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Women's Economic Autonomy in Nepal: Utilisation of Cash Earnings and Inherited Property

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Abstract

Women's independent control over their earnings and property is significant for economic autonomy, but in Nepal's patriarchal society, they face significant barriers. This study examines women's autonomy in managing their earnings and inherited property, an area often overlooked in research. The data from the Nepal Demographic and Health Survey 2016 was used to analyse by selecting 2,415 (weighted) currently married women aged 15–49 who have their own cash earnings and inherited property among 12,862 interviewed women. The study used descriptive and logistic regression analysis with an independent decision to use both own earnings and inherited assets as the outcome variable. Results showed that the majority (56%) of women could not independently use their earnings and property. In Model II, women with three or more children (OR = 2.057; $p < 0.001$) and those exposed to media (OR = 1.356; $p < 0.001$) were more likely to be autonomous. Surprisingly, the poorest and Dalit women had higher odds of autonomy, contrary to the belief that

wealthier and advantaged women are more autonomous. Women whose husbands lived elsewhere (OR = 3.080; $p < 0.001$) and female household heads (OR = 1.697; $p < 0.001$) were also more autonomous, highlighting the subordinate position women often face. These findings highlight the need to study the barriers to women's control over their earnings and property.

Keywords: women's autonomy, cash earning, inherited property, Nepal

INTRODUCTION

Women's autonomy plays a significant role in a country's development, drawing significant attention from social demography and sociology researchers (Agarwala & Lynch, 2006). It is closely linked to empowerment and is often used interchangeably (Mason & Smith, 2003). Both concepts (i.e., autonomy and empowerment) centre on women gaining control over various life aspects (Jejeebhoy & Sathar, 2001). Autonomy is seen as self-governing judgment and action (Kabeer, 1998), enabling individuals to make decisions about their concerns (Dyson & Moore, 1983). Rather than a collective process, it represents an individual capacity for self-determination (Agarwala & Lynch, 2006; Barroso, 2012; Sen et al., 2018).

Women's economic autonomy is multidimensional, encompassing self-confidence, decision-making authority, and asset control, collectively strengthening economic participation and rights (Hunt & Samman, 2016). It is crucial for women's well-being and happiness when they exercise their inherent capacities without coercion, representing positive liberty. (Christman & Anderson, 2005). This autonomy can lead to positive outcomes such as improved health (Osamor & Grady, 2016; Vaz et al., 2016) and life satisfaction. It represents positive liberty, allowing individuals to exercise their inherent capacities without internal or external coercion (Oshana, 2003; Young, 2017), thereby enhancing well-being and happiness (Malhotra et al., 2002; Sheldon et al., 1996). Specifically, women's control over assets acquired during marriage positively influences educational expenditures, highlighting the value of investing in children for future benefits (Quisumbing & Maluccio, 2003). Additionally, earning through one's efforts and owning inherited property are decisive measures for fulfilling women's interests and responsibilities, protecting against potential dangers such as power struggles. Consequently, individual decision-making regarding such resources can often be more beneficial than joint decision-making (Kafumbe, 2010).

Theories of autonomy have been developed and interpreted in various ways, with their applications differing across contexts. Ethnographers argue that autonomous action is not solely an individual attribute but emerges from complex social relationships (Lopez, 2004). Nevertheless, the principle of autonomy is fundamental in bioethics, highlighting the need to honour an individual's ability and right to make personal life decisions (Callahan, 1999). From a bioethical standpoint, we define women's autonomy as the ability to independently make and carry out decisions concerning personal issues that hold importance for their lives and families.

Nepal is dedicated to actively participating in the global Sustainable Development Agenda 2030 (National Planning Commission, 2017), where the 'Women's participation in decision-making level in the private sector' is set as an indicator of target 5.5 under Goal 5, stating to 'Achieve gender equality and empower all women and girls'. It is a central thematic focus (Asian Development Bank, 2016) and a critical issue in attaining sustainable development goals and targets. Women's economic autonomy is closely tied to

their ability to independently control their cash earnings and own assets (Kabeer, 1999). Nevertheless, women's access to cash and asset ownership remains unchanged, indicating minimal influence on their bargaining power (Agarwal, 1997; Prillaman, 2023).

Nepal has historically been a society dominated by patriarchy, where women are placed in an inferior position and are subservient to men (Bhattarai, 2014). Decision-making is primarily dominated by male family members (Asian Development Bank, 2010), and women in Nepal encounter various challenges in exercising their rights to access and control property (Adhikari & Sawangdee, 2011; Rawal & Agrawal, 2016). Self (2015) argued that autonomy is critical in developing countries with strong patriarchal structures. However, achieving autonomy in various aspects of life is challenging for individuals, as discriminatory societal structures constrain their actions and choices.

This context was explained by Engels (1884) many years ago. However, his argument remains pertinent in the present time, that women can liberate themselves from the oppressive dynamics of patriarchal households by actively participating in the workforce. This argument has received support not only from substantial circumstantial evidence but also from several case studies. For instance, research from Nepal highlights that wage employment has a more profound impact on women's autonomy than other income sources, as it enhances their decision-making power within the household and strengthens their control over resources (Acharya & Bennett, 1983). Similarly, in a study from Bangladesh, when women have access to money, men tend to demonstrate care by purchasing more Sarees and involving them in day-to-day decision-making. However, O'Neil et al. (2014) revealed that women's power and choices are influenced by socio-cultural factors, indicating that while women may possess power and influence in certain aspects of their lives, they may lack autonomy in others. Therefore, even if women have access to significant resources, earnings, and inherited property, it may not be effective if they lack the power to make autonomous decisions for utilization.

About 71% of women in Nepal neither own housing units nor land property (National Statistics Office, 2021). Economic concepts suggest that access to assets, such as land, provides women with financial security and enhances their bargaining power within the household (Anderson & Eswaran, 2009; Kabeer, 1999). Women's autonomy is closely influenced by their understanding of the connection between their income and their rights to inherited property. Studies have demonstrated that those women who do not earn are less autonomous (Osamor & Grady, 2016), and the women who earn and control their own money (Dhungel et al., 2017) and asset control (Deere et al., 2013) have enhanced women's bargaining power within households. For this reason, cash and inherited properties received from the maternal side (*Pewa*) are especially valuable to women as they offer more independence than other property types. Whether women acquire property through inheritance, such as *Pewa*, or earn it themselves, they have the freedom to use, sell, or dispose of both movable and immovable assets according to their preferences without needing anyone's approval (International Organization for Migration, 2016)

Therefore, women's independent control over their resources in working and earning cash is recognised as an essential indicator of economic autonomy (Kabeer, 1998, 1999; Kishor, 1995; O'Neil et al., 2014; Sathar & Kazi, 2000; Vaz et al., 2016). The labor force's participation and control over earnings is needed for a woman to expose their ideas that emphasise women's autonomy. Studies by Kishor (1995) and Kabeer (1998) found that women's independent economic decision-making has a positive impact on reducing household poverty. A study among 471 women from three districts (Morang, Nawalparasi, and Surkhet) of Nepal found that seven percent of women have acquired land through

their earnings (Rawal & Agrawal, 2016). Thus, Women's autonomy in earning and property ownership fosters positive outcomes for families and society.

Women's decision-making autonomy is influenced by various socio-economic and cultural factors, including their current age, place of residence, education, religion, and media exposure (Haque et al., 2011; Malhotra et al., 2002; Sen et al., 2018; Sultana, 2011; Vaz et al., 2016). Studies conducted by (Acharya et al., 2010) and (Alam, 2011) have found a positive association between women's autonomy in decision-making and factors such as age, education, employment, number of living children, income, and other socio-economic variables. Previous studies on women's autonomy have predominantly examined household decision-making, either individually or jointly, with a focus on areas such as healthcare, purchasing goods, and visiting family or relatives (Acharya et al., 2010; Karki & Thapa, 2021, 2022; KC, 2013; Sen et al., 2018). Although women's earnings and inherited property are widely recognised as key economic indicators in Nepal, there has been limited focus on independent decision-making in these domains. Therefore, this study examines women's autonomy over their earnings and inherited property (*Pewa*) across various demographic and socio-economic contexts. Using data from the 2016 Nepal Demographic and Health Survey, it identifies key factors influencing women's ability to independently manage their cash earnings and inherited property, highlighting the need for targeted policy interventions to promote and strengthen women's economic autonomy.

DATA AND METHODS

This study has utilised data from the Nepal Demographic and Health Survey (NDHS), a nationally representative survey conducted by the Ministry of Health, Government of Nepal. The NDHS consistently includes a substantial sample of the country's population and is performed regularly. The main objective of the NDHS is to provide up-to-date and detailed information on population and health indicators, delivering to the requirements of policymakers, program managers, and researchers. Moreover, the NDHS data has been extensively utilised in academic research to delve into various subjects, including demographics, sociology, family planning, women's empowerment, and maternal health.

The data files have been acquired from publicly available datasets requested from the DHS website (The DHS Program, 2016). The dataset consists of information collected from 12,862 women of reproductive age. The questions regarding women's decision-making are specifically posed to currently married women. Thus, to assess autonomy in terms of solo decision-making on cash earnings and inherited property, this study focuses on a subset of 2,415 currently married women who work for cash only. Weighting factors have been computed and applied to the dataset and adjusted during analysis to ensure national, provincial, and regional representation.

Study Variables

Women's autonomy is influenced by various socio-economic and cultural factors, including their current age, place of residence, education, religion, and media exposure (Haque et al., 2011; Malhotra et al., 2002; Sen et al., 2018; Sultana, 2011; Vaz et al., 2016). Drawing from the literature review, this study has classified the variables into two groups, one being the independent variables which include age, children ever born (CEB), household members, sex of the household head, co-residence with husband/partner, education, ethnicity, media exposure, type of occupation, wealth index, province, place of

residence, and ecological zone (e.g., Haque et al., 2011; Kabeer, 2005; Karki & Thapa, 2022; O'Neil et al., 2014; Sen et al., 2018) and another dependent variable (independent decision to use both own earnings and inherited assets). The dependent and independent variables have been recoded and reorganised from the data file to enable meaningful analysis (Table 1).

Table 1

Operational Definitions of Variables and Measurements

Variables	Description	Measurement scale
Independent variable		
Age of women	Respondent's current age (years) at the time of survey	0 = 15–24, 1 = 25–34 years, 2 = 35–49 years
Children ever born (CEB)		0 = No children, 1 = 1–2, 2 = Three or more
Number of HH member	Number of household members	1 = <4, 2 = 4, 3 = 5 and more
Sex of household head		1 = Male, 2 = Female
Currently residing with husband/partner	The current living situation with her husband/partner	1 = Living with her, 2 = Staying elsewhere
Highest educational level	Education level categorised based on years of schooling or grades completed	1 = No education, 2 = Primary, 3 = Secondary, 4 = Higher
Ethnicity	Respondents' ethnic background	1 = Brahmin/Chhetri, 2 = Other Terai Caste, 3 = Dalit, 4 = Janajati, 5 = Muslim
Media exposure (Radio and Television)	Media exposure through Radio and Television	0 = No Exposure (No access to either radio or television), 2 = Exposed to (through, listening to the radio, watching television, or both)
Types of occupation	Categories of jobs	1 = Non Agriculture, 2 = Agriculture
Wealth index combined	Wealth quintile in five categories	1 = Poorest, 2 = Poorer, 3 = Middle, 4 = Richer, 5 = Richest
Province	Geographical (Province) origin of the women	1 = Koshi, 2 = Madhesh, 3 = Bagmati, 4 = Gandaki, 5 = Lumbini, 6 = Karnali, 7 = Sudurpashchim
Place of residence	Types of place of residence of the respondent	1 = Urban, 2 = Rural
Ecological zone	Geographical (Ecological Zone) origin of the women	1 = Mountain, 2 = Hill, 3 = Terai
Dependent variable		
Person who usually decides to spend their own earnings (cash only) and inherited assets (<i>Pewa</i>)	Respondent usually decides how to use their cash earnings and inherited assets (<i>Pewa</i>).	1 = Solo, 2 = Joint, 3 = Others
Overall autonomy status (both cash earning and inherited property)	Economic autonomy in utilisation of cash earning and inherited property	0 = No autonomy (Either joint or others' decision on both cash earning and inherited property) 1 = Autonomy (Solo decision on both cash earning and inherited property)

The dependent variable (women's autonomy) has been measured by responses to two questions: 'Person who usually decides how to spend respondent's earnings?' and 'Who decides how your inherited asset is used?' Response options include a) respondent

alone, b) respondent and husband/partner, c) respondent and another person, d) husband/partner alone, e) someone else, and f) other. For analysis, a binary variable is created: value 1 is assigned if the respondents decide alone (a), indicating autonomy, and 0 if decisions are made jointly or by others (b,c,d,c,f), indicating not an autonomous decision. Then, a composite index of autonomy was computed by summing two indicators (own earnings in cash only and inherited property) ranging from 0 to 2. The scores 0 and 1 are classified as 'no autonomy' (involved in one or neither decisions), and a score of 2 is classified as 'autonomy' (solo decision in both indicators), which is the outcome variable for the study (Table 1).

Data Analysis

This study employs three analytical levels: descriptive, bivariate, and multivariate. The descriptive analysis offers a summary of the respondents' socio-demographic, economic, and geographic traits. The bivariate analysis applies a Chi-square test to assess the significance of the relationship between the explanatory and outcome variables. In the multivariate analysis, logistic regression is used to evaluate the overall effect of the predictor (independent) variables on the outcome (dependent) variable, considering the associations identified in the bivariate analysis.

Furthermore, the study assessed multicollinearity among the independent variables using variance inflation factors (VIF) and found no significant correlations, with VIF values below 5. All variables identified in the bivariate analysis were included in the multivariate analysis. Two models were used for the analysis: Model I evaluates the overall effect of each independent variable on the dependent variable, while Model II examines the net effect by considering all predictor variables together. Both models were analysed at a 95% confidence interval.

RESULTS

Background Characteristics of Respondents

This section presents the percentage distribution of explanatory variables (socio-demographic, economic, and geographic profile) to analyse the outcome variable. As presented in Table 2, among 2,415 currently married women with cash and inherited property earnings, more than two-fifths (43.0%) were 25–34 years old, and young respondents comprised less than one-fifth (16.4%) of the total respondents. The median age was 33. More than half (53.4%) of respondents had 1–2 children, and their mean number of children was 2.12. The study revealed that the average household size was 4.96 members.

Table 2

Percentage Distribution of Respondents According to Background Characteristics

Background characteristics	%	N
Age of respondents		
15–24	16.4	397
25–34	43.0	1037
35 and above	40.6	980
Median age	33 years	
Children ever born		

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No children	9.9	238
1–2	53.4	1291
Three or more	36.7	886
Mean number of living children	2.12	
Number of HH member		
<4	29.0	701
4	22.3	540
5 and more	48.6	1174
Average household size	4.96	
Sex of household head		
Male	68.3	1650
Female	31.7	765
Currently residing with husband/partner		
Living with her	70.2	1695
Staying elsewhere	29.8	720
Highest educational level		
No education	32.2	776
Primary	17.4	419
Secondary	30.1	727
Higher	20.4	492
Ethnicity		
Brahmin/Chhetri	32.6	787
Other Terai Caste	9.6	231
Dalit	13.2	318
Janajati	41.2	995
Muslim	3.5	84
Media exposure (Radio and Television)		
No Exposure	42.4	1023
Exposed	57.6	1392
Types of occupation		
Non Agriculture	71.8	1734
Agriculture	28.2	681
Wealth index combined		
Poorest	9.6	232
Poorer	15.4	372
Middle	17.1	413
Richer	23.3	563
Richest	34.5	834
Provinces		
Koshi	17.7	428
Madhesh	13.5	325
Bagmati	33.5	809
Gandaki	9.8	236
Lumbini	15.4	372
Karnali	4.2	101
Sudurpashchim	6.0	144
Type of place of residence		
Urban	72.8	1758
Rural	27.2	657
Ecological zone		
Mountain	4.2	101
Hill	50.5	1220

Terai	45.3	1094
Total	100.0	2415

Most women (68.3%) lived in male-headed households and stayed with their husbands/partners (70.2%). Considering the educational status, it is notable that more women (32.2%) had no education compared with the higher level (20.4%) who were involved in cash earning. Similarly, more than two-fifths (41.2%) of Janajati, and it was followed by one-third of Brahmin/Chhetri were dominant in terms of castes/ethnicities.

Nearly three-fifths of women (57.6%) used media. Most women (71.8%) were involved in the non-agriculture occupation. The percentage difference between women from the poorest to the richest was one-tenth to one-third, respectively, in terms of the household wealth index. About three-fourths (72.8%) of women resided in urban areas, one-third in Bagmati Province (33.5%), and 50% in the Hill zone. Women were found in very low numbers in the Karnali, Gandaki, and Sudurpachim Provinces and Mountain regions compared to other provinces and regions (Table 2).

Economic Autonomy Status of Women

Table 3 describes the percentage of respondents based on economic autonomy indices. Regarding the usual decision to spend on their earning, only 54% of respondents were able to make their own decisions, and slightly more than one-tenth (12%) reported that they could not have a chance to decide about their earnings, but others decided to use it. Similarly, more than two-thirds (66.5%) stated they could decide to use their inherited property. Concerning the decision, more women seem to have been autonomous in using their inherited property compared to their earnings. In the context of overall autonomy status, about 44% of respondents used their cash earnings and inherited property.

Table 3

Percentage Distribution of Respondents According to Autonomy Indices

Person who usually decides to spend their own earnings (cash only)	%	N
Solo	54.2	1309
Joint	33.8	816
Others	12.0	289
Person who usually decides to use inherited asset (<i>Pewa</i>)		
Solo	66.5	1606
Joint	17.7	428
Others	15.8	381
Overall autonomy status (both cash earning and inherited property)		
No autonomy	56.3	1359
Autonomy	43.7	1056
Total	100.0	2415

Bi-Variate Analysis

Table 4 illustrates that women in the younger age group (15–24) and the older age group (35 and above) exhibit notably lower autonomy in making independent decisions

regarding their earnings and inherited property, with approximately two-fifths of women in these age groups having this ability. In contrast, 46.6% of women in the 25–34 age group have been able to make independent decisions. Similarly, women who have 1–2 children had more (48.1%) autonomous power to use their earnings and inherited property than those having no children (36.9%) and three or more (39.2%). The analysis revealed a significant negative relationship between the number of household members and women's autonomy. Additionally, it is noteworthy that just over one-third (35.3%) of women could make independent decisions when the male household head and husband lived with them, with 34.9% of women in this situation. Still, more than three-fifths (61.9%) of women have autonomous power in the female head of the household and husbands living elsewhere (64.6%). A significant relationship exists between women's autonomy and the sex of the household head, as well as whether they are currently living with their husbands.

Table 4

Women's Autonomy on Earning and Inherited Property by Demographic and Socio-Economic Characteristics

Background characteristics	Autonomy status of earnings and inherited assets		Total (N)	p-value (χ^2)
	Not autonomy	Autonomy		
Age of respondents				
15–24	56.8	43.2	397	6.589**
25–34	53.4	46.6	1037	
35 and above	59.1	40.9	980	
CEB				
No children	63.1	36.9	238	21.948***
1–2	51.9	48.1	1291	
Three or more	60.8	39.2	886	
Number of HH member				
<4	48.2	51.8	701	31.086***
4	55.8	44.2	540	
5 and more	61.4	38.6	1174	
Sex of household head				
Male	64.7	35.3	1650	151.291***
Female	38.1	61.9	765	
Currently residing with husband/partner				
Living with her	65.1	34.9	1695	181.351***
Staying elsewhere	35.4	64.6	720	
Highest educational level				
No education	62.9	37.1	776	21.468***
Primary	51.8	48.2	419	
Secondary	52.8	47.2	727	
Higher	54.7	45.3	492	
Ethnicity				
Bramin/Chhetri	55.2	44.8	787	9.578**
Other Terai Caste	65.0	35.0	231	
Dalit	53.8	46.2	318	
Janajati	55.4	44.6	995	
Muslim	62.0	38.0	84	

Media exposure (Radio, Newspaper)				
No Expose	60.8	39.2	1023	14.372 ***
Exposed	53.0	47.0	1392	
Types of occupation				
Non Agriculture	55.2	44.8	1734	2.799 *
Agriculture	59.0	41.0	681	
Wealth index combined				
Poorest	52.4	47.6	232	24.534***
Poorer	62.5	37.5	372	
Middle	63.2	36.8	413	
Richer	50.1	49.9	563	
Richest	55.3	44.7	834	
Province				
Koshi	60.0	40.0	428	48.107***
Madhesh	67.1	32.9	325	
Bagmati	50.0	50.0	809	
Gandaki	49.9	50.1	236	
Lumbini	52.9	47.1	372	
Karnali	68.8	31.2	101	
Sudurpashchim	66.0	34.0	144	
Type of place of residence				
Urban	55.2	44.8	1758	3.160*
Rural	59.2	40.8	657	
Ecological zone				
Mountain	60.5	39.5	101	34.604***
Hill	50.4	49.6	1220	
Terai	62.4	37.6	1094	
Total	56.3	43.7	2415	

Note: *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$; HH = Houlehold; CEB = Children Ever Born

A significant positive association exists between women's education and their autonomy, with women lacking education having less autonomy (37.1%) than those with education. However, it was found that women with primary education had more autonomy power (48.2%) in comparison to those with secondary education (47.2%) and higher (45.3%). Nearly two-fifths of Muslim (38.0%) and about a third (35%) Terai and other castes women were able to make their own decision in both their earning and inherited assets than other castes, namely Brahmin/Chhetri (44.8%), Dalit (46.2%), and Janajati (44.6%).

Results further show that the role of media exposure has a significant positive association with women's autonomy. Women's autonomy seemed similar to poor conditions in the poorer and middle household index of women than in the poorest, richer, and richest. Half of the women in autonomy power from Bagmati and Gandaki are higher than the other provinces, and only around one-third of women were from the Madhesh, Sudurpashchim, and Karnali Provinces. Rural women appeared to have less autonomy power than urban women.

Multivariate Analysis

Table 5 presents that for individuals aged 35 and above, the variable has a significant positive effect in Model I (OR = 1.261; $p < 0.05$). However, this effect is insignificant in Model II, indicating that the effect is not significant when additional

variables are included. In Model I, having 1–2 children does not significantly impact the outcome compared to those with no children. However, in Model II, having 1–2 children has a positive and statistically significant effect (OR= 1.774; $p < 0.001$). Women with three or more children show significantly higher autonomy in Model II (OR = 2.057; $p < 0.001$) than those without children. Regarding the sex of the household head, with male heads as the reference, female-headed households exhibit a significant negative effect in Model I (OR = 0.294; $p < 0.001$), indicating lower autonomy. However, this trend reverses in Model II, with female-headed households showing a significant positive effect (OR = 1.697 $p < 0.001$), suggesting increased autonomy compared to male-headed households.

Table 5

Unadjusted (Gross Effect) and Adjusted (Net Effect) Odds Ratios for Women Autonomy on the Use of Earnings and Inherited Property

Background characteristics	Women's autonomy on the use of earnings and inherited property	
	Model I OR(95.0% CI)	Model II OR(95.0% CI)
Age of respondents		
15–24 (R)	1.0	1.0
25–34	1.102(0.870–1.395)	1.006 (0. .762–1. 1.328)
35 and above	1.261(1.057–1.504)**	0.982 (0.718–1.344)
Children ever born		
No children (R)	1.0	1.0
1–2	0.907 (0.657–1.219)	1.774(1.280–2.459)***
Three or more	1.438 (1.209–1.710)***	2.057 (1.391–3.041)***
Number of HH member		
<4 (R)	1.0	1.0
4	1.709(1.415–2.065)***	1.006 (0. .784–1.291)
5 and more	1.259(1.024–1.548)**	0.872 (0.699–1.089)
Sex of household head		
Male (R)	1.0	1.0
Female	0.294(0.245–0.352)***	1.697 (1.351–2.133)***
Currently residing with husband/partner		
Living with her (R)	1.0	1.0
Staying elsewhere	0.294 (0.245–0.352)***	3.080 (2.433–3.900)***
Highest educational level		
No education (R)	1.0	1.0
Primary	0.711 (0.565–0.895)***	1.229 (0.926–1.630)
Secondary	1.124 (0.866–1.459)	1.275 (0. .955–1.700)*
Higher	1.079 (0.858–1.358)	1.341 (0.958–1.876)*
Ethnicity		
Bramin/Chhetri (R)	1.0	1.0
Other Terai Caste	1.319 (0.832–2.093)	1.301 (0. .867–1.952)
Dalit	0.878(0.524–1.470)	1.309 (0.952–1.799)*
Janajati	1.398 (.855–2.286)	1.063 (0.852–1.326)
Muslim	1.311(0.831–2.071)	1.299 (0.746–2.264)
Media exposure (Radio, Newspaper)		
No Exposure (R)	1.0	1.0
Exposed	0.728 (0.618–0.858)***	1.356 (1.119–1.643)***

Types of occupation		
Non Agriculture (R)	1.0	0.828(0.657–1.044)
Agriculture	1.165(0.974–1.395)	
Wealth index		
Poorest (R)	1.0	1.0
Poorer	1.124 (0.840–0.1.505)	0.795 (0.549–1.151)
Middle	0.742 (0.578–0.954)**	0.728 (0.499–1.062)*
Richer	0.721(0.566–0.919)***	1.087 (0.751–1.573)
Richest	1.234 (0.996–1.529)*	0.819 (0.551–1.218)
Provinces		
Koshi (R)	1.0	1.0
Madhesh	1.294 (0.872–1.921)	0.747 (0. 511–1.091)
Bagmati	0.953 (0.629–1.444)	1.186 0.859–1.636)
Gandaki	1.943 (1.341–2.817)***	0.927 (0.629–1.366)
Lumbini	1.949 (1.269–2.994)***	1.370 (1.004–1.870)**
Karnali	1.730 (1.159–2.582)***	0. 416 (0.242–.716)***
Sudurpashchim	0.881 (.511–1.517)	0. 785 (0.507–1.215)
Type of place of residence		
Urban (R)	1.0	1.0
Rural	1.181 (0.985–1.417) *	0.851 (0.681–1.064)
Ecological zone		
Mountain (R)	1.0	1.0
Hill	1.087(0.716–1.651)	1.498(0.933–2.407)*
Terai	1.635(1.385–1.931)***	0.886(.534–1.469)

Note: R = reference group; *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$

In Model I, individuals with primary education exhibit a significant negative effect (OR = 0.711; $p < 0.001$.) compared to those with no education, this effect is insignificant in Model II. Secondary education shows no significant effect in Model I, but a slight positive effect emerges in Model II (OR = 1.275; $p < 0.01$.). Similarly, higher education demonstrates no significant effect in Model I, yet a slight positive effect appears in Model II (OR=1.341; $p < 0.01$). Additionally, the analysis indicated that Dalit women have been significantly more autonomous, with odds 1.309 times higher ($p < 0.01$) than Brahmin/Chhetri women. The role of media has also been notable in women's autonomy. Women with media exposure are more likely to exhibit greater autonomy in Model II (OR = 1.356; $p < 0.001$) than those without media exposure.

Among different economic statuses, the 'poorer' group does not show significant effects in either Model I or Model II, indicating no notable differences in autonomy outcomes. Conversely, the 'middle' economic status demonstrates a significant negative effect in Model I (OR = 0.742), persisting slightly in Model II, suggesting potentially lower autonomy than the poorest group. Similarly, the 'richer' category displays a significant negative effect in Model I (OR = 0.721) but not in Model II, suggesting stable autonomy outcomes when other factors are considered. Interestingly, the 'richest' group shows a slight positive effect in Model I (OR = 1.234) but no significant effect in Model II, necessitating further investigation into this nuanced relationship.

The analysis of provinces reveals that compared to Province 1, Madhesh and Bagmati show no significant effects in either model. Gandaki has a significant positive effect in Model I (OR = 1.943; $p < 0.001$) but not in Model II. Lumbini displays significant positive effects in both models, with a more substantial effect in Model II (OR = 1.370; $p < 0.05$). Karnali shows a significant positive effect in Model I (OR = 1.730; $p <$

0.001) but a significant negative effect in Model II (OR = 0.416; $p < 0.001$). Sudurpashchim has no significant effects in either model. As expected, the result found that women from rural areas have less autonomy power in comparison to urban women. The odds of women's autonomy were 1.498 times greater ($p < 0.01$) among women belonging to Hill compared with women residing in the Mountain region.

DISCUSSION

This study examines women's autonomy over their earnings and inherited property (*Pewa*) across various demographic and socio-economic contexts, highlighting factors influencing their ability to utilise these assets independently. The findings reveal the significant roles of factors such as children ever born, the sex of the household head, current residing condition with her husband, and exposure to media in enabling women to use their cash earnings and inherited property independently. Autonomy in decision-making, particularly regarding private earnings and inherited property, marks a crucial initial stage in exercising meaningful choices, as Kabeer (1999) highlighted. The capacity to make independent financial decisions is a key element of empowerment, but the impact of patriarchal structures continues to be a significant obstacle. Previous research works (e.g., Adhikari & Sawangdee, 2011; Asian Development Bank, 2010; Bashyal et al., 2024; Bhattarai, 2014; Haque & Majumder, 2017; Meena, 2019; Rawal & Agrawal, 2016; Sultana, 2011) have consistently highlighted the dominant role men play in decision-making and economic control within patriarchal systems.

Similarly, some studies (e.g., Joshi Rajkarnikar & Ramnarain, 2020; Sathar & Kazi, 2000) highlighted that the absence of male heads of households has important implications for improving the situation of women. This study endorses these findings, demonstrating that despite some progress, patriarchal norms continue to limit women's financial autonomy significantly. Moreover, the study reveals that male heads of households maintain significant authority over females' earnings and inherited property, severely limiting women's financial independence. Significantly, women's autonomy increases twofold when the household head is female and triples when their husbands live elsewhere, emphasising the crucial role of household dynamics in shaping women's financial decision-making power. This result is similar to the studies by Klesment and Van Bavel (2022) and Tan et al. (2024).

The study shows that only 54% of respondents independently control their earnings. This limited financial autonomy indicates substantial barriers women face in controlling their earnings, reflecting societal norms prioritising male authority in economic matters (Bird, 2018; Field et al., 2021; United Nations, 2009). Despite these findings, enhanced earnings control motivated women to join the workforce and use bank accounts (Field et al., 2021), and it is crucial for fulfilling women's interests and responsibilities (Kafumbe, 2010). Thus, to foster true autonomy, continuous efforts are required to challenge and dismantle these structures, advance gender equality, and empower women to exercise their financial rights and decision-making abilities fully. Nonetheless, the study also found that a more significant proportion of women (i.e., 67%) reported having the ability to make independent decisions regarding their inherited property compared to their earnings. This higher percentage may indicate a relative shift towards greater autonomy in inherited assets, possibly because the inherited property is perceived differently within social and familial contexts, giving women more leverage to exercise control (International Organization for Migration, 2016).

Some previous studies conducted by Batool and Jadoon (2018), Acharya et al. (2010), and Sultana (2011) in Pakistan, Nepal, and Bangladesh, respectively, have explored various socio-economic and demographic factors influencing women's autonomy. These studies have highlighted the significance of chronological age in determining women's autonomy. However, the findings of this study only partly correspond with these previous results. Specifically, it was revealed that women belonging to the age group of 25–34 had a significant association with decision-making power compared to those in the age groups of 15–19 and 35 years and older. This discrepancy suggests that autonomy varies across different dimensions, contexts, and timeframes. It implies that the factors influencing women's autonomy can differ depending on the specific dimension being measured. As mentioned by Kishor (1995), various factors can influence different aspects of women's autonomy. In the present study, the age group of 25–34 displayed a higher level of economic autonomy. This particular age group may be more actively engaged in earning income and exerting independent control over their finances, including the utilisation of inherited property. This finding suggests that women within this age range are more empowered and capable of making decisions regarding their economic resources compared to women in other age groups.

The mean number of children was found to be less (2.12) than the national average (2.29), as shown by the NDHS Report 2016 (Ministry of Health and Population et al., 2017). This result indicates that women who were employed in cash earning have fewer children. However, the average household size was found to be higher 4.96 members than that of the results mentioned in the NDHS report (4.2 persons). This may be the reason for the high variation in household size according to the types of professions, agriculture, and non-agriculture.

Similar to previous studies conducted in Rwanda (e.g., Musonera & Heshmati, 2017), and in Nepal (e.g., Acharya et al., 2010; Karki & Thapa, 2021), this study found that women with three or more children are more likely to make decisions regarding their earnings and inherited assets independently, compared to women with fewer or no children. Additionally, the bivariate analysis observed a significant negative association between the number of household members and women's autonomy. However, after adjusting the variables in regression analysis, it did not have a significant association. The possible explanation for this result is that there may have been external coercion and their educational and occupational status, as stated by Malhotra et al. (2002).

Consistent with the study by Vaz et al. (2016), this analysis does not support the hypothesis that higher education is associated with greater autonomy for women. Regardless of their level of education—primary, secondary, or higher—their autonomy status appears to remain similar. However, a significant disparity was observed between women with no education and those with secondary or higher education. Likewise, this result contradicts the findings of Haque et al. (2012) and Acharya et al. (2010), which indicated that mothers with higher autonomy are more likely to belong to the wealthiest groups. Instead, the study reveals that greater autonomy is significantly more associated with the poorest household index than with the middle.

This nationally representative population-based data indicates that only 44% of currently married women have the autonomy to make decisions about their earnings and inherited property. These findings highlight the limited progress in improving women's access to cash and asset ownership, which continues to constrain their bargaining power (Field et al., 2021). Moreover, the relationship between women's economic autonomy and their ability to independently control earnings and assets, as highlighted by previous

studies (e.g., Agarwal, 1997; Prillaman, 2023) points to a critical gap. Empowering women to effectively utilize their earnings and assets is vital for improving their social and economic status and achieving Sustainable Development Target 5.5, which emphasises women's participation in decision-making roles in the private sector. To address these challenges, an in-depth qualitative study is needed to delve into the diverse experiences of women in managing their earnings and inherited properties and to identify actionable strategies that enhance their autonomy over these resources.

CONCLUSION

This study examined women's autonomy in utilising their earnings and inherited property (*Pewa*), revealing a concerning lack of independence in decision-making, which highlights the persistent inferiority of women's position within the household sphere. Key determinants influencing women's autonomy in Nepal include the number of living children (CEB), the sex of the household head, the presence of the husband in the household, and media exposure. The findings show that women without children, those in families with a male household head, women living with their husbands, those with limited media exposure, and women residing in Karnali Province (a remote mountainous region) face significantly reduced autonomy. To address these disparities, targeted policy interventions are essential. Promoting gender equality within households should be prioritised to challenge patriarchal norms and empower women. Expanding media access and literacy programs can raise awareness of women's rights and resources. Special attention is needed to address the unique challenges women face in marginalised and geographically remote areas like Karnali Province through region-specific initiatives to improve infrastructure, education, and access to information.

Furthermore, the study emphasizes the importance of addressing barriers that prevent women from independently managing their earnings and inherited assets. Policymakers should consider implementing legal reforms to secure women's rights to property and inheritance while designing programs that enhance women's financial literacy and decision-making skills. Lastly, further research, particularly in-depth qualitative studies, is necessary to explore women's lived experiences and perspectives regarding their earnings and property, ensuring that interventions are grounded in the realities of their lives. These measures are critical for empowering women and advancing broader goals of gender equality and sustainable development.

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