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**Sociodemographics of Formal and Informal Sector Women Workers of Pakistan and a Comparison of their Perceived and Practiced Autonomy**

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**Abstract:** *The majority of Pakistani women are employed in the informal sector of the economy, devoid of protection, safety, and employment benefits, which prevents them from having autonomy. In this study, we aimed to identify (i) the differences in socio-demographic characteristics of formal versus informal sector women workers and (ii) compare the perceived and practised autonomy between the two groups. We used a convenience sample of 150 women, half each from the informal and formal sectors of the economy, specifically the teaching sector. We were able to find through mean analysis that women from the informal sector have higher autonomy. We also found that informal sector women workers in the country are impoverished, illiterate, non-Muslims, living in underdeveloped areas, and have no property ownership. There is a critical need to support policy for transfer to formal sector employment and to develop interventions to improve autonomy in working women.*

**Key Words:** Autonomy, Formal sector, Informal sector, Pakistan, Working Women

## Introduction

### Formal Sector Versus Informal Sector Women Workers

A critically low percentage of women in Pakistan, at 20%, are part of the workforce, the majority of whom are employed in the informal sector (Ferdoos, 2007). Furthermore, many working women, despite employment, face restricted autonomy, which compromises their health and well-being ([Habib-Mintz, 2009](#)). Formal sector employment (FSE) is defined as employment with work benefits and security and protection by the legal and regulatory framework (Guifu & Shigeyuki, 2009). Conversely, informal sector employment includes all remunerative work, both wage employment and self-employment, which is unregulated and not protected by any existing legal framework. Informally employed workers are deprived of a secure work environment, pensions, provident funds, work

benefits, social protection, and representation (Guifu & Shigeyuki, 2009). Women in the informal sector are especially vulnerable as they do not gain maternal benefits or child benefits (Husmanns, 2004). Research from South Asia suggests that though women's work participation has increased, it is at the cost of accepting informal sector work, which has negative consequences on their health, life quality and professional advancement ([Mondal et al., 2018](#)).

There is an association between FSE and the autonomy of women. Not only does paid employment provide women with better autonomy, but formal sector women workers are known to gain greater financial independence, decision-making power, and overall well-being ([Chen, 1995](#); [Kabeer, 2002](#)). Furthermore, FSE provides women with consistent pay and work benefits, which increases their status and position within the family. Formal sector women workers are also known to have greater bargaining power and autonomy in the

household regarding both small and large decision-making (Sen, 1999). In this way, there is great concern that informal sector women workers do not just suffer in the economic sector but also due to reduced autonomy within the household and family setup.

The Economic Survey of Pakistan, 2013-14, reports that the percentage of people living below the poverty line is around 60% (Hassan & Farooq, 2015). This section of the population is more likely to be working in the informal economy. Due to lower status, illiteracy, and poverty, most of the working women in Pakistan are predominantly occupied in the informal sector as employees or home-based workers (Saigol, 2010). In fact, some literature suggests that because women in the country are occupied with home-based earning from a young age, they are more likely to accept informal contracts and unfair employment conditions when they work outside the home (Hassan & Farooq, 2015). Women working in the informal sector are also likely to remain limited to a lower status at the workplace, without promotions or career progression, due to limited skill set, less access to market and information, and mobility restrictions (Hassan & Farooq, 2015).

### Autonomy of Women

It is difficult to find a universal or agreed-upon definition for autonomy as it is a concept which is dependent on the cultural, religious, and political aspects of society. For this study, we conceptualize that working women in Pakistan have limited autonomy or "bounded autonomy". This refers to limited financial autonomy in which women may earn, but due to the collectivist nature of Pakistani society, women commonly hand over their money to family members (Khatwani, 2017). Professional women from Pakistan live in interdependent families, and bounded autonomy provides them with social insurance in terms of gaining a family and social approval. Furthermore, while some working women have access to financial resources, they have limited freedom when it comes to their physical mobility. This is because, in conservative countries, assisted travel to and from work is still considered acceptable, whereas unassisted travel or movement of women

for social or self-care activities is not considered acceptable.

Compared to females, males are predominantly the heads of households in Pakistan and thus are also responsible for the majority of the decisions made in the household. The position of power they enjoy is primarily due to the fact they are the main contributors to the household income, but also due to traditionally allocated roles and status (Siddiqui, 2005). It is because of this that women in the country have limited access to resources, restricted control over their movement, and are often excluded from decision-making in their households (Jafree et al., 2020). Autonomy is also defined as the extent to which females have a voice in matters affecting themselves and their families, which is important for them if they are to secure their health and quality of life (Dixon-Mueller, 2013).

Studies about women from developing and Muslim nations suggest that women have lower autonomy in these regions compared to the West (Acharya et al., 2010). Research also suggests that women from Muslim nations have greater autonomy when they reside and belong to urban areas compared to rural areas, but that overall, women from both urban and rural areas have lower autonomy compared to men (Haque et al., 2011). Autonomy in women is also associated with their age and is known to increase as they grow older (Sougou et al., 2020). A woman's autonomy in decision-making is also positively associated with the number of children she has and if she lives in a nuclear family (Rammohan & Johar, 2009). Other research suggests that in Muslim-majority countries, Muslim women have more autonomy compared to women from minority religions (Acharya et al., 2010) and that education is one of the key factors in determining a woman's autonomy and the gaining of formal contracts (Al Riyami et al., 2004).

Another research done in Kenya assessed the primary attributes associated with informal and FSE and found that it is the primarily lower level of education that leads to women working in the informal sector and having weaker negotiation power related to their working conditions (Wamuthenya, 2010). This leads to greater exploitation and abuse against women working in the informal sector. Other studies from developing countries have shown a

positive influence on access to health decision-making in women who work in the formal sector ([Osamor & Grady, 2016](#)). Similarly, women of reproductive years who work in the formal sector show better maternal health outcomes ([Sado et al., 2014](#)). Literature from traditional African societies suggests that a woman's social position and family power are important in determining how much autonomy she has ([Amadiume, 2015](#)). The research is done in Nepal also concludes that a woman's level of autonomy, coupled with her social rank and power, has a positive relationship with health and quality of life ([Dulal, 2016](#)).

Macro-level data on gender equality in employment and management in South Asia concludes that the patriarchal ideologies of the region, the persistence of structural barriers, and limited access to education and skill attainment contribute to low autonomy in women overall ([Pio & Syed, 2013](#)). Similarities and differences in the autonomy of women in Pakistan and India have been assessed using a comparison of women from diverse settings. It was found that women from more disadvantaged backgrounds and underdeveloped areas have higher rates of informal sector employment ([Jejeebhoy & Sathar, 2001](#)). In another study which collected data from India and Pakistan, female employment in both the formal and the informal sector was studied (Ali, 2010). The study concludes that in both countries, most of the female workers are concentrated in the informal sector and that FSE for women is usually found in cities and urban areas but not in rural areas.

Local research confirms that Pakistani women, especially those in their reproductive years, have low autonomy or empowerment in many areas, such as control over resources, household decision-making, and freedom of movement ([Akram, 2018](#)). Research done in the rural economy of Punjab studied both skilled and unskilled female factory workers and concluded that a large majority did not have any decision-making power due to a lower level of education and training ([Qamar et al., 2002](#)). Another study reports that a woman's autonomy and, in particular, household decision-making is influenced by marital status, with married women having greater decision-making power in their homes compared to unmarried women (Khatwani, 2017).

The teaching sector in Pakistan is a female-dominated profession. Both schools and universities have a high proportion of female faculty, female administration and female staff. This may be because teaching is considered a safe, noble, and acceptable profession for women in the country (Ullah, 2016). Both formal and informal sector women workers are commonly found in the teaching sector of Pakistan, with senior and more qualified teachers having formal contracts and junior or less qualified teachers, administrative staff, and cleaning staff having informal or temporary contracts. Local literature suggests that teachers in the country may have low levels of autonomy ([Ilgan et al., 2018](#); Jafree et al., 2022) due to conservative family belonging and strict school administration governance. Some literature also argues that teachers in the country are unable to promote learner autonomy due to Pakistani conservative culture being ingrained in teachers' practices ([Yasmin et al., 2020](#)).

### **Theoretical Framework**

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Self-determination theory elaborates that the socio-cultural environment is one of the factors that undermine the development of human potential and autonomy ([Deci & Ryan, 2008](#)). The lack of 'agentic' behaviour among women workers, when they are not supported by formal contracts and employer benefits, can contribute to their perceptions and practices.

Economic conditions and agreements influence not only the professional status but also the practices and agency of people ([Deci and Ryan, 2008](#)). According to self-determination theory, autonomy is one of the three core 'nutriments' essential for a person's well-being. Kabeers three dimensions of empowerment outline three areas or pathways of empowerment which are essential for women ([Kabeer, 2002](#)). These three dimensions are described as resources, agency, and achievements. When women have access to resources, such as formal contracts and property ownership, and are autonomous in their decision-making and practices, they are able to advance and progress in society. Resources increase the ability to exercise choice and are the means through which agency is carried out. It is also true that with autonomy and agency, women are able to gain self-esteem and overall well-being.

## Aim of Research

This study aims to identify the socio-demographic characteristics of women working in the informal versus formal sector of the economy. It also aims to understand if there is a difference in perceived autonomy and autonomy in practice between the two groups. There is limited research in Pakistan about the lives of women after they enter the workforce, as most research is focused on understanding the causes and consequences of unemployment. Furthermore, there is limited interdisciplinary research about the cross-section between women's autonomy and employment conditions. The research findings may help to underscore the benefits of supporting efforts for FSE for women in the country and also continuing efforts to improve autonomy for working women.

## Methodology

This study adopted a cross-sectional design, using a quantitative closed-ended survey-based approach. Ethics approval for this study was taken from the Institutional Review Board of Forman Christian College University (IRB #14006-2019). The participants were first briefed about the research and then requested to sign a consent form. The illiterate participants gave their thumb impressions on the consent form. No incentives were given to participants. All participants were assured of anonymity and confidentiality, and the data for this study was saved with the authors. Illiterate and semi-literate participants of the study were provided support with assisted survey completion. Participants were assured they could withdraw from the research at any point.

## Sample

The teaching sector in Pakistan is an industry where you find female domination. Not only are women present in the sector as teachers, but also as custodial staff, cleaners and junior assistants. Whereas the former usually have permanent contracts, the latter are found in temporary positions and as informal employees. It was thus considered prudent to sample women from the teaching sector, both schools and

universities. Participants were selected by employing convenience sampling. The selection criteria for the informal workers were women staff at a school or university working without a formal contract or a temporary contract for less than three months, whereas the selection criteria for formal workers as teachers at a school or university, working under a formal contract. Only the university administration that gave approval could be sampled.

## Instrument

For this research, autonomy is defined as the extent to which females have a voice in a matter affecting themselves and their families, the control they have in regulating finances in their households, access and control of material and social resources, and the extent to which women are mobile ([Jejeebhoy, & Sathar 2001](#)). The questionnaire administered to measure the autonomy of women in the sample was developed based on the following (Appendix A): 1. Malhotra, Schuler and Boenders instrument of measuring women empowerment (2002); 2. [Weinstein, Przybylski and Ryans index of autonomous functioning. \(2012\)](#); and 3. Ghuman, Lee and Smith's study of measurement of women's autonomy according to women and their husbands: Results from five Asian countries (2006). A modification was done by the authors to some items for regional relevancy. There were a total of thirty questions. Section one comprised questions about respondent demographics, whereas sections two and three pertained to questions related to perceived autonomy and autonomy in practice, respectively.

A five-point Likert scale ranging from 'strongly agree' (score 5) to 'strongly disagree' (score 1) was used, with higher points indicating greater autonomy. The questionnaire was also translated to the national language of Pakistan, Urdu, for the informal sector participants. The translation was done through the forward-backwards method ([Yu et al., 2004](#)), and assistance was taken from an Urdu language expert for confirmation regarding accuracy in translation. The reliability test indicates satisfactory reliability of the two scales: (i) perceived autonomy (Cronbachs alpha 0.735); and (ii) autonomy in practice (Cronbachs alpha 0.657) (Table 1).

**Table 1.** Cronbachs Alpha Results for Study Scales

Scale	N	Number of items	Mean	SD	Minimum score	Maximum score	Cronbachs alpha
Perceived Autonomy	150	6	21.06	5.137	1	5	0.735
Autonomy in Practice	150	6	15.11	4.547	1	5	0.657

### Data Collection

Due to the coronavirus pandemic and semi-lockdown, a large sample could not be collected. The data was collected during the three months of June to August 2020. The data from the formal sector participants were collected using an online Google survey to ensure social distancing during the pandemic. The link of the survey was shared in the following ways in order to ensure validity that only teachers filled out the survey: (i) posting the description of the research and the link to the survey in Facebook groups for teachers, (ii) sending the link to teachers directly through WhatsApp network, (iii) briefing the participants through the electronic consent form that only female teachers at school or universities are to fill out the questionnaire, and (iv) making a demographic item on the questionnaire for "teaching level" a mandatory question for submission.

For the informal sector participants, the data had to be collected in person due to two reasons: (i) the participants were illiterate or semi-literate, and they needed assistance in filling the survey, and (ii) most participants working as staff at schools and universities, belong to the lower strata of society in Pakistan and thus they do not have access to the internet or an email through which they could be contacted and expected to fill an online survey. Data from a total of 150 women, 75 each from the formal and informal sector, was collected. Participants belonged to the following cities, making this a sample from across the two largest provinces of Pakistan, Punjab and Sindh: (i) Lahore (n=109), (ii) Islamabad (n=10), and (iii) Karachi (n=31).

### Data Analysis

The data was analyzed using SPSS 25.0. Based on the literature review, the following hypotheses were finalized for this study: H1. Women working in the formal sector of the economy have greater autonomy than women working in the informal employment sector of the economy (Sathar, & Kazi, 1990); and

H2. The autonomy of women, both in the formal and informal sector, increases with their age and income (Sougou et al., 2020). Descriptive statistics were used to present results for the demographics section. Correlation analysis was performed to assess the relationship between study variables. Next independent sample T-tests were used to investigate the relationship between socio-demographic characteristics and predictors for perceived autonomy and autonomy in practice. The dependent variables for this study were 'perceived autonomy' and 'autonomy in practice', and the independent variables were formal versus informal contract of women, along with socio-demographic characteristics. P values were assigned at less than 0.5.

## Results

### Socio-demographic Results

The socio-demographic results of the respondents are presented in Table 2. Whereas the majority of the formal sector women workers are Muslim (84.0%), the majority of the informal sector women workers are non-Muslims, Hindu or Christian (82.7%). None of the formal sector women workers is illiterate. However, almost half of the informal sector women workers are illiterate (38.7%). Very few of the formal sector women workers reside in semi-urban regions (24.0%), whereas the majority of the informal sector women workers reside in semi-urban or underdeveloped areas (52.0%).

Most formal sector women workers have a monthly family income between USD 288-4,803 (72.0%), whereas nearly all informal sector women workers have a monthly family income between USD 24-288 (94.7%). Most formal sector women workers have a monthly personal income between USD 144-1,681 (61.3%), whereas nearly all informal sector women workers have a monthly personal income between USD 24-144 (94.7%). The majority of both the formal (62.7%) and informal sector

(60.0%) women workers work between 7 to 12 hours. Some of the formal sector women workers own property (34.7%), whereas almost none of the informal sector women workers own property (98.7%).

**Table 2.** Socio-demographic Characteristics of the Sample, N=150

Variable	Formal Sector Workers (%)	Informal Sector Workers (%)	Chi-Square value	P
Age				
18 to 29 years	52.0%	41.3%	0.190	
30 to 49 years	48.0%	58.7%		
Religion				
Islam	84.0%	17.3%	0.000	
Christian/Hindu	16.0%	82.7%		
Education				
Illiterate	-	38.7%	0.000	
Literate	100%	61.3%		
Marital status				
Single	37.3%	21.3%	0.031	
Currently married	62.7%	78.7%		
No of children				
0-3	97.3%	73.3%	0.000	
4-7	02.7%	26.7%		
Family system				
Joint	42.7%	36.0%	0.403	
Nuclear	57.3%	64.0%		
Residential region				
Urban	76.0%	48.0%	0.000	
Semi-urban	24.0%	52.0%		
Family income (monthly)				
PKR 5,000-60,000/ USD* 24-288	28.0%	94.7%	0.000	
PKR 60,001- 1,000,000/ USD 288- 4,803	72.0%	05.3%		
Personal income (monthly)				
PKR 5,000-30,000/ USD 24-144	38.7%	94.7%	0.000	
PKR 30,001-350,000/ USD 144-1,681	61.3%	05.3%		
Working hours				
1-6 hours	37.3%	40.0%	0.737	
7-12 hours	62.7%	60.0%		
Property ownership				
Yes	34.7%	01.3%	0.000	
No	65.3%	98.7%		

\* PKR to USD currency conversion has been performed at the rate of 1 PKR = 0.0048 USD, as at 25.06.2022

### Univariate Mean Results

Table 3 presents data pertaining to T-test results for differences in mean scores for perceived autonomy of formal and informal women workers. There are no significant results for informal sector women workers. However, the following groups of women

working in the formal sector show greater perceived autonomy: (i) women living in nuclear families, as opposed to joint families ( $M= 3.74$  vs  $M=3.34$ ,  $p<0.05$ ), and (ii) women with a monthly family income of between PKR 60,001-1,000,000 / USD 288-4,803, compared to less than PKR 60,000 ( $M= 3.90$  vs  $M=3.44$ ,  $p<0.05$ ).

**Table 3.** Univariate Comparison between Demographics and Perceived Autonomy, Formal Sector Versus Informal Sector Women

	Formal Sector			Informal Sector		
	<i>N</i>	Mean	<i>p</i> -value	<i>N</i>	Mean	<i>p</i> -value
Age						
18 to 29 years	39	3.41	.099	31	3.32	.309
30 to 49 years	36	3.74		44	3.53	
Religion						
Islam	63	3.55	.676	13	3.51	.770
Christian/Hindu	12	3.60		62	3.43	
Education						
Illiterate	0	-	-	29	3.33	.358
Literate	100	-		46	3.52	
Marital status						
Single	28	3.39	.180	16	3.43	.953
Currently married	47	3.67		59	3.45	
No of children						
0-3	73	3.56	.566	55	3.40	.447
4-7	02	3.91		20	3.57	
Family system						
Joint	32	3.34	.046	27	3.40	.721
Nuclear	43	3.74		48	3.47	
Residential region						
Urban	57	3.54	.590	36	3.43	.931
Semi-urban	18	3.66		39	3.45	
Family income (monthly)						
PKR 5,000-60,000	21	3.44	.034	71	3.42	.225
PKR 60,001-1,000,000	54	3.90		04	3.96	
Personal income (monthly)						
PKR 5,000-30,000	29	3.60	.762	71	3.43	.416
PKR 30,001-350,000	46	3.54		04	3.79	
Working hours						
1-6 hours	28	3.53	.784	30	3.25	.112
7-12 hours	47	3.59		45	3.57	
Property ownership						
Yes	26	3.54	.848	01	4.33	.303
No	49	3.58		74	3.43	

Table 4 presents data pertaining to T-test results for differences in mean scores for autonomy in the practice of formal and informal women workers. Formal sector women workers show greater autonomy in practice when they have a monthly family income of between PKR 60,001-1,000,000 /

USD 288-4,803, compared to less than PKR 60,000 ( $M= 2.39$  vs  $M=1.96$ ,  $p<0.05$ ). Informal sector women workers show greater autonomy in practice when they are: (i) single versus married ( $M= 2.37$  vs  $M=2.21$ ,  $p<0.05$ ), and (ii) own property versus not ( $M= 4.16$  vs  $M=2.74$ ,  $p<0.05$ ).

**Table 4.** Univariate Comparison between Demographics and Autonomy in Practice, Formal Sector Versus Informal Sector Women

	Formal Sector			Informal Sector		
	<i>N</i>	Mean	<i>p</i> -value	<i>N</i>	Mean	<i>p</i> -value
Age						
18 to 29 years	39	2.73	.224	31	2.80	.655
30 to 49 years	36	2.16		44	2.73	
Religion						
Islam	63	2.28	.737	13	2.55	.243
Christian/Hindu	12	2.20		62	2.80	
Education						
Illiterate	0	-	-	29	2.72	.757
Literate	100	-		46	2.78	
Marital status						
Single	28	2.37	.353	16	2.41	.028
Currently married	47	2.21		59	2.85	
No of children						
0-3	73	2.29	.233	55	2.75	.926
4-7	02	1.67		20	2.77	
Family system						
Joint	32	2.28	.978	27	2.77	.977
Nuclear	43	2.27		48	2.76	
Residential region						
Urban	57	2.32	.280	36	2.82	.442
Semi-urban	18	2.11		39	2.70	
Family income (monthly)						
PKR 5,000-60,000	21	1.96	.019	71	2.73	.246
PKR 60,001-1,000,000	54	2.39		04	3.16	
Personal income (monthly)						
PKR 5,000-30,000	29	2.72	.093	71	2.77	.609
PKR 30,001-350,000	46	2.46		04	2.58	
Working hours						
1-6 hours	28	2.26	.960	30	2.79	.752
7-12 hours	47	2.27		45	2.74	
Property ownership						
Yes	26	2.26	.972	01	4.16	.047
No	49	2.27		74	2.74	

To see if the autonomy of women in the formal sector was different from women in the informal sector, an independent samples T-test was conducted (Table 5). We found that results were highlighted significant and that: (i) informal sector working women had higher total autonomy

compared to formal sector working women ( $M=3.11$  vs  $M=2.99$ ,  $p<0.05$ ), (ii) informal sector working women had slightly higher autonomy in practice compared to formal sector working women ( $M=2.28$  vs  $M=2.27$ ,  $p=0.000$ ).



**Table 5.** Independent Samples t-tests Comparing Scores on total Autonomy, Perceived Autonomy and Autonomy Practice for Participants from formal and Informal Sector

Item	Formal Sector (n=75)		Informal Sector (n=75)		T	p
	M	SD	M	SD		
Total autonomy	2.922	.507	3.105	.509	-2.208	0.029
Perceived autonomy	3.571	.855	3.448	.858	.873	0.384
Autonomy practice	2.273	.725	2.276	.713	-4.161	0.000*

## Discussion

This study aimed to investigate the difference between formal sector women workers and informal sector women workers in Pakistan. The sample was limited to women workers in the teaching sector in three cities of the country. We found salient socio-demographic differences between the formal and informal women workers pertaining to religion, literacy, residency, family income, and property ownership. The majority of the informal sector women workers in Pakistan are non-Muslims, with low literacy, from impoverished backgrounds and almost no property ownership, and living in disadvantaged communities. Our findings corroborate with other local literature that Pakistan needs interventions to support informal sector women workers with equal opportunities across many areas, namely: educational access, house ownership and stability, and employment benefits (Gormley & Jafree, 2020). In addition, it is crucial to recognize that minority religious populations, like Christians and Hindu women, are predominantly found in the informal sector. Furthermore, policy for equal employment opportunities and fair recruitment needs to be managed in Pakistan with respect to not just poor and illiterate women but those from underdeveloped regions and minority religious populations.

Our first hypothesis of the study has not been proved. Instead of finding that formal sector working women have greater autonomy, we found that informal sector working women have greater total autonomy and greater autonomy in practice in Pakistan. Our results confirm that different aspects of autonomy in practice, including involvement in decision-making regarding their life, freedom to remain mobile, and control over finances, are higher for women from the informal sector. This is corroborated by some prior research, which suggests that women who are illiterate and working in the

informal sector are more likely to have greater autonomy over their physical movement due to the unskilled work they do in the community compared to formal sector women workers who may be accompanied to work or picked and dropped by family members or drivers (Haque et al., 2011). Literature from developing countries also suggests that individuals who work in the informal sector are likely to have flexible working hours and that they are also more likely to be allowed to work after sunset and move freely in the community (Kitchin & Thrift, 2009). It is also possible that in a collectivist and patriarchal society, the employment type or the economic sector a woman works in makes little difference to the experience of autonomy.

Interestingly, our results show that the perceived autonomy of formal sector women workers is better than the perceived autonomy of informal sector women workers. This may be due to several reasons. First, perceptions about autonomy may be strongly related to beliefs about decision-making and mobility (Aldama et al., 2021). Thus, women who are being accompanied by male relatives, and are not allowed to travel alone, may still perceive themselves to have greater autonomy and mobility. Secondly, perceptions about autonomy may also be associated with levels of tolerance for restricted autonomy and decision-making. Many women may believe that joint decision-making provides them autonomy and independence and that this is acceptable for them given their traditions, culture and religious beliefs. We must remember that in this study, the formal sector working women are predominantly Muslim. Thirdly, women who have higher income levels may perceive themselves to have greater autonomy when they may not actually have autonomy in practice.

Our results reveal that formal sector women workers show greater perceived autonomy when they live in nuclear families and when they have

higher incomes. Similarly, we found that formal sector women workers have greater autonomy in practice when they have a higher monthly income. Other literature suggests that perceived autonomy is linked to financial independence ([Bou Malhab et al., 2021](#)) and independence from joint families ([Nigatu et al., 2014](#)), as the former provides purchasing power, and the latter prevents in-laws and extended family members from negatively affecting spousal relations. Research from Indonesia also suggests that women from a joint family system have lesser autonomy when compared to women who live in nuclear family systems ([Rammohan & Johar, 2009](#)).

We also found that informal sector women have greater autonomy in practice when they are single and own property. Other research also confirms that when women are single, they have greater autonomy ([Meler, 2016](#)) and that owning property provides them independence and freedom ([Acharya et al., 2010](#)). Our second hypothesis is somewhat proven in that autonomy has a relationship with income. However, there was no significant relationship shown with respect to age. Some literature suggests that despite the increase in age, the autonomy of women in conservative societies does not change and always remains lower compared to men as women hold a lower position in society throughout their life course ([Hakim & Aziz, 1998](#)).

We find that women working in the informal economy also have limited access to key resources like credit and land ([Olarenwaju & Olabisi, 2012](#)). Previous research from another Muslim-majority South Asian country (Bangladesh) also suggests that non-Muslim women from the region have a greater likelihood of being employed in the informal sector ([Haque et al., 2011](#)). Another research showed that while none of the women working in the formal sector was literate, more than half of the women in the informal sector were illiterate ([Sathar & Kazi, 1990](#)). This dearth of education in the informal sector women bars them from accessing jobs in the formal sector, which mainly requires graduate degrees for application and recruitment.

The experience of autonomy of women from both economic sectors is complex, with women from both sectors showing greater autonomy in different types of autonomy while lacking in others. Formal sector women have greater perceived autonomy and autonomy in practice when their monthly household

income is greater. On the other hand, women from the informal sector in this research have shown greater autonomy in practice when they are single as compared to when they are married and when they own property as opposed to when they do not. These findings corroborate with other research, which suggests that autonomy is a complex phenomenon and needs to be studied across different regions and structures of Pakistani society ([Sathar & Kazi, 2000](#)).

This research contributes to the literature available to policymakers on the autonomy of women in the employment sector. Overall, this study recommends that Pakistan introduce critical interventions of the following nature for women: (i) shift to FSE and (ii) improvement in autonomy for working women. The employment sector must be regulated by the government for minimum salaries, permanent contracts, and employment benefits for women ([Jafree & Mustafa, 2020](#)). There also needs to be an assessment of employees within formal organizations, like schools and universities, regarding how many are informal workers as opposed to informal ([Hahn et al., 2018](#)). Overall, a robust legal system is needed to coordinate the transfer from unregistered work to formal employment for women in the country. Health and life insurance schemes for home-based women workers are also needed, and awareness and mobilization for this can take place through community outreach and social media ([Jafree & Ahmed, 2013](#)). Women's worker federation and worker unions must also take the lead in identifying when hidden women informal workers are being exploited so that collective pressure can be placed on employers by government, NGOs and community members.

The autonomy of working women can be improved in a society like Pakistan by engaging family members and men ([Wiley & Dunne, 2019](#)). Community awareness and educational sessions through social media, community notables and religious leaders are needed to transform values and beliefs. Pakistani society does not associate the autonomy of women with the self-care, health and well-being of women and their families, and this must become the driving force behind the awareness campaigns across rural and urban spaces of the country. We see in this study that interventions for autonomy are also needed to be given to women

themselves, including education about the difference between perceived and practised autonomy. Women who are educated about critical thinking, social skills, and emotional intelligence can navigate and negotiate gains for their own autonomy (Buvoltz et al., 2008).

### **Limitations**

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The sample size for this research was small and based on convenience due to the pandemic. We were only able to sample women working in the teaching sector, and we recommend that future researchers with funding should sample women from across Pakistan from other sectors of the economy. It may be that formal sector women working in professions that are considered non-conventional in conservative societies, such as female cricket athletes, lawyers, politicians and entrepreneurs, may show different results for autonomy. Finally, teaching in Pakistan is considered a conservative profession in Pakistan, and thus perhaps the sampled teachers belong to conservative families who do not allow autonomy rights to their women families.

### **Conclusion and Recommendations**

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This research aimed to identify the socio-demographic characteristics of women working in the formal and informal sectors and aimed to ascertain the difference in the autonomy of women

employed in both sectors. The results indicate that critical attention needs to be given to developing FSE opportunities for women from minority and disadvantaged backgrounds, such as those who are poor, illiterate, living in semi-urban communities, and those who are non-Muslims, specifically Christian and Hindus. Context-specific and more comprehensive measures than just working on the delayed marriage and reproductive health are needed to increase female employment in the formal sector. Robust regulation is needed to monitor employee benefits and workplace security for women, including maternal and child benefits. The study implies that women in the teaching sector and other conservative professions have low autonomy despite working in the formal sector. Pakistan's conservative climate is preventing even financially independent and formal sector women workers from the agency, capacity development, and self-care. There need to be concentrated efforts on improving the autonomy of women from both the formal and informal sectors if the country is to meet its goals for sustainable development, specifically with regard to 'gender equality and 'health and well-being. For awareness campaigns to be successful, the necessity of autonomy in women being recognized as a basic right for their health and well-being must be placed at the forefront.

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