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Challenges and Opportunities

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## Divorce and Women's Economic Empowerment: Challenges and Opportunities

### Abstract:

Divorce often marks a turning point in women's economic lives, intensifying vulnerability but also revealing opportunities for renewal and empowerment.

This article examines how divorce affects women's economic empowerment, identifying the primary challenges—including income instability, asset fragmentation, caregiving burdens, and social stigma—and the opportunities that can facilitate greater economic agency, such as access to financial literacy, financial inclusion, legal reform, social protection, and income diversification.

The paper argues that empowerment is achievable when structural barriers are addressed and women's agency is strengthened through targeted interventions, supportive institutions, and inclusive economic policies.

The synthesis highlights the need for longitudinal research and context-specific strategies to promote durable economic independence for divorced women.

**Key Words:** Divorce, women's economic empowerment, income instability, financial literacy, financial inclusion.

### المخلص:

يشكل الطلاق غالباً نقطة تحول في الحياة الاقتصادية للنساء، حيث يؤدي إلى زيادة مستويات الهشاشة لديهن، لكنه في الوقت ذاته يكشف عن العديد من الفرص للتجديد والتمكين.

من خلال هذا العمل يتم استعراض أثر الطلاق على التمكين الاقتصادي للنساء، من خلال تحليل التحديات الأساسية مثل عدم استقرار الدخل، وتفكك الأصول، وأعباء الرعاية، والوصمة الاجتماعية، بالإضافة إلى الفرص الممكنة لتعزيز القدرة الاقتصادية، بما في ذلك الوصول إلى التثقيف المالي، الشمول المالي، الإصلاح القانوني، الحماية الاجتماعية، وتنويع مصادر الدخل.

كما سيتم استبيان أن التمكين ممكن إذا ما تمت معالجة الحواجز الهيكلية، حيث يعزز دور المرأة المطلقة من خلال تدخلات موجهة، ومؤسسات داعمة، وسياسات اقتصادية شاملة. ويؤكد البحث على الحاجة إلى أبحاث طويلة المدى واستراتيجيات تراعي الخصوصيات لتعزيز الاستقلال الاقتصادي المستدام للنساء المطلقات.

**الكلمات المفتاحية:** الطلاق، التمكين الاقتصادي للمرأة، عدم استقرار الدخل، التثقيف المالي، الشمول المالي.

## **Introduction**

Divorce is a life course event with multifaceted implications for women's economic well-being. In many contexts, marriage has historically provided shared income, asset pooling, and social security; when marriages dissolve, women frequently face disproportionate economic risks.

These risks can perpetuate poverty cycles; constrain educational and career advancement, and limit political and community participation. Understanding the dynamic between divorce and economic empowerment requires examining:

- Economic vulnerabilities post-divorce
- Access to resources
- Legal and policy
- Socio-cultural

This article examines the multifaceted ways divorce affects women's economic status and the barriers that impede economic empowerment, from wage gaps and asset division to caregiving demands and social protections.

It then explores actionable opportunities—ranging from education, training, and access to credit to supportive labor markets and family-friendly policies—that can accelerate a woman's path to financial autonomy.

Finally, it offers policy and program recommendations designed to strengthen safety nets, reduce poverty risk, and foster equitable, sustainable economic empowerment in the post-divorce period. The discussion is organized around four key sections:

- The Economic Impact of Divorce on Women;
- Challenges to women's economic empowerment After Divorce;
- Opportunities to Enhance women's economic empowerment After Divorce;
- And Policy and Program Recommendations.

## **I- The Economic Impact of Divorce on Women:**

When a marriage dissolves, financial inequality between men and women often becomes pronounced. Empirical evidence indicates that women's income may decline by more than 20% following divorce, whereas men's earnings typically remain stable or may even rise. Several factors underpin this divergence:<sup>1</sup>

- **Gender pay gap:** Women generally earn less than men, establishing a lower economic baseline prior to divorce ;
- **Labor market disruption:** Women are more likely to reduce work hours or take career breaks to care for children, which can curtail future earning trajectories and erode retirement savings;
- **And asset division dynamics:** Although asset division aims for equity, women may receive a smaller share of liquid assets, complicating post-divorce financial recovery.

The following overview outlines the key factors shaping financial outcomes after divorce, organized by income, pensions, and assets:<sup>2</sup>

### **1- Income:**

Divorce typically reduces household income, with women experiencing about a 33% drop vs. 18% for men. Key factors are the pay gap, caregiving-related career breaks, and asset division. Seek a fair share and professional guidance to start fresh; for example, child maintenance may apply if there is sole custody.

### **2- Pensions and retirement planning:**

Women's average pension savings lag behind men. Claim a fair share of future pensions and discuss pensions during asset division. If a spouse has long-provided for a pension, legal advice

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<sup>1</sup> Barrows, Leslie. The Economic Impact of Divorce on Women. The Barrows Firm, November 13, 2024. Texas, USA.

<sup>2</sup> Gibbs, Aaron. How Divorce Can Impact a Woman's Financial Wellbeing. Charles Stanley, Raymond James Wealth Management Limited. London, UK. Accessed September 30, 2025. <https://www.charles-stanley.co.uk/>

on valuation can be valuable. After divorce, consider changing beneficiaries, since pension savings aren't typically part of your estate or will.

### **3- Property and other assets:**

Marital property includes assets built during the marriage; each spouse gets a share after debts. Home equity is home value minus mortgage. Pre-marital (non-matrimonial) assets are treated separately. A Consent Order formalizes financial separation and must be court-approved to be legally binding.

To conclude, financial outcomes after divorce tend to hit women harder due to preexisting pay gaps, caregiving with career disruption, and asset division dynamics. Achieving financial stability requires targeted strategies, including fair income shares, pension consideration, and clear asset separation, supported by professional guidance and education.

## **II- Challenges to women's economic empowerment After Divorce:**

Divorce presents a series of economic challenges that disproportionately affect women, often leading to financial instability, reduced access to resources, and increased caregiving burdens. This section examines the key barriers that hinder women's economic empowerment post-divorce, including income insecurity, legal obstacles, social stigma, and limited opportunities for labor market reintegration.

### **1- Income Instability and Earnings Gaps**

Studies show persistent gender wage gaps and higher likelihood of poverty among divorced women compared to married peers.

One major challenge facing divorced women is the risk of financial instability. divorce can trigger a drop in a woman's financial standing, as she may experience diminished shared assets and lower income. They also may face difficulties with budgeting, securing steady employment, and providing for themselves and their children. Financial stability, in turn, is essential for overall well-being and empowerment.<sup>3</sup>

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<sup>3</sup> Rajan, Devika. **Challenges Faced by Women after Divorce in Thiruvananthapuram District**. Unpublished master's thesis, Loyola College of Social Sciences, University of Kerala, India, 2021-2023, pp. 13-14.

## **2- Caregiving Burden and Time Poverty**

### **2.1- Poverty and Economic Disadvantage:**

The risk of poverty is higher among divorced women, especially those who were economically dependent on their ex-partners during the marriage. Divorced women often experience economic disadvantages, which can lead to long-term challenges in meeting basic needs and maintaining a decent quality of life. These financial pressures can have lasting effects on their well-being and that of their children.<sup>4</sup>

### **2.2- Custody and Visitation Disputes:**

Legal challenges are common for divorced women, especially regarding child custody and visitation. Women may face disagreements over decision-making authority, parenting time, and visit schedules.

Legal conflicts over decision-making authority, parenting time, and visit schedules often intensify work commitments, financial pressures, and the need for reliable childcare; these tensions are frequently worsened by perceived or actual biases in custody rulings, uneven support for noncustodial parents, and gaps in enforcing orders,

While the accompanying psychological stress on both mothers and children can strain communication and cooperative co-parenting, underscoring the critical need for affordable, accessible legal assistance and clear, fair guidelines to promote timely, child-centered resolutions.

## **3- Legal and Administrative Barriers**

Weak or poorly implemented divorce laws may contribute to financial insecurity and economic reliance. Some studies indicate that ineffective law enforcement can leave women vulnerable to poverty and dependent on former spouses or extended family.<sup>5</sup>

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<sup>4</sup> Ibid.

<sup>5</sup> Harwida, Gleidys; Novilia, Evita; Akhzali; Hana Athia. **The Effect of Divorce Law Implementation and Access to Economic Resources on Women's Economic Independence in Blitar Regency.** International Journal of Integrative Sciences (IJIS), Vol. 3 No. 12 (2024), Indonesia, p. 1403.

Additional gaps include vague property division, inadequate alimony or child support enforcement, and limited access to timely legal remedies, all of which can prolong economic precariousness and hinder independent rebuilding.

#### **4- Social Stigma and Psychological Barriers:**

Following a divorce, many women confront a multifaceted transition that encompasses stigma, social isolation, and shifts in identity, quickly followed by practical and emotional challenges in co-parenting, psychological well-being, and self-perception: <sup>6</sup>

##### **4.1- Stigmatization and Social Isolation:**

Divorced women often face stigma and social judgment, which can lead to feelings of isolation and exclusion. They may encounter negative attitudes from friends, family, and society, intensifying their sense of alienation and harming their social well-being , also strained ties with family and friends—who may take sides or distance themselves—are common consequences of divorce.

##### **4.2- Co-parenting Difficulties:**

Co-parenting can present meaningful challenges for divorced women, including decision-making, communication, and conflicts with ex-partners. Establishing effective co-parenting arrangements requires ongoing negotiation and cooperation. Balancing parenting duties with work and personal life can be especially tough during this period.

##### **4.3- Psychological Distress:**

Divorce often triggers emotional distress for women, including feelings of grief, sadness, anger, and anxiety. The emotional impact of divorce can be long-lasting, and women may need ongoing support and coping mechanisms to navigate this challenging period successfully. Emotional healing and adjustment to the new circumstances are vital for their overall well-being.

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<sup>6</sup> Devika. **Challenges Faced by Women after Divorce**, pp. 12-13.

#### **4.4- Self-Esteem and Identity Reconstruction:**

Divorced women commonly experience a decline in self-esteem following the end of a marriage. They may struggle with reconstructing their identity as individuals rather than as defined by their marital status. Divorced women may grapple with a sense of failure, loss of self-worth, and the need to rediscover and redefine their sense of self. Self-esteem and identity reconstruction are critical aspects of post-divorce adjustment.

#### **5- Access to Credit, Education, and Labor Market Re-entry**

Access to economic resources—such as education, skills training, employment, and credit—largely determines women’s economic independence. In many societies, structural barriers limit women’s access to these resources, which in turn restricts their ability to achieve economic autonomy.

Research indicates that women’s access to education and skills training is strongly linked to their capacity to achieve financial independence. Moreover, economic empowerment through access to credit or business capital can accelerate the process of independence for recently divorced women. Additionally, access to an inclusive labor market and supportive policies that enable women to start and sustain a business can play a crucial role in enhancing economic independence.<sup>7</sup>

### **III- Opportunities to Enhance Economic Empowerment After Divorce**

Divorce tends to increase the labor supply of women. Interestingly, the magnitude of this effect is similar for both long-term divorced women and those who have recently divorced. The impact of divorce on labor supply appears to occur relatively quickly and reaches its peak within a few years after divorce. In response to economic pressures, these adjustments in labor supply among divorced women tend to occur within a few years as a substantial share of divorced women enter the labor force. Consequently, cross-sectional studies comparing currently married to currently divorced women have found that divorce is associated with higher labor participation.<sup>8</sup>

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<sup>7</sup> Gleidys and others. **The Effect of Divorce Law**, p. 1403.

<sup>8</sup> Peterson, Richard R. **Women, Work, and Divorce**. State University of New York Press, New York, USA, 1989, p. 70.



## **1- Financial Literacy and Personal Finance Education**

Empowered women are better positioned to advocate for fair property settlements, spousal support, and child custody, viewing divorce as a means to reclaim autonomy.

Targeted training in budgeting, saving, debt management, and investment can empower divorced women to make informed financial decisions. Also, Higher levels of financial literacy will help divorced women make informed, responsible, and productive choices, and will reinforce the efficiency of the economy.

Therefore, it have become necessary to unite the public and private sectors in a cohesive effort to elevate financial education across nations. efforts to raise awareness of, and access to, information that promotes financial literacy are increasingly vital to ensuring that women can meet their immediate obligations, as well as achieve their broader goals of buying a home, funding higher education for themselves or their children, and preparing for retirement.<sup>9</sup>

Examples of such initiatives include: Community-based workshops, online modules, and peer mentoring programs tailored for divorcees

## **2- Legal Reforms and Enforcement Mechanisms**

The enactment and enforcement of divorce legislation can substantially influence women's economic independence. Drawing on existing literature, divorce often affects women's social standing and economic status. Well-crafted divorce laws have the potential to offer stronger protections for women, including rights related to maintenance, the division of joint property, and child custody. When women can clearly access and enforce their rights after divorce, they are more likely to manage their household economies autonomously.<sup>10</sup>

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<sup>9</sup> United States. Congress. Senate. **Committee on Banking, Housing, and Urban Affairs**. The State of Financial Literacy and Education in America: Hearing Before the Committee on Banking, Housing, and Urban Affairs, United States Senate, One Hundred Seventh Congress, Second Session, February 5 and 6, 2002. Vol. 4. U.S. Government Printing Office, 2003. Accessed September 29, 2025. <https://www.govinfo.gov/content/pkg/CHRG-107shrg88644/html/CHRG-107shrg88644.htm>

<sup>10</sup> Gleidys and others. **The Effect of Divorce Law**, p. 1403.

### 3- Social Protection and Public Assistance

For divorced women, social protection and public assistance systems can serve as critical instruments of financial stabilization and empowerment, helping to mitigate the significant economic declines often experienced after a marriage ends. These systems provide a foundation from which women can rebuild their lives with greater autonomy and security.<sup>11</sup>

In addition, these systems signal a societal commitment to gender-equitable safety nets that support long-term economic resilience and prevent poverty traps.

### 4- Flexible Labor Markets and Childcare Infrastructure

For divorced women, flexible labor markets and reliable childcare infrastructure are crucial for achieving economic independence and balancing work with single parenthood. These two factors can significantly influence their ability to enter, remain, and advance in the workforce.

The table below summarizes the key opportunities in these areas:

Opportunities for Divorced Women	
Flexible Labor Markets <sup>12</sup>	Childcare Infrastructure <sup>13</sup>
<ul style="list-style-type: none"><li>• Access to a growing number of remote or hybrid roles that help balance work and childcare.</li><li>• Potential for higher reported productivity and team connection in flexible setups.</li></ul>	<ul style="list-style-type: none"><li>• Child support orders can help cover childcare costs necessary for work.</li><li>• Recognition that childcare is essential economic infrastructure for workforce participation.</li></ul>

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<sup>11</sup> Trajector Disability Editorial Team. **Your Guide to Divorced Spouse Social Security Benefits in 2025**. Trajector Disability Reviews. Published July 1, 2025. Accessed September 24, 2025. <https://www.trajectordisability.com/your-guide-to-divorced-spouse-social-security-benefits-in-2025/>

<sup>12</sup> Delaney, Christopher. **Flexible Work: The New Normal in a Changing Job Market**. December 2, 2024. Acara Solutions, New York, USA.

<sup>13</sup> Kahn, Suzanne. **Women Workers Can Help Rebuild the U.S. Economy—If We Can Solve Their Care Challenges**. Ms. magazine, May 25, 2023, New York, USA.

• Ability to prioritize flexibility over salary, widening job options.	• Potential for entry into sectors like manufacturing through employer-provided childcare programs.
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## 5- Education, Training, and Entrepreneurship Support

For divorced women, the journey toward post-divorce stability and independence is often paved with significant economic challenges. Research indicates that women's household income drops by an average of 41% after divorce, a decline nearly double that experienced by men.<sup>14</sup>

To counter this financial shock, targeted initiatives in education, skills training, and entrepreneurship have emerged as critical tools for empowerment, enabling women to rebuild their lives with confidence and self-sufficiency.

- Educational and Skills Training Programs A cornerstone of empowerment lies in accessing education and market-relevant skills training. Organizations worldwide have developed programs specifically aimed at helping women re-enter the workforce or shift to more flexible, higher-paying careers.

- Entrepreneurship can be a powerful path to financial independence and personal reinvention for women after divorce. This support encompasses practical business guidance, emotional resilience, and strong peer networks.<sup>15</sup>

The table below summarizes the core mechanisms through which entrepreneurship empowers divorced women:

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<sup>14</sup> Black, Heather. **Building Financial Resilience After Divorce: A Crucial Step Towards Stability**. Supermums Magazine, Salesforce Training, UK, April 3, 2024.

<sup>15</sup> Lenz, Anna-Katharina; Birgit Muskat; Renata Peregrino de Brito. **Peer Support and Value Creation Among Women Entrepreneurs**. Springer Nature, 21 June 2025.

Empowerment Dimension	Key Mechanism	Outcome
<b>Psychological Empowerment<sup>16</sup></b>	Development of self-efficacy and resilience by successfully overcoming the dual challenges of divorce and business startup	Increased confidence, independence, and a strengthened belief in one's ability to handle future challenges.
<b>Economic Empowerment<sup>17</sup></b>	Leveraging human capital (knowledge, skills) to generate income and rebuild financial security, acting as a safeguard against post-divorce economic decline.	Mitigation of the sharp post-divorce drop in standard of living and long-term wealth accumulation.
<b>Social Empowerment<sup>18</sup></b>	Utilizing the flexibility of entrepreneurial work to navigate work-family conflict and fulfill multiple roles, often within constrained social structures.	Ability to maintain caregiving responsibilities while achieving economic independence, particularly in patriarchal contexts.

<sup>16</sup> Andric, Mateja; Josh Hsueh; Thomas Zellweger; Isabella Hatak. **Parental Divorce Affects Future Entrepreneurial Success**. Entrepreneur & Innovation Exchange (EIX), 4 June 2024. Retrieved September 25, 2025. <https://eiexchange.com/content/parental-divorce-affects-future-entrepreneurial-success>

<sup>17</sup> Bridges, Kimberly; De'Arno De'Armond; and Lukas R. Dean. **Importance of Human Capital in Recovery from Divorce for Women**. Journal of Financial Planning 26, no. 11 (November 2013): 40-47. Accessed September 28, 2025. <https://www.financialplanningassociation.org/article/journal/NOV13-importance-human-capital-recovery-divorce-women>

<sup>18</sup> Khan, Muzammal; Jayakumar Chinnasamy. **Empowering Women Entrepreneurs in a Male-Dominated Society: The Case of Pakistan**. Paper presented at the 1st Conference of Research in Entrepreneurship, Education and Technology, Ottawa, Ontario, Canada, February 21, 2023. The UWS Academic Portal.

## 6- Financial Inclusion and Access to Credit

Financial inclusion is a critical pathway to economic recovery and empowerment for divorced women, who often face severe financial declines and systemic barriers after marital dissolution. Academic research and institutional reports highlight the necessity of tailored financial services and education to bridge this gap. Addressing the "divorce gap" requires targeted interventions that go beyond general financial advice. Research and international organizations point to several key areas for action:<sup>19</sup>

**Promoting Financial Education:** Financial literacy is a cornerstone of empowerment. The International Labour Organization (ILO) emphasizes that financial education provides essential skills for earning, spending, budgeting, and using financial services. Programs specifically adapted for women have shown success in various countries, helping them achieve better business outcomes and greater empowerment.

**Developing Gender-Sensitive Financial Products:** Financial institutions are encouraged to view women as a viable market segment. This involves creating needs-based products, from savings and credit to insurance. The ILO, for instance, partners with institutions to develop gender-sensitive insurance products and has pioneered.

**Formalizing Support through Microfinance:** Microfinance Institutions (MFIs) that focus on women play a crucial role. The ILO advocates for formalizing MFIs and providing them with training on how to manage product diversification to serve female clients better, including divorced women seeking to start or grow small enterprises.

**Integrating Pensions in Divorce Settlements:** Since pensions are often a major overlooked asset in divorce, ensuring they are part of the settlement is vital for long-term financial security.

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<sup>19</sup> International Labour Organization. **Gender and Financial Inclusion**. Geneva, Switzerland: International Labour Organization, 27 February 2025. Accessed September 30, 2025. <https://www.ilo.org/resource/other/gender-and-financial-inclusion>

#### IV- Policy and Program Recommendations:

Several actions should be taken to support divorced mothers and their children. Based on the successful efforts of other advanced industrial nations, programs and policies that advance the following goals are neither mysterious nor impossible to implement:<sup>20</sup>

- A truly adequate and guaranteed minimum family income, achievable through a mix of sources, including reasonable child support payments, fair wages, and where needed, supplementary grants.
- Effective training programs and full employment opportunities for women reentering the job market.
- Flexible work schedules that enable sensible coordination between work and family life.
- Affordable, high-quality childcare programs.
- Protected access to health care and to retirement pension coverage.
- Adequate, affordable, and safe housing.
- Centralized community resource offices that provide information on all social support programs available to families in transition.

Moreover, focusing on boosting economic empowerment for divorced women, I suggest the following measurements:

- Provide free budgeting and debt workshops, plus clear guides on divorce finances.
- Offer microloans and mentorship for women starting or restarting a business.
- Provide targeted career coaching and resume help, plus peer mentor networks.
- Ensure affordable internet and quick-start certificates in in-demand skills.

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<sup>20</sup> Arendell, Terry. **Mothers and Divorce: Legal, Economic, and Social Dilemmas**. University of California Press, California, USA, 2023, p. 160. Accessed September 25, 2025. <https://www.ucpress.edu/books/mothers-and-divorce/epub-pdf>

- Subsidize elder/dependent care and offer backup care integrated with work.
- Create return-to-work paths in stable sectors with employer incentives.
- Provide transit subsidies or commute stipends.
- Offer low-cost mental health support and stress-management training.
- Implement family-friendly policies: on-site childcare, nursing rooms, predictable shifts.
- Support rapid rehousing tied to job placement and eviction-prevention aid.
- Use centralized systems to streamline access and reduce wait times.
- Help with work authorization and residency for immigrant women.
- Protect against wage theft and harassment with clear reporting channels.
- Advocate for faster, simpler family law processes for alimony/child support.
- Facilitate peer groups and community mentoring for social support.

Programs like these, aimed at easing the lives of divorced mothers and their children, can only enhance the health and well-being of our entire society.

## **Conclusion**

Divorce often acts as a turning point in women's economic lives, exposing vulnerabilities while also revealing avenues for renewal and empowerment. The core challenges—wage disparities, unequal asset division, and caregiving burdens, limited access to credit and training, and gaps in social protections—heighten poverty risk and constrain long-term financial autonomy.

Yet strategic opportunities in education and skill-building, affordable credit and entrepreneurship support, inclusive labor markets, and family-friendly policies can markedly strengthen economic independence and resilience. Realizing these gains requires integrated safety nets, reliable enforcement of financial obligations where applicable, accessible legal aid, and measures that reduce stigma while promoting women's sustained participation in the economy.

A holistic approach that combines economic interventions with psychosocial support and continuous evaluation will advance equitable post-divorce empowerment and narrower long-term

economic disparities for women. Proactively aligning policies, programs, and community resources is essential to ensure that divorce does not become a permanent economic setback but rather a pivot toward lasting independence. Addressing the divorce gap demands gender-sensitive financial products and education tailored to women, helping them build budgeting, saving, and investment skills.

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