Factors Affecting Women's Participation in Household Decision-Making: Bago Region, Myanmar Rural Area

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(Received: *October 19, 2024*; Revised: *March 7, 2025;* Accepted: *March 25, 2025*)

ABSTRACT

The objectives of the study are 1) to analyze the women's participation in household decision-making, and 2) to identify the factors affecting women's participation in household decision-making in Myanmar's rural area. The descriptive quantitative method has been applied to meet the objective of this study, and a structured questionnaire has been used for interviewing 355 rural women who received microfinance services from Early Dawn Microfinance, Myanmar. Simple random sampling method has been used to identify the number of respondents. According to the regression analysis of SPSS version 29.0, micro-credit (.126; p=0.002) and financial literacy (0.410; p=0.001) have significantly positive effect on women's household decision-making. Additionally, studied women seem to have significant participation in decision-making in household economics, social and household affairs. However, women still have less decision-making participation in household maintenance, large purchases, and financial decision-making than other decision-making areas. It indicated that certain traditional attitudes towards gender role that hinders women's full participation in some areas of household decisions. According to the study results, microfinance services especially micro-credit, financial literacy and gender equality are important strategies to enhance the participating of Myanmar rural women's household decision-making.

Keywords: Women's participation, Household decision-making

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Introduction

Women's autonomy in decision-making is one of the main indicators of women's empowerment in the modern era, and social inclusion through women's empowerment is essential for national development. Additionally, the participation of women in the decision-making process is a critical prerequisite for the eradication of poverty and the preservation of human rights in order to effect social change[1]. Typically, Myanmar women are responsible for family's primary responsibilities including preparation of nutritious foods for their husband and kids, management of family's daily income and expenditure, the procurement of family's commodities in accordance with the family's income, and participation in social activities within their community on behalf of their family's members. In Myanmar, 68.23% of country's total area is covered in by rural communities and the female population is relatively higher than that of male and accordingly, most are living in the rural area [2]. In Myanmar, the majority of women in rural areas are dedicated to provide care for their spouses. The cause is that there are strong, inflexible societal structures that define men's and women's responsibilities according to their culture, religion, and traditional beliefs[3]. Therefore, the issue of how to address the concerns of women in rural areas became a significant one, as it is a critical component of the social environment [1].

Rural women are unable to make decisions independently due to the limited availability of financial services. Economic freedom will enable women to make their own decisions and engage more actively in household decision-making [4]. However, certain factors, such as the availability of financial services from microfinance organizations and social-demographic conditions can influence the participation of women in household decision-making. Furthermore, socio-economic status of the Bago region influenced on the operation of Early Dawn's microfinance is that agriculture and livestock is the main business, female population is higher than male, high poverty rate, and local people accomplished only primary school level. In additions, people in this region possess their own house with leaf roof, use firewood for cooking and battery for lighting. Moreover, they have been limited access to get clean water by using tube well, watch television for getting information and use bicycle for transportation[5]. So, Early Dawn microfinance regarded Bago region as their target area of operation and deliver financial and social services through 24 out of 67 branches in Myanmar to enhance the socio-economic status of women and small business owner in Bago region[6].

Numerous literatures have examined the studies about women's household decision-making has been gained from using microfinance services from a variety of perspectives[7,8].We found that Karna Scholar et al [9]pointed out microfinance programs effectively enhanced the economic decision-making of women in rural communities because women could learn and gained financial and business management skills from their peers which enable to transform traditional businesses to contemporary ones. Mayoux [10,11]also suggested that saving and credit leads to improve well-being, social, economic, and political empowerment through decision-making on micro-credit loan utilization. In additions,

household economics is enhanced by the financial literacy skills that women acquire from self-managed credit and saving groups.

Other findings that occurred as a result of [12–14] that the autonomy of women in household decision-making process is influenced by a variety of socio-demographic factors that education level of women associated with their ability of household decision-making. However, research in this field is not adequate and covered for all household's decision-making areas which could be gained from various factors especially microfinance services because previous literatures emphasized on economic decision-making and women's empowerment. Moreover, literatures argued that education level, number or children, and other demographics factors influenced on women's all household decisions, however, they didn't consider the microfinance factors. In additions, there are a few studies in Myanmar, especially in rural Bago region that social and financial services from microfinance organizations enhanced women's all household decision-making. Therefore, this study addressed the research gap of the previous study by focusing on the participation of women in all areas of household decision-making, including social, economics, and household affairs which is affected by factors including utilization of microfinance services and social-demographics characteristics in rural Bago regions, Myanmar.

Thus, we hypothesized that Micro-credit, Micro saving,and Financial literacy are positively associated with Women's household decision making, and Socio-demographic characteristics are positively associated with women's household decision-making. We tested this hypothesis by correlation and regression analysis. The study would be beneficial for further researchers in Myanmar who will conduct comparative study of decision-making among rural women apart from the Bago regions. Moreover, it will provide Early Dawn Microfinance to reflect their services contributed to women's household decision-making.

Objectives of the study

1. To analyze the status of women's participation in household decision-making in Myanmar's rural area.
2. To identify the factors affecting women's participation in household decision-making in Myanmar's rural area.

Research Methodology

The researchers used descriptive quantitative method in this study to identify the concept of any association between decision-making and factors effecting on participation of women in household decision-making based on the research objectives and adapted from previous studies. This allowed us to gather general findings from representative of women from all target populations who are the beneficiaries from Early Dawn Microfinance in Bago region. Moreover, it reduces subjectivity and bias and

enable the findings more precise and objectives. Also, it can also provide insights into the reliability of the status and influencing factors of household decision-making for the broader population of women living in rural areas.

Population and samples

Simple random sampling method has been utilized in this study to identify the desired respondents. Total population in the study area are 2986 rural women who are currently use the services delivered by Early Dawn Microfinance organization. A sample size of the primary data collection in this study was calculated based on the targeted population using the equations according to Yamane [15].According to the calculation results, the sample size was determined to be 352 women, representing 12% of the total population. These women were selected randomly for primary data collection.

Research tools

The research instruments employed in the study were primary and secondary data. One-by-one interviews have been conducted with married rural women in Bago region to gather primary data. The study used structured questionnaires, constructed by using nominal, ordinal, ratio scale, and five-point Likert scale. To analyze the factors having impact on women's decision-making, the following factors such as microfinance services: micro-credit, micro saving, financial literacy, and social demographic factors: age, number of children, education level, type of media, and member of community-based organizations, family income, number of acres, husband's age, husband's education level, and cultural conditions have been used as independent variables, adjusted from the previous studies. The cultural conditions of the study reflected the women and men status in Myanmar culture such as wives are considered as followers of their husbands, only husband can lead the family business and men are favored than women to make household decision-making. In additions, the microfinance factors of this study based on the information that how much micro-credit, saving and their financial literacy skills gained from microfinance organization could contribute to improve family's business, capital assets and having future business plan. The household's decision-making was investigated using five-point Likert scale that encompassed activities related to household affairs, including decision-making regarding children's health care, education, and career, control over finance, freedom of movement, household economic autonomy, decision-making over participating in community meetings, volunteer work in community, and control over household purchases.

Secondary data were gathered from related websites, text books, journals, articles. Also, context of microfinance services and population data were received from Early Dawn Microfinance in Myanmar.

Data collection

Data has been collected by conducting individual interview with the selected women. Prior to conducting the survey, the researcher randomly selected the list of women from the branch offices in Bago region visited the meeting points of women clients to conduct the survey. The survey data has

been gathered from 355 women within June 2024. The data collection was followed by the data entry, data verification, and data analysis.

Data analysis

In this study, the reliability analysis was conducted on the five-point Likert scale of both independent and dependent variables prior to analysis to measure the internal consistency. According to result, Cronbach's alpha value of those variables is 0.903. Prior to the regression analysis, the Pearson correlation coefficient has been tested any correlation between independent variables. The value between micro-saving and financial literacy is 0.769, indicating that these two variables have close association; hence, micro saving was not included in regression analysis according to [16].Additions, dummy variables were created for nominal and ordinal scales and named as : education level to Primeduc, type of media to TV media, member of CBOs to CBO members and husband education level HusMideduc to ensure the correct correlation and regression analysis according to [17].The initial phase of the analysis established the socio-demographic backgrounds of the respondents, which encompassed the status of the women, spouse and family. Descriptive analysis was employed to analyze the socio-demographic characteristics, which were then presented as frequencies and percentages. The second stage of the analysis presented the women's perceptions of cultural conditions and microfinance factors in order to determine the extent to which women accept these factors, as well as the mean value and standard deviation. The women's decision-making status has been presented by the mean and standard deviation in the third stage of the analysis. The final stage of the analysis offered valuable insights into the factors that contribute to the participation of women in household decision-making. The SPSS software version 29.0 was employed to conduct bivariate correlation and regression analysis.

Research Results

The findings of the research are presented as four phases 1) socio-demographic backgrounds of the respondents were presented as frequencies and percentages, 2) the women's perceptions of cultural conditions and microfinance factors in order to determine the extent to which women accept these factors was presented as the mean value and standard deviation, 3) the status of women’s participation in household decision-making was described by the mean score and 4) the factors that contribute to the participation of women in household decision-making has been presented as bivariate correlation and regression analysis result. Phases 3 and 4 were indicated for the objectives of the study.

1) Background characteristics of the respondents

The majority of women were aged 38-51 years, comprising 71% of women. Also, women aged 52-65 years make up 19.4%, while the smallest group is women aged 24-37 years at 9.6%. In additions, the majority of women 58% have 3-5 children, whereas 29% possess 2 children and the smallest group of women 13% have 6-8 children. The religion category results indicated that Buddhists comprised the majority of respondents, with a total of 352 (99.2%), while other women are Christian

and Hindu. The ethnic majority group is Burmese, comprising 99.2% of the respondents and the smallest group of women are Kayin and Shan at 0.3% and 0.6%.Education levels of women are 29.9% completed primary school level, 28.7% completed middle school level,18.3% of respondents can only read and write,13.8% accomplished high school, and only 0.3% graduated, whereas the smallest group of women are illiterate at 9%, reflecting educational accessibility of people in Bago region. The findings revealed that nuclear families are more common, representing 91.3% of the women, while extended families comprises the remaining 8.7%. According to the result, majority of women preferred television channel to get the information, comprising 44.2% of women, followed by social media at 26.5% and radio at 18.3% while the rest 11% of women used all media channel to get the general information. The study reported that majority of women participated in village social-economic activities as being as member of community-based groups including women groups and religion groups of the communities, comprising 79.4% of women while the smallest of women do not participate in this groups at 20.6%.

The majority of the women families earned maximum 2,000,000 Myanmar Kyats per month, comprising 87% of the women, while other families earned over 2000000 to 4000000 Kyats at 11.3%. The rest of the families earned over 400000 to 600000 Kyats at 1.7%. Regarding the number of land Acre they possessed, 76.3% of women families possess maximum 8 acre, while 21.7% possess 9-17 Acre while only 2% possess 18-26 Acre. Land ownership opportunity between husband and wife reveals a significant disparity that husband in the 95.5% of household has land ownership, meanwhile wife in 4.5% of household has this opportunity.

The study also investigated the husband's status of the respondents. The education levels of men are 54.9% completed middle school level, 28.7% completed primary school level,12.7 % of men can only read and write, 2.3% are illiterate, only 0.8% accomplished high school, whereas the smallest group of men are graduated at 0.6%, indicating educational accessibility of people in Bago region.

2) Women's perception on cultural conditions and microfinance factors

Table 1 Women's Perception on Cultural Conditions, Micro-credit, Micro saving, and Financial literacy

Independent Variables (Five-point Likert)	*Mean*
Cultural conditions	3.95
Micro-credit	4.30
Micro saving	4.20
Financial Literacy	4.18

Source: Survey data (2024)

Note. According to Moidunny [18], the interpretation for the mean value of each independent variables is: Mean score between 1.00 -1.80 =very low, 1.81- 2.60= low, 2.61 – 3.40= moderate, 3.41-4.20= high, 4.21- 5:00= very high.

Researchers also investigated the perception of women on independent variables comprised of Likert scale. According to the Table 1, the mean scores of cultural conditions, access to microcredit, access to micro saving, and financial literacy were 3.95, 4.30, 4.20, and 4.18, respectively, indicating relatively high values. Therefore, women agreed that their husband hold more prominent role than women and have been favored by community in Myanmar society. Moreover, women agreed that microfinance services could expand their family business, increased their financial capital asset, produce future investment plan, and gained other financial advantages.

3) Status of Women's participation in household decision-making

The study determined the women's participation in household decision-making joined with their husbands in terms of mean score of each decision-making area.

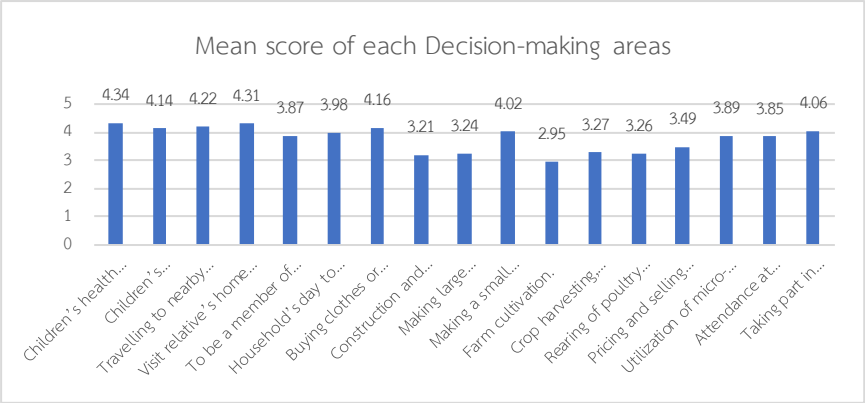


Figure 1 Mean score of Women's Decision-Making area
Source: Survey data (2024)

Regarding to Figure 1, the participation of women in household decision-making is determined by mean score of each decision-making area. According to the analysis result, the study revealed that women exhibited more decision-making in children's health care, education and career, travelling to a nearby village and relative's home independently without obtaining permission from their spouses compared to other decision-making areas. Next, women also have participation in decision-making of small purchases including buying self-related items such as clothes and cosmetics, and taking part in social work in their communities compared to other decision-making areas.

Additions, the study also found that women have fairly active participation in being a member of groups/organizations and community meetings, construction and maintenance of their houses, making large purchases, including land, house, motorcycle, television set, refrigerator, washing machine, and cupboard etc., and day to day expenses. Furthermore, women also have fairly active participation in farm and livestock activities of their households compared to other decision areas, meanwhile men could lead rearing, pricing and selling of farm and livestock products: rice, vegetables, peas, chicken and pigs.

4) Factors affecting participation of women in the household's decision-making

Correlation analysis

Table 2 Correlation Analysis Result between Independent Variables and Women's Household Decision-making

Independent Variables	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*
1.Age	1												
2.No.of children	.217**	1											
3.Education level	-.188**	-.096**	1										
4.Type of media	-.166**	-.191**		1									
5.Memberof Community-based organizations	-.213**	-.147**	.046	-.085	1								
6.Family income	.105*	.072	.031	.052	-.152**	1							
7.No. of Acre	-.044	.230**	.146**	.023	-.156**	.128*	1						
8.Husband's age	.643**	.328**	-.094**	-.169*	-.234**	-.026		1					
9.Husband's education	-.099**	-.090*	.355**	.124**	.084**	.108*	.040**		1				
10.Cultural conditions	-.033	-.060	-.077	-.092**	.248**	-.105**	-.165**	-.015	-.103*	1			
11.Micro credit	.000	-.051**	.045**	.039**	.056**	-.010	-.056**	-.002	.112**	-.003	1		
12.Micro saving	-.029	-.024	.002	.009	.252**	.012	-.178*	-.158**	.255**	.045	.317**	1	
13.Financial literacy	-.025	.049	.063	-.015	.283**	.045	-.134**	-.161**	.298**	.023	.357**	.769**	1
14.Women's household decision making	.093	.105*	-.029	.040	.096**	.097**	-.069	-.040	.165**	-.077	.332**	.445**	.594**

Source: Survey data (2024)

*Note. **.* Correlation significant at the 0.01 level (2-tailed) *. Correlation significant at the 0.05 level (2-tailed) The correlation coefficient value range and interpretation are stated below according to Mohamad et.al., [19]If correlation coefficient value < 0.1 = non-correlated/very weak, 0.1 – 0.2 = weak, 0.2 – 0.5 = moderate correlated, > 0.5 = strong correlated

According to the correlation analysis result, some factors are positively correlated with women's decision-making, while others are not. Specifically, women's household decision-making is positively correlated with micro-credit, micro saving, and financial literacy, and the correlation is significant at the 0.01 level. Financial literacy is significantly and strongly correlated with women's

decision-making, as indicated by the correlation coefficient value of .594 in the range of correlation. In addition, the correlation coefficient values of micro-credit and micro-saving are .332 and .445, respectively, therefore, micro-credit and micro-saving are significantly and moderately correlated with women's decision-making. It is indicated that micro-credit, micro saving and financial literacy factors were identified as they have positive association with the participation of women in household decision-making. Conversely, other variables, such as socio-demographic factors including cultural conditions, do not have any association with women's participation in household decision-making.

Regression analysis

This section describes the multiple regression analysis to test how many and which factors effect on rural women's participation in household decision-making.

Table 3 Regression Table for Factors Affecting Women's Participation in Household Decision- making

Independent variables	*Unstandardized Coefficients*		*Standardized Coefficients Beta*	*t*	*Sig.(p)*
	B	Std. Error			
(Constant)	1.501	.269		5.580	<.001
Age	.077*	.041	.107	1.864	.063
No. of Children	.043	.029	.071	1.520	.129
Primeduc	.031	.036	.037	.857	.392
TV media	.030	.035	.039	.845	.399
CBO members	.022	.045	.024	.495	.621
Family income	.048	.042	.050	1.151	.250
No. of Acres	-.014	.036	-.018	-.392	.695
Husband's Age	-.038	.041	-.055	-.924	.356
Mideduc	.017	.036	.022	.467	.641
Cultural conditions	-.058	.035	-.073	-1.647	.100
Micro-credit	.126**	.039	.145	3.190	.002
Micro Saving	-.105	.177	-.039	-.593	.554
Financial Literacy	.410**	.041	.517	9.917	<.001
R					.631[a]
R^2					.398

Source: Survey data (2024)

Note. P<0.01*** Significant at 1% level, P<0.05** Significant at 5% level according to Frost [20]

Dependent variable: Women's Participation in Household's Decision-Making

The value of adjusted R^2 is 0.398, so it is concluded that the factors could explain almost 40% of the variation in the women's participation in household decision-making. According to the regression analysis result, if the factors do not exist, the women's participation in household decision-making will

be 1.501. In addition, some of the factors have positive influencing effects, and some have negative effects on women's household decision-making. Firstly, access to microcredit services is significant at the 5% level and positively influence women's household decision-making, as women's decision-making would be increased .126 times in every unit change in microcredit services, while other variables are constant. Finally, financial literacy is significant at the 5% level and has a positive influencing effect on women's household decision-making as women's decisions would be increased .410 times in every unit change in financial literacy, while other factors are constant. The findings revealed that micro-credit service and financial literacy skills of the women have significant impact on their participation in household decision-making in a positive way.

Discussion

The discussion reveals the study's objectives, which is to investigate the women's participation in household decision-making and the factors that affect their participation in household decision-making in rural Myanmar.

Firstly, according to the result of overall mean score of women's household decision-making, it is presumed that women in this region are entitled to participate in household decision-making including caring and nurturing of their children, going to the relative's home and community compound, small purchases of household and personal items, being able to join community-based organizations and taking part in volunteer work in communities. The findings have been supported by empirical findings of Karna Scholar et al.[9] that microfinance supported women to have confidence in decision-making. However, certain gender roles are evident in Myanmar because women's decision-making in household maintenance, large purchases, and financial related matters are less than other decisions. The reason is that male is more responsible for family housing and management of family's main resources, as society has long assumed that this is the responsibility of the husband and not the wife. Consequently, women are not truly engaged in this decision-making area, and their role is to provide support to their husbands.

Secondly, our findings reveal that micro-credit schemes provided by Early Dawn microfinance have great impact on women's participation in household decision-making. In fact, the women are satisfied with the services provided by Early Dawn Microfinance because applying loan amount they have received can contribute to start a new household business, increase the capital assets of household's business. Consequently, this leads to increased household and enables women to enhance their skills and abilities, allowing them to make more decisions. In addition, the interest rate, loan repayment period, and procedure are reasonable, and they do not impose any hardship on women. Therefore, previous studies and theory support the finding that micro-credit leads to improved well-being in both social and economic empowerment of women through household decision-making by Mayoux [10]. The income gained from utilizing micro-credit can contribute to the household's financial

well-being, therefore, all household members have been benefited. Accordingly, women are able to negotiate with their husband about their gender role. As a result, women become more involved in the household decision-making process.

Thirdly, the study revealed that financial literacy strongly influenced on women's household decision-making. This is because Early Dawn's microfinance programs enhance women's financial literacy skills through formal and non-formal training. In addition, the training emphasized how to invest money and calculate the profitability of a business, how to increase the profitability of their business, and recording business and household daily income/expenditure. Consequently, women could manage their household finances and small business effectively. They were also enable setting up future investment plans, business plan and marketing plan of household business. Consequently, the findings of the study support the idea of Mayoux [11] that women's decision-making in domestic matters, such as purchasing assets and household economics, is enhanced by the financial literacy skills they acquired from self-managed credit and saving groups.

Fourthly, our study has found that micro savings also fairly benefited households by helping to grow their assets. Women are pleased with the convenience and efficiency of micro saving services, as the withdrawal process is straightforward, and the interest rates are reasonable. Micro savings also benefited households by enabling the expansion of their businesses and assets, including household commodities, automobiles, and jewelry. By accessing and utilizing microfinance services, women are able to enhance their status and achieve financial stability and economic empowerment, which in turn fosters their confidence to participate in household decision-making. Therefore, these findings support the concept of Mayoux [10].

Finally, the findings of this study have contrasted the previous empirical findings that social demographic characteristics including cultural conditions influence women’s participation in household decision-making, conducted by Odewale et al.; Sen et al.; Kaur et al. [12–14] . The study has found that socio-demographic characteristics have no significant effect on women’s household decision-making. Although there is no relationship between cultural conditions and women’s household decision-making, women's perception on cultural factors is higher, which suggests that husband hold a greater role in Myanmar culture than wife. Specifically, men are favored over women for important decision-making by their society. Overall, our findings supported the hypothesis that Micro-credit, Micro saving, and Financial literacy are positively associated with Women’s household decision making and didn’t support the hypothesis that Socio-demographic characteristics are positively associated with women’s household decision-making.

Conclusion

The study explores the women’s participation in household decision-making and identify the factors affecting women’s participation in household decision-making in Myanmar’s rural area. According

to the study's findings, microcredit and financial literacy have a significant impact on women's household decision-making. Moreover, studied women have participation of household decision-making in most household affairs including the household's economic, social, and social affairs. However, women only have fairly participation in household maintenance and construction, important decision-making such as large purchases, farm and livestock related matters. Therefore, certain societal gender roles continue to hinder women's advancement to achieve greater level of participation in decision-making. Therefore, in the future, microfinance services and gender equality strategies in all development sectors should play an important role in improving rural women's participation in household decision-making and gender equality in rural Myanmar.

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