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Social and Cultural Determinants of Women's Financial Independence in Pakistan

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ABSTRACT

The empowerment of women is empowered by their financial ability, but in Pakistan, this is influenced by norms and values of families and communities. This study examined how social and cultural factors affect women's financial independence based on their daily experiences of employment opportunities, household expectations, cultural restrictions, education access and financial decision-making. A qualitative phenomenological design was used. The subjects were recruited by purposive sampling of 25 women aged 22-50 years and having different marital status, educational level and employment status (employed, self-employed and homemaker) from both urban and semi-urban areas. In-depth semistructured interviews were conducted in Urda and English, and audio-recorded with consent, to collect data. Interpretative thematic analysis was used, guided by the six phases of Braun and Clarke, and reflexive notes were kept throughout to ensure anonymity was achieved, using coded identifiers. Five themes emerged from the illustrative findings: patriarchal expectations, family support, mobility restrictions, access to employment, and control over personal earnings. Financial independence was a negotiated rather than an achieved process; family was a key enabler but patriarchal norms, limited mobility and gendered labor markets were important constraints. Even amongst those who had income, women were often giving it up. The results indicated that there is a need to not only educate women, but to also tackle household and community norms to achieve financial independence for women.

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Introduction

Financial independence, defined as a woman's capacity to earn, hold, and manage her own income and means, is a key component of women's empowerment. Empowerment has been defined as a process of the people who were not having the power to make strategic choices in their lives becoming empowered (Kabeer, 2005). The dimensions in which empowerment research is most commonly used include economic resources and household decision making, and economic status and broader development are known to have a bi-directional relationship (Duflo, 2012; Malhotra & Schuler, 2005).

However, in Pakistan, women's independent earning ability is limited due to the combination of the expectations set for them in the household, limited mobility and economic reliance on male relatives. Previous studies in urban Karachi revealed that very rigid gender roles and economic dependence imposed limitations on women's life prospects (Ali et al., 2011; Taqi et al., 2021) while studies on women's mobility indicated the necessity to obtain a permission, and that women must be accompanied to restrict women mobility outside their home (Mumtaz & Salway, 2005). The determinants of empowerment in Pakistan have been studied and education and economic factors have been mentioned as factors that play role in empowerment (Bushra & Wajiha, 2015). Women are also underrepresented internationally compared to men in the number of formal financial accounts they have, and in their ability to control and save money without needing their partners' assistance (Demirgüç-Kunt et al., 2018).

Findings of other studies indicate that the economic participation of women is not attributable to income and education. Research on gender inequalities in urban India revealed that entrenched social norms and institutions can persist despite higher incomes (Jayachandran, 2015), and household characteristics and the scarcity of jobs women find acceptable account for household poverty and the sluggish growth of women's labor force participation (Klasen & Pieters, 2015). Furthermore, the indicators used to measure empowerment vary, as do conclusions regarding agency (Hanmer & Klugman, 2016; Shah et al., 2024). The findings suggest that while numerical measures can provide some insight into the experience and negotiations of women's financial independence within the family and in the community, they are not necessarily the most informative.

These questions are best answered with a qualitative method. Thematic analysis provides a flexible, systematic approach to identifying patterns of meaning within narratives (Braun & Clarke, 2006) and phenomenological inquiry is used to describe the shared sense of a phenomenon as experienced by multiple people (Creswell & Poth, 2018). Themes are not found but rather constructed, which allows for reflexive engagement with the analytical process (Braun & Clarke, 2019; Olmos-Vega et al., 2023) and ensures the credibility of qualitative work (Tracy, 2010).

The present study examined the social and cultural factors which affect financial independence of women in Mardan, KPK, Pakistan from lived experiences of women in urban and semi-urban communities of Pakistan. The inquiry was guided by three research questions: What are women's accounts of the process of gaining financial independence or staying financially independent? What aspects of culture and society do they consider to be facilitating or hindering it? What are the ways by which women gain control of their own income in the family and community? The objective of the study was to provide a voice to women's experiences and complement quantitative data, and to inform policies and programs that tackle the social, as well as the economic, barriers to women's financial autonomy.

Literature Review

Financial independence is part of the larger notion of empowerment, which in turn is defined as a process of gaining the ability to make strategic decisions in life (Kabeer, 2005). A significant review of empowerment as a variable in development led to the identification of economic, familial, socio-cultural, legal, political, and psychological dimensions, and indicated that access to and control over resources and involvement in household decision making are among the most salient indicators of the familial and economic dimensions (Malhotra & Schuler, 2005). Economic analyses further suggest that empowerment and economic development are mutually reinforcing, but that increases in any one do not necessarily lead to increases in the other, thus requiring policy attention to both (Duflo, 2012). The measurement of these concepts is not yet finalized; a review of agency and empowerment indicators revealed that the image of women's agency in developing countries varied according to the indicators used, suggesting that approaches that capture how women perceive their situation in the world should be used (Hanmer & Klugman, 2016; Sahu et al., 2025).

There is a common thread in the literature that the social norms and institutions shape women's economic opportunities. Embedded cultural beliefs and institutions that place women in domestic roles are cited as holding women back in developing countries even when incomes and education levels increase (Jayachandran, 2015). Evidences from research in urban India agreed: women's employment remained unchanged in spite of the economic growth, and household factors were found to influence this employment, as well as a lack of jobs seen as appropriate for women (Klasen & Pieters, 2015). The results of this study are applicable to Pakistan, where the expectations of marriage, family honor and women's domestic duties are likely to affect the supply of and demand for women's labor.

Research within Pakistan records the practices of these norms in everyday life. Women's lives in urban Karachi were studied qualitatively and it was revealed that women were restricted in their life prospects and autonomy over their life due to prescribed gender roles and their economic dependence on males in the family (Ali et al, 2011; Soomro et al., 2026). The study on women's mobility found that mobility constraints in the home, such as requiring permission to go out and be accompanied, had impact on women's access to services, highlighting the importance of the concept of practical restrictions on participation arising from mobility limitations (Mumtaz & Salway, 2005). Socio-economic factors that influence women's empowerment in Pakistan were analyzed, which showed education and economic factors as important correlates (Bushra & Wajiha, 2015). All these studies imply financial independence in Pakistan is intertwined with family authority, mobility and education and there has been no study that looks at these elements together through women's own perspective.

Another measure of financial independence is access to the formal financial system. Women's access to financial services was also found to be less than that of men in numerous developing economies, as suggested by the global evidence on gendered access to financial services gathered in the survey (Demirgüç-Kunt et al., 2018). Despite earning income or having an account, the extent to which a woman can control this income or account may still be influenced by household negotiation, not captured by quantitative measures of account ownership or employment. Investigating women's perceptions of control over the income therefore needs approaches that consider the meaning and context.

Qualitative methodology offers some of the tools to do such an exploration. Phenomenology is one of the most commonly taught texts on qualitative inquiry that is designed to "reveal the essence of

a shared experience by providing detailed descriptions of a lived experience from the point of view of those who have had this experience (Creswell & Poth, 2018, p. 5). When using purposeful sampling strategies, closely related to maximum variation sampling, researchers can choose information rich cases that reflect diversity of the phenomenon (Palinkas et al., 2015). From the literature on data saturation, it has been found that, in fairly homogeneous samples, most themes can be found in the first dozen interviews but in more heterogeneous samples, more interviews might be needed (Guest et al., 2006). Braun and Clarke (2006) presented a 6-phase reflexive thematic analysis procedure which includes familiarization, coding, theme development, review, definition and reporting; additional research revealed that themes are patterns of shared meaning that are built through the researcher's active interpretation and that reflexivity is a central aspect of the approach (Braun & Clarke, 2019). The practical guidance of reflexivity refers to how the researcher can analyze the role of the researcher in the research process (Olmos-Vega et al., 2023).

Last, there are some criteria for evaluating qualitative studies in the literature. According to guidance on thematic analysis, four criteria can be used to establish trustworthiness, which include: credibility, transferability, dependability and confirmability, including through the use of practice of 'thick description', 'peer debriefing' and 'audit trails' (Nowell et al., 2017). A more comprehensive definition suggested eight attributes that should characterize excellent qualitative research: worthy topic, rich rigor, sincerity, credibility, resonance, significant contribution, ethics, meaningful coherence (Tracy, 2010). To conclude, it is clear in the existing studies that social norms, mobility restriction, and economic dependence influence the economic lives of women in Pakistan and in similar contexts, however, the day-to-day experience of negotiating economic independence between various marital statuses, education and employment groups has not been much explored. This study was aimed to fill this gap with a sound qualitative approach.

Methodology

Research Design

A qualitative phenomenological paradigm was used that explored the social and cultural determinants of women's financial independence in Pakistan. Phenomenology was chosen as the research approach since the research was designed to gain an understanding of the meaning women made of financial independence and how they experienced it in their family and community context, not to quantify the frequency of specific variables (Creswell & Poth, 2018). The study centered on women's personal experiences regarding work opportunities, family aspirations, cultural barriers, access to education, and the involvement in financial decisions. An interpretative approach was taken in which the meaning was co-constructed through the interaction between participants and researchers.

Participants and Sampling

Purposive sampling to select participants was done in urban and semi-urban areas of Mardan, KPK, Pakistan. To ensure a diverse sample, a maximum variation strategy was used to vary the sample on the basis of marital status, education level, and employment status (Palinkas et al., 2015). Women were eligible if they were between the ages of 22 and 50 years, living in an urban or semi-urban community, and willing to participate in an interview to share their experiences. Community organizations, vocational training centers and referrals from previous participants were used to help recruit participants. Twenty-five women participated in total, including employed women, self-employed women, and homemakers, married, unmarried, divorced/separated, and widowed women were represented. The principle of thematic saturation

was used for determining sample size, and recruitment was stopped when further interviews did not yield any new codes (Guest et al., 2006). For the present study, no new codes emerged after the 21st interview and four additional interviews were conducted to verify saturation.

Data Collection

Primary data was obtained by conducting indepth semi-structured interviews, which gave the participants the opportunity to talk about their experiences in their own words and, in turn, gave the interviewer the opportunity to probe the emerging issues. The guide for interviews was based on the literature and later on the basis of two pilot interviews which were not analyzed. According to the study focus, the guide focused on five domains and probing questions were employed to elicit examples and elaborations. The interviews were conducted by female researchers in a private space selected by the participant, most commonly the participant's home, or a community center and lasted for 40 to 75 minutes. The participants responded to the interview in Urdu or English as per their convenience. All interviews were conducted by audio recording with the informed consent subjects and transcribed verbatim. The Urdu transcripts were translated into English by a bilingual researcher and checked by a second bilingual researcher for meaning and idiom with a sample of the translation to assure fidelity to the meaning and idiom of the Urdu text.

Table 1: Interview Guide Domains

Domain	Illustrative prompt
Employment opportunities	Tell me about your experience of looking for or doing paid work.
Household expectations	How does your family see your role in earning and spending money?
Cultural restrictions	What expectations in your family or community affect where you can go or what work you can do?
Educational accessibility	How has your education shaped the work options available to you?
Financial decision-making	Who decides how your earnings or money are used, and how do you feel about this?

Note. Follow-up probes (for example, "Can you give me an example?") were used in all interviews.

Data Analysis

The Interpretative thematic analysis based on the six-phase approach of Braun and Clarke (2006) was used to analyze the narratives. During the first phase, the researchers became familiar with the data by listening to the tapes, reading and re-reading the transcripts, making initial impressions. To systematically generate codes in the second phase, codes were generated across the entire data set while portions of text that were relevant to the research questions were coded inductively. The third stage involved collating and arranging codes to form candidate themes. The fourth phase included reviewing themes against the coded extracts, as well as against the entire data set to ensure that the themes presented a pattern and captured the data. During the fifth phase, the definition and naming of each theme was completed, as were the scope and focus of each theme. In the final stage, the report was created by carefully choosing eye-catching and persuasive sentences and making the connections between the analysis and the research questions and literature. The first eight transcripts were independently coded by two researchers and a discussion of their remarks was undertaken to further develop the codebook, following which the remaining

transcripts were coded by a single researcher. In keeping with the reflexive orientation of Braun and Clarke (2019), themes were seen as constructed, rather than simply emerging from the data. A total of 186 initial codes were created during the coding process that were grouped into 14 subthemes and 5 overarching themes that indicated patriarchal expectations, family support, mobility restrictions, access to employment, and control over personal earnings.

Reflexivity and Trustworthiness

The researchers' notes have been kept throughout the analytical process, including notes on the researchers' reflexes, assumptions, emotional responses, decisions about coding, as well as the possibility that this process was influenced by the gender, education, and social position of the researchers in relation to the interviews and interpretation (Olmos-Vega et al., 2023). The criterion of trustworthiness was considered in terms of credibility, transferability, dependability and confirmability (Nowell et al., 2017) and referenced to the wider quality criterion of Tracy (2010). The use of member checking (a summary of the findings was presented to six of the participants, who said it was a good reflection on their experiences) and peer debriefing within the research team, along with extended interaction with the data, supported credibility. Thick Description of participants and setting supported Transferability. An audit trail, including revisions to the interview guide and codebook, and analytic decisions, was created to support dependability and confirmability.

Ethical Considerations

Prior to data collection, the institutional ethics review committee gave ethical approval. The participants were informed verbally and in writing on the purpose of the study, voluntary participation and the right to withdraw from the study without any consequences and were informed and received their consent including informed consent for audio recordation. All participants were identified by coded identifiers (P01 to P25) and names, workplaces and other identifying details were omitted from transcripts, and from the quotations reported. Recordings and transcripts were kept in a password-protected device which were only accessible to the research team. The interviews covered sensitive family issues, information about local support services was provided, and participants were given the option of stopping the interview at any point or not answering a question.

Analysis and Results

Participant Characteristics

Twenty-five participants were described according to the characteristics outlined in Table 2. The mean age was 34.8 years (SD = 7.6). There were 15 Urban women and ten Semi-urban women. 14 were married, and the remaining 6 were unmarried, divorced or separated, or widowed. Level of education was from below secondary to postgraduate education. Ten people were working, six people were self-employed and nine people were housewives.

Table 2: Characteristics of the Participants (N = 25)

Characteristic	Category	*n*	%
Age group (years)	22–30	9	36
	31–40	10	40
	41–50	6	24
Residence	Urban	15	60
	Semi-urban	10	40
Marital status	Married	14	56
	Unmarried	5	20
	Divorced or separated	3	12
	Widowed	3	12
Education	Below secondary	4	16
	Secondary or intermediate	8	32
	Bachelor's degree	9	36
	Master's degree or above	4	16
Employment category	Employed	10	40
	Self-employed	6	24
	Homemaker	9	36

Note. Mean age = 34.8 years (*SD* = 7.6). Participants are identified in the text by coded identifiers (P01–P25).

Overview of Themes

The analysis produced five themes which highlighted the social and cultural determinants of women's financial independence: Patriarchal expectations, Family support, Mobility restrictions, Access to employment and Control over personal earnings. Table 3 outlines the themes and subthemes and codes representative of each theme and Table 4 details the number of participants that provided data for each theme by employment category. All the participants talked about access to employment, more than 85% talked about family support and patriarchal expectations. The problem of mobility was most strongly mentioned by homemakers, and nine of the nine women in this category indicated it. Table 5 provides an overview of the key barriers and enablers for each theme.

Table 3: Themes, Subthemes, and Representative Codes

Theme	Subtheme	Representative codes
Patriarchal expectations	Gendered role expectations	Women's primary duty is the home; income seen as optional
	Male authority over money	Husband or father as financial head; consultation expected
	Marriage and motherhood as priority	Work ends after marriage; childcare takes precedence
Family support	Emotional and moral encouragement	Mother's backing; husband's approval; pride in achievement
	Practical support with care work	Help with children; sharing household tasks
	Conditional or withdrawn support	Support tied to household duties being met; disapproval of in-laws
Mobility	Dependence on male	Needing a brother or husband to

restrictions	escorts	accompany; waiting for a lift
	Safety concerns and social surveillance	Fear of harassment; neighborhood gossip; family honor
	Limited access to transport	No public transport nearby; cost and safety of commuting
Access to employment	Education and skills gaps	Limited schooling; lack of marketable skills; costly training
	Limited suitable jobs	Long hours or travel; mixed-gender workplaces; low pay
	Home-based and informal work as compromise	Stitching, tutoring, and online selling accepted by family
Control over personal earnings	Surrendering or sharing earnings	Handing salary to in-laws; asking for money for personal needs
	Autonomy through accounts and savings	Personal bank account; hidden or committee savings

Note. The coding process generated 186 initial codes, organized into 14 subthemes and five themes.

Table 4 Number of Participants Contributing to Each Theme by Employment Category

Theme	Employed (*n* = 10)	Self-employed (*n* = 6)	Homemakers (*n* = 9)	Total (*N* = 25)
Patriarchal expectations	8	5	9	22 (88%)
Family support	10	6	7	23 (92%)
Mobility restrictions	6	4	9	19 (76%)
Access to employment	10	6	9	25 (100%)
Control over personal earnings	9	6	6	21 (84%)

Note. A participant was counted for a theme if at least one of her coded extracts contributed to it. Counts are descriptive and do not indicate importance.

Theme 1: Patriarchal Expectations

Twenty-two respondents expressed household/community expectations around men as providers, women as carers and decisions-makers. Financial independence was a topic that was discussed as an option or even improper for women, especially after marriage. My father-in-law said a woman's money is for the house, not for herself, and that her real job is to look after the family," explained one homemaker (P04, married, homemaker, age 38). Even women with reported income seemed to still be seen as the people's "bread and butter" man: "Even if I make more than my brother, people still ask him for advice when it comes to big purchases" (P11, unmarried, employed, age 29). Participants also said that once women were married and became mothers, many had to go back to or cut down on paid work, and they were not saving or had little recent paid work experience.

Theme 2: Family Support

Financial independence was found to be the most important enabler and was addressed by 23 participants with family support. Support could be emotional, moral or practical and was most frequently provided by mothers and husbands as well as sometimes siblings. One participant said, "My mom had to sell her jewellery so I could go to school and finish my degree – otherwise, I wouldn't be working right now" (P09, married, employed, age 31). Practical support with child

care and housework also enabled working: "My husband agreed to look after the children in the evenings so I could take the orders for tailoring" (P17, married, self employed, age 36). Support was often limited or contingent, however. Some women spoke of the importance of their being able to do household duties to get approval; and that if they were disapproved by relatives or in-laws then this could affect the rest of the household.

Theme 3: Mobility Restrictions

All nine homemakers and 19 other participants reported limitations on their ability to get around in the house. The logistics of employment and training were uncertain, as participants depend on male family members to either accompany or transport them: "I can only go where someone from the family goes; if they don't come or don't pick me up then that day is wasted" (P02, Unmarried, employed, age 27). Safety, harassment, and neighborhood gossip heightened these restrictions, and had a connection to family honor. A homemaker shared, "If women leave the neighborhood alone they talk about it, so I never looked for jobs away from the neighborhood" (P21, widowed, homemaker, age 44). Women's access to safe and affordable public transport also limited the options available to them to consider and participants in semi-urban areas mentioned that these constraints were especially high.

Theme 4: Right to work

Access to employment was a theme that was discussed by all participants and related to education, skills and nature of employment. Women with low levels of education reported limited opportunities other than low paid or informal employment, while some reported vocational training was expensive or too far away. Even more highly educated women faced positions that did not match their families' norms: "There were jobs, but they wanted someone who could work late and travel, which families didn't allow" (P14, unmarried, employed, age 25). There was then a sort of compromise – home-based and informal work – that the families accepted. This self-employed participant (P08, married, age 41) said, "I began my sewing career at home, because my husband would only take my sewing job. This work was flexible and provided some income, but reported as low-paying and lacking in opportunities for advancement or savings.

Theme 5: Control personal earnings

Twenty-one participants discussed who had control over the money they earned. Not everyone who worked was in control of their income. A large number of working women gave their wages to their spouse or in-laws and asked for money for their own needs: "I give my husband/her husband-in-law my salary on the first of the month; then ask for what I need" (P06, married, employed, age 33). As a contrast, women who had their own accounts or savings had greater autonomy and felt more secure: "Having my own account made a difference – nobody asks me what is in it" (P19, divorced, self-employed, age 40). Some women, especially homemakers and self-employed members, also adopted a method of informal savings, such as committee savings groups, for their financial backup.

Table 5: Summary of Main Barriers and Enablers by Theme

Theme	Main barriers	Main enablers
Patriarchal expectations	Domestic role expectations; male financial authority; work cessation after marriage	Changing attitudes among some husbands and fathers; women's own economic aspirations
Family support	Conditional approval; disapproval of in-laws	Mothers' and husbands' encouragement; sharing of care work
Mobility restrictions	Need for escorts; harassment and gossip; poor transport	Reliable family transport; working near home; women-only settings
Access to employment	Skills and education gaps; unsuitable jobs; low pay	Vocational training; home-based and online work
Control over personal earnings	Handing earnings to in-laws or spouse; lack of accounts	Personal bank accounts; private savings and committees

Note. Summary based on the coded extracts across all 25 interviews.

Discussion

The findings here indicate that financial independence of women in Pakistan cannot just be seen from the prism of income earning but is a negotiated and socially shaped process. The five themes illustrate how women's ability to achieve and maintain financial independence was shaped by the interactions of family support, child-rearing expectations, mobility, access to the labor market, and earning potential. This echoes Kabeer's (2005) interpretation of empowerment as the capability to make strategic life choices in situations where this ability has been denied, as well as Malhotra and Schuler's (2005) theory of the economic resources, decision making power and empowerment of households being interrelated aspects of empowerment. This is a particularly salient result given that it shows that having a job does not necessarily mean that women have control over their earnings, which can overestimate women's financial independence.

The salience of the patriarchal expectations is consistent with the notion that deep-rooted gender norms and institutions continue to constrain women even in the face of better material conditions (Jayachandran, 2015), and with the qualitative findings in the case of Karachi that the prescribed gender roles and economic dependency limit women's life opportunities (Ali et al., 2011). The observations of those who left their jobs upon marriage and the observations of those who continued to work at home in order to avoid the rigid discriminate employment norms in urban India echo evidence on the role of household characteristics and lack of suitable jobs for women in accounting for the low labor force participation of women (Klasen & Pieters, 2015). The significance of informal and home based employment in the participants' stories also points towards the fact that the economic returns from informal work are far less, which may partly be the reason for the recurrent mention of education and economic factors as barriers, as seen in empowerment-related studies in Pakistan (Bushra & Wajiha, 2015).

The theme of mobility resonates with previous studies that have demonstrated that women in Pakistan require permission and escort to act outside of the domestic sphere (Mumtaz & Salway, 2005). The economic data presented here illustrate that by creating a practical barrier to access, mobility constraints can have a filtering effect on the types of jobs, training and financial institutions that women can access. This is a possible explanation for the lack of equality in access to formal financial services globally (Demirgüç-Kunt et al., 2018) and for women who had

personal accounts experiencing a sense of autonomy. Concurrently, the salience of family support as an enabler reflects non-uniformity in norms. It seemed to be mothers and husbands' support that is a key resource that could counter counter-normative norms, but as it is a resource that relies on personal will and is not tied to strong entitlements or institutions, it is somewhat fragile.

The study also demonstrates the usefulness of qualitative research in the understanding of empowerment. Given the capacity of measures of agency to reach different conclusions based on which indicators are chosen (Hanmer & Klugman, 2016), it is instructive to supplement quantitative indicators with narratives that illuminate how women make sense of and navigate their situation, especially as it relates to empowerment and how this relates to economic opportunities; as described by Duflo (2012), there is a bidirectional and context-dependent relationship between economic opportunities and empowerment. There are a number of caveats. Even though the sample size was 25 women (urban and semi-urban), it does not reflect all the Pakistani women and the experiences of rural women, who may be different constrained, were not captured. Although interviews were conducted in private by female researchers, self-report was used and may have been subject to social desirability. While reflexive notes, peer de-briefing and member checking were employed to enhance trustworthiness (Nowell et al., 2017; Tracy, 2010), interpretation is inevitably the researcher's and will reflect the researchers' position. Translation from Urdu to English might have caused a change in the nuance, and the results can be applied to other settings only to the extent that the readers assess the contexts as similar. Lastly, as the information contained here is illustrative, you will need to substitute your own themes, counts and quotations with your own findings and verbatim extracts from real interviews for submission as an empirical study.

Conclusion and Recommendations

This study aimed at understanding the social and cultural factors which had influence on financial independence of women in Pakistan by adopting qualitative approach using participants' experiences of 25 women. The illustrative analysis resulted in five themes, including the expectations the family had for a woman's place and role, family support, restrictions on mobility, access to work, and control over her income, which together demonstrate that the importance of financial independence is as much a family and community matter as it is related to education or employment. While patriarchal norms, limited mobility, limited employment prospects and lack of control over income were persistent constraints, family support was a powerful enabler. The study therefore concludes that attention to the social contexts in which women live and work is to be included in efforts to promote women's financial independence.

Several recommendations follow. The availability of affordable vocational training and education, in particular in semi-urban areas, should be increased, and safe, women-friendly workplaces, flexible and home-based options should be encouraged, as should reliable, safe transport, with policy makers and development organizations doing their part. Financial institutions and government programs should support women to have individual bank accounts and access to savings products, and offer financial literacy training on earning and control over earning. Community-level awareness programs that include husbands, mothers, in-laws and community leaders may help in changing norms regarding women's work and money, while further developing such programs by incorporating the supportive family members mentioned by the participants may render them more acceptable. Future studies could incorporate rural women and men's voices, implement a longitudinal or mixed methods design to follow women's financial independence throughout their life course, and assess interventions that integrate economic and normative

elements. Themes provided here are recommendations only and should be replicated with real interview data to confirm and further develop the themes.

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