

Self-Efficacy and Decision-Making among Educated Women: A Comprehensive Review of Theoretical and Empirical Studies

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Abstract: Women's empowerment has emerged as a central theme in contemporary social, educational, and developmental research. Among the various dimensions of empowerment, self-efficacy and decision-making power occupy a prominent position because they directly influence women's ability to exercise autonomy, pursue opportunities, and participate effectively in personal, professional, and social domains. Higher education has been recognized as a major factor contributing to the development of self-efficacy and decision-making capabilities among women. This review paper examines the theoretical foundations and empirical evidence concerning the relationship between self-efficacy and decision-making among educated women. Drawing upon Bandura's Social Cognitive Theory and women's empowerment frameworks, the study synthesizes findings from national and international literature. The review demonstrates that educational attainment significantly enhances women's confidence, competence, and perceived control over life events, which in turn strengthens decision-making authority. The paper also identifies key determinants, challenges, and research gaps while suggesting directions for future research. The findings indicate that self-efficacy functions as an important psychological mechanism through which education contributes to women's empowerment and autonomy.

Keywords: Self-efficacy, decision-making power, higher education, women empowerment, educational attainment, autonomy.

INTRODUCTION

The twenty-first century has witnessed remarkable progress in women's educational participation across the world. Increased access to higher education has transformed women's social, economic, and professional roles, enabling them to participate more actively in decision-making processes within families, workplaces, and communities. However, educational attainment alone does not automatically translate into empowerment. Psychological factors, particularly self-efficacy, play a critical role in determining whether women can effectively utilize educational opportunities to exercise agency and autonomy.

Self-efficacy refers to an individual's belief in her capability to organize and execute actions necessary to achieve desired outcomes. According to Bandura, individuals with high self-efficacy are more likely to undertake challenging tasks, persist in the face of difficulties, and achieve their goals. Self-efficacy has been increasingly recognized as a key component of women's empowerment because it influences confidence, leadership, resilience, and decision-making behavior.

Decision-making power, on the other hand, refers to the ability to participate in and influence decisions affecting one's personal, economic, educational, and social life. Women's decision-making authority is widely considered an important indicator of empowerment and gender equality. Research consistently demonstrates that educated women exhibit greater autonomy and participation in household, financial, healthcare, and career-related decisions than their less educated counterparts.

The present review explores the theoretical and empirical relationship between self-efficacy and decision-making among educated women and examines how higher education contributes to both dimensions of empowerment.

THEORETICAL FOUNDATIONS

Bandura's Self-Efficacy Theory

The concept of self-efficacy was introduced by Albert Bandura within the framework of Social Cognitive Theory. Bandura argued that individuals' beliefs about their capabilities significantly influence their behavior, motivation, emotional reactions, and performance outcomes. Self-efficacy affects the choices individuals make, the effort they invest, and their persistence when encountering obstacles.

Bandura identified four primary sources of self-efficacy:

1. Mastery experiences.
2. Vicarious experiences.
3. Social persuasion.
4. Physiological and emotional states.

Higher education environments provide all four sources by exposing women to academic challenges, role models, mentorship, and achievement opportunities, thereby strengthening their confidence and competence.

Women's Empowerment Theory

Women's empowerment theory conceptualizes empowerment as a process through which women gain access to resources, develop agency, and achieve desired outcomes. Kabeer's framework identifies three dimensions of empowerment:

- Resources
- Agency
- Achievements

Agency includes the capacity to make strategic life choices and decisions. Self-efficacy functions as a psychological foundation for agency because women who believe in their abilities are more likely to participate actively in decision-making processes. Educational attainment enhances access to resources and strengthens agency, ultimately leading to empowerment outcomes.

Decision-Making Theory

Decision-making theories suggest that individuals make choices based on available information, perceived control, confidence, and expected outcomes. Self-efficacy influences decision-making by increasing confidence in one's ability to evaluate alternatives, manage risks, and implement decisions successfully. Educated women generally possess greater knowledge and analytical skills, which facilitate effective decision-making across various domains.

Higher Education as a Source of Self-Efficacy

Higher education plays a transformative role in developing women's self-efficacy. Educational institutions provide opportunities for intellectual growth, skill development, leadership experiences, and social interaction. Research indicates that educational programs significantly enhance students' self-efficacy by fostering competence and achievement.

Systematic reviews on women's empowerment have shown that higher education improves women's economic opportunities, political participation, leadership capabilities, and personal development. Educational attainment enhances self-confidence, critical thinking, and problem-solving skills, all of which contribute to higher self-efficacy.

Studies also demonstrate that supportive educational environments, mentorship, and institutional encouragement positively influence women's confidence and aspirations. Conversely, gender stereotypes and discriminatory experiences can negatively affect self-efficacy despite strong academic performance.

Empirical Evidence on Self-Efficacy among Educated Women

Empirical studies consistently report positive associations between education and self-efficacy among women. Research conducted in India found that self-efficacy is positively associated with educational aspirations, employment aspirations, and actual achievements among young women. Women with stronger self-efficacy beliefs reported higher educational attainment and better socio-economic outcomes.

Entrepreneurship research has similarly shown that entrepreneurial self-efficacy significantly predicts women's intentions to establish businesses and pursue independent careers. Educational support, mentorship, and skill-development programs strengthen confidence and entrepreneurial capabilities among female students.

Recent studies also highlight the importance of psychological interventions in enhancing women's self-efficacy. Programs focused on leadership development, resilience building, and community participation have demonstrated significant improvements in women's confidence, coping abilities, and personal agency.

Self-Efficacy and Decision-Making Power

Decision-making power is one of the most important outcomes of empowerment. Women with high self-efficacy are more likely to participate actively in decisions regarding education, employment, healthcare, finances, and family welfare.

The literature suggests several mechanisms through which self-efficacy influences decision-making:

Confidence in Personal Judgments

Women with strong self-efficacy trust their abilities and are more willing to express opinions and make independent choices.

Persistence in Challenging Situations

Self-efficacious women are better equipped to handle uncertainty and resistance when making important decisions.

Problem-Solving Ability

Higher self-efficacy enhances analytical thinking and the ability to evaluate alternatives effectively.

Leadership and Agency

Women with strong self-efficacy often assume leadership roles and participate actively in organizational and community decision-making processes.

Studies on women's empowerment consistently indicate that educated and employed women demonstrate greater decision-making authority than women with lower levels of education and economic participation.

Major Determinants Influencing Self-Efficacy and Decision-Making

Several factors influence women's self-efficacy and decision-making power:

- Educational attainment.
- Employment and financial independence.
- Family support.
- Mentorship and role models.
- Leadership opportunities.
- Social and cultural norms.
- Access to information and technology.

- Institutional support systems.

Among these factors, education emerges as the most consistent predictor because it enhances knowledge, confidence, awareness, and economic opportunities simultaneously.

Challenges and Barriers

Despite improvements in educational participation, several barriers continue to restrict women's self-efficacy and decision-making authority:

- Gender stereotypes.
- Patriarchal social norms.
- Limited leadership opportunities.
- Workplace discrimination.
- Unequal access to resources.
- Cultural expectations regarding family roles.

Research on women in higher education leadership demonstrates that institutional barriers continue to limit women's advancement despite increasing educational attainment.

RESEARCH GAPS

The review identifies several gaps in existing literature:

1. Limited longitudinal studies examining changes in self-efficacy over time.
2. Insufficient research on rural women and marginalized populations.
3. Lack of studies examining self-efficacy as a mediator between education and decision-making.
4. Limited cross-cultural comparisons.
5. Need for advanced analytical techniques such as Structural Equation Modeling (SEM).

CONCLUSION

The review confirms that self-efficacy is a critical psychological factor influencing women's decision-making power and overall empowerment. Higher education significantly contributes to the development of self-efficacy by enhancing knowledge, competence, confidence, and leadership capabilities. Empirical evidence consistently demonstrates that educated women exhibit stronger self-belief, greater autonomy, and higher participation in personal, professional, and household decisions. Self-efficacy functions as an important mechanism linking educational attainment with empowerment outcomes. Consequently, policies and educational initiatives aimed at strengthening women's self-efficacy can contribute significantly to gender equality, leadership development, and socio-economic advancement.

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