Another important aspect of economic empowerment is resource control and decision-making regarding finances. Income-generating opportunities may help women become better equipped at contributing to the expenses of the family, saving money, and making decisions regarding the usage of the earned money. But access to financing and job opportunities may still be hampered by gender bias, lack of professional network, and lack of access to productive resources.

3. METHODOLOGY

3.1 Research design

Qualitative research methodology with interpretive paradigm was used in the study. This methodology was suitable for this study since it was about understanding how women leaders and their beneficiaries viewed economic empowerment.

3.2 Participants and sampling

Purposive sampling technique was adopted where five female leaders and 20 women who had been empowered by such leaders were interviewed. This gave a total of 25 respondents. Respondents were chosen on the basis of their firsthand experience with women leaders and economic empowerment.

3.3 Data collection and analysis

Data were gathered using semi-structured interviews. The interviews were analyzed for recurring ideas that were later coded, with the codes clustered into themes. The analysis concentrated on economic behavior, access to funds, business development, financial capabilities, decision making, and obstacles to economic engagement.

3.4 Trustworthiness and ethics

In this research, repeated reflection on the materials of the interviews served as interpretive techniques. The participation in this research was entirely voluntary.

4. RESULTS AND DISCUSSION

Findings are presented only in respect to economic empowerment of women. Four interrelated issues are examined: entrepreneurship and income generation; financial literacy and management; financial decision-making and economic empowerment; and obstacles to sustainable economic involvement.

4.1 Participant profile

There were five women leaders and twenty beneficiaries from among women in this study. Participant profile is a descriptive rather than a representative one of any kind.

Participant group	Number	Share of sample
Women leaders	5	20%
Women beneficiaries	20	80%
Total	25	100%

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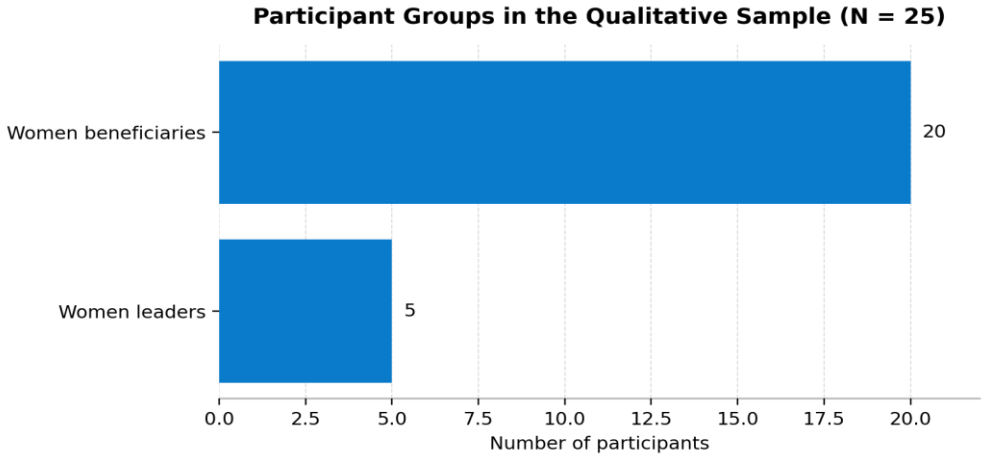


Figure 1. Participant profile by group (N = 25).

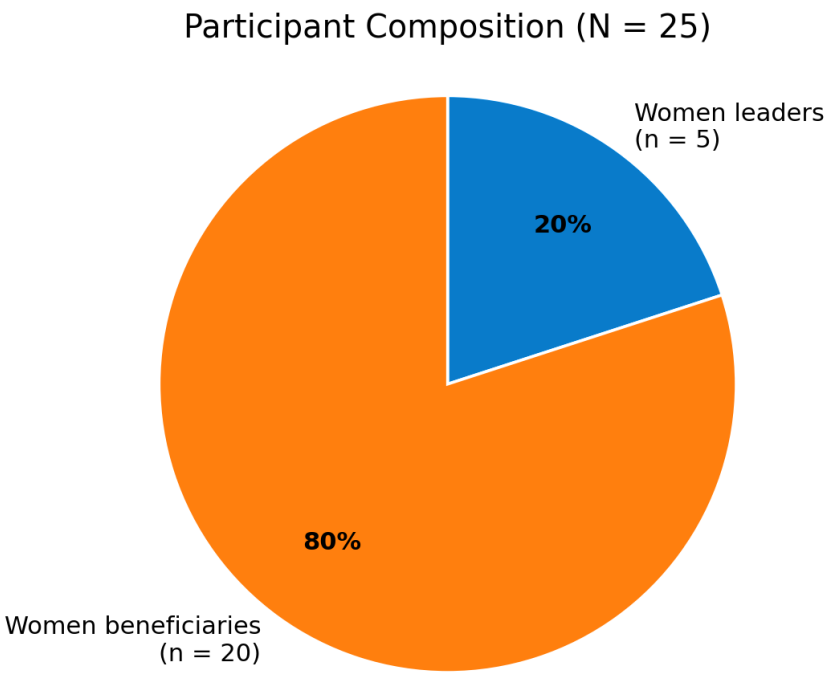


Table 1. Participant profile (N = 25).

Participant group	Number	Percentage
Women leaders	5	20%
Women beneficiaries	20	80%
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Figure 1a. Participant composition as a proportion of the sample (N = 25).

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4.2 Entrepreneurship and financial independence

Economic empowerment was made possible through entrepreneurship. According to the findings, the community credit program initiated by Asma Bano was instrumental in enabling more than 200 women to start their own enterprises such as sewing factories and vegetable shops. This was achieved through both credit availability and other forms of assistance which allowed women to generate income.

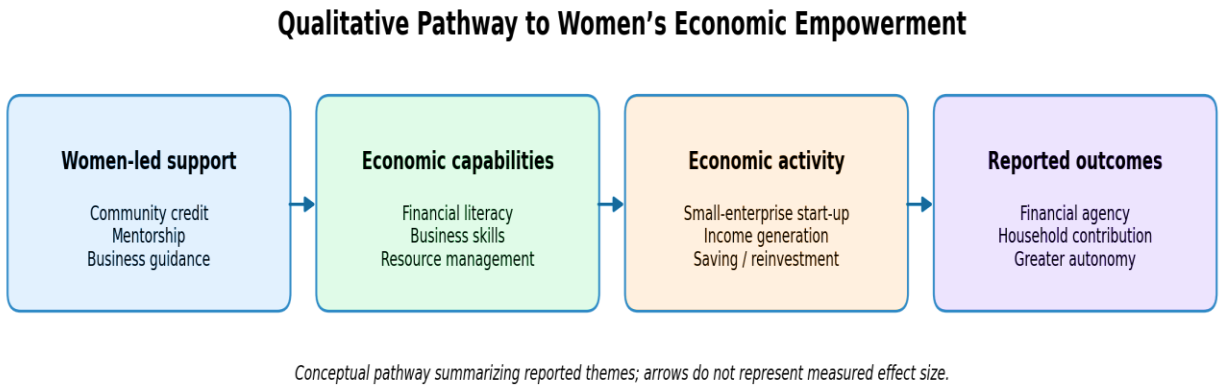


Figure 2. Qualitative pathway to women's economic empowerment.

The conceptual framework highlights the four elements that were used in the study: women's support networks, economic capability, economic activities, and outcomes reported. The framework places community credit, mentoring, and business advice under the enabling supports, while financial literacy, business skills, and resource management under economic capability. Starting up of small enterprises, income earning, savings, and reinvestments are highlighted as economic activities.

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Figure 3. Key Themes from the Interviews

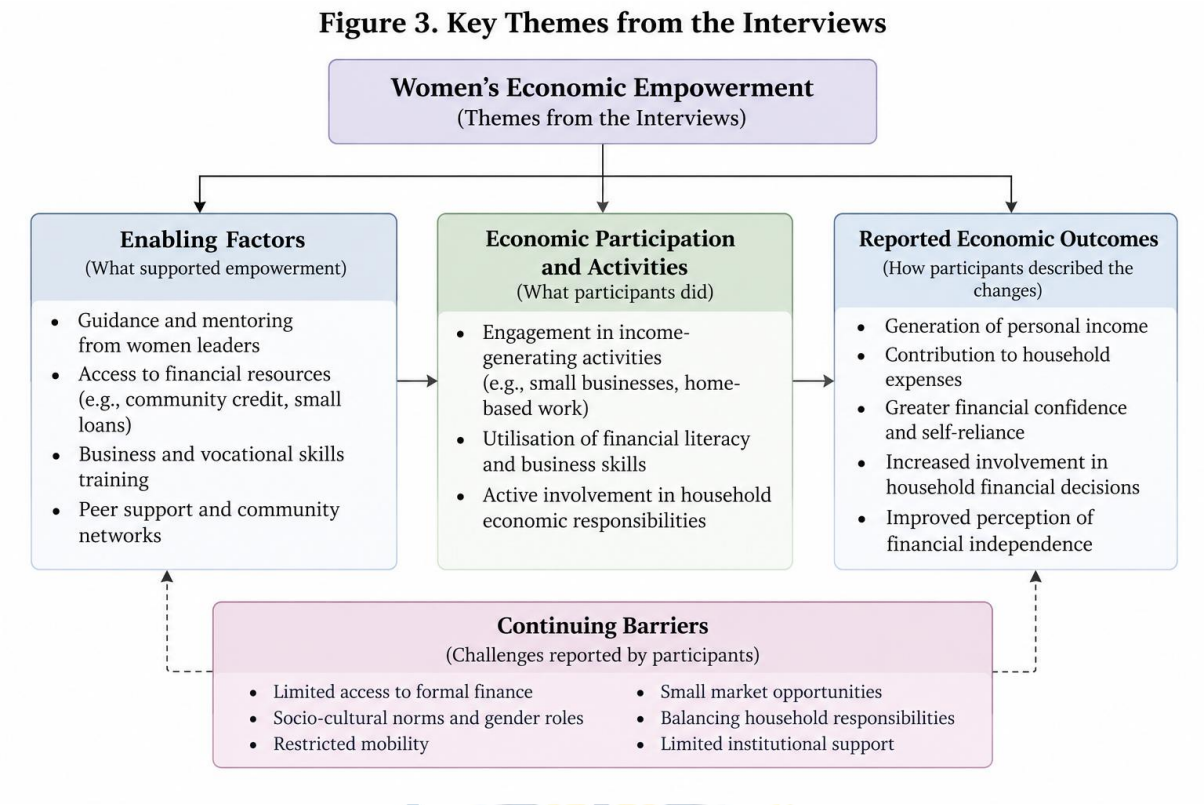


Figure 3. Conceptual framework linking women-led support with reported economic outcomes.

This reported outcome was not only related to obtaining financial help. It included the fact that women started earning on their own, helping households and, in certain situations, learning how to teach or hire other people. The information indicates that financial aid is more efficient if it comes together with business counseling and skills. This picture illustrates a reported reach of the program; this does not represent any changes in income and is not an estimation of the impact. Also, the information provided by the case study includes the fact that this initiative helped over 200 women establish small businesses; this is reported reach.

4.3 Financial literacy and resource management

Financial literacy is defined as one of the key elements of economic empowerment. As we see from the results, budgeting, saving, reinvesting, and planning are considered skills which allow women to utilize the resources they have and make wise choices. Training is especially important for those women who had no opportunity to get any kind of financial education before. It may be concluded that financial literacy and the ability to handle money can help women sustain their economic activity.

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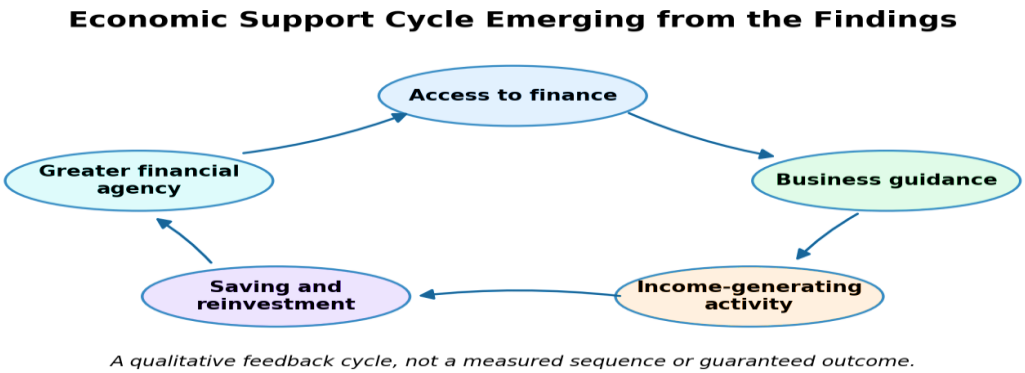


Figure 4. Economic support cycle inferred from the qualitative findings; the cycle is conceptual, not a measured sequence.

4.4 Financial decision-making and economic agency

The results have indicated an association between economic involvement and having more say in household finances. The earnings of women were noted to empower them in contributing to household finances and also having more say in the allocation of finances. It can be seen from the above that the concept of financial independence is not only about earning but also having control over finances. This is a qualitative interpretation of the experience of participants and no concrete measures in terms of finances have been offered by the study.

4.5 Barriers to economic participation

The results highlight some possible limitations which could inhibit the economic development of women, including limited access to finances, gender discrimination, limited job opportunities, lack of professional networks, and social norms. Leadership interventions were cited as ways in which women could overcome such limitations by being assisted through financial planning, mentoring, and institutional means. What is not evident from the results is that these limitations have been overcome; what has been highlighted is that assistance can be provided despite such limitations.

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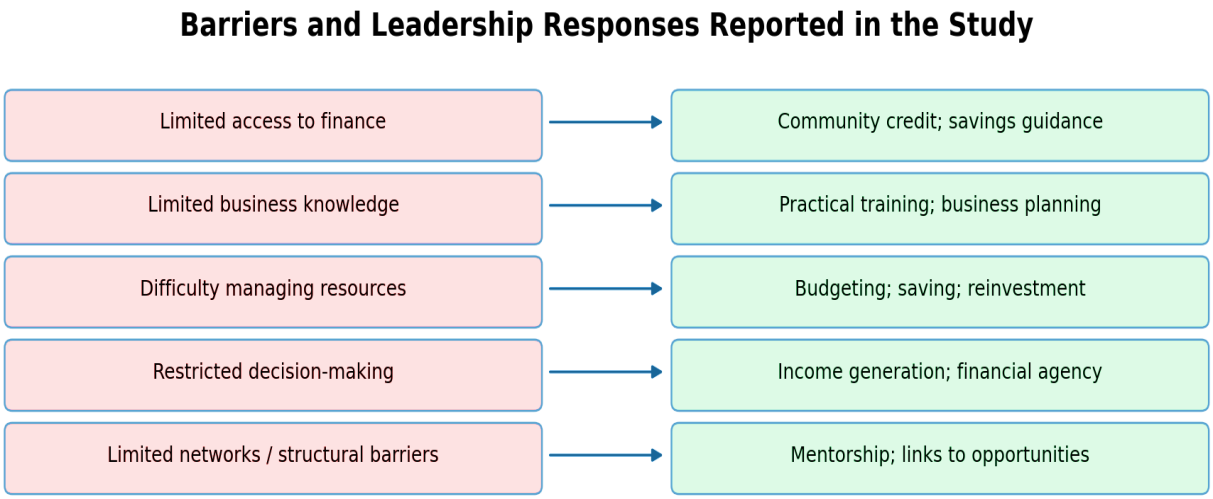


Figure 5. Qualitative mapping of barriers to reported leadership responses.

4.6 Summary of economic findings and outcomes

Table 3. Quantitative indicators reported in the source material.

Indicator	Value reported	Interpretation / limitation
Study sample	5 women leaders; 20 women beneficiaries; N = 25	Purposive qualitative sample; not statistically representative.
Community credit scheme reach	More than 200 women	Reported reach in the thesis; no annual series or independent impact estimate is provided.
Economic empowerment theme	Approximately 25% of coded narrative themes	Approximate thematic share reported in the thesis; not a percentage of participants or a measured income change.
Economic finding	**Evidence reported**	**Outcome/interpretation**
Microfinance and small enterprise	The community credit scheme is reported to have helped more than 200 women establish small businesses.	Access to finance was linked with starting income-generating activities.
Financial literacy	Budgeting, saving, reinvestment, and business planning were described as part of economic support.	These skills may help women manage money and sustain businesses.
Financial decision-making	Accounts link earning with a stronger voice in household financial decisions.	Economic empowerment was presented as including control over resources, not income alone.
Continuing constraints	Barriers to finance and equal economic opportunity remained.	Leadership support may help women navigate barriers but does not by itself remove structural constraints.

5. CONCLUSION

These findings show how women's leadership plays a practical role in empowering women economically by means of community credit, creating small businesses, improving financial literacy, and providing help

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on how to conduct themselves economically. The described experience of more than 200 women who created their own small businesses shows how far the influence of the community credit program can go. It is also possible to note how women see connection between earning money and taking an active part in making financial decisions within their households. However, these findings also prove the existence of barriers connected with finance and economic opportunities.

6. PRACTICAL IMPLICATIONS AND RECOMMENDATIONS

Empowerment programs need to incorporate finance and training in budgeting, savings, investment, entrepreneurship, and markets. The community credit programs need to be ongoing to prevent the programs from being solely loan-based. Programs where women business associations have been formed need to be able to facilitate knowledge transfer. Evaluation programs need to document the economic indicators of the program participants so as to enable future studies to evaluate the impacts of these programs.

7. LIMITATIONS

Qualitative research has been applied in the study and the sample size is purposefully small. The results from this study cannot therefore be generalized statistically as it is contextual and applies to specific cases only. The number of women above 200 is in connection with the effect of one community credit program on them and no other information can be found in the material available which shows baseline data for the economic status of the women and no comparison group is used. Therefore, the study cannot show any causal relationship and measure the change in the economic status of the beneficiaries. Line graph cannot be used in this case as there is no repeated measurement of the community credit program every year.

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