

Microfinance and the Paradox of Empowerment: Psychological Costs among Ugandan Market Women

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ABSTRACT

Microfinance is widely promoted as a mechanism for poverty alleviation, financial inclusion, and women's economic empowerment. However, dominant evaluations of microfinance tend to privilege measurable financial outcomes, with comparatively limited attention to the psychological costs that may accompany women's participation in credit-based financial systems. This study examines the psychological dimensions of microfinance participation among market women in Uganda, focusing on how debt obligations, repayment pressures, social expectations, and institutional practices shape women's experiences of well-being and agency. Informed by empowerment theory, feminist economics, and social capital theory, the study adopts a qualitative approach to explore women lived experiences of microfinance participation. The findings reveal a paradox of financial empowerment: while access to credit can enhance women's financial resources, income-generating capacity, and participation in household and market economies, it can simultaneously generate psychological burdens, including stress, anxiety, emotional exhaustion, and constrained autonomy. These experiences are intensified by irregular income, rigid repayment structures, social obligations, and the pressure to sustain repayment despite economic uncertainty. The study contributes to the microfinance and women's empowerment literature by demonstrating that financial inclusion should not be understood as synonymous with empowerment. Rather, empowerment is multidimensional and may coexist with forms of psychological vulnerability and constraint. The study therefore calls for a broader assessment of microfinance outcomes that incorporates psychological well-being, agency, and the social conditions within which financial inclusion is experienced.

Keyword: Empowerment, Psychological cost, Market-women, Anxiety, Paradox, Mirco-financing

INTRODUCTION

Microfinance initiatives have been central to development strategies aimed at empowering women in the Global South. In the 1990s and early 2000s, many scholars saw microfinance as a powerful tool for poverty reduction. Influenced by successes like those of Grameen Bank and the work of Muhammad Yunus, it was widely believed that small loans could empower the poor—especially women—by enabling entrepreneurship, increasing income, and improving household welfare. Overall, academics now tend to view microfinance not as a "silver bullet," but as a useful financial tool—one that works best when combined with other interventions like education, training, savings programs, and broader economic development policies. This recalibration, however, has not simply been a matter of tempered expectations; it has been driven by a substantial body of critical scholarship documenting real harm. Karim's (2011) ethnographic study of Grameen Bank and NGO lending in Bangladesh showed how institutions mobilize social codes of honour and shame to enforce repayment, effectively converting community solidarity into a disciplinary mechanism. Similarly, critics such as Bateman have argued that microfinance, far from being developmental, can entrench poverty by channelling household resources into debt servicing rather than productive investment, while scholars working in the tradition of Roy's "poverty capital" critique and Rankin's work on group lending have drawn attention to the way peer-monitoring structures discipline and surveil

borrowers under the guise of financial inclusion. This literature reframes microfinance not merely as an imperfect tool but as a site where economic inclusion and psychological or social cost can coexist—and it is this coexistence that remains underexamined in much of the empirical literature, particularly outside South Asia. In Uganda specifically, microfinance institutions (MFIs) and informal savings structures such as Village Savings and Loan Associations (VSLAs) have become central pillars of the national financial inclusion agenda, positioned by government and donor actors alike as vehicles for women's economic advancement. Market trading remains one of the most significant informal livelihood sectors in urban and peri-urban Uganda, and women constitute a substantial share of traders who depend on microloans to finance stock, working capital, and daily cash-flow needs. This makes Ugandan market women a particularly instructive population through which to examine the lived, everyday texture of microfinance participation—not as a hypothetical borrower in aggregate data, but as women navigating overlapping obligations of trade, household, and repayment cycles under real time pressure. In Uganda, market women represent a significant proportion of microfinance beneficiaries, relying on small loans to kick-start and sustain their trading activities. However, the dominant narrative of microfinance as an unqualified success often overlooks its unintended consequences. While a growing body of scholarship has begun to interrogate the economic and social costs of microfinance—over-indebtedness, household conflict, and the erosion of informal solidarity networks among them—the psychological and emotional dimensions of borrowing remain comparatively underexplored. Little is known about how repayment pressure, peer surveillance within lending groups, and the unpredictability of trading income are subjectively experienced and internalized by borrowers themselves, particularly in East African contexts where market trading is both an economic necessity and a deeply social activity. This article addresses that gap. Thus, this article challenges the celebratory discourse by focusing on the psychological burdens experienced by Ugandan market women. It argues that microfinance, while economically beneficial in some cases, can generate stress, social tension, and emotional strain due to rigid repayment structures, group lending dynamics, and unstable income flows. To make sense of these dynamics, the article draws on an integrated theoretical framework combining Sen's capability approach and Kabeer's empowerment framework—both of which caution that access to resources does not automatically translate into meaningful agency or wellbeing—alongside scarcity theory, which explains how financial precarity narrows cognitive bandwidth and decision-making capacity, and Goffman's theory of stigma, which illuminates how debt and repayment failure can become sources of social shame within tightly knit market communities. Read together, these frameworks allow the article to move beyond a purely economic accounting of microfinance outcomes toward an analysis of how financial inclusion is psychologically and socially lived. In doing so, the article contributes to broader empowerment debates by demonstrating that financial inclusion and psychological wellbeing do not necessarily move in tandem, and may in fact pull in opposite directions for borrowers operating under conditions of chronic income insecurity. The remainder of the article proceeds as follows: it first reviews the relevant literature on microfinance, empowerment, and psychological wellbeing; it then outlines the study's methodological approach; presents findings organized around the mechanisms through which psychological strain is produced and experienced; and concludes by considering the implications for microfinance policy and practice among informal traders in Uganda and comparable contexts.

2. LITERATURE REVIEW

While microfinance serves as a valuable tool for short-term financial inclusion and survival, its capacity to bring about long-term economic transformation for market women remains limited. Without complementary measures—such as business training, market access, infrastructure, and policy support—it risks becoming a mechanism that manages poverty rather than alleviating it. This can change how families work together, giving women more power to make decisions about spending, their children's education, and their health. Often, microfinance also fosters social empowerment through group lending models, where women build networks, share knowledge, and support each other. Indeed, the findings of numerous studies indicate a positively significant yet moderate impact of microfinance on the economic, political, and psychological dimensions of women's empowerment, with a comparatively smaller overall effect on social empowerment.

Psychological empowerment, often referred to as personal empowerment, is conceptualised as an individual's internal capacity, encompassing self-confidence, self-reliance, and self-esteem, along with reduced psychological distress and the ability to challenge entrenched gender norms (Khan, Bhat, and Sangmi 2020). The writers argued that within the microfinance literature, participation in such programmes is frequently associated with enhanced collective efficacy, proactive attitudes, and improvements in women's self-esteem and self-efficacy. However, evidence regarding the sustainability of these gains over time remains inconclusive.

Khan, Bhat, and Sangmi (2020) observed that while the microfinance community widely acknowledges its positive contribution to women's psychological empowerment, some studies highlight unintended consequences. For instance, Moyle et al. (2006) note that increased financial responsibilities may also lead to heightened stress and strain among women participants. Framing psychological empowerment as "power within", Kim et al. (2007) demonstrate that microfinance can strengthen women's self-confidence, financial competence, and capacity to

challenge gender norms. Similarly, Hansen (2015) finds that involvement in microfinance programmes is associated with increased personal control beliefs and expanded social networks, particularly among active group members. Overall, although microfinance appears to offer meaningful benefits in enhancing women's psychological empowerment, the extent and durability of these effects remain contested, indicating the need for further longitudinal and context-specific research (see Khan, Bhat, and Sangmi 2020).

Furthermore, psychological empowerment is often acknowledged as a significant non-economic outcome of microfinance interventions, especially among women in developing countries. It pertains to an individual's heightened sense of self-worth, autonomy, confidence, and perceived control over their life decisions (Kabeer, 2001). While the early microfinance literature primarily focused on financial inclusion and income generation, recent studies have increasingly recognised psychological empowerment as a vital mechanism through which microfinance fosters broader social transformation.

One of the central arguments in the literature is that access to microfinance services—such as small loans, savings mechanisms, and group-based lending—can foster self-confidence and agency. For instance, participation in microfinance programs often requires women to engage in financial decision-making, interact with institutions, and participate in group meetings. These experiences can strengthen their self-efficacy and public voice (Hashemi, Schuler, & Riley, 1996). Similarly, Kabeer (2005) contends that the ability to access and control financial resources can shift internal perceptions of capability, thereby enhancing psychological empowerment even before significant economic gains are realized.

However, this positive narrative has been increasingly challenged. For example, Addai (2017), stated that microfinance programmes are currently promoted as a key strategy for simultaneously addressing both women empowerment and poverty alleviation in Ghana. However, there has been a hot debate on the potency of microfinance in empowering the Ghanaian women. The writer argued that, it is also evident in his study that women encounter myriad problems in accessing microfinance services of which high interest rate is paramount. Besides, critics contend that microfinance and psychological empowerment are not inherently correlated and have varying benefits. Bateman (2010) contends that the pressure to repay loans—especially in group lending models—can lead to stress, anxiety, and even social coercion, which may undermine psychological well-being rather than enhance it. In some cases, borrowers experience “debt stress”, particularly when income-generating activities fail or markets are saturated (Rahman, 1999). This suggests that microfinance may simultaneously empower and burden participants, creating a paradoxical effect. This paradox highlights the need for a nuanced comprehension of microfinance's impact on individual lives. While some may gain confidence and agency through access to financial resources, others may discover themselves trapped in a cycle of debt that diminishes their overall quality of life.

Furthermore, the extent of psychological empowerment is often mediated by contextual factors such as cultural norms, household dynamics, and program design. For example, in patriarchal societies, women may have limited control over the use of loans, with male household members appropriating funds. In such situations, the expected gains in autonomy and self-confidence may not materialize (Goetz & Gupta, 1996). This raises concerns about the assumption that access to credit alone is sufficient to drive empowerment.

Another critical issue is measurement. Psychological empowerment is inherently subjective and difficult to quantify. Many studies rely on proxy indicators such as decision-making power or mobility, which may not fully capture internal changes in self-perception (Malhotra, Schuler, & Boender, 2002). As a result, there is ongoing debate about the validity and comparability of findings across different contexts.

In addition, some scholars argue that group-based microfinance models can foster empowerment through social capital and collective identity. Regular group meetings may create safe spaces for sharing experiences and building solidarity, which can enhance confidence and reduce isolation (Sanyal, 2009). However, this benefit depends heavily on group cohesion and facilitation quality; poorly managed groups can instead reinforce social hierarchies or exclusion.

2.2 Theorizing Empowerment

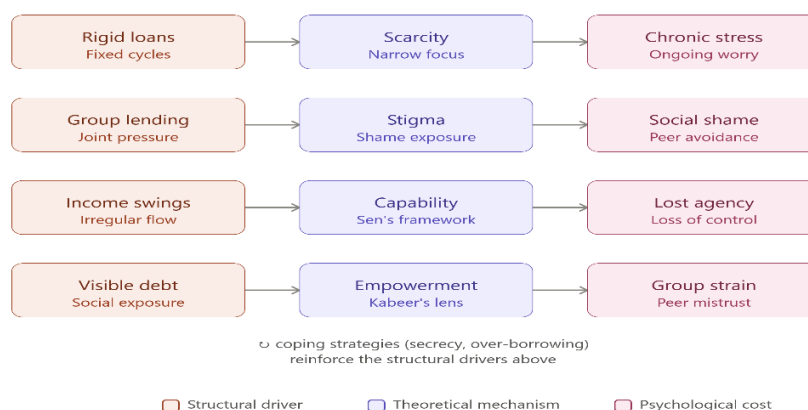
Psychological empowerment refers to an individual's sense of control, self-efficacy, critical awareness, and ability to influence decisions affecting their lives. Within micro-finance initiatives, market women are not only recipients of credit but active agents whose confidence, decision-making capacity, and economic independence can be strengthened through participation in financial systems. Yet, this psychological empowerment has a hidden side that is hardly explored.

2.2.1 Conceptual Framework

This maps cleanly onto a structural framework — four parallel pathways running from the structural features of microfinance participation, through the theoretical mechanisms that convert those features into lived experience, to the psychological costs market women actually bear, with a feedback loop where coping behaviours reinforce

the precarity that produced them in the first place. The framework runs on four parallel pathways, each showing a distinct route from a microfinance design feature to a specific psychological cost:

- **Rigid loans** → **scarcity** → **chronic stress**: fixed repayment cycles narrow cognitive bandwidth (Mullainathan & Shafir's scarcity mechanism), producing persistent worry that competes with trading decisions.
- **Group lending** → **stigma** → **social shame**: joint liability exposes default risk to peers, activating Goffman's mechanisms of shame and spoiled identity, which drive women to avoid or withdraw from market social life.
- **Income swings** → **capability deprivation** → **lost agency**: volatile daily earnings against fixed repayment demands constrain real freedoms in Sen's sense — the capacity to convert resources into outcomes one has reason to value — leaving borrowers with less control over their own choices.
- **Visible debt** → **empowerment gap** → **group strain**: Kabeer's distinction between resources and agency shows up here as access to credit without genuine decision-making power, and the public visibility of repayment status corrodes trust within lending groups.



In conclusion, while microfinance has the potential to promote psychological empowerment by enhancing self-confidence, agency, and social participation, its impact is highly context-dependent and not uniformly positive. The literature suggests a need for a more nuanced understanding that considers both empowering and disempowering effects, as well as improved methodologies for measuring psychological change. Future research should also explore how complementary interventions—such as training, education, and gender sensitization—can strengthen the psychological benefits of microfinance.

A “high-pressure empowerment system” — delivering economic gains while simultaneously producing psychological strain through debt discipline, social enforcement, and gender constraints.

3. METHODOLOGY

This study adopts a qualitative case study approach focusing on market women in urban and peri-urban Uganda. Data were collected through in-depth interviews, focus group discussions, and participant observations. Respondents included women engaged in small-scale trading who are active participants in microfinance schemes. Respondents were chosen based on the following categories, age (29 to 54 years), market women that have traded for more than 5 years, women with children, those with loans from any of the microcredit schemes. The choice of these respondents were based on their experiences and able to provide detailed life involvements with micro-financing schemes. Therefore, Purposive Non-probability Sampling was used to gather data. This sampling technique was very effective as it ensured respondents were chosen based on the defined characteristics.

A total number of 59 respondents were involved in this study. This study focused in Kampala, Uganda, focusing on five major KCCA markets: Owino, Kalerwe, Nakawa, Busega, and Kibuye—one per Kampala division with high concentrations of women traders. It is crucial to conduct this study in Kampala due to the city's significant socio-economic role in Uganda. Kampala is the capital and the biggest city in Uganda. Accordingly, the estimated population of Kampala for 2025 is projected to be 4,265,160. In comparison, the population in 1950 was just 95,368. Over the past year, Kampala has seen an increase of 214,330 people, which equates to an annual growth rate of 5.29%. These population estimates and projections are sourced from the latest revision of the UN World Urbanization Prospects. The figures represent the urban agglomeration of Kampala, encompassing not only the city's residents but also those from the surrounding suburban areas.

Kampala, Uganda's commercial and economic hub, hosts the country's largest concentration of businesses, industries, markets, and financial institutions, contributing significantly to GDP across trade, services, manufacturing, transport, real estate, and construction. Informal activities—such as street vending and small enterprises—are central to urban livelihoods. As the largest consumer market, Kampala drives rural–urban linkages, with farmers supplying food to major markets including Owino, Kalerwe, Nakawa, Busega, and Kibuye. This exchange supports agricultural production, distribution networks, and related industries such as processing and transport. These dynamics make Kampala a suitable study site, offering diverse markets for comparison. Uganda also provides a relevant context given its high levels of informal labour, gender inequality, and reliance on microfinance for poverty alleviation.

To strengthen the credibility of the findings, the researchers undertake validation procedures, such as cross-checking interpretations with participants (member checking) or triangulating the data with other sources. Thematic analysis was employed to identify recurring patterns related to psychological experiences, coping strategies, and social dynamics.

This study adheres to established ethical standards for social research involving human participants. Informed consent was obtained from all participants, who were clearly informed about the study's aim, objectives, and their right to withdraw at any time without consequence. Given the sensitivity of exploring psychological costs, particular care was taken to ensure that participation does not cause distress; interviews were conducted in a respectful, non-intrusive manner, and participants may decline to answer any question.

Confidentiality and anonymity were strictly maintained by removing identifying information and using pseudonyms in all records and publications. Data were securely stored and accessible only to the researcher. The study was guided by principles of cultural sensitivity and respect for participants lived experiences, ensuring that their voices are represented accurately and ethically. Ethical approval will be sought from the relevant institutional review board prior to data collection.

4. FINDINGS AND DISCUSSION

A Day in the Life of a Market Woman Traditionally, African women have always been the invisible working force, the unacknowledged backbone of their families and the nation's economic pillars. Nonetheless, they actively strive (with gladness in their heart) to ensure that their families have food on their tables, children are clothed, educated and sheltered. One way in which they have guaranteed the above process is through 'buying and selling' (Researchers' overview of African market women). Microfinance has been widely promoted as a tool for improving women's economic empowerment by providing access to credit and enabling small-scale businesses to grow. However, for many market women in Uganda, microfinance can also produce significant psychological costs. While loans may increase income opportunities, the pressure associated with repayment, debt management, and increased responsibilities can negatively affect women's mental well-being. The major psychological costs include stress, anxiety, emotional exhaustion, social pressure, and reduced psychological well-being.

4.1 Stress and Anxiety from Loan Repayment Pressure/ Debt-Induced Stress and Anxiety

One of the most documented psychological costs is constant stress due to repayment obligations, especially when income is unstable. The fact remains that one of the measurements for a successful microcredit scheme is often accredited to loans' repayment either by the individual or cooperative members. Hence, in many instances, the excitement of the repayment success over shadows the issue of intensify stress due to high interest rates, rigid repayment schedules, and over-indebtedness. Indeed, market women often rely on daily sales, making weekly repayments psychologically overwhelming. Often the fear of default creates chronic anxiety and mental strain. According to one respondent: "This loan... makes me too busy... I have to go by all means because I have to pay a loan (R43 Fruit trader Nakawa market)."

Many of the micro-credit participants acknowledged that the capital women borrow from the micro-financing scheme allows them to start off with a larger. It is assumed that this normally increases their profit margin. On the other hand, without a loan it is equally assumed that the women's cash needs are larger than the profit, which results in the spending of the capital. At least, because the woman is spending her own capital, this would not be an over-burden to her health or threat to her life. In contrast, micro-financing participants will be required to increase their working time and sometimes even over stretch their health in order to meet deadlines for debt payment and perform their domestic roles, as their spouses would not consider it necessary to fill in.

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Many respondents reported experiencing constant stress due to loan repayment schedules. The mismatch between daily income variability and fixed repayment timelines often creates financial insecurity. Women described feelings of anxiety, sleep disturbances, and fear of default. In some cases, women experience reduced stress and anxiety, particularly when microfinance improves household income stability. According to respondents: "I feel stress when I cannot repay on time—it keeps me awake at night." Another respondents noted: "Sometimes I take another loan just to repay the first one (R25 traditional herbs trader Nakawa market)." Women may bear the responsibility of loans while male household members control the funds. Respondents stated that "The loan is in my name, but my husband decides how to use it." Another added: "If the business fails, I am the one blamed (R14, tomato trader, Owino Market)." Other factors that contribute to women anxiety is the issue of group lending can produce peer pressure and fear of social shame. Accordingly, some respondents noted that If one person cannot pay, everyone suffers. It creates tension among us." Also, another respondent pointed out that "I feel embarrassed if I miss a payment in front of the group (R21 vegetable trader)."

4.3 Increased Responsibility Without Power

It is vital to include the concept of 'personal mobility' as one of the main factors impacting market women in utilization of micro-financing, and in many instances creating a psychological effect to their wellbeing. In addition, it established the nature of constraints associated with women's personal mobility, and the impact of personal mobility on women's economic activities in relation to both micro-credit participants. This section will attempt an evaluation of the socio-economic factors militating against women's personal mobility and their impact on the advancement of women's economic empowerment through micro-credit schemes.

Indeed, the sheer size of their family and the chaotic nature of responsibilities these women bear take a huge toll on their lifestyle and economic sphere. Most of the respondents (about 89% of 59 or 52.5 participants) in this study claimed that the number and age of their children, child-care duties, domestic chores and spouse's intrusion have deterred their economic progress. Some respondents described their economic situation as follows; Well... it is a difficult situation, caring for my children and business at the same time. Sometimes I sincerely wish, I could be in two different places at the same time. I cannot neglect my children, they will go hungry or at worst become unruly and I cannot stop trading we will all die, and I need to pay back my loans. Maybe there is no end to human struggle. But it is still better to keep struggling than to die, in any case, human existence is inseparable from struggling (R41 Grocer trader Busega market). Another participant pointed out; Well, it is not as if I am not earning—I am. But it is not enough. My children and husband are always on my mind. If I travel to purchase goods out city, who will cook for my children and who will feed them—No one. Yet, to make a good profit, it is a must to travel to and purchase goods directly from the main wholesaler. Microfinance participation often increases women's workload without reducing domestic responsibilities. The need to balance business activities, loan repayment, and household duties contributes to emotional exhaustion and burnout. Besides, contrary to empowerment expectations, some women reported limited control over loan usage. In certain households, male partners influenced or appropriated the funds, leaving women responsible for repayment without full decision-making power.

5. CONCLUSION

While microfinance remains a valuable tool for financial inclusion, its psychological costs cannot be ignored. For Ugandan market women, the pressures associated with borrowing may undermine the very empowerment that microfinance seeks to promote. A more holistic approach that integrates economic and psychological well-being is essential for sustainable development outcomes. Women's responses suggest that microfinance acts as a double-edged instrument for psychological empowerment:

Empowering effects: increased confidence, social participation, sense of agency.

Constraining effects: stress, indebtedness, limited control over resources.

Despite the prevailing empowerment narrative, a substantial body of scholarship complicates this optimistic framing, revealing that microfinance's effects on market women are neither uniform nor unambiguously positive. Four interrelated critiques merit particular attention

The first concerns the debt burden that microfinance participation can impose. High interest rates, combined with rigid and often inflexible repayment schedules, sit uneasily against the volatile and unpredictable income patterns characteristic of informal trading. Rather than functioning as a springboard toward sustainable growth, credit under these conditions can instead precipitate cycles of indebtedness, wherein women borrow to service existing loans rather than to expand productive capacity.

Second, the transformative potential of microfinance is constrained by the modest scale of the loans themselves. Because microloans are frequently too small to finance meaningful business expansion, women often remain confined within low-profit, informal trading activities rather than transitioning into more capitalized or diversified enterprises. In this sense, microfinance may sustain existing livelihoods without altering the structural conditions that keep them marginal.

Third, and more fundamentally, microfinance risks reinforcing rather than dismantling the gendered inequalities it purports to address. Women are frequently targeted as microfinance borrowers not because lending institutions seek to transform the structural gender inequalities that constrain women's economic agency, but because prevailing gendered assumptions portray women as more disciplined, responsible, and reliable borrowers. This practice effectively instrumentalises women's social and economic vulnerabilities for financial purposes, while shifting the responsibility for repayment onto women without necessarily challenging the underlying structures of gender inequality. This instrumentalization means that women disproportionately bear the burden of debt repayment while receiving little corresponding systemic support—whether in the form of asset ownership, market access, or protection from exploitative labour conditions—leaving underlying power asymmetries largely intact.

Finally, the group lending model, though often celebrated for fostering solidarity among borrowers, carries its own social costs. The mechanism of joint liability, in which members are collectively accountable for one another's repayments, can generate significant interpersonal pressure and psychological stress. When one member defaults, the resulting strain frequently extends beyond the immediate financial obligation to compromise broader relationships and community cohesion, suggesting that the social capital microfinance is assumed to build can, under certain conditions, be eroded by the very structures designed to leverage it.

In sum, it is obvious that the study findings affirmed the illustration in the conceptual framework. That is the four parallel pathways running from the structural features of microfinance participation, through the theoretical mechanisms that convert those features into lived experience, to the psychological costs market women. Although microfinance is widely promoted as a mechanism for women's economic empowerment, its repayment structures may simultaneously reproduce financial and psychological vulnerabilities among low-income women entrepreneurs. Many market women operate within informal economies characterized by unstable income streams and unpredictable daily sales, yet microfinance institutions often impose fixed repayment schedules that do not adequately reflect these economic realities. Consequently, borrowers may experience persistent anxiety as they struggle to balance loan obligations with household responsibilities and business survival.

Critical studies of microcredit suggest that its empowering potential is constrained by institutional practices such as high interest rates, inflexible repayment arrangements, and the promotion of repeated borrowing, which can contribute to cycles of indebtedness (Karlan & Zinman, 2011). Rather than functioning solely as a pathway towards greater autonomy, microfinance may shift financial risks from institutions onto individual borrowers, requiring women to absorb the consequences of market uncertainties and business failures. For market women in Uganda, the pressure to maintain repayment discipline can create emotional distress, undermine household security, and expose borrowers to social stigma when repayment difficulties arise.

Qualitative research further challenges the assumption that access to credit automatically translates into empowerment. Women's narratives reveal that loans can become a source of control and obligation rather than liberation. As one respondent explained (cited above) If, "This loan... makes me too busy... I have to go by all means because I have to pay a loan". This account illustrates how microfinance can produce a form of indebted dependency, where women's time, labour, and decision-making autonomy become shaped by repayment demands. Therefore, while microfinance may provide important financial opportunities, its empowerment outcomes must be critically examined by considering the broader institutional conditions, power relations, and emotional burdens experienced by women borrowers.

6. IMPLICATIONS FOR POLICY AND PRACTICE

The findings suggest that microfinance programs need to move beyond purely financial metrics of success. Incorporating psychosocial support mechanisms, flexible repayment structures, and gender-sensitive program designs can help mitigate negative psychological outcomes. Development practitioners should also recognize the importance of contextual factors such as household dynamics, cultural norms, and economic instability in shaping women's experiences.

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