A Sociological Analysis of the Effect of Social Capacity-Building on the Social Participation of Female Heads of Household in Activities Related to the Country's Economic Development (A Study Based on the Grounded Theory Approach)

Arezoo. Fatehi Jifrudi 10, Khalil. Mirzaei 1*0 Hamid Reza. Fatehi 10

* Corresponding author email address: Mirzaeei_Khalil@riau.ac.ir

Received: 2025-07-01 Revised: 2025-11-11 Accepted: 2025-11-18 Initial Publish: 2025-12-04 Final Publish: 2026-12-20

Abstract

The purpose of this study is to conduct a sociological analysis of the effect of social capacity-building on the social and economic participation of female heads of household covered by the Welfare Organization of Tehran Province. The study examines various dimensions of social capacity-building, identifies the obstacles and challenges ahead, and ultimately provides practical strategies for empowering this group and facilitating their role in economic development. Methodologically, the research adopted a qualitative approach and employed the grounded theory method. The statistical population consisted of economic and social experts familiar with issues concerning women. Participants were selected through purposive sampling based on the criterion of theoretical saturation, resulting in a final sample size of 14 individuals. The primary data collection instrument was the semi-structured interview, and the obtained data were analyzed through three stages of open, axial, and selective coding, culminating in the development of a paradigmatic model. The key findings derived from the interview analyses indicated that the two categories of "empowerment strategies" (33.10%) and "economic development" (34.15%) were the most frequent and thus the most significant concepts. This demonstrates that the path to achieving economic development becomes smoother through focusing on practical empowerment solutions (such as training, networking, and access to resources). In contrast, "macro-level challenges" (11.27%)—structural, cultural, and psychological—were identified as the main obstacles. The final model of the research shows that social capacity-building strengthens social and economic participation through mediating mechanisms of reducing barriers and enhancing capabilities, although the intensity of this relationship is influenced by intervening factors such as macro-policies and structural challenges. Based on the above findings, it can be concluded that empowering female heads of household and increasing their participation requires an integrated program that simultaneously focuses on the micro level (strengthening individual skills), the meso level (strengthening local institutions and networks), and the macro level (reforming laws and policies). Moreover, the low rate of "scientific-executive foundations" (1.06%) in the findings underscores the need for greater attention to action-oriented research and the practical application of produced knowledge for policymakers and planners.

Keywords: Social Capayity building, Social Participation, Female Heads of Household, Economic Development. **How to cite this article:**

Fatchi Jifrudi, A., Mirzaei, K., & Fatchi, H. R. (2026). A Sociological Analysis of the Effect of Social Capacity-Building on the Social Participation of Female Heads of Household in Activities Related to the Country's Economic Development (A Study Based on the Grounded Theory Approach). Management Strategies and Engineering Sciences, 8(4), 1-10.

1. Introduction

The social and economic participation of female-headed households has become one of the central concerns of policymakers, development scholars, and social planners, especially in societies where structural inequalities and institutional constraints disproportionately burden women. In Iran, the rising share of female-headed households—due to economic pressures, divorce, widowhood, internal migration, and socio-political transitions—has intensified



¹ Department of Social Sciences, Ro.C., Islamic Azad University, Roudehen, Iran

the urgency of developing models capable of strengthening their social capacity and improving their participation in community and economic systems. Social participation, as conceptualized in Iranian sociology and public policy, is not merely an act of engagement but an essential resource that shapes the broader landscape of development and welfare [1, 2]. Scholars have repeatedly underscored that societies with higher participation rates are more successful in mobilizing social capital, enhancing resilience, and facilitating inclusive economic transformation [3, 4].

The increasing vulnerability of female-headed households in Iran further highlights the importance of developing robust, evidence-based approaches toward capacity-building. Studies focused on women in precarious social positions demonstrate that economic marginalization, psychological stressors, and lack of institutional support exacerbate long-term inequality [5, 6]. Female-headed households frequently experience restricted access to employment opportunities, social networks, and financial and educational resources, which collectively reduce their ability to achieve sustainable livelihood outcomes [7, 8]. These barriers are intensified by structural factors such as gendered policy regimes, socio-cultural norms, limitations in social welfare systems, making the enhancement of social capacity a multidimensional challenge [9, 10].

Social participation has historically been viewed through the lens of civic engagement and community involvement; however, contemporary approaches in sociology emphasize its economic implications as well. Evidence suggests that when marginalized groups—particularly women—are integrated into participatory structures, their economic prospects improve through increased access to employment networks, local governance mechanisms, and social mobilization platforms [11, 12]. Studies in urban management and rural development in Iran consistently show that improved participation correlates with poverty reduction, inclusive growth, and strengthened social cohesion [3, 13]. This shift in perspective positions social participation as both a social asset and an economic driver. Accordingly, the participation of female-headed households becomes more than a matter of social justice; it is integral to national development and community resilience [4, 14].

Theoretical frameworks from global social policy research also support this line of reasoning. Popper's foundational work on open societies emphasizes the centrality of inclusiveness and participatory governance in creating adaptive, progressive, and equitable social systems

[15]. In developing contexts, expanding participatory opportunities acts as a catalyst for reducing authoritarian tendencies, strengthening civil society, and nurturing democratic social structures. Applying this perspective to the case of female-headed households suggests that empowering women through capacity-building is not only a micro-level intervention but also a macro-level strategy that shapes societal openness and developmental trajectories [16, 17].

Within the Iranian context, recent analyses of social participation emphasize that gendered inequalities persist across institutional, cultural, and economic domains. Research on the lived experiences of female-headed households reveals high exposure to risk, limited social protection, and insufficient institutional responsiveness [5, 18]. These findings align with broader evidence that single mothers and female household leaders worldwide confront elevated levels of discrimination, financial insecurity, and barriers to welfare access, particularly in contexts marked by rigid family norms or weak welfare structures [6, 8]. Thus, the intersection of gender, economic vulnerability, and social participation underscores the need for targeted policy models grounded in sociological evidence.

Recent contributions from development economics also highlight the economic dimension of social participation. Models of human development stress that without strengthening individuals' capabilities—ranging from financial literacy to access to stable income sources—social participation cannot be meaningfully realized [4, 14]. The integration of female-headed households into economic activities contributes to long-term economic resilience, enhances household-level investment behaviors, and reduces systemic risk associated with financial illiteracy [19, 20]. Empirical research on household resilience shows that economic empowerment functions as both a mediating and protective factor in reducing vulnerability and improving adaptive capacities in the face of financial shocks [21].

Parallel to these economic perspectives, qualitative research traditions emphasize the need to understand the sociocultural underpinnings of participation. Grounded theory approaches, widely used in social research in Iran, have generated insights into the lived realities of vulnerable groups and illuminated the complex mechanisms through which social participation is shaped [22]. These studies point out that participation is not merely a voluntary behavioral choice but is embedded in social structures, institutional arrangements, and cultural meaning systems [10, 23]. Female-headed households, therefore, require supportive environments that facilitate agency, social connection, and

empowerment across multiple dimensions, including psychological well-being, social networks, and community engagement [24, 25].

Capacity-building as a strategic intervention has gained traction in organizational and community development research. In the context of higher education and community institutions, capacity-building involves developing human resources, institutional structures, and collaborative networks that enhance responsiveness to societal needs [16]. When applied to vulnerable populations such as femaleheaded households, capacity-building enables the creation of mechanisms for empowerment through training, social support, financial resources, and digital skill development [7, 26]. Scholars argue that capacity-building must be multidimensional, encompassing structural reforms, community-based support, and individual-level empowerment to ensure sustainable outcomes [10, 17].

In domains such as employment, welfare, and public policy, the role of social capacity-building in enabling social and economic participation has gained extensive empirical support. Research shows that community-based initiatives—such as peer mentoring, women's cooperatives, and local councils—enhance the social capital of women, improve their negotiation power, and facilitate their integration into economic value chains [12, 13]. Moreover, programs introducing digital literacy, microfinance, and entrepreneurship training have been shown to significantly increase the likelihood of economic participation among female-headed households [2, 3].

However, significant barriers persist. Structural constraints including bureaucratic obstacles, labor market discrimination, and inflexible policy frameworks continue to marginalize female-headed households [7, 9]. Cultural barriers related to gender norms, social stigma, and community biases further reduce participation opportunities [11, 23]. Psychological factors—such as anxiety, low self-esteem, and stress associated with single parenthood—also function as hidden constraints that weaken women's ability to leverage available opportunities [18, 24]. Therefore, any effective capacity-building model must incorporate strategies to overcome structural, cultural, and psychological barriers simultaneously.

From a policy standpoint, analysts highlight that enhancing social participation among female-headed households can foster equitable development, strengthen social cohesion, and enable communities to better withstand economic and social shocks [4, 14]. Development practitioners argue that economic growth becomes

sustainable only when marginalized groups, especially women, are integrated into social decision-making and economic systems [2, 3]. This aligns with global evidence that inclusive participation contributes to resilient communities and reduces long-term dependency on welfare systems [6, 8].

Taken together, the literature demonstrates a compelling need to analyze the sociological mechanisms through which social capacity-building enhances social and economic participation among female-headed households in Iran. Although numerous studies address aspects of participation, empowerment, and gendered vulnerability, there remains a theoretical and empirical gap in understanding how capacity-building strategies operate across social, economic, and institutional domains in shaping participation outcomes [16, 17]. This study, therefore, responds to this gap by constructing a grounded, data-driven model rooted in the lived experiences of experts and the empirical realities of female-headed households.

Accordingly, the aim of this study is to analyze the sociological effect of social capacity-building on the social and economic participation of female-headed households.

2. Methodology

The method used in this study is grounded theory. This method, first introduced by Glaser and Strauss, is an inductive and exploratory strategy that stands in contrast to deductive and hypothesis-testing research. Unlike quantitative studies that begin with a predetermined theoretical framework and hypotheses to be tested, grounded theory begins with data collection. The ultimate aim of this method is to generate a theory or model rooted in real data, systematically formed through a process of constant comparative analysis in relation to a specific phenomenon.

The study population consists of all economic and social elites in the country who possess specialized and in-depth familiarity with issues concerning women, particularly female heads of household. Considering the exploratory nature of the research, purposive sampling was used in order to select individuals who had the richest information about the phenomenon under study. The number of participants in this qualitative research was 14. The sampling process continued until theoretical saturation was reached, meaning interviews with new individuals continued only until no new concepts or categories emerged from the additional data.

The primary data collection instrument in the qualitative section was the semi-structured interview. In this type of interview, the questions were designed based on the main and subsidiary research questions, and the interview began with them. However, the structure of the interview was not entirely fixed, and subsequent questions were shaped and guided according to the opinions and orientations expressed by the interviewees. This flexibility enabled the researcher to gain access to the depth of participants' experiences and viewpoints.

Data analysis was carried out in accordance with the grounded theory protocol and conducted in three coding stages:

- Open coding: In this initial stage, the textual data obtained from the interviews were carefully examined and broken down into smaller meaningful units. Each idea, concept, or phenomenon received its own specific code.
- Axial coding: At this stage, the codes obtained from open coding were grouped into main categories based on conceptual relationships and similarities. Relationships between these categories (including causal conditions, context, strategies, and consequences) were identified and explained.
- 3. **Selective coding:** In this final stage, a central category was selected as the core of the emerging theory, and other categories were integrated around it. The final outcome of this process was the development of a unified and coherent theoretical model for the phenomenon under study, as well as the extraction of research hypotheses for the quantitative section.

To evaluate the quality and validity of the present qualitative research, the three criteria proposed for qualitative studies were used:

- 1. **Credibility:** By conducting the research in natural settings and gathering data from rich sources (elites), the condition of "truth-value" of the data has been fulfilled.
- Transferability: Through complete recording and documentation of the research process and findings in the form of detailed minutes, the possibility of retrieval and external judgment by other researchers regarding the applicability of the findings to other contexts has been provided.
- 3. **Confirmability:** The findings of this research possess verifiability and confirmability. To avoid bias, efforts were made to ensure that the researcher's subjectivity and perspectives did not influence the data analysis process, and that the findings were derived directly from the data.

3. Findings and Results

One of the most significant parts of any research method is the analysis of findings. The core of the research relates to the analysis of the findings. In this chapter, the data are described and analyzed, and the qualitative and quantitative results are presented.

Table 1 clearly displays the main concepts, axial categories, their indicators, and the frequency of each concept in the data. This coherent structure forms the central core of the final conceptual model of the research and provides a roadmap for deeply understanding the various dimensions of capacity-building, social participation, and economic development of female heads of household.

Table 1. Extraction of Research Concepts

| Category Code | Category | Indicator | Concept | Frequency in Concept |
|------------------|----------------------------|---------------------------|---------------------------|-------------------------|
| 1 | Specialized NGOs | Organizational Structures | Institutional Structures | 4 |
| 2 | Local Councils | _ | _ | _ |
| 3 | Peer Mentoring | Participatory Strategies | Empowerment Strategies | 94 |
| 4 | Self-Help Groups | _ | _ | _ |
| 5 | Family Networks | _ | _ | _ |
| 6 | Local Associations | _ | _ | _ |
| 7 | Urban Agriculture | Economic Strategies | _ | _ |
| 8 | Women's Cooperatives | _ | _ | _ |
| 9 | Modern Handicrafts | _ | _ | _ |
| 10 | Incentive Policies | Policy Strategies | _ | _ |
| 11 | Gender-Segregated Services | _ | _ | _ |
| 12 | Successful Models | Model-Based Strategies | _ | _ |

| 15 | 13 | | Financial Strategies | _ | _ |
|--|----|---|----------------------------------|------------------------|----|
| Pybrid Models | 14 | Collateral-Free Microloans | _ | _ | _ |
| | 15 | Referral Systems | Technological Strategies | _ | _ |
| | 16 | | _ | _ | _ |
| Housework | 17 | | Scientific-Executive Foundations | | 3 |
| Elderly Care | 18 | Monitoring Systems | _ | _ | _ |
| Childeare | 19 | Housework | Time-Related Barriers | Barriers | 17 |
| | 20 | Elderly Care | _ | _ | _ |
| Regional Deprivation | 21 | Childcare | _ | _ | _ |
| 23 Regional Deprivation Structural Challenges Macro-Level Challenges 25 24 Uzban Restrictions — — 25 Labor Law Restrictions — — 26 Gender Policies — — 27 Administrative Bureaucracy — — 28 Religious Restrictions Cultural Challenges — — 30 Gender Sterootypes — — — 31 Divorree Stigma — — — 32 Low Self-Fatecm Psychological Challenges — — 33 Depression — — — 34 Anxiety — — — 35 Basic Digital Literacy Technological Empowerment Empowerment Domains 37 40 Personal Accounting — — — 37 Management Software — — — 40 Personal Accounting Initial Empowerment — — | 22 | Initial Capital | Financial Barriers | _ | _ |
| Labor Law Restrictions | 23 | Regional Deprivation | Structural Challenges | Macro-Level Challenges | 32 |
| Gender Policies | 24 | Urban/Rural Differences | _ | _ | _ |
| Administrative Bureaucracy | 25 | Labor Law Restrictions | _ | _ | _ |
| 28 Religious Restrictions Cultural Challenges — 30 Gender Stereotypes — — 31 Divorce Stigma — — 32 Low Self-Esteem Psychological Challenges — — 33 Depression — — — 34 Anxiety — — — 35 Basic Digital Literacy Technological Empowerment Empowerment Domains 37 36 Online Robrace — — — 37 Management Software — — — 38 Virtual Training — — — 39 Online Stores — — — 40 Personal Accounting Financial Empowerment — — 41 Negotiation Skills Individual Empowerment — — 42 Employment of Female Heads of Household Employment and Economic Development 97 45 Growth of Local Entrepreneurship — — | 26 | Gender Policies | _ | _ | _ |
| Ethnic Conflicts | 27 | Administrative Bureaucracy | _ | _ | _ |
| Gender Stereotypes | 28 | Religious Restrictions | Cultural Challenges | _ | _ |
| 1 | 29 | Ethnic Conflicts | _ | _ | _ |
| Low Self-Esteem Psychological Challenges | 30 | Gender Stereotypes | _ | _ | _ |
| Low Self-Esteem Psychological Challenges | 31 | | _ | _ | _ |
| Anxiety Basic Digital Literacy Conline Marketing Conline Stores Conline Sto | 32 | Low Self-Esteem | Psychological Challenges | _ | _ |
| 35 Basic Digital Literacy Technological Empowerment Empowerment Domains 37 36 Online Marketing — — — 37 Management Software — — — 38 Virtual Training — — — 39 Online Stores — — — 41 Negotiation Skills Individual Empowerment — — 41 Negotiation Skills Individual Empowerment — — 42 Employment of Fernale Heads of Household Employment and Economic Development — 42 Employment of Fernale Heads of Household — — — — 43 Creation of Micro and Small Businesses — — — — 44 Development of Women's Cooperatives — — — — 45 Growth of Local Entrepreeurship — — — — 46 Level of Per Capita Income Income and Economic Justice — — — | 33 | Depression | _ | _ | _ |
| 36 Online Marketing — — — 37 Management Software — — — 38 Virtual Training — — 39 Online Stores — — 40 Personal Accounting Financial Empowerment — 41 Negotiation Skills Individual Empowerment — 42 Employment of Female Heads of Household Employment and Entrepreneurship Economic Development 97 43 Creation of Micro and Small Businesses — — — 44 Development of Women's Cooperatives — — — 45 Growth of Local Entrepreneurship — — — 46 Level of Per Capita Income Income and Economic Justice — — 47 Fair Wages — — — 48 Reduction of Poverty and Deprivation — — — 49 Fair Distribution of Resources — — — 50 Enhancement of Technical and Vocational Skills Human Capital — — 51 Financial and Digital Literacy — — — 52 Specialized Training — — — | 34 | Anxiety | _ | _ | _ |
| 37 Management Software — — — 38 Virtual Training — — — 39 Online Stores — — — 40 Personal Accounting Financial Empowement — — 41 Negotiation Skills Individual Empowement — — 42 Employment of Female Heads of Household Employment and Economic Development 97 43 Creation of Micro and Small Businesses — — — 44 Development of Women's Cooperatives — — — 45 Growth of Local Entrepreneurship — — — 46 Level of Per Capita Income Income and Economic Justice — — 47 Fair Wages — — — 48 Reduction of Poverty and Deprivation — — — 49 Fair Distribution of Resources — — — 51 Financial and Digital Literacy — — — <t< td=""><td>35</td><td>Basic Digital Literacy</td><td>Technological Empowerment</td><td>Empowerment Domains</td><td>37</td></t<> | 35 | Basic Digital Literacy | Technological Empowerment | Empowerment Domains | 37 |
| 38 Virtual Training — — — 39 Online Stores — — — 40 Personal Accounting Financial Empowerment — — 41 Negotiation Skills Individual Empowerment — — 42 Employment of Female Heads of Household Entrepreneurship Employment and Entrepreneurship Economic Development 97 43 Creation of Micro and Small Businesses — — — 44 Development of Women's Cooperatives — — — 45 Growth of Local Entrepreneurship — — — 46 Level of Per Capita Income Income and Economic Justice — — 47 Fair Wages — — — 48 Reduction of Poverty and Deprivation — — — 49 Fair Distribution of Resources — — — 50 Enhancement of Technical and Vocational Skills Human Capital — — 51 Financial and Digital Literacy — — — 52 Specialized Training — — — 53 Workforce Health and Wellness — — — 54 <td>36</td> <td>Online Marketing</td> <td>_</td> <td>_</td> <td>_</td> | 36 | Online Marketing | _ | _ | _ |
| 39 Online Stores — — — 40 Personal Accounting Financial Empowerment — — 41 Negotiation Skills Individual Empowerment — — 42 Employment of Female Heads of Household Employment and Economic Development 97 43 Creation of Micro and Small Businesses — — — 44 Development of Women's Cooperatives — — — 45 Growth of Local Entrepreneurship — — — 46 Level of Per Capita Income Income and Economic Justice — — 47 Fair Wages — — — 48 Reduction of Poverty and Deprivation — — — 49 Fair Distribution of Resources — — — 50 Enhancement of Technical and Vocational Skills — — — 51 Financial and Digital Literacy — — — 52 Specialized Training — — — 53 Workforce Health and Wellness — — — 54 Banking Facilities Access to Financial Resources — — 55 Collateral-Free Mic | 37 | Management Software | _ | _ | _ |
| Personal Accounting Financial Empowerment — — — — — — — — — | 38 | Virtual Training | _ | _ | _ |
| 41 Negotiation Skills Individual Empowerment — 42 Employment of Female Heads of Household Entrepreneurship Entrepreneurship Economic Development 97 43 Creation of Micro and Small Businesses — — — 44 Development of Women's Cooperatives — — — 45 Growth of Local Entrepreneurship — — — 46 Level of Per Capita Income Income and Economic Justice — — 47 Fair Wages — — — 48 Reduction of Poverty and Deprivation — — — 49 Fair Distribution of Resources — — — 50 Enhancement of Technical and Vocational Skills — — — 51 Financial and Digital Literacy — — — 52 Specialized Training — — — 53 Workforce Health and Wellness — — — 54 Banking Facilities Access to Financial Resources — — 55 Collateral-Free Microloans — — — 57 Initial Capital for Business Start-Up — — — 58 | 39 | Online Stores | _ | _ | _ |
| 42 Employment of Female Heads of Household Entrepreneurship Employment and Entrepreneurship Economic Development 97 43 Creation of Micro and Small Businesses — — — 44 Development of Women's Cooperatives — — — 45 Growth of Local Entrepreneurship — — — 46 Level of Per Capita Income Income and Economic Justice — — 47 Fair Wages — — — 48 Reduction of Poverty and Deprivation — — — 49 Fair Distribution of Resources — — — 50 Enhancement of Technical and Vocational Skills — — — 51 Financial and Digital Literacy — — — — 51 Financial and Wellness — — — — — 52 Specialized Training — — — — — 54 Banking Facilities Access to Financial Resources | 40 | Personal Accounting | Financial Empowerment | _ | _ |
| Entrepreneurship Creation of Micro and Small Businesses Development of Women's Cooperatives Growth of Local Entrepreneurship Evel of Per Capita Income Income and Economic Justice Fair Wages Reduction of Poverty and Deprivation Fair Distribution of Resources Enhancement of Technical and Vocational Skills I Financial and Digital Literacy Specialized Training Specialized Training Banking Facilities Access to Financial Resources Collateral-Free Microloans Modern Agriculture Development of Leading Sectors Modern Agriculture Development of Leading Sectors Information Technology Information Technology Access to High-Speed Internet Economic Infrastructure Access to High-Speed Internet Economic Infrastructure Local Markets and Virtual Stores Transportation Rosters Digital Marketing Online Product Sales Entrepreneurship Entre | 41 | Negotiation Skills | Individual Empowerment | _ | _ |
| 44 Development of Women's Cooperatives — — 45 Growth of Local Entrepreneurship — — 46 Level of Per Capita Income Income and Economic Justice — 47 Fair Wages — — 48 Reduction of Poverty and Deprivation — — 49 Fair Distribution of Resources — — 50 Enhancement of Technical and Vocational Skills Human Capital — 51 Financial and Digital Literacy — — 52 Specialized Training — — 53 Workforce Health and Wellness — — 54 Banking Facilities Access to Financial Resources — 55 Collateral-Free Microloans — — 56 Qard-al-Hasan Funds — — 57 Initial Capital for Business Start-Up — — 58 Modern Agriculture Development of Leading Sectors — — 59 Creative and Cultural Industries — — — 60 Information Technology — — — 61 Local Tourism — — — 62 Access to High-Speed Internet | 42 | Employment of Female Heads of Household | | Economic Development | 97 |
| 45 Growth of Local Entrepreneurship — — 46 Level of Per Capita Income Income and Economic Justice — 47 Fair Wages — — 48 Reduction of Poverty and Deprivation — — 49 Fair Distribution of Resources — — 50 Enhancement of Technical and Vocational Skills Human Capital — — 51 Financial and Digital Literacy — — 52 Specialized Training — — 53 Workforce Health and Wellness — — 54 Banking Facilities Access to Financial Resources — 55 Collateral-Free Microloans — — 56 Qard-al-Hasan Funds — — 57 Initial Capital for Business Start-Up — — 58 Modern Agriculture Development of Leading Sectors — — 59 Creative and Cultural Industries — — — 60 Information Technology — — — 61 Local Tourism — — — 62 Access to High-Speed Internet Economic Infrastructure — — <td< td=""><td>43</td><td>Creation of Micro and Small Businesses</td><td>_</td><td>_</td><td>_</td></td<> | 43 | Creation of Micro and Small Businesses | _ | _ | _ |
| Level of Per Capita Income Income and Economic Justice | 44 | Development of Women's Cooperatives | _ | _ | _ |
| Fair Wages Reduction of Poverty and Deprivation Human Capital Fair Distribution of Resources Enhancement of Technical and Vocational Skills Financial and Digital Literacy Specialized Training Workforce Health and Wellness Banking Facilities Collateral-Free Microloans Court Initial Capital for Business Start-Up Resources Modern Agriculture Development of Leading Sectors Creative and Cultural Industries Local Tourism Transportation Routes Transportation Routes Local Markets and Virtual Stores Financial and Digital Literacy Literature Ruman Capital Local Markets and Virtual Stores Lineary Literature L | 45 | Growth of Local Entrepreneurship | _ | _ | _ |
| 48 Reduction of Poverty and Deprivation — — 49 Fair Distribution of Resources — — 50 Enhancement of Technical and Vocational Skills Human Capital — 51 Financial and Digital Literacy — — 52 Specialized Training — — 53 Workforce Health and Wellness — — 54 Banking Facilities Access to Financial Resources — 55 Collateral-Free Microloans — — 56 Qard-al-Hasan Funds — — 57 Initial Capital for Business Start-Up — — 58 Modern Agriculture Development of Leading Sectors — — 59 Creative and Cultural Industries — — — 60 Information Technology — — — 61 Local Tourism — — — 62 Access to High-Speed Internet Economic Infrastructure — — 64 Local Markets and Virtual Stores — — — 65 Transportation Systems — — — 66 Use of Technology in Production Innovation and Technology <td< td=""><td>46</td><td>Level of Per Capita Income</td><td>Income and Economic Justice</td><td>_</td><td>_</td></td<> | 46 | Level of Per Capita Income | Income and Economic Justice | _ | _ |
| Fair Distribution of Resources Enhancement of Technical and Vocational Skills Financial and Digital Literacy Specialized Training —————————————————————————————————— | 47 | Fair Wages | _ | _ | _ |
| 50 Enhancement of Technical and Vocational Skills Human Capital — — 51 Financial and Digital Literacy — — — 52 Specialized Training — — 53 Workforce Health and Wellness — — 54 Banking Facilities Access to Financial Resources — 55 Collateral-Free Microloans — — 56 Qard-al-Hasan Funds — — 57 Initial Capital for Business Start-Up — — 58 Modern Agriculture Development of Leading Sectors — 59 Creative and Cultural Industries — — 60 Information Technology — — 61 Local Tourism — — 62 Access to High-Speed Internet Economic Infrastructure — — 63 Transportation Routes — — — 64 Local Markets and Virtual Stores — — — 65 Transportation Systems — — — 66 Use of Technology in Production Innovation and Technology — — 67 Digital Marketing — — — <td>48</td> <td>Reduction of Poverty and Deprivation</td> <td>_</td> <td>_</td> <td>_</td> | 48 | Reduction of Poverty and Deprivation | _ | _ | _ |
| Skills Financial and Digital Literacy Specialized Training Specialized | 49 | Fair Distribution of Resources | _ | _ | _ |
| 52 Specialized Training — — 53 Workforce Health and Wellness — — 54 Banking Facilities Access to Financial Resources — 55 Collateral-Free Microloans — — 56 Qard-al-Hasan Funds — — 57 Initial Capital for Business Start-Up — — 58 Modern Agriculture Development of Leading Sectors — 59 Creative and Cultural Industries — — 60 Information Technology — — 61 Local Tourism — — 62 Access to High-Speed Internet Economic Infrastructure — 63 Transportation Routes — — 64 Local Markets and Virtual Stores — — 65 Transportation Systems — — 66 Use of Technology in Production Innovation and Technology — 67 Digital Marketing — — 68 Online Product Sales — — | 50 | | Human Capital | _ | _ |
| Workforce Health and Wellness — — — — — — — — — — — — — — — — — — | | | _ | _ | _ |
| 54 Banking Facilities Access to Financial Resources — 55 Collateral-Free Microloans — — 56 Qard-al-Hasan Funds — — 57 Initial Capital for Business Start-Up — — 58 Modern Agriculture Development of Leading Sectors — 59 Creative and Cultural Industries — — 60 Information Technology — — 61 Local Tourism — — 62 Access to High-Speed Internet Economic Infrastructure — — 63 Transportation Routes — — — 64 Local Markets and Virtual Stores — — — 65 Transportation Systems — — — 66 Use of Technology in Production Innovation and Technology — — 67 Digital Marketing — — — 68 Online Product Sales — — — | | | _ | _ | _ |
| Collateral-Free Microloans — — — — — — — — — — — — — — — — — — — | 53 | | _ | _ | _ |
| 56Qard-al-Hasan Funds——57Initial Capital for Business Start-Up——58Modern AgricultureDevelopment of Leading Sectors—59Creative and Cultural Industries——60Information Technology——61Local Tourism——62Access to High-Speed InternetEconomic Infrastructure—63Transportation Routes——64Local Markets and Virtual Stores——65Transportation Systems——66Use of Technology in ProductionInnovation and Technology—67Digital Marketing——68Online Product Sales—— | | | Access to Financial Resources | _ | _ |
| 57Initial Capital for Business Start-Up———58Modern AgricultureDevelopment of Leading Sectors—59Creative and Cultural Industries——60Information Technology——61Local Tourism——62Access to High-Speed InternetEconomic Infrastructure—63Transportation Routes——64Local Markets and Virtual Stores——65Transportation Systems——66Use of Technology in ProductionInnovation and Technology—67Digital Marketing——68Online Product Sales—— | | | _ | _ | _ |
| 58Modern AgricultureDevelopment of Leading Sectors—59Creative and Cultural Industries——60Information Technology——61Local Tourism——62Access to High-Speed InternetEconomic Infrastructure—63Transportation Routes——64Local Markets and Virtual Stores——65Transportation Systems——66Use of Technology in ProductionInnovation and Technology—67Digital Marketing——68Online Product Sales—— | | | _ | _ | _ |
| Creative and Cultural Industries — — — — — — — — — — — — — — — — — — — | | - | | _ | _ |
| 60 Information Technology — — 61 Local Tourism — — 62 Access to High-Speed Internet Economic Infrastructure — 63 Transportation Routes — — 64 Local Markets and Virtual Stores — — 65 Transportation Systems — — 66 Use of Technology in Production Innovation and Technology — 67 Digital Marketing — — 68 Online Product Sales — — | | _ | Development of Leading Sectors | _ | _ |
| 61 Local Tourism — — — 62 Access to High-Speed Internet Economic Infrastructure — — 63 Transportation Routes — — — 64 Local Markets and Virtual Stores — — — 65 Transportation Systems — — — 66 Use of Technology in Production Innovation and Technology — — 67 Digital Marketing — — — 68 Online Product Sales — — — | | | _ | _ | _ |
| 62 Access to High-Speed Internet Economic Infrastructure — 63 Transportation Routes — — 64 Local Markets and Virtual Stores — — 65 Transportation Systems — — 66 Use of Technology in Production Innovation and Technology — 67 Digital Marketing — — 68 Online Product Sales — — | | | _ | _ | _ |
| Transportation Routes — — — — — — — — — — — — — — — — — — — | | | _ | _ | _ |
| Local Markets and Virtual Stores — — — — — — — — — — — — — — — — — — — | | | Economic Infrastructure | _ | _ |
| Fransportation Systems — — — — — — — — — — — — — — — — — — — | | | _ | _ | _ |
| Use of Technology in Production Innovation and Technology — — — — — — — — — — — — — — — — — — — | | | _ | _ | _ |
| 67 Digital Marketing — — — — — — — — 68 Online Product Sales — — — — — — — — — — — — — — — — — — — | | | | _ | _ |
| 68 Online Product Sales — — — — | | | Innovation and Technology | _ | _ |
| | | | _ | _ | _ |
| 69 Use of Management Software — — — | | | _ | _ | _ |
| | 69 | Use of Management Software | _ | _ | |

| 70 | Self-Sufficiency in Essential Goods Production | Resistance and Sustainable Economy | _ | _ |
|----|---|---------------------------------------|---|---|
| 71 | Reduced Dependence on Imports | _ | _ | _ |
| 72 | Use of Domestic Resources | _ | _ | _ |
| 73 | Development of Sustainable Jobs | _ | _ | _ |
| 74 | Role in Production | Participation in the Value Chain | _ | _ |
| 75 | Role in Distribution | _ | _ | _ |
| 76 | Role in Sales | _ | _ | _ |
| 77 | Integration into National and International Markets | _ | _ | _ |
| 78 | Entrepreneurship Laws | Economic Policies and Laws | _ | _ |
| 79 | Social Insurance for Women | _ | _ | _ |
| 80 | Tax Exemptions | _ | _ | _ |
| 81 | Business Regulation Facilitation | _ | _ | |

The overall analysis of the data presented in Table 1 indicates that the economic development path for female heads of household is a multidimensional and intertwined trajectory that requires overcoming deep structural, cultural, and psychological challenges (with 49 repetitions across related concepts) while simultaneously strengthening empowerment domains (37 repetitions). In this process, empowerment strategies (94 repetitions), as the most frequently repeated concept, play a central and prerequisite role, demonstrating that individual, financial, and technological empowerment of women constitutes the fundamental cornerstone of any economic transformation.

Ultimately, the overarching aim of this process is the realization of economic development (with 97 repetitions as

the most frequently appearing category), which itself consists of dimensions such as employment, access to financial resources, innovation, and integration into the value chain. This analysis indicates that no single solution exists for the economic development of this group, and that a comprehensive model must simultaneously focus on addressing challenges, enhancing capabilities, and creating sustainable economic infrastructures.

Table 2, which has been developed based on the coding conducted in the previous stages, displays the frequency of each indicator and core concept in terms of count and percentage. The purpose of presenting this table is to determine the priorities and relative contribution of each influential factor in the final research model.

Table 2. Percentage of Repetition of Concepts and Indicators

| Indicator | Concept | Frequency of Concept | Percentage of Repetition |
|------------------------------------|----------------------------|----------------------|--------------------------|
| Organizational Structures | Institutional Structures | 4 | 1.41 |
| Participatory Strategies | Empowerment Strategies | 94 | 33.10 |
| Economic Strategies | _ | _ | _ |
| Policy Strategies | _ | _ | _ |
| Model-Based Strategies | _ | _ | _ |
| Financial Strategies | _ | _ | _ |
| Technological Strategies | _ | _ | _ |
| Innovative Strategies | _ | _ | _ |
| Scientific-Executive Foundations | Scientific/Executive Basis | 3 | 1.06 |
| Time-Related Barriers | Barriers | 17 | 5.99 |
| Financial Barriers | _ | _ | _ |
| Structural Challenges | Macro-Level Challenges | 32 | 11.27 |
| Cultural Challenges | _ | _ | _ |
| Psychological Challenges | _ | _ | _ |
| Technological Empowerment | Empowerment Domains | 37 | 13.03 |
| Financial Empowerment | _ | _ | _ |
| Individual Empowerment | _ | _ | _ |
| Employment and Entrepreneurship | Economic Development | 97 | 34.15 |
| Income and Economic Justice | _ | _ | _ |
| Human Capital | _ | _ | _ |
| Access to Financial Resources | _ | _ | _ |
| Development of Leading Sectors | _ | _ | _ |
| Economic Infrastructure | _ | _ | _ |
| Innovation and Technology | _ | _ | _ |
| Resistance and Sustainable Economy | _ | _ | _ |
| Participation in the Value Chain | _ | _ | _ |
| Economic Policies and Laws | _ | _ | _ |
| Total | _ | 187 | 100 |

What is observed in this table indicates that empowerment strategies (33.10%) and economic development (34.15%) are jointly the most significant concepts, covering a total of 67.25% of the data. This demonstrates that economic solutions and outcomes are at the core of attention. Macro-level challenges (11.27%) and empowerment domains (13.03%) rank next, showing that structural barriers and the need for empowerment are highly emphasized as well. Scientific—executive foundations (1.06%) and institutional structures (1.41%) hold the lowest share, which reflects a gap between theory and practice and a weakness in formal institutions in this domain.

Emphasis on Empowerment Strategies (33.10%)

- This indicates that society is seeking practical and immediate solutions for the empowerment of female heads of household.
- Participatory, economic, financial, technological, and innovative strategies reflect a tendency to create sustainable and self-sufficient mechanisms.
- This finding aligns with empowerment theory, which emphasizes increasing individuals' ability to control their own lives.

Focus on Economic Development (34.15%)

- Concepts such as employment, income, human capital, and access to financial resources show that economic stability is viewed as a prerequisite for empowerment.
- This is consistent with human development theory, which highlights the central role of individuals in the development process.

• Additionally, attention to categories such as "resistance economy" and "participation in the value chain" reflects a systemic and macro-level perspective on the issue.

Macro-Level Challenges (11.27%)

- Structural, cultural, and psychological challenges indicate that the barriers extend beyond the individual level and are rooted in social structures.
- This finding corresponds with structure–agency theory, which stresses the interaction between social structures and individual agency.
- Effective empowerment of women requires simultaneous focus on structural change and strengthening their agency.

Weak Presence of Scientific-Executive Foundations (1.06%)

- This indicates a gap between research and practice.
- Empowerment programs may have been designed more on intuition and experience than on evidence-based research.
- This finding highlights the necessity of focusing on action-oriented research and program evaluation.

Empowerment Domains (13.03%)

- Technological, financial, and individual empowerment reflect a multidimensional view of empowerment.
- This is consistent with multidimensional empowerment theory, which emphasizes various dimensions of empowerment (economic, social, psychological).

Based on the above analysis and existing theories, the following conceptual model is designed. This model represents the causal relationships between the variables.

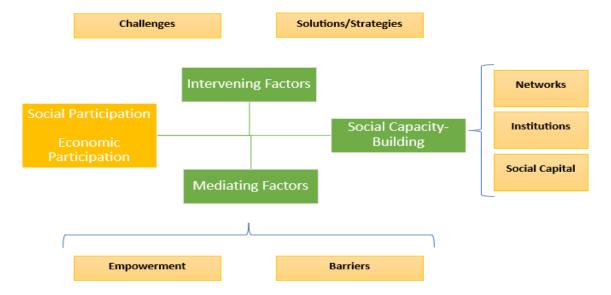


Figure 1. Conceptual Model

4. Discussion and Conclusion

The findings of this study provide a multidimensional understanding of how social capacity-building influences the social and economic participation of female-headed households. The results demonstrate that the two most dominant categories extracted through grounded theory empowerment strategies (33.10%)and economic development mechanisms (34.15%)—collectively account for more than two-thirds of all coded data. This centrality indicates that both scholars and practitioners perceive empowerment and economic engagement as inseparable, mutually reinforcing pillars for improving the lived realities of female-headed households. The dominance of these two constructs aligns with the broader body of literature emphasizing the fundamental role of empowerment and economic inclusion in enabling vulnerable social groups to break cycles of dependency, marginalization, and long-term poverty [2, 3].

The prevalence of empowerment strategies in the data reflects a sustained demand for practical, context-specific solutions to support women who shoulder both economic and caregiving responsibilities. This is consistent with previous studies that identify empowerment—whether financial, digital, psychological, or organizational—as the core requirement for enhancing women's agency and longterm social mobility [5, 7]. For example, research on femaleheaded households in Kerman highlights how development of individual capabilities and social awareness improves their ability to resist high-risk behaviors and navigate complex socio-economic environments [5]. Similarly, studies in agricultural development and rural community systems demonstrate that increased social participation directly improves both productivity and financial security, underscoring the connection between individual empowerment and broader economic outcomes [2, 3].

The centrality of economic development in the coding results also aligns with the extensive literature linking women's social participation to broader national development indicators. Scholars argue that when women's human capital, labor participation, and access to financial resources expand, local and national economies benefit through greater productivity, improved household stability, and increased resilience to economic shocks [4, 14]. The emphasis on microfinance, entrepreneurship, access to digital markets, and integration into value chains echoes

findings from international research highlighting the significance of economic empowerment as a foundation for women's autonomy. Studies on household resilience and financial literacy show that increased access to capital and improved investment behaviors substantially mitigate risks associated with financial instability and vulnerability, especially for single parents and women-led households [19, 20]. In the context of developing countries, access to affordable credit and entrepreneurial incentives is a strong predictor of women's labor market participation and long-term financial independence [21].

In addition to empowerment and economic development, the study identifies macro-level challenges (11.27%) including structural, cultural, and psychological barriers—as major obstacles limiting the participation of female-headed households. This finding aligns with sociological theories of structure and agency, which suggest that individual empowerment can only produce meaningful outcomes when structural barriers are addressed [10]. For example, studies on social participation in Iran have repeatedly shown that bureaucratic barriers, gendered institutional norms, and socio-cultural constraints impede women's ability to engage in public spaces and economic systems [9, 12]. Cultural stereotypes and discriminatory practices, such as gendered expectations and social stigma around divorce, reduce women's access to networks, employment opportunities, and community support-factors strongly reflected in the qualitative data. These findings also correspond with global research noting that single mothers often encounter systemic prejudices affecting access to welfare, social legitimacy, and policy support [6, 8].

Furthermore, the study reveals a relatively low representation of scientific-executive foundations (1.06%) and institutional structures (1.41%) in the data. This gap suggests a disconnect between the theoretical knowledge produced by academic research and the operational frameworks used by organizations and policymakers. Such a disconnect is consistent with previous work examining organizational capacity-building frameworks in Iran's public and educational sectors, which highlights limited institutional responsiveness and inadequate integration of scientific evidence into strategic planning [16]. The weak presence of institutional structures in the coding results indicates that female-headed households often rely on informal networks—such as extended family, local associations, and peer mentoring groups—to meet their needs. This aligns with studies emphasizing that in contexts where formal support is insufficient, marginalized groups

often create substitute networks that serve as informal safety nets [13, 17]. However, while these networks can be valuable, they rarely provide long-term structural solutions.

The results also highlight the significant role of technological empowerment, reflected in recurring references to digital literacy, online marketing, virtual training, and technology-driven entrepreneurship. This trend aligns with global transitions toward digital economies and the growing recognition that digital inclusion is central to economic empowerment. Research demonstrates that digital skills significantly enhance the ability of women to access new markets, reduce dependency on physical infrastructure, and build flexible employment pathways suitable for their caregiving responsibilities [3, 26]. Similarly, studies in social policy and economic development emphasize that digital platforms create alternative opportunities for participation, allowing women with limited mobility, financial constraints, or social barriers to overcome many traditional obstacles [19].

The importance of psychological factors, including anxiety, depression, and low self-esteem, which emerged as key barriers in the interviews, supports findings from therapeutic and social psychology research showing that psychological well-being is a major determinant of women's participation in social and economic activities. For example, therapeutic interventions based on acceptance and commitment therapy have been shown to significantly improve responsibility and self-efficacy among women facing marital or financial transitions [24]. Studies in qualitative sociology further support this, emphasizing that psychological empowerment must be integrated into broader capacity-building programs in order to produce sustainable social participation outcomes [22].

Overall, the findings support a comprehensive, multidimensional model in which social capacity-building serves as both a direct and indirect driver of social and economic participation. Empowerment mechanisms including financial training, digital skill-building, community engagement, and psychological support—serve as key mediators, while structural and policy-level factors act as moderating influences that shape the degree to which empowerment strategies can take effect. This model reflects an integrated theoretical approach combining perspectives from human development theory [14], empowerment theory [7], open society theory [15], and structure-agency dynamics [10].

The sociological interpretation of these findings suggests that improving the participation of female-headed

households requires coordinated action across micro, meso, and macro levels. At the micro level, individual capabilities, psychological resilience, and technical skills must be strengthened. At the meso level, community-based mechanisms—including NGOs, cooperatives, and local associations—need to be developed to provide social support and create participatory platforms. At the macro level, structural reforms in social welfare, labor policy, gender frameworks, and public governance are essential for enabling long-term, sustainable participation.

This study was conducted with a relatively small qualitative sample, which may limit the breadth of perspectives captured, especially given the diversity among female-headed households in different regions and socio-economic contexts. The reliance on expert interviews rather than direct fieldwork with women themselves may constrain the depth of lived experiences represented. Additionally, the grounded theory approach, while strong for model generation, depends heavily on the subjective interpretation of the researcher, which may influence coding and category development despite efforts to avoid bias.

Future studies should incorporate larger and more diverse samples, including direct participation from female-headed households to capture lived experiences more fully. Longitudinal research could provide valuable insights into how changes in policy, economic conditions, or social support systems influence participation over time. Comparative regional studies would also help identify how cultural, institutional, and economic variations shape empowerment outcomes. Experimental or quasi-experimental designs could be used to evaluate the effectiveness of specific capacity-building interventions.

Practitioners should design integrated empowerment programs that combine financial literacy, digital training, psychological support, and entrepreneurship development. Policy reforms must reduce bureaucratic barriers and improve access to welfare resources and credit. Local institutions should strengthen community-based participation platforms, such as cooperatives and peer-support networks. Capacity-building initiatives must ensure long-term sustainability by creating inclusive, flexible programs aligned with the actual needs of female-headed households.

Authors' Contributions

Authors equally contributed to this article.

Acknowledgments

Authors thank all participants who participate in this study.

Declaration of Interest

The authors report no conflict of interest.

Funding

According to the authors, this article has no financial support.

Ethical Considerations

All procedures performed in this study were under the ethical standards.

References

- [1] M. Abedini, M. Ahmadi, and A. Zamani, "The Role of Social Participation in Iranian Urban Management," *Urban Management Quarterly*, vol. 7, no. 3, pp. 25-43, 2017.
- [2] H. Ahmadi, M. Rezaeian, and A. Yousefi, "Social Participation and Economic Development of Iran's Agricultural Sector," *Quarterly Journal of Agricultural Development and Natural Resources*, vol. 12, no. 3, pp. 45-62, 2016.
- [3] M. Ghasemi, M. Karimi, and B. Alizadeh, "The Impact of Social Participation on Poverty Reduction in Rural Areas of Iran," *Rural Development Journal*, vol. 11, no. 2, pp. 155-172, 2016.
- [4] S. Nourouzi, M. Mohammadi, and F. Karimi, "Social Participation and Economic Development: An Analysis from the Perspective of Human Development in Iran," *Journal of Economic and Social Development*, vol. 8, no. 2, pp. 33-52, 2021.
- [5] F. Va'ezi, R. Esmaeili, and A. Mohammadi, "Analysis of the Lived Experiences of Female-Headed Households in Facing High-Risk Behaviors (Study of Female-Headed Households in Kerman City)," Women's Strategic Studies, vol. 24, no. 94, pp. 75-102, 2021.
- [6] T. Y. Hassan and J. K. Al-Diwan, "Externalizing Behavior Problems of Children Raised by Single Mother," *Journal of Global Scientific Research*, vol. 7, no. 3, pp. 2195-2200, 2022, doi: 10.5281/zenodo.6399484.
- [7] S. Biriya, "Comparative Study of the Islamic and Western Views on Women's Participation in Economic Activities," *Interdisciplinary Women's Studies*, vol. 2, no. 2, pp. 41-55, 2021, doi: 10.52547/row.2.2.41.
- [8] A. Herbst-Debby, "(De)legitimization of Single Mothers' Welfare Rights: United States, Britain and Israel," *Journal of European Social Policy*, vol. 32, no. 3, pp. 302-316, 2022, doi: 10.1177/09589287221076743.
- [9] M. Shahbazi, N. Mousavi, and M. Keshavarz, "Barriers and Challenges of Social Participation in Iran: A Case Study," *Quarterly Journal of Social Sociology*, vol. 5, no. 2, pp. 112-134, 2020.
- [10] H. Moradi, A. Mansouri, and M. Jahanshahi, "Social Participation and Sustainable Development in Iran: Challenges and Opportunities," *Iranian Journal of Sociology*, vol. 23, no. 4, pp. 3-25, 2018.

- [11] A. Salami, G. Sheikhi, S. Kurdeh, and A. Bahramian, "Investigating the Relationship Between Social Factors and the Rate of Citizens' Participation in Urban Affairs," August 2015.
- [12] K. Alizadeh, M. Razavizadeh, and M. Radfar, "Investigating the Role of Public Participation in Urban Administration (Case Study: Mashhad Municipality District 10)," *Urban Planning Studies Quarterly*, vol. 1, no. 1, pp. 61-87, 2014.
- [13] B. Arik, M. Gholizadeh Gorjan, and B. Zalali, "Investigating Social Factors Affecting the Social Participation of Ardabil Citizens," 2014.
- [14] A. Kiyani, A. Soltani, and M. Sadeghi, "The Impact of Social Participation on Economic Growth in Deprived Regions of Iran," *Journal of Regional Development Studies*, vol. 6, no. 2, pp. 89-108, 2021.
- [15] K. Popper, The Open Society and Its Enemies. 2017.
- [16] A. Rajabzadeh, M. Mortazavi, M. Doustar, and N. Akhoundi, "Developing a Conceptual Framework for Organizational Capacity Building in the Higher Education Sector to Respond to Community Expectations: A Thematic Analysis Approach," *Quarterly Journal of Organizational Resource* Management Research, vol. 10, no. 3, pp. 45-73, 2020.
- [17] A. Mehdipour and M. Sadeghi, "The Role of Social Capital in Strengthening Social Participation in Iran," *Iranian Sociological Journal*, vol. 32, no. 1, pp. 145-167, 2019.
- [18] M. Eskafi and M. Yousefi, "Single mothers' tendency to remarry and the obstacles: A Case on Basic Theory," *Journal* of Research and Health, vol. 11, no. 2, pp. 131-138, 2021, doi: 10.32598/JRH.11.2.1368.3.
- [19] Y. He, X. He, S. Yan, and J. Huang, "Social security, health capital and household investment behavior," *Finance Research Letters*, vol. 71, p. 106478, 2025, doi: 10.1016/j.frl.2024.106478.
- [20] Y. Gao, R. Rojasavachai, F. Rouxelin, and L. Yang, "Financial Illiteracy as a Systemic Risk: Implications for Household Resilience and Portfolio Vulnerability," 2025.
- [21] T. G. M. Al Mamun, Assessing Fiscal Policy Effectiveness on Household Savings in Hungary, Slovenia, and the Czech Republic during the COVID-19 Crisis: A Markov Switching VAR Approach. 2025.
- [22] K. Mirzaei, Qualitative Research: Research, Researchers, and Research Paper Writing. 2017.
- [23] N. Akhshi, "Investigating the Relationship Between Social Participation and Social Vitality," *Iranian Social Studies Journal*, vol. 12, no. 3, pp. 78-95, 2014.
- [24] S. Hadian, N. Havasi soomar, M. Hosseinzadeh Taghvaei, M. I. Ebrahimi, and T. Ranjbaripour, "Comparing the effectiveness of acceptance and commitment therapy and reality therapy on the responsibility and self-efficacy of divorced women," (in eng), Advances in Cognitive Sciences, Research vol. 25, no. 3, pp. 47-63, 2023, doi: 10.30514/icss.25.3.47.
- [25] M. F. Y. Mhs and B. Amirullah, "The Role of Marriage Counseling Services in Efforts to Improve Household Harmony for Newly Married Couples (Case Study at Al-Amien Applied Psychology Institute Al-Amien Islamic Boarding School Prenduan Sumenep)," *Maklumat*, vol. 3, no. 1, pp. 34-46, 2025, doi: 10.61166/maklumat.v3i1.48.
- [26] S. A. A. Sabri and A. Nastiti, "Unveiling Disparities: Empowerment and Access to Sanitation Among Urban Households in Jakarta, Indonesia," *Journal of Water Sanitation and Hygiene for Development*, vol. 15, no. 8, pp. 639-651, 2025, doi: 10.2166/washdev.2025.341.