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Syarnubi*, Septia Fahiroh, and Diana J. Fox

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Syarnubi*, Septia Fahiroh, and Diana J. Fox

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Abstract

Household well-being is increasingly recognized as a multidimensional construct shaped not only by material resources but also by the capacity of household members to make informed and adaptive decisions. This study examines the impact of learning-informed agency among women on household well-being, conceptualizing agency as the ability to translate accumulated learning experiences into informed judgment and purposeful action. Using a quantitative cross-sectional design, data were collected from 312 adult women actively involved in household decision-making and analyzed using latent variable modeling techniques. The results indicate that learning-informed agency has a substantial and statistically significant positive effect on household well-being ($\beta = 0.61, p < 0.001$), explaining 37% of the variance in household well-being. Measurement model assessment confirmed satisfactory reliability and validity of the constructs. These findings demonstrate that women's learning-informed agency is a central mechanism through which learning contributes to household stability, emotional security, and adaptive resilience. The study advances theoretical integration between learning, agency, and well-being, while offering policy-relevant insights for women-centered learning and family development interventions.

Keywords: Learning-Informed Agency; Household Well-Being; Family Resilience.

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INTRODUCTION

Households constitute the most immediate social arena in which knowledge, values, and practices are continuously negotiated and enacted. Within this intimate sphere, women often occupy a central position as interpreters of information, coordinators of care, and decision-makers whose choices have a profound impact on economic, health-related, and psychosocial domains. A substantial body of scholarship has long acknowledged that women's access to learning opportunities is closely linked to improved family outcomes, ranging from child development to economic stability and social cohesion [1], [2], [3]. Nevertheless, prevailing research often approaches this relationship through broad structural indicators, such as years of schooling or credential attainment, which risk obscuring the lived processes through which learning is internalized and translated into everyday agency. As a result, the subtle but consequential ways in which women mobilize learning to shape household well-being remain insufficiently theorized and empirically examined.

Recent theoretical developments in social theory and educational studies suggest a growing need to move beyond static notions of education toward more dynamic understandings of learning as a situated, cumulative, and agentic process [4], [5]. From this perspective, learning is not merely an institutional outcome but a resource that individuals actively draw upon when navigating complex social realities. For women, particularly within household contexts, learning often informs decisions related to caregiving strategies, financial prioritization, health-seeking behaviors, and conflict resolution. Although concepts such as autonomy, empowerment, and bargaining power have been widely employed to capture aspects of women's agency [6], [7], [8], these constructs frequently underplay the epistemic dimension of agency, that is, how knowledge, reflection, and learning histories shape women's capacity to act meaningfully within constrained environments.

The concept of learning-informed agency presents a promising analytical lens for addressing this limitation. Learning-informed agency refers to the capacity to integrate accumulated learning experiences, formal, non-formal, and informal, into reflective judgment and purposeful action. This construct aligns with social cognitive theory, which emphasizes human agency as grounded in self-reflection, intentionality, and informed choice [9], [10], as well as with capability-oriented perspectives that foreground individuals' freedom to convert resources into valued functionings [11], [12]. Despite its theoretical resonance, learning-informed agency has rarely been operationalized within quantitative research, particularly in relation to household-level outcomes. Most empirical studies continue to treat agency as an abstract attribute or an indirect consequence of resource access, rather than as a measurable, learning-mediated capacity with predictive power.

Parallel to these conceptual debates, the understanding of household well-being has expanded significantly over the past two decades. Contemporary frameworks emphasize multidimensional well-being, encompassing not only material sufficiency but also emotional security, relational harmony, and adaptive resilience [13], [14], [15]. Within this multidimensional view, households are seen as dynamic systems that must continuously respond to social, economic, and environmental stressors. Women's roles within these systems are increasingly recognized as pivotal, particularly in contexts of uncertainty where care labor, emotional regulation, and social coordination become critical for sustaining stability [16], [17].

However, quantitative models of household well-being have rarely incorporated women's learning-informed agency as a central explanatory variable, thereby limiting insight into the mechanisms through which learning contributes to household resilience.

The absence of integrative empirical models linking learning-informed agency to household well-being represents a significant gap in the literature. Existing studies often rely on fragmented indicators, examining either women's learning experiences or household outcomes in isolation, without tracing the pathways that connect the two [18], [19]. This fragmentation constrains both theoretical synthesis and practical application, as policymakers and practitioners lack robust evidence on how learning-oriented interventions can enhance women's agentic capacities in ways that directly improve household well-being. Addressing this gap requires quantitative approaches capable of capturing latent constructs and testing their relationships within coherent analytical frameworks.

In response to this need, the present study advances a quantitative examination of learning-informed agency among women and its impact on household well-being. By conceptualizing learning-informed agency as a latent construct encompassing reflective decision-making, knowledge-based action, and adaptive judgment, this study contributes a novel empirical perspective to the intersection of gender, learning, and social well-being research. Through rigorous statistical modeling, the study aims to elucidate how women's learning-informed agency serves as a key driver of household well-being, thereby providing evidence with implications that extend beyond academic discourse to inform social policy, educational planning, and community-based development strategies. In doing so, the research positions women not merely as beneficiaries of learning, but as active agents whose informed actions shape the quality and sustainability of household life.

METHODS

Research Design

This study employed a quantitative [20], cross-sectional research design using survey data to examine the effect of learning-informed agency among women on household well-being. A quantitative approach was employed to operationalize abstract social constructs into measurable indicators and to test theoretically driven hypotheses through statistical modeling. This design is appropriate for identifying patterned relationships between latent variables and for generating generalizable evidence regarding women's roles in shaping household outcomes.

Participants and Sampling

The study population consisted of adult women who were actively involved in household decision-making processes. Inclusion criteria required participants to have responsibility or influence over daily household matters, including caregiving, financial planning, and family coordination. The study was conducted across multiple cities in Indonesia, including both urban and rural areas, to capture a diverse range of household contexts. A probability-based sampling technique was applied to ensure representativeness and minimize sampling bias. The sample included women from various socio-economic backgrounds, ensuring that the findings would reflect a broad spectrum of experiences. Sample size adequacy was determined based

on the requirements of multivariate analysis, which exceeded the minimum thresholds recommended for latent variable modeling.

Operational Definitions of Variables

The study examined two latent variables: learning-informed agency among women as the independent variable and household well-being as the dependent variable. Each construct was operationalized multidimensionally based on established theoretical foundations.

Household Well-Being is conceptualized as a multidimensional construct involving various dimensions of stability, emotional security, relational harmony, and resilience. To further define the dimensions of household stability, we focus on relational consistency, emotional continuity, and adaptive family functioning, which contribute to the sense of order and predictability in household life.

Table 1. Operational Definition of Variables, Indicators, and Sample Items

Variable	Indicator	Conceptual Description	Sample Item
Learning-Informed Agency	Reflective Decision-Making	Ability to evaluate household options based on prior learning and experience	“I consider information and past experiences before making important family decisions.”
	Knowledge-Based Action	Application of learned knowledge in daily household practices	“What I have learned helps me manage household needs more effectively.”
	Adaptive Judgment	Capacity to adjust decisions when facing new household challenges	“I can adapt my family decisions when circumstances change.”
	Learning Confidence	Confidence in using learning to guide actions	“I feel confident applying what I know to solve family-related problems.”
Household Well-Being	Perceived Stability	Stability refers to the consistency and predictability of household dynamics over time. This includes:	“My household runs in a stable and organized way.”
	Emotional Security	Emotional continuity involves sustained emotional support and security among family members, fostering psychological safety.	“Family members feel emotionally secure at home.”
	Relational Harmony	Relational consistency refers to stable, predictable, and supportive relationships within the household.	“Conflicts in my household are managed constructively.”
	Adaptive Resilience	Adaptive family functioning is the household’s ability to adjust and maintain harmony in response to stress or change.	“Our family can recover well from difficult situations.”

All items were measured using a five-point Likert scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*).

Hypotheses Development

Grounded in social cognitive theory and capability-oriented perspectives, learning-informed agency is conceptualized as a mechanism through which women convert learning experiences into purposeful action and informed decision-making. These capacities are expected to directly shape household conditions, particularly in relation to stability, emotional security, and resilience. Accordingly, the following hypothesis was formulated:

H1: Learning-informed agency among women has a significant positive effect on household well-being.

This hypothesis reflects the central proposition of the study and is tested empirically using multivariate statistical analysis.

Data Collection Procedure

Data were collected using a structured self-administered questionnaire distributed in either paper-based or online format, depending on contextual accessibility. The study was conducted between May and June 2025 to ensure timely data collection in alignment with the research timeline. Participants were identified through a purposive sampling method, focusing on women who were actively involved in household decision-making, including those responsible for caregiving, financial planning, and family coordination. The characteristics of the selected women included their active roles in managing household activities, with diverse backgrounds in education, employment, and geographical location across urban and rural settings. Participants were provided with standardized instructions and assurances of anonymity and confidentiality. This procedure was adopted to reduce response bias and enhance the reliability of self-reported data. Data collection was conducted within a defined time frame to ensure consistency across responses.

Data Analysis

Data analysis was conducted in several stages. First, data screening was performed to identify missing values, outliers, and issues with normality. Descriptive statistics were computed to summarize participant characteristics and item distributions. Subsequently, reliability and validity analyses were conducted prior to hypothesis testing to ensure the adequacy of the measurement model.

The hypothesized relationship between learning-informed agency and household well-being was then tested using multivariate modeling techniques. Depending on distributional assumptions, either multiple regression analysis or structural equation modeling was employed to estimate path coefficients and effect sizes.

Validity and Reliability Results

Measurement quality was evaluated through assessments of internal consistency, reliability, and construct validity.

Table 2. Reliability and Validity Results

Construct	Indicator Loading Range	Cronbach's Alpha	Composite Reliability	AVE
Learning-Informed Agency	0.71 – 0.86	0.88	0.91	0.63
Household Well-Being	0.73 – 0.89	0.90	0.93	0.67

The results indicate satisfactory internal consistency, with Cronbach's alpha and composite reliability values exceeding the recommended threshold of 0.70. Convergent validity was confirmed as all average variance extracted (AVE) values were above 0.50, and all indicator loadings were statistically significant. These findings demonstrate that the measurement model possesses adequate reliability and validity for hypothesis testing.

Ethical Considerations

Ethical standards for social research involving human participants were strictly observed. Participation was voluntary, and informed consent was obtained. Respondents were assured of confidentiality and the right to withdraw without consequence. No personally identifiable information was collected, and all analyses were conducted using anonymized data.

RESULTS AND DISCUSSION

Results

Data Screening and Descriptive Statistics

After data screening, N = 312 responses were retained for analysis. Missing data were minimal (<2%) and were handled using standard procedures. No severe outliers were detected based on standardized residual checks, and distributional properties were acceptable for latent variable analysis.

Table 3 summarizes descriptive statistics for the two latent constructs. Overall, respondents demonstrated moderately high levels of learning-informed agency and household well-being, with adequate dispersion to support inferential modeling.

Table 3. Descriptive Statistics of Latent Constructs

Construct	Mean	SD	Min	Max
Learning-Informed Agency	3.87	0.56	2.21	4.98
Household Well-Being	3.91	0.53	2.35	5.00

To provide a more granular profile aligned with the operational definition table, Table 4 reports the descriptive statistics at the indicator level.

Table 4. Descriptive Statistics at the Indicator Level

Construct	Indicator	Mean	SD
Learning-Informed Agency	Reflective Decision-Making	3.92	0.62
	Knowledge-Based Action	3.95	0.60
	Adaptive Judgment	3.78	0.66
	Learning Confidence	3.83	0.64
Household Well-Being	Perceived Stability	3.88	0.61
	Emotional Security	4.02	0.58

Construct	Indicator	Mean	SD
	Relational Harmony	3.79	0.67
	Adaptive Resilience	3.95	0.60

Measurement Model Assessment

Indicator Reliability

Indicator reliability was examined through standardized loadings. As presented in Table 5, all loadings exceeded the recommended minimum (≥ 0.70), indicating that each indicator adequately represented its corresponding latent construct.

Table 5. Standardized Indicator Loadings

Construct	Indicator	Loading
Learning-Informed Agency	Reflective Decision-Making	0.82
	Knowledge-Based Action	0.85
	Adaptive Judgment	0.78
	Learning Confidence	0.86
Household Well-Being	Perceived Stability	0.81
	Emotional Security	0.89
	Relational Harmony	0.73
	Adaptive Resilience	0.85

Internal Consistency, Reliability, and Convergent Validity

Table 6 reports Cronbach's alpha, composite reliability (CR), and average variance extracted (AVE). Both constructs demonstrated strong internal consistency (α and CR > 0.70) and satisfactory convergent validity (AVE > 0.50).

Table 6. Reliability and Convergent Validity

Construct	Cronbach's Alpha	Composite Reliability	AVE
Learning-Informed Agency	0.88	0.91	0.63
Household Well-Being	0.90	0.93	0.67

Discriminant Validity

Discriminant validity was assessed using the Fornell–Larcker criterion. Table 7 presents the square roots of AVE on the diagonal and the inter-construct correlations off the diagonal. The diagonal values exceed the correlation between constructs, providing support for discriminant validity.

Table 7. Fornell–Larcker Criterion

Construct	Learning-Informed Agency	Household Well-Being
Learning-Informed Agency	0.79	0.61
Household Well-Being	0.61	0.82

Structural Model and Hypothesis Testing

Collinearity Assessment

Although the model includes a single predictor, collinearity diagnostics were assessed to ensure stable estimation. Variance Inflation Factor (VIF) values were within acceptable thresholds (VIF < 3.3), indicating no concerns regarding collinearity.

Table 8. Collinearity Diagnostics

Endogenous Construct	Predictor	VIF
Household Well-Being	Learning-Informed Agency	1.00

Hypothesis Testing and Effect Estimation

The structural model tested H1: Learning-informed agency among women has a significant positive effect on household well-being.

Table 9 reports the standardized path coefficient (β), test statistics, significance, effect size (f^2), and explained variance (R^2). The results indicate a strong, statistically significant positive relationship.

Table 9. Structural Model Results

Path	β	t-value	p-value	f^2	R^2 (Outcome)
Learning-Informed Agency → Household Well-Being	0.61	12.84	< 0.001	0.59	0.37

The effect size ($f^2 = 0.59$) indicates a significant practical impact, and the model explains 37% of the variance in household well-being, which is substantively meaningful for household-level social outcomes.

Summary of Hypothesis Testing

The structural model tested H1: Learning-informed agency among women has a significant positive effect on household well-being.

Table 10. Hypothesis Decision

Hypothesis	Statement	Decision
H1	Learning-informed agency among women positively predicts household well-being	Supported

Collectively, the results provide robust quantitative evidence that learning-informed agency is not a peripheral attribute, but a central explanatory capacity that shapes household well-being. The measurement model demonstrates strong psychometric adequacy, supporting the use of learning-informed agency as a measurable latent construct. The structural results then confirm that women's learning-mediated agency is strongly associated with multidimensional household well-being, particularly dimensions related to stability, emotional security, and adaptive resilience, indicating that the conversion of learning into action is a key mechanism through which household quality of life is sustained and improved.

Discussion

The findings of this study provide compelling empirical evidence that learning-informed agency among women constitutes a central mechanism shaping household well-being. The substantial and statistically significant effect observed in the structural model confirms that women's capacity to mobilize learning experiences into reflective judgment and adaptive action is not merely a complementary factor, but a substantive driver of household stability, emotional security, and resilience. This result extends prior research that has linked women's learning or education to improved family outcomes [21], [22] by demonstrating that it is not learning per se, but learning translated into agency, that yields meaningful social returns. In

this sense, the study advances the literature by empirically substantiating learning-informed agency as a measurable construct with explanatory power at the household level.

From a theoretical standpoint, these findings reinforce and extend social cognitive theory, which conceptualizes agency as a function of intentionality, forethought, self-reflection, and self-regulation [9], [10]. The high loadings observed on indicators such as reflective decision-making and learning confidence suggest that women's agency is deeply rooted in epistemic processes, how they interpret information, assess alternatives, and anticipate consequences within everyday household contexts. This supports Omran's [23] argument that agency emerges through reflexivity rather than structural positioning alone and aligns with Vogt's [23] call to reconceptualize learning as a formative process that shapes how individuals act in the world. The present findings thus position learning-informed agency as a bridge between educational experiences and social action, offering a more process-oriented account of women's roles in household life.

However, several factors constrain women's ability to engage in ongoing learning opportunities, which limits the full realization of their learning-informed agency. These constraints include financial barriers, lack of support from family members, especially husbands, and childcare responsibilities. For example, women from lower socio-economic backgrounds may struggle to afford the costs associated with further education or training, which can prevent them from pursuing learning opportunities that could enhance their agency. Additionally, in many cultural contexts, the lack of support from husbands or family members can limit women's access to education or personal development opportunities. Finally, the burden of childcare responsibilities often prevents women from pursuing education, as they have to balance caregiving duties with their learning aspirations.

The results also contribute to capability-oriented perspectives, particularly those advanced by Shahane [24], Andriamahery and Qamruzzaman [25], by empirically illustrating how learning expands women's ability to convert resources into valued functioning's within the household. While previous studies have emphasized access to education or resources as prerequisites for empowerment [26], [27], the present study demonstrates that the decisive factor lies in women's capacity to actively use learning to navigate constraints, negotiate household priorities, and adapt to changing circumstances. The strong effect size observed suggests that learning-informed agency functions as a conversion factor that amplifies the impact of learning on well-being outcomes, thereby addressing a long-standing gap in capability-based empirical research.

To better support women's learning-informed agency, it is crucial that policies and programs address these constraints by offering financial support, engaging families, particularly husbands, in supporting women's learning, and providing accessible childcare services. This would create an environment in which women are better able to access and engage in learning opportunities, thus enhancing their ability to mobilize learning into meaningful action within their households.

In relation to the outcome variable, the findings resonate with multidimensional conceptualizations of household well-being that emphasize emotional, relational, and adaptive dimensions alongside material conditions [28], [29], [30]. The prominence of indicators such as emotional security and adaptive resilience highlights the crucial role women play in maintaining the psychosocial fabric of households, particularly in contexts marked by

uncertainty and social risk. This aligns with feminist economic and social policy scholarship, which highlights women's disproportionate responsibility for care work, emotional labor, and social coordination within families [31], [32]. By quantitatively linking these outcomes to learning-informed agency, the study provides empirical grounding for arguments that women's epistemic and reflective capacities are essential to household sustainability.

Importantly, the findings help to reconcile fragmented strands of literature that have traditionally examined women's learning, agency, and social outcomes in isolation. Prior quantitative studies have often treated agency as an abstract or residual concept, inferred indirectly from decision-making autonomy or bargaining power [33]. In contrast, the present study operationalizes agency explicitly as learning-informed and demonstrates its direct predictive relationship with household well-being. This integrative approach responds to calls for more coherent analytical frameworks that can capture the mechanisms through which learning translates into social impact. As such, the study advances methodological rigor while offering a more straightforward theoretical narrative.

The implications of these findings extend beyond academic theory to inform policy and practice. Interventions aimed at improving household well-being often prioritize material assistance or access to formal education yet may overlook the importance of strengthening women's capacity to use knowledge in context actively. The results suggest that policies and programs should focus not only on expanding learning opportunities for women but also on fostering reflective decision-making, confidence in applying knowledge, and adaptive judgment. Such an orientation aligns with contemporary approaches to sustainable development that emphasize human agency, resilience, and locally grounded problem-solving. By foregrounding learning-informed agency, the study offers a nuanced evidence base for designing interventions that enhance household well-being through women-centered learning pathways.

CONCLUSION

This study provides robust quantitative evidence that learning-informed agency among women is a key determinant of household well-being. By demonstrating a strong and substantive relationship between women's learning-mediated agency and multidimensional household outcomes, the findings move beyond conventional accounts that emphasize educational access or material resources alone. Instead, the results underscore that the social value of learning lies in women's capacity to interpret knowledge, exercise reflective judgment, and translate learning into adaptive household practices. In doing so, the study advances a more process-oriented understanding of women's roles in sustaining household stability, emotional security, and resilience. From a policy perspective, these findings carry important implications for education, social development, and family-centered interventions. Policies aimed at improving household well-being should not only expand learning opportunities for women but also explicitly support the development of reflective decision-making, confidence in applying knowledge, and adaptive judgment. Community education programs, adult learning initiatives, and women-focused capacity-building interventions can be designed to strengthen learning-informed agency as a pathway to sustainable household well-being. By positioning women as

active agents of change rather than passive beneficiaries, such policies can generate more enduring and context-sensitive social outcomes.

LIMITATIONS

Despite its contributions, this study has several limitations that should be acknowledged. First, the cross-sectional design restricts causal inference, as the temporal sequencing between learning-informed agency and household well-being cannot be fully established. Although the theoretical framework strongly supports the proposed direction of influence, longitudinal designs would provide more definitive evidence regarding causality. Second, the study relies on self-reported data, which may be subject to social desirability or recall bias, particularly in relation to household dynamics and personal agency. Future research could address these limitations by employing longitudinal or mixed-method designs to capture the development of learning-informed agency over time and its evolving impact on household well-being. Comparative studies across socio-cultural contexts would also be valuable to examine how structural conditions shape the expression of learning-informed agency. Additionally, future models could incorporate mediating or moderating variables, such as economic stress, social support, or community learning environments, to further refine understanding of the mechanisms linking women's agency to household outcomes. Such extensions would deepen both theoretical and empirical insights while strengthening the generalizability of the findings.

AUTHOR INFORMATION

Corresponding Author

Syarnubi – Department of Islamic Education, Universitas Raden Fatah Palembang (Indonesia);

 orcid.org/0000-0001-8762-1771

Email: syarnubi@radenfatah.ac.id

Authors

Syarnubi – Department of Islamic Education, Universitas Raden Fatah Palembang (Indonesia);

 orcid.org/0000-0001-8762-1771

Septia Fahiroh – Department of Islamic Education, Universitas Raden Fatah Palembang (Indonesia);

 orcid.org/0009-0001-2376-4244

Diana J. Fox – Department of Anthropology, Bridgewater State University (United States);

 orcid.org/0009-0006-3827-8296

AUTHOR CONTRIBUTION

S. conceptualized the study, developed the research design, and led the overall research process, including data collection, statistical analysis, and primary manuscript drafting. S. F. contributed to instrument development, data management, and supported data analysis and interpretation. D. J. F. provided theoretical and analytical guidance, contributed to the refinement of the conceptual framework, and critically reviewed and revised the manuscript for important

intellectual content. All authors have read and approved the final version of the manuscript and agree to be accountable for all aspects of the work.

CONFLICT OF INTEREST

"The authors declare no conflict of interest."

DECLARATION OF USE OF AI IN SCIENTIFIC WRITING

The authors used ChatGPT for word refinement during the preparation of this work. After utilizing the tool, the authors thoroughly reviewed and edited the content as necessary, assuming full responsibility for the publication's content.

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