

# Women at the Crossroads Between Welfare and Poverty

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## ARTICLE INFO

### Keywords:

*Educational Aspirations,  
Economic Autonomy,  
Poverty,  
Professional Performance,  
Well-Being*

## ABSTRACT

The data presented in the paper is drawn from a more extensive study examining the cultural repertoires, attitudes, and beliefs of young people in relative poverty. This article focuses on women's attitudes towards life goals, professional appearances, and educational aspirations. Findings are based on data from semi-structured interviews and a survey conducted with part-time employed and unemployed women, as well as young women transitioning from education to work or to further education, and women receiving unemployment benefits or other types of financial aid. The analysis identified significant differences among women based on their educational level and economic autonomy. The results revealed that financially independent women often state clear goals for the future and have the confidence to continue their education. Conversely, financially dependent women exhibited a stronger correlation with reluctance to plan the future and uncertainty regarding educational aspirations. They also indicated much stronger expectations to get/receive help to fulfill their desires and to start a business. Additionally, women with higher education demonstrated fewer hesitations and greater satisfaction and motivation toward professional endeavors than women with inferior education. The findings highlight a set of attitudes among women that can contribute to vulnerability and increased risk of poverty.

## 1. Introduction: In Search of the Prerequisites for Well-Being and Poverty

Statistics show that women make up the largest share of those living in poverty, a trend known as the "feminization of poverty." In 2007, the Parliamentary Assembly addressed ways to combat the feminization of poverty and acknowledged a shift in the term's application. Initially, it indicated an increase in women leading families alone. However, it now emphasizes the rising number of women facing a new type of poverty characterized by unstable economic and social status (Parliamentary Assembly & Naghdalyan, 2007). The revision of the Beijing Declaration in 2025 highlights the progress made in the last 30 years, yet the inability to achieve full gender equality in representation, access to education, and job opportunities (UN-Women, 2025). The document states that even now, women are 7.7 times more likely to experience extreme poverty compared to men.

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### Cite this article as:

Varbanova, S., & Petkova, M. (2025). Women at the Crossroads Between Welfare and Poverty. *Journal of Advanced Research in Women's Studies*, 3(2): 46-56. <https://doi.org/10.33422/jarws.v3i2.1069>

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Even a brief literature review highlights the emphasis on supporting entry into education and employment as a key mechanism for poverty prevention among women and gender equality (e.g., Boadi et al., 2024; Zulfiqar & Kuskoff, 2024; Grönlund & Fairbrother, 2021). However, research findings on young people in NEET (not in employment, education, or training) indicate that higher education alone is insufficient for exiting this status (Fabrizi & Rocca, 2024). Furthermore, the data show that women with children tend to stay in NEET status longer, even if they hold higher education degrees. Recent Eurostat data (2023) illustrate this gender gap, revealing a significantly higher percentage of women in NEET for almost all European Union countries than men.

In Bulgaria, for example, the most significant difference can be seen in the 25-29-year-old group, in which 15.1% of the men are in NEET status, compared to 22.8% of women. The Global Gender Gap Report (2024) ranks Bulgaria first among 146 countries in the world in women's enrolment in tertiary education. Despite more women completing professional education, they remain disproportionately longer in NEET status, particularly in their late twenties. Moreover, recent evidence shows that women more often exit poverty without employment but through a rise in the income of other household members (Vaalavuo & Sirniö, 2022). In those cases, they are not classified as poor, yet they remain in a fragile socio-economic status and at a high risk of poverty.

Women's welfare encompasses many interrelated indicators that cannot be fully understood separately. As UN Women (2023) highlighted, at least two independent and multidimensional indices can provide an accurate and holistic picture of women's rights and opportunities. In the report, the authors analyse the results from the Women's Empowerment Index (WEI) and the Global Gender Parity Index (GGPI) and conclude that the main risk areas are labour and financial inclusion, access to education, and opportunity for political decision-making. The World Bank offers an interesting perspective that goes beyond the measurable indicators. According to their research report, gender equality and women's welfare begin with women's agency, which includes defining goals, having a sense of control over how they are perceived, and most importantly, acting on them (Donald et al., 2017). M. Lamont and M. L. Small (2008) emphasize the impact of cultural repertoires, narratives, and symbolic boundaries on poverty. Different researchers contend that these repertoires are diverse and can differ considerably among various social groups, particularly regarding gender.

A key concept for understanding the problems in this area is Oscar Lewis's theory of culture of poverty. In his work, Lewis (1966) emphasises the sense of helplessness, inertia, disengagement, fear, and the development of alternative institutions among slum communities in Mexico. He depicts a behavioural pattern and specific cultural stereotypes among the five families he observed, which increases the risk of poverty reproduction across generations. Women depicted in the book (Lewis, 1975) are family pillars, but often trapped in repetitive cycles of poverty-related behaviour – no stable job or no job at all, limited goal setting, no educational aspiration, and dependency on external assistance. Recent studies suggest that certain attitudes may establish prerequisites for poverty, particularly when new values and scripts for success emerge (Zilberstein et al., 2022).

This article examines the specific cultural patterns and behaviors among women, identifying those that are critical in promoting welfare or contributing to poverty. It explores how these patterns influence women's prosperity and how they may lead to forms of non-traditional vulnerability that persist even outside absolute poverty. The study aims to address the following research question: How do cultural narratives and beliefs influence women's goal-setting, educational aspirations, and sense of self-efficacy, and in what ways do these factors contribute to persistent socioeconomic vulnerability despite formal indicators of progress?

## **2. Methods**

The report presents some of the results of the second stage of ongoing research through the project SUMMIT of Sofia University, "Nowadays culture of poverty - dimensions and spread among young people." The research aims to explore the traits of the culture of poverty among young people in relative poverty. The focus is on cultural repertoires, attitudes, and beliefs that create "horizons of significance" (Frechette et al., 2020, p. 4), maintain the cultural structure of poverty, and lead not only to stagnation in one's own development but also contribute to the risk of poverty in the future. The research is designed as a case study and takes place from July 2023. It includes semi-structured interviews with

young people, focus groups with teachers and students, observation of young people in their everyday lives, single-case analysis, and observation of young people. Employing a case study design that integrates qualitative and quantitative methods enables a comprehensive understanding of complex phenomena embedded in a real-life context (Yin, 2018). This approach is particularly beneficial for exploring specific traits of nowadays culture of poverty, since it provides both depth and breadth perspective (Creswell & Plano Clark, 2018). A significant advantage of the design is the opportunity to focus on single cases in order to explore hidden characteristics and then to trace their spread. The survey questions were formulated based on the findings from the interviews and focus groups (Varbanova & Petkova, 2024). Our intention is to reveal the spread of traits of a culture of poverty among young people who do not experience serious material deprivation but are economically dependent, have no work activity or professional ambitions, do not actively seek employment or have no aspirations for self-development. This report presents data only from female interview and survey participants.

The interviews took place from September 2023 to January 2024. The questions are categorized into several themes: autonomy and dependence, notions of success, future goals, self-attitudes, parental attitudes, education, work, friendships, and lifestyle. Participants were identified using purposeful sampling based on predefined criteria such as unemployment or part-time employment, financial dependence, and specific living arrangements.

Although participants were intentionally selected, participation remained voluntary, introducing potential self-selection bias. A total of 28 young people, aged 20 to 34, participated in the interviews, with 10 being women. Most of the women are unemployed (6); two are employed part-time, and only one has a permanent contract but has changed jobs several times in the past six months. Most participants are single (7), while three live with a partner outside of marriage. Regarding living arrangements, six respondents live with their parents, and only one lives alone. The educational attainment of the participants is as follows: one has primary education, four completed general secondary education, one holds vocational qualifications, and two have obtained a bachelor's degree. Only one was enrolled in university during the interviews, and two others were enrolled but have since discontinued their studies. The interviews were analyzed and coded using qualitative data analysis software Quirkos.

The survey was conducted online via the SurveyMonkey platform and shared across various online groups and platforms in social networks aimed at young people, including those transitioning from education to employment, seeking part-time work, and individuals receiving unemployment benefits or financial assistance for child. It was active from November 2024 to January 2025. The questionnaire contains a total of 38 Likert scale questions. Structured in several content blocks: Goals for the future, Autonomy, Initiative and Attitudes to the effort, Expectation of help, Perception of success, Activities and social contacts. The questionnaire order was randomized for each participant to minimize order bias and enhance internal validity. There were 97 female participants in the survey (the total number of participants, both male and female, is 154). Regarding age, 19,6% of participants were under 20 years old, 32,9% belonged to the 21–26 age group, 27,8% were aged 27–35, and 17,5% were between 36 and 45 years old. Most participants (50) reside in Sofia, the capital city, followed by 20 from small towns, 17 from large cities, and 10 from rural areas. The living arrangements of the participants are as follows: 28 indicated living with their parents, 26 live with a partner without being married, 22 live with a spouse, five reside in an extended family household (living with a spouse and parents), and 16 live alone. Participants had diverse educational backgrounds: most held a master's degree or higher (36), followed by general secondary or lower education (32), a bachelor's degree (16), or vocational secondary education (13).

The mixed methodology establishes a solid foundation for the analysis presented in the following section. Although the two groups differ slightly in age range, their profiles exhibit coherence in key demographic and socio-economic indicators. This alignment enhances the study's internal consistency and strengthens the reliability of cross-method comparisons. While the qualitative and quantitative samples offer valuable insights into the lived experiences and cultural dimensions of poverty, several limitations must be acknowledged. Nevertheless, several methodological limitations must be acknowledged. The voluntary nature of participation introduces a self-selection bias, potentially

attracting respondents who are more engaged with issues of education and employment, particularly among survey participants. Consequently, the results could reflect an amplified perspective on the dimensions of the culture of poverty. Additionally, the concentration of survey participants in urban areas—especially Sofia—may limit the representation of rural or regionally diverse perspectives. However, the sampling strategies and demographic variability are acknowledged as limitations regarding the broader generalizability of the findings.

### **3. Results**

#### **3.1 Goal Setting**

Guided by the theoretical framework, women's welfare is often linked to the ability to plan for the future and set goals. The majority of the participants (70%) reported having clear goals for the future and knowing what they want to do in 5 years. However, when asked whether they have a clear vision of how to achieve their plans ("I have clear goals for the future, but I don't know how to achieve them"), approximately one-third (32%) rejected the statement. In comparison, another 35% exhibited fluctuations in their responses. Less than half of the participants (45.4%) expressed decisiveness and confidence by disagreeing with the statement "I often feel hesitant." Meanwhile, 32% acknowledged experiencing some degree of hesitation. In the interview stage, the thematic qualitative analysis results highlight vaguely stated long-term goals among 8 out of 10 respondents. In 5 of those cases, the code co-occurred with a „desire for a major change in one's life," while in 3 others, it was linked to "prior refusal to act." For instance, a 26-year-old unemployed woman with vocational education, living with her parents, stated: "I don't have plans yet, but if I seek another job, the cost of training courses, time and travel requirements are obstacles. Otherwise, I don't want to live here, but I can't do anything about it." Another respondent (unemployed, living with parents, and holding a bachelor's degree) shared her thoughts on her plans: "Ever since I was enlisted to the Employment Agency, people have been asking me, "Why don't you go into pedagogy?" I was considering this idea. But I'm very cowardly... I have no approach and no idea... I know nothing about children.

I'm trying to picture myself in that role. For a moment, I had planned to enroll next year." In the responses to the statement in the survey, "I would like to continue my education, but I don't know what to choose," half of the participants agreed, and a third of them are with secondary general education or lower. Among women with secondary general education or lower in the survey, the uncertainty about continuing education is associated with higher levels of hesitations ( $r=.498$ ,  $p=.004$ ), unwillingness to plan ( $r=.555$ ,  $p<.001$ ), and doubts about whether they will cope ( $r=.503$ ,  $p=.003$ ). During the interviews, the demand for continuing education was identified in five (5) of the respondents, but none of them had taken real action. The code overlapped with excuses that education „takes too much time“ (2), the lack of suitable opportunity (2), the inability to travel (2), prior refusal (2), and the convenience of the easy way (for example, looking for online distance training or „something easy“ , 2). Although they all share a particular educational field that interests them, none formulated a concrete plan for pursuing it. Moreover, the respondents in the interview often state more than one reason for not pursuing their educational goals.

Less than one-third (28 respondents or 29%) state that they want to start a business and know how to do it; 17 of them have a university education (11 have a master's degree or higher, and 6 have a bachelor's degree). The apparent certainty, however, is contradicted by the moderate positive correlations between the statements "I want to start my own business, and I know how to do it" and "I want to have my own business, but there aren't enough favourable conditions" in the respondent's answers with a university degree ( $r=.477$ ,  $p<.001$ ). Although weaker, a positive association between the willingness to start a business and the "financial excuse" to act has been noticed ("I can't realize my dreams because I lack financial means " ,  $r=.366$ ,  $p=0.008$ ).

The latter relationship is statistically significant only for respondents with a bachelor's degree or higher. The only employed respondent in the interview also wishes to start her own business to change her life but has previously refrained due to financial constraints: "I need resources to start something. For example, to start the business I want, I need finances to rent space, buy materials, and handle advertising" (holding general secondary education, living with parents). Taken together, the disconnection between stated interests and actions underscores broader issues – a tendency to defer

decision-making and rely on external factors, a behavioural pattern strongly associated in the literature with the culture of poverty.

According to the data, 43 respondents (44.3%) stated they are financially independent and self-supporting, while 31 (32%) proclaimed financial dependence. The remaining 22 respondents marked show partial dependence (“partially true, partially not true”). While 81% of financially independent respondents declare that they have clear goals for the next 5 years, such a statement is made by 58% of the financially dependent women in the survey (F=4.615; p=0.02/0.039).

The financially dependent exhibited significantly higher levels of uncertainty regarding achieving their goals (F=1.107; p=0.005/0.01): 48% of them agreed with the statement “I have clear goals for the future, but I do not know how to achieve them”, in contrast to 28% of the self-supporting respondents who confirmed it as accurate for them. Although equal variances were not assumed (F=5.128; p=.027), the t-test revealed a statistically significant one-tailed result (t=-1.894; p=.032), with a mean difference of -0.608, indicating that financially independent women experience notably less hesitation than their dependent counterparts. In both groups, long-term goal setting is significantly associated with reduced hesitation, although the strength is slightly higher among financially dependent women (r=.510) than among independent women (r=.485). Among dependent women, hesitation is strongly related to a dislike for planning (r=.557); such a connection does not exist among financially independent women. Financially dependent women show a notable relationship among hesitation, aversion to planning, and avoidance of work, which is not present in the independent group (Table 1).

Table 1. Correlation matrix: Patterns of Work-Related Attitudes by Financial Status

		Financially dependent			Financially independent		
		<i>I often feel hesitant</i>	<i>I don't like planning</i>	<i>I would rather not work than work for little money</i>	<i>I often feel hesitant</i>	<i>I don't like planning</i>	<i>I would rather not work than work for little money</i>
<i>I often feel hesitant</i>	Pearson correlation	1	.557**	.410*	1	0.197	-0.010
	Sig. (2-tailed)		0.001	0.022		0.205	0.952
	N	31	31	31	43	43	43
<i>I don't like planning</i>	Pearson correlation	.557**	1	.522**	0.197	1	-0.023
	Sig. (2-tailed)	0.001		0.003	0.205		0.881
	N	31	31	31	43	43	43
<i>I would rather not work than work for little money</i>	Pearson correlation	.410*	.522**	1	-0.010	-0.023	1
	Sig. (2-tailed)	0.022	0.003		0.952	0.881	
	N	31	31	31	43	43	43
		**. Correlation is significant at the 0.01 level (2-tailed).					
		*. Correlation is significant at the 0.05 level (2-tailed).					

Source: (SPSS v29)

Behavioral patterns, such as inaction or refusal to act due to more rationalized fears, do not allow the goals to be realized. The convenience of the financial support provided primarily by parents fosters some prerequisites for inaction. The analysis shows that further education is not a welfare guarantee either. The findings suggest that financially independent women have a more proactive approach to future planning.

### 3.2 Educational Aspirations

Educational aspirations could lead women to higher-paying jobs and entrepreneurial opportunities. These aspirations are vital for women's personal welfare and serve as a catalyst for broader societal progress.

The overall analysis suggests that the majority of the respondents value the education not only for the symbolic meaning of the diploma by itself: 76% of the women in the survey reject the statement „If you have a degree, it does not matter what have you learned during the education,” and only 8% agree with it. However, the analysis has revealed some hesitation among respondents with a lower level of education regarding the formulation of continuing education goals. The majority of women in the study who indicated intentions to continue their education indicated that they know where to get information and demonstrated confidence that they would succeed. However, the results of the two statements that refer to financial barriers are noticeably lower. Almost half of the respondents (52%) disagree with the statement “I would enroll in a qualification course, but I don't have enough financial means “, and 28% agree with it.

In addition, one-fifth of the respondents are neutral, which can be interpreted as some form of fluctuation. The results in the second statement („To continue my education, I need financial assistance“) show that over half of the women who participated in the survey (51%) would require some financial assistance to return to education, and 49% reject the statement. A more in-depth analysis of the data reveals a statistically significant difference in the responses of respondents with general secondary education compared to those with a master's degree. The data suggest more significant uncertainty about the ability of respondents with general secondary education to succeed ( $F=8.316$ ,  $p=.010/.019$ ). A similar difference appears about financial limitations: for the statement "I would enrol in a qualification course, but I don't have enough financial means," the analysis shows a significant difference between groups, with  $F=7.739$ ,  $p=.001/.002$ . The most significant distinction between those groups is in their beliefs about the meaning of education ( $F=10.488$ ,  $p=.007/.015$ ) – 47% (14) of the respondents with general secondary education express a preference for obtaining a diploma over the importance of actual learning, compared to 14% (5) of the respondents with a master's degree. Further analysis of the results of the respondents with secondary general education identified certain correlations with other statements that suggest a specific set of beliefs (Table 2).

These connections are not seen in any other subset by educational attainment. Significant positive correlations are identified among respondents in this subset who prioritized the diploma over the acquired knowledge, with signs of frequent hesitation, avoidance of planning and effort, and externalized responsibility. A vivid representation of these correlations can be seen in the answer of one of the respondents in the interview, who wishes to become a manicurist but does not have a certificate for it: “But they want you to have a diploma. There is no way here to do so. I must go to [*the nearby district city*]. For long time ... Travel. The courses are long and expensive too” (women, living with her parents, who has recently left a job in bakery because it was too hard). The quote depicts a typical manifestation of nowadays culture of poverty: education is seen as a presumably wished-for tool to reach unclear goals, yet impossible due to reasons beyond one's control.

Following the analysis, it is equally important to investigate how financial independence influences educational aspirations, especially since the overall analysis suggests that the financial barriers are relevant. As anticipated, 67% of financially independent women surveyed reject the necessity of financial aid for further education, and 77% deny needing it to enrol in a qualification course. Those who are partially or fully financially dependent report more significant financial barriers to enrolment in qualification courses. More than half (55%) of partially dependent respondents agree that insufficient financial support hinders their enrolment, and 13% of this group exhibit some variation in their responses. Aside from those two statements, the responses from the three groups do not vary in any other aspect regarding educational aspirations. The absence of significant variation across other items suggests that, beyond financial considerations, aspirations themselves remain relatively consistent in different economic backgrounds. However, that can not be said for educational attainment level. Still, as we have seen, the finding for this variable rather reflects attitude towards the value of education and effortful engagement in the process.

Table 2. Correlation matrix of Respondents with general secondary education

		If you have a degree, it does not matter what have you learned during the education	I often feel hesitant	I don't like planning	The 'right people' have to help you in order for you to succeed	Even if I didn't have money, I still wouldn't do a job that is boring and difficult.
<i>If you have a degree, it does not matter what have you learned during the education</i>	Pearson Correlation	1	.487**	.549**	.457**	.523**
	Sig. (2-tailed)		0.005	0.001	0.009	0.002
	N	32	32	32	32	32
<i>I often feel hesitant</i>	Pearson Correlation	.487**	1	.549**	0.194	0.108
	Sig. (2-tailed)	0.005		0.001	0.288	0.557
	N	32	32	32	32	32
<i>I don't like planning</i>	Pearson Correlation	.549**	.549**	1	0.112	.409*
	Sig. (2-tailed)	0.001	0.001		0.543	0.020
	N	32	32	32	32	32
<i>The 'right people' have to help you in order for you to succeed</i>	Pearson Correlation	.457**	0.194	0.112	1	0.018
	Sig. (2-tailed)	0.009	0.288	0.543		0.920
	N	32	32	32	32	32
<i>Even if I didn't have money, I still wouldn't do a job that is boring and difficult.</i>	Pearson Correlation	.523**	0.108	.409*	0.018	1
	Sig. (2-tailed)	0.002	0.557	0.020	0.920	
	N	32	32	32	32	32
**. Correlation is significant at the 0.01 level (2-tailed).						
*. Correlation is significant at the 0.05 level (2-tailed).						

Source: (SPSS v29)

### 3.3 Sense of Self-Efficiency

Almost half of the women in the survey (49%) said they can fulfil their desires by themselves. However, other results in this thematic block do not support such a statement. The data shows a high rate of externalized responsibility. Nearly one-third of the respondents (31%) agreed with the statement “I want to have my own business, but there are not good enough conditions,” and 28% showed partial fluctuations. In addition, 40% of the respondents believe that “The 'right people' have to help you for you to succeed, ” while 35% fluctuated by marking neutral.

Similar results can be seen for another statement regarding influential ties („I want to start my own business, but I don't have enough connections “) – one-third (33%) agreed, and 21% were neutral. 32%

of the women in the survey stated that „I can't realize my dreams because I lack financial means,” and 24% stated neutral. The belief that “Young people cannot succeed without government support” is widespread among 32% of the respondents, while another 32% showed fluctuations toward that statement. The results for the statement “In the settlement where I live, there is no possibility for a good job” show that only 23% of the participants in the survey agreed, and 13% remained neutral. The significant consensus and indifference towards issues like challenging business conditions, lack of ties, and financial barriers suggest a common feeling of restricted personal efficiency. Although there is some belief in personal capability, the overall findings indicate a dominant view that external factors heavily influence one's welfare.

The notable aspect is the correlations observed between the statements in that block in the responses of master's degree holders and those who are financially independent. The most significant correlation is between the belief "I want to start my own business, but I don't have enough connections" and "I want to have my own business, but there are not good enough conditions enough conditions" ( $r = .647$ ,  $p < .001$ ). The latter marks a positive correlation with the expectations of the respondents that the government should support the young people to reach success ( $r = .494$ ,  $p = 0.002$ ) and the belief in poor conditions of the labour market ( $r = .418$ ,  $p = 0.011$ ). One of the most significant findings from the correlation analysis is the strong positive relationship between the belief that “the right people” must help one to succeed and the perception “I want to start my own business, but I don't have enough connections” ( $r = .539$ ,  $p = .001$ ). Those correlations reveal the critical role the respondents attribute to social connections and governmental support as factors in success. The inability to realize personal dreams due to financial limitations is closely associated with adverse business conditions ( $r = .613$ ;  $p < .001$ ) and restricted local job opportunities ( $r = .435$ ,  $p = .008$ ). These relationships can be understood as a sense of disempowerment. Such correlations are not evident among respondents with lower education levels.

The correlation patterns observed among financially independent respondents closely resemble those of master's degree holders, revealing distinct nuances. Similar to the previous group, the most significant relationship exists between a lack of connections and unfavorable conditions for entrepreneurship ( $r = .643$ ,  $p < .001$ ), highlighting that structural and relational barriers continue to be perceived as major obstacles. Interestingly, the relationship between financial constraints and poor business conditions is even more pronounced in this group ( $r = .683$ ,  $p < .001$ ), indicating that financial independence does not remove the perception of economic barriers. In the responses from individuals with secondary general education or lower and those who are financially dependent, there is one common correlation: the connection between the lack of favorable conditions as a barrier to start a business and the absence of necessary connections to do so ( $r = .506$ ,  $p = .003$  for respondents with secondary general education or lower, and  $r = .502$ ,  $p = .002$  for financial dependent respondents).

During the interviews, the notion of success also was unclear as it can be seen in the answer of one of the respondents: “A successful person has achieved personal satisfaction. Whether this is at home or work does not matter. The important thing is not to feel lacking or deficits” (woman, unemployed, living with her partner). However, they managed to state many barriers to their own success – lack of financial means, the conditions of their environment, lack of connections, lack of experience, lack of expertise, lack of support (from the government or their close ones), and lack of proper opportunities. Barriers have 35 registrations, while long-term goals have only 10, and short-term goals have 9. A good example is a woman's words on financial aid. She expressed feeling unqualified despite holding a bachelor's degree and shared challenges in finding “meaningful” employment that aligns with her skills and preferences. Recently, she declined another job offer as she considered the position “low status.” While she cannot specify the precise job role she desires, the interviewee raised multiple concerns that the modernization in her field (art) presents a considerable barrier to her success. As a result, she is idle and reliant on government support.

Often, the respondents in the interview shared a vague vision for their future, followed by much self-doubt and presumed/hypothetical barriers. While the respondents in both the interviews and the survey express a desire for success, the unclear goal setting underscores a fragile sense of self-efficiency despite their financial status or educational attainment. The feeling of empowerment is expressed

differently, depending on the context in which the respondents are situated, but the readiness for action is what really makes the turn from poverty to welfare.

#### **4. Conclusion**

The results reveal a complex of the attitudes, aspirations, and perceived barriers women face at the crossroads between welfare and poverty.

The results reveal a complex picture of aspirations and inertia in actions and expectations. Although the respondents express a desire for self-empowerment and success, the lack of clarity and confidence, the strong external locus of control, and a lack of concrete strategies hinder their proactive behavior. While financial independence and higher education are associated with greater clarity and confidence in future planning, the respondents in those groups tend to focus more on structural and contextual barriers as prominent deterrents to progress. Among women with lower educational attainment, deep-seated negative beliefs existed regarding the symbolic meaning of education. This specific subset of respondents' views education as an instrument (the diploma) rather than as an opportunity for progress and growth.

Combined with uncertainty in desires and unclear goals, refusal to act, the focus on contextual barriers often becomes a defensive excuse for inaction. Moreover, they often realize that they need to continue their education in order to compete in today's society, but their actions remain incomplete, hidden behind presumed financial barriers. Although nearly half claim they can realize their desires independently, survey and interview data reveal a heavy reliance on external conditions, social connections and networks, and government support. Even among the more educated and financially independent, perceptions of economic and relational barriers are strong. Self-belief is present, but also unsupported by actions. Uncertainty, avoidance of planning, and reliance on external factors are common elements of what the literature describes as a culture of poverty.

In summary, the women involved in this research are at a crucial turning point: aspiring toward welfare and autonomy, yet frequently constrained by real and perceived limitations. While many have a strong desire for change, a lack of actionable direction prevents them from moving forward. Most participants are engaged in formal education, but the results suggest a deficiency in authentic engagement in the learning process. Their position at this crossroads highlights the cultural repertoires and narratives used to rationalize the inertia. The results emphasize the necessity of support beyond financial assistance and the provision of empowerment support with a focus on self-efficacy. These findings point to the need for early prevention of doubts about one's own abilities, building resilience in the face of challenges, and experiencing a sense of competence in dealing with difficulties in the early years of education.

Personalized training that develops one's own potential, forms applied skills, and builds a sense of achievement is important for developing one's own capacity and is an opportunity to prevent and counteract the established characteristics of the culture of poverty. The combined formation of cognitive and non-cognitive skills is a condition for achieving resilience, consistency, decision-making, and life skills, for acting in complex and intricate situations, and for dealing with uncertainty. Enrolling in entrepreneurship courses that develop skills for starting your own business will help build skills in line with the changing labor market and to overcome the myth "there's no point in trying because it won't work out". Extended periods without stable employment create conditions that lead to a loss of employability, increasing the risk of poverty. The results imply a deficiency in autonomy, suggesting a delay in attaining social adulthood and difficulties with adaptability in later stages. These findings highlight the presence of gendered aspects of the culture of poverty, where women are not only economically marginalized but also develop habits of dependency, low self-efficacy, and delayed autonomy - ultimately reinforcing cycles of vulnerability and hindering their path toward empowered, independent adulthood.

#### **Acknowledgments & Funding**

This study is financed by the European Union-NextGenerationEU, through the National Recovery and Resilience Plan of the Republic of Bulgaria, project SUMMIT BG-RRP-2.004-0008-C01.

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