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Women's Economic Autonomy in Pakistan: Workplace Security, Income Control, and Financial Decision-Making

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Abstract

Women's economic autonomy depends not only on employment and income generation but also on their ability to control earnings and participate in financial decisions. This study examines the associations of workplace security, control over personal income, and financial decision-making with women's economic autonomy in Karachi, Pakistan. A quantitative, cross-sectional survey design was employed, using data from 439 respondents collected between March and July 2026. The analysis involved descriptive statistics, scale reliability assessment, Pearson's correlation, and multiple linear regression. The findings indicate that control over personal income and financial decision-making were positively and significantly associated with economic autonomy, whereas workplace security showed no significant independent association. The regression model explained 12.3% of the variation in economic autonomy. These results highlight the importance of distinguishing employment conditions from w omen's financial agency. Although workplace security remains an important aspect of employment quality, the findings suggest that women's control over earnings and participation in financial decisions are more directly associated with their perceived economic autonomy in the estimated model. The study contributes context-specific evidence on women's economic agency in Pakistan and underscores the value of examining financial control and decision-making alongside employment-related conditions. Its cross-sectional design and geographical focus limit causal interpretation and wider generalization.

Keywords: women's economic autonomy; workplace security; income control; financial decision-making; women's empowerment

Introduction

Economic autonomy for women extends beyond full-time employment to include the ability to control personal wages, influence financial decisions, and effectively determine economic resources. Employment can provide income and strengthen women's bargaining positions, but earning money doesn't automatically translate into decision-making authority or financial independence. Kabeer (1999) uses resources, agency, and achievement to shape empowerment and distinguishes access to resources from the ability to make strategic decisions. Sen (1999) also defines development in relation to fundamental freedoms, while Duflo, (2012) highlights the complex, mutually reinforcing relationship between women's empowerment and economic development. These perspectives suggest exploring employment, income control, and financial agency as related but distinct dimensions of women's economic autonomy.

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A main issue is whether women can determine how they use their income. Income may cover operational expenses without increasing women's control over personal spending, savings, or financial obligations. An intrahousehold bargaining perspective holds that economic resources matter because they shape individuals' alternatives and bargaining positions in relationships (Agarwal, 1997). Empirical evidence from Bangladesh shows that the relationship between women's autonomy and employment depends on the type and source of income, not participation rate alone (Anderson & Eswaran, 2009). More broadly, women's economic empowerment covers several areas, including labor market participation, control over resources, and decision-making within the family, which a single job index cannot adequately capture (Laszlo et al., 2020). As a result, control over personal income deserves separate consideration in evaluating women's economic autonomy.

Financial decision-making adds another dimension to economic Agency. Women's participation in decisions about household expenditure, savings, and commitments reflects their ability to influence choices that shape their economic lives. However, these powers are shaped not only by income but also by household relationships and opportunities available outside the household. Research has shown that changes in women's labor market opportunities can influence their decision-making power beyond their individual employment status (Desai et al., 2022; Majlesi, 2016). The wider empowerment literature also distinguishes between women's access to resources, their agency, and their outcomes (Kabeer, 1999; Malhotra et al., 2002). Consequently, investigating control through Personal income alongside financial decision-making yields more nuanced assessments of economic autonomy than treating employment as the sole indicator.

The conditions under which women work can also reflect their ability to exercise economic choice. In the workplace, insecure jobs may create uncertainty about future income and limit financial planning. In contrast, concerns about job continuity or the work environment may affect women's expected ability to maintain economic independence. Gender equality and development research has highlighted that women's economic possibilities lie in institutional arrangements and broader social conditions rather than in personal resources alone (World Bank, 2012). Nonetheless, workplace security and financial control are analytical dimensions. Security refers to employment conditions, whereas income control and financial decision-making concern women's authority over economic resources. Therefore, their respective associations with economic autonomy need more empirical examination than assumption.

These issues are particularly important in Pakistan, where women's economic opportunities need to be understood in terms of labor market access, household relationships, and gender-specific social expectations. International research offers important theoretical and empirical bases, but conclusions from other national contexts cannot easily establish the relationship between employment and women's empowerment in Pakistan. Moreover, the conceptual and measurement challenges identified in the economic empowerment literature highlight the need to distinguish between employment-related conditions and indicators of individual agency (Duflo, 2012; Laszlo et al., 2020). Focused context-specific analysis could help explain what dimensions of women's economic lives are most closely linked to their autonomy.

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Against this background, this study investigates workplace security, control over personal income, and financial decision-making in relation to women's economic autonomy in Pakistan. This study contributes by jointly examining these three factors, distinguishing between employment conditions and women's control over earnings and participation in financial decisions. Rather than assuming that security or financial control necessarily implies autonomy, the study values their independent statistical associations with economic autonomy. It therefore deals with a specific empirical question: to what extent are workplace security, control over personal income, and financial decision-making associated with women's economic autonomy in Pakistan?

Literature Review

Female employment may expand access to income and economic opportunities, but its implications for autonomy depend on whether women can exercise meaningful control over their resources and choices. Kabeer (1999) distinguishes between resources, agency, and performance and offers a framework for understanding why participation in economic activities does not automatically translate into empowerment. Agarwal (1997) also stresses the role of intrahousehold bargaining positions and access to resources in shaping women's decision-making power. Empirical data from Bangladesh showed that women's autonomy and employment were connected to the nature of their involvement in economic activities and their resources (Anderson & Eswaran, 2009; Priya et al., 2021). These perspectives highlight the importance of economic autonomy outcomes, which differ from employment status.

Control over personal income reflects women's ability to allocate their earnings, not just their access to income. Pereznieto and Taylor (2014) emphasize the importance of distinguishing economic resources from their use when reviewing women's control over economic empowerment. Likewise, Laszlo et al. (2020) identify conceptual and measurement challenges in evaluating women's economic empowerment within households, where earning, managing, and controlling resources may represent different forms of agency. This difference is especially significant in women's employment, because private earnings may contribute to household welfare without giving them greater discretion over expenditure or saving. Control over personal income therefore represents a separate dimension of economic agency which can be associated with women's capacity to produce independent economic choices.

Financial decision-making concerns women's influence over financial choices, including expenditure, savings, and household financial commitments. Although it is associated with income control, it captures another dimension: women can manage their income while influence over restricts wider domestic financial choices. Previous studies highlight the importance of selecting empowerment measures aligned with specific domains of agency, rather than treating economic empowerment as a single outcome (Buvinic et al., 2020; Pereznieto & Taylor, 2014). In Pakistan, barriers such as gender norms, restrictions on mobility, and unpaid care work may limit women's economic participation and their ability to exercise financial agency (Amir et al., 2018; World Bank, 2012). These considerations support studying financial decision-making separately from income control when evaluating its association with economic autonomy.

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Secure workplace employment can support economic autonomy by providing greater employment continuity and a more predictable basis for financial planning. However, employment conditions vary substantially, and participation in paid work does not necessarily guarantee economic independence. The World Bank's assessment of women's economic empowerment in Pakistan highlights ongoing inequality in employment opportunities and income, along with broader institutional and social constraints that limit women's economic participation (Amaral et al., 2024; Shafiullah & Jabeen, 2025). These conditions make it essential to distinguish security in women's employment from control over their financial resources. Although workplace economic security may promote stability, the relationship between women's financial agency and the autonomy they exercise in their households warrants investigation.

According to the literature, women's economic autonomy cannot be deduced from employment or income alone. Existing studies have examined women's access to resources, intergovernmental negotiations, and economic empowerment, but these perspectives also point to the need to distinguish between employment conditions of control and participation in financial decisions (Kabeer, 1999; Laszlo et al., 2020). Pakistan requires additional evidence, such as workplace security, and the two dimensions of financial Agency are independently associated with women's economic autonomy in one empirical context.

Workplace security is expected to provide a more stable employment environment, while control over personal income and financial decision-making reflect women's capacity to exercise economic choice. Based on these arguments, the study proposes the following hypotheses:

1. H1: Workplace security is positively associated with women's economic autonomy in Pakistan.
2. H2: Control over personal income is positively associated with women's economic autonomy in Pakistan.
3. H3: Financial decision-making is positively associated with women's economic autonomy in Pakistan.

This framework outlines how women exercise control through financial resources and how financial choices affect economic autonomy, allowing the study to examine the independent association of these factors with economic autonomy.

Methodology

Research Design and Sampling

The study investigated the relationships between workplace security, control over personal income, financial decision-making, and women's economic autonomy in Karachi, Pakistan, with a quantitative cross-sectional design. This study used a combination of Purposive and convenience sampling. Purposive sampling helped select groups of employed women relevant to the investigation, while convenience sampling facilitated recruitment of eligible participants who were accessible and willing to participate.

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The minimum planned sample size was about 384 respondents, based on a 95% confidence level, a 5% error margin, and an assumed population of 0.50. The recruitment target was increased to 480 to achieve an expected 20% non-response or unusable response rate. After data verification, 439 valid responses were retained for analysis. The corresponding Institutional Review Board (IRB) approved the study.

Data Collection

The researchers administered a structured questionnaire in Karachi from March to July 2026. The questionnaire included respondents' perceptions of workplace security, control over personal income, financial decision-making, and economic autonomy, as well as demographic and employment characteristics. Before statistical analysis, the final analytical dataset was checked for completeness, valid response ranges, and duplicate datasets. The dataset contained 439 cases with no missing values for the analytical variables.

Variable Measurement

In the study, three expository variables-workplace security, control over personal income, and financial decision-making- were examined, and a reliable variable, economic autonomy, was developed. Each construct was measured using four items on a five-point Likert scale. Composite scores were calculated as the mean of the relevant items, with higher scores indicating higher levels of the respective construct.

The security workplace was initially assessed using items WS1-WS4. The negative concerns about unexpected job losses (WS3) were reverse-coded before the reliability assessment. The four-point scale demonstrated low internal consistency $Cronbach\,\alpha = .482$, and the corrected item-total correlation for the reverse-coded point (WS3_R) was -363. Therefore, the final WS1, WS2, and WS4 items, calculated as averages, were excluded from WS3. The three-scale items achieved sound internal consistency ($\alpha = .867$). The over personal income control system was measured using CI1-CI4, financial decision-making using FD1-FD4, and economic autonomy using EA1-EA4. The respective composite scores were calculated using their four entries.

To describe the sample, data were collected on respondents' age, marital status, education, job, monthly personal pay, and duration of employment.

Data Analysis

The data were analyzed with IBM SPSS Statistics. Descriptive statistics summarized respondents' demographic characteristics and the main variables in the research results, including frequency, percentage, means, and standard deviations. Internal consistency was assessed using Cronbach's alpha and the corrected item-total correlation to measure the reliability of multi-item scales. Pearson correlation coefficients were calculated to determine the direction and strength of bivariate relationships between workplace security, control over personal income, financial decision-making, and economic autonomy.

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Multiple linear regression examined the independent associations of workplace security, control over personal income, and financial decision-making with economic autonomy. The three explanatory variables were introduced simultaneously, allowing estimation of each coefficient while holding the other two predictors constant. Demographic characteristics were used in the sample description but were not included in the reported regression model as control variables. Model fit was evaluated using the determination coefficient (R^2), modified (R^2) and the overall (F) test. Regression diagnostics included examining standardized residuals based on standardized projected values, tolerances, and variance inflation factors to assess multicollinearity and Cook's distance to detect potentially influential observations. Statistical tests were two-tailed, with significance set at $p < .05$. Given the cross-sectional design, the results were interpreted as associations rather than causal effects.

Results

The final analytical sample consisted of 439 women. The sample was mostly young and married, working in the private sector as shown in Table 1. Over half of the 18 to 30 age group were married, while women made up almost two-thirds of the sample. Higher secondary education was the most commonly reported education category. The duration of personal earnings and employment varied among respondents, leading to diversity in their employment and economic conditions.

Table 1. Demographic Characteristics

Characteristic	Category	n	%
Age group	18–30 years	234	53.3
	31–45 years	107	24.4
	46–60 years	56	12.8
	60 years and above	42	9.6
Marital status	Unmarried	121	27.6
	Married	285	64.9
	Widowed/divorced/separated	33	7.5
Education level	No formal education	30	6.8
	Primary	64	14.6
	Secondary	79	18.0
	Higher secondary	167	38.0
	Bachelor's degree or above	99	22.6
Employment sector	Government	127	28.9
	Private	232	52.8
	Self-employed	80	18.2
Monthly personal earnings	PKR 25,000 or below	123	28.0
	PKR 25,000–49,999	130	29.6
	PKR 50,000–99,999	110	25.1
	PKR 100,000 or above	76	17.3
Employment duration	Less than 1 year	63	14.4
	1–3 years	134	30.5
	4–6 years	101	23.0

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	7 years or above	141	32.1

Internal consistency was evaluated using Cronbach's alpha. The four scale items on control over personal income, financial decision-making, and economic autonomy showed acceptable internal consistency. For workplace security, the negatively formulated item related to unexpected job loss (WS3) showed poor compatibility with other items after reverse encoding. Accordingly, it was excluded from the final scale, which retained three items. This decision was based on observed reliability rather than statistical significance.

Table 2 presents robustness estimates and descriptive statistics about the four components. The mean values are close to the midpoint of the five-point response scale, which implies moderate averages across the constructs.

Table 2. Reliability and Descriptive Statistics

Construct	Items retained	Cronbach's α	Mean	SD
Workplace security	3	.867	3.024	0.945
Control over personal income	4	.777	2.972	0.831
Financial decision-making	4	.795	2.966	0.881
Economic autonomy	4	.812	3.015	0.896

Note. All constructs were measured on a five-point Likert scale. Workplace security comprises WS1, WS2, and WS4, while WS3 was excluded from the final scale.

The Pearson Correlation Analysis was conducted to investigate the bivariate relationships between study constructs. Personal income and financial decision-making were positively associated with economic autonomy. By contrast, workplace security showed no statistically significant bivariate association with economic autonomy. The two major associations were modest, indicating that greater control over profit and interest in financial decisions coincided with differences in women's economic autonomy but did not fully account for it.

Table 3. Correlation

Variable	Control over personal income	Financial decision-making	Economic autonomy
Control over personal income	−.020		
Financial decision-making	.087	.242**	
Economic autonomy	.012	.271**	.282**

Note. Values are Pearson's $r. p < .01$ *(two-tailed); correlations marked ** were significant at* $p < .001$

The system was used to run a series of linear regressions to examine associations between workplace security, control over personal income, and financial decision-making and women's economic autonomy. The overall model was statistically significant and explained 12.3% of the variance in economic autonomy.

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As reported in Table 4, control over personal income and financial decision-making were positively associated with economic autonomy when other predictors were held constant. The decision-making Finance had a somewhat larger standard coefficient. Workplace security was not statistically significant in the adjusted model, indicating that this sample did not support an independent association with economic autonomy.

Table 4. Multiple Regression

Predictor	Women's Economic Autonomy
Workplace security	−0.004
	(0.043)
Control over personal income	0.232**
	(0.050)
Financial decision-making	0.234**
	(0.047)
Constant	1.643 (0.219)

Note. Standard errors are reported in parentheses. $p < .05$; $p < .01$ (two-tailed). $R^2 = .123$, adjusted $R^2 = .117, (F(3, 435) = 20.314, p < .001$.

Discussion

This study examined associations between workplace security, control over personal income, and financial decision-making and women's economic autonomy in Karachi, Pakistan. The findings suggest that control over personal income and financial decision-making were positively associated with economic autonomy, while workplace security showed no independent association. These patterns suggest that women's economic autonomy is more closely related to financial agency than to perceived employment security alone.

After accounting for other predictors, workplace security was not significantly related to economic autonomy. This does not mean secure employment is unimportant, but that workplace security does not explain additional variation in autonomy in the estimated model. The World Bank analysis of women's economic empowerment in Pakistan identifies employment opportunities, safety, mobility, access to assets, and decision-making agency as interconnected but separate dimensions (Amaral et al., 2024). This distinction helps interpret the current finding that favorable employment conditions can support economic participation without necessarily ensuring that women control benefits or make independent financial choices. Thus, it is necessary to understand the non-significant result in relation to the sample, measurement, and model rather than proving that workplace security has no relevance.

Personal income control was positively associated with economic autonomy, supporting a second hypothesis. Buvinic et al (2020) stress that income earnings should not be the only measure of economic empowerment because women may lack control over expenditure, saving, or investment. Recent data on India also support this distinction. Patwardhan et al. (2025) found that women's paid work is related to employment decisions and, in several instances, to increased control, rather than to money. Although their study examined work-related outcomes rather than

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the exact outcome measured here, it supports the broader argument that economic participation and control over financial resources are related but distinct. This perspective has been expanded to include women in Karachi, indicating that personal control at their discretion is positively associated with autonomy, when the other explanatory variables are simultaneously taken into account.

Financial decision-making was also positively associated with economic autonomy, supporting the third hypothesis. Heaton et al. (2024) examined Pakistan's unconditional cash transfer program and reviewed women's empowerment across different domains, including agency and decision-making. Patwardhan et al. (2025) also noted that decisions about employment in several Indian states were related to women's control over money. These comparisons suggest that financial Agency involves more than income; it also involves women's ability to influence decisions that affect their lives within the economy. This study explores financial decision-making and personal income control separately, rather than treating them as interchangeable indicators of empowerment.

Recent research also supports measuring these dimensions separately. Raghunathan et al. (2025) found that women's control estimates, compared with income and participation in decision-making, varied by survey program and country, stressing the importance of designing and applying language in interpreting empowerment measures. The study shows that the separate positive associations of income control and financial decision-making with economic autonomy can detect two aspects of women's financial agency. However, because all constructs were measured using self-reported questionnaires, conceptual overlap and common methodological effects may still be possible.

The conclusions have practical implications for women's economic empowerment in Pakistan. Policies that enhance women's access to jobs can be strengthened through initiatives that improve their control over income and participation in financial decisions. Sarfraz (2026) A qualitative assessment of cash transfer programs in Pakistan also identified opportunities to improve access to money and decision-making in household matters, while documenting remaining gender-based constraints. This evidence supports a multidimensional approach to financial agency, alongside employment opportunities and workplace conditions.

Several limitations should be acknowledged. The cross-sectional design does not establish causal relationships, and a sample from Karachi may not represent women elsewhere in Pakistan. The study also relies on self-reported measures and examines a limited set of explanatory variables. Future studies should use longitudinal designs and more geographically representative samples to explore how workplace control interacts with income and financial decision-making conditions over time. Overall, the findings indicate that women's control over personal income and participation in financial decisions are important correlates of economic autonomy. At the same time, the independent contribution of workplace security necessitates further research.

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Conclusion

The study examined workplace security, control over personal income, and financial decision-making in relation to women's economic autonomy in Karachi, Pakistan. Results identified control over personal income and financial decision-making as significant predictors of autonomy, while workplace security showed no independent association. These findings emphasize the importance of distinguishing employment conditions from women's capacity to practice financial Agency. Therefore, efforts to strengthen women's economic autonomy must go beyond access to employment to incorporate meaningful control over earnings and participation in financial decision-making. Given the study's cross-sectional design and geographical scope, further research in Pakistan is needed to assess the generalizability and temporal stability of these relationships.

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