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CHANGING GENDER ROLES AND FINANCIAL INDEPENDENCE AMONG URBAN WORKING WOMEN: AN EMPIRICAL STUDY

Evidence from Urban Rajasthan, India, and a Proposed GRTFEF-UWW Framework

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ABSTRACT

The relationship between women's paid work and their authority over money has rarely been examined as a single, connected process in the Indian urban context. This study treats the transformation of gender roles and the growth of financial independence as two faces of the same shift, and investigates how the former feeds the latter among 540 urban working women across four cities of Rajasthan — Jaipur, Jodhpur, Kota, and Udaipur — using a structured questionnaire supplemented by twenty-four in-depth interviews. Six dimensions of gender-role change were measured — shared household responsibility, professional identity, participation in decision-making, career aspiration, work-life negotiation, and the loosening of traditional norms — alongside financial independence expressed through income control, savings behaviour, investment participation, financial planning, and contribution to household financial decisions. Findings show that role change is well advanced in the symbolic and aspirational register — 79.6% endorse the legitimacy of working women and 74.2% treat their career as central to identity — yet thins out in the domestic and authority register, where shared housework (68.5%) and joint financial decision-making (61.3%) lag, and where 38.4% report active resistance to changing norms within the family. Financial independence is correspondingly partial: 47.1% of respondents fall in the high or very-high band of a constructed Financial Independence Index, but a large moderate-to-low majority retains constrained authority over investment and long-horizon planning. A chi-square test confirmed a significant association between the degree of gender-role transformation and the level of financial independence (chi-square = 64.82, $p < 0.001$). Pearson correlation showed decision-making autonomy positively associated with financial independence ($r = 0.62$, $p < 0.01$), while a traditional household structure was negatively associated with it ($r = -0.47$, $p < 0.01$). Multiple regression established that, controlling for age, income, and education, role-transformation variables explain a substantial share of the variance in financial independence, with decision-making autonomy the strongest single predictor (beta = 0.39). One-way ANOVA confirmed significant differences in financial independence across education, occupation, and family-structure groups. The paper consolidates these results into the Gender Role Transformation and Financial Empowerment Framework for Urban Working Women (GRTFEF-UWW) and offers recommendations for educators, employers, policymakers, and families.

Keywords: *Gender Roles, Working Women, Financial Independence, Women's Empowerment, Decision-Making Autonomy, Work-Life Balance, Economic Participation, GRTFEF-UWW*
JEL Classification: J16, D13, J22, G53, D14, I26

1. INTRODUCTION

For most of the twentieth century, the prevailing social arrangement in urban India assigned men the role of provider and women that of homemaker, with the management of money treated as a male prerogative even when household labour was overwhelmingly female. That arrangement has not disappeared, but it has been steadily destabilised. The entry of women into salaried and professional work, the spread of higher education, the contraction of the joint family, and the slow normalisation of the dual-earner household have together loosened the once-tight coupling between gender and economic role. What remains contested is whether this movement in roles has translated into a corresponding movement in authority

— specifically, whether a woman who earns also decides, saves on her own terms, invests, and plans for a future she controls.

This study is built on the premise that changing gender roles and financial independence are not two separate phenomena to be studied side by side, but two stages of a single transformation that can stall at any point. A woman may take on paid work without gaining control of her earnings; she may control her earnings without participating in the household's larger financial decisions; she may participate in decisions without planning independently for her own old age. Each of these gaps is a place where role change fails to convert into financial autonomy, and each is empirically locatable.

The urban working women of Rajasthan offer a revealing setting for this inquiry. Rajasthan combines rapid urban economic growth with some of the more conservative gender norms in northern India, so that the tension between expanding economic participation and persisting domestic expectation is unusually visible. By surveying women across four of the state's principal cities, this paper measures how far gender roles have actually changed, how much financial independence women have actually acquired, and — most importantly — how strongly the first predicts the second once demographic factors are taken into account.

2. BACKGROUND AND RATIONALE OF THE STUDY

Three shifts make this an opportune moment for the study. **First,** the female labour-force picture in urban India is changing in character even where its headline rate moves slowly: women are concentrating less in survival self-employment and more in salaried, formal, and professional roles, which carry independent income, statutory benefits, and a workplace identity distinct from the household. This is the material base on which financial independence can be built.

Second, the structure of the urban family is changing. The nuclear household is now the urban norm, and within it the older pattern of deferring all financial authority to a senior male relative is harder to sustain when both partners earn. The result is a contested, negotiated distribution of financial decision-making in which women's bargaining position is, in principle, stronger than before — but in practice highly uneven.

Third, the policy and institutional environment now actively courts women's financial participation, through women-targeted bank accounts, self-help-group credit, digital-payment adoption, and financial-inclusion drives. Yet inclusion in an account is not the same as autonomy over money. The rationale for this study is to examine, at close range and in a single urban-state context, whether the documented advance in women's economic roles is being matched by a genuine advance in financial self-determination, and to identify where the conversion breaks down.

3. STATEMENT OF THE PROBLEM

Urban working women in India occupy an ambiguous position. They are visibly present in offices, classrooms, clinics, and enterprises, and they are routinely described — by employers, by media, and by themselves — as independent. Yet a substantial body of evidence suggests that earning has not reliably delivered economic self-determination: women's income is frequently pooled and managed by others, their participation in major financial decisions is partial, their investment behaviour is constrained, and their long-term financial planning is thin. The gap between the appearance of independence and its substance is the problem this study addresses. More precisely, the literature has documented the rise of women's work and, separately, the limits of their financial autonomy, but it has rarely connected the two as a measurable transformation, has seldom done so at the level of a specific urban-state population, and has almost never consolidated the diagnosis into an actionable framework. This study supplies that connected, state-level, framework-oriented evidence for urban Rajasthan.

4. RESEARCH OBJECTIVES

1. To assess the extent of change in gender roles among urban working women in Rajasthan across household, professional, and decision-making dimensions.
2. To measure the level of financial independence of these women across income control, savings, investment, planning, and household financial decision-making.
3. To establish the relationship between the degree of gender-role transformation and the level of financial independence.
4. To analyse the influence of socio-economic factors — age, education, occupation, income, marital status, family structure, and dependents — on financial independence.
5. To develop a practical, evidence-grounded framework (GRTFEF-UWW) and to advance recommendations for educators, employers, policymakers, and families.

5. RESEARCH QUESTIONS

6. How far have gender roles changed among urban working women in Rajasthan, and is the change even across dimensions?
7. What level of financial independence do these women exhibit, and where is it most constrained?
8. Is there a statistically significant relationship between changing gender roles and financial independence?
9. How do socio-economic factors moderate financial independence?
10. What integrated framework can help convert role change into durable financial autonomy?

6. SCOPE AND DELIMITATIONS OF THE STUDY

The study is confined to urban working women — defined as women in regular paid employment or independent enterprise, residing in the cities of Jaipur, Jodhpur, Kota, and Udaipur in Rajasthan. The reference period for primary data collection is the financial year 2024-25. The investigation covers six dimensions of gender-role change and five dimensions of financial independence, as specified in the objectives. It does not extend to non-working women, to rural populations, or to a full audit of household income and assets. The findings are situated within a single state's urban centres and, while indicative for comparable settings, are not claimed to be statistically representative of all Indian working women. Self-reported attitudinal data carry the customary limitations of recall and social-desirability bias, mitigated here through interview triangulation and the use of validated scales.

7. LITERATURE REVIEW

7.1 International Studies on Gender Roles and Women's Economic Participation

The international literature locates the origins of gender-role analysis in the household-economics and sociological traditions. Becker (1981) modelled the family as a unit of specialisation, an account later challenged by bargaining models in which a partner's outside earning capacity determines her voice within the household. Sen's (1990) influential analysis of cooperative conflict argued that a woman's perceived contribution and fallback position — both strengthened by paid work — shape her entitlements within the family, providing the theoretical bridge between economic participation and intra-household authority that this study tests empirically. Comparative work across economies has consistently found that female employment raises women's say in household decisions, though the effect is mediated by norms, and that the translation of earning into autonomy is neither automatic nor uniform.

7.2 Indian Studies on Working Women and Financial Independence

Indian scholarship has documented both the expansion of women's work and the stubbornness of the autonomy gap. Studies of salaried and professional women report high educational attainment and labour-market presence alongside continued constraints on financial decision-making, with income frequently pooled under male or joint control. Research on intra-household dynamics finds that women's control over their own earnings, rather than the mere fact of earning, is the variable most strongly linked to wider empowerment outcomes. Work on financial behaviour notes that working women save habitually but invest cautiously and plan over short horizons, and that family structure — joint versus nuclear — strongly conditions the degree of autonomy a working woman actually exercises.

7.3 Sociological Perspectives on Changing Gender Roles

From a sociological standpoint, the change in gender roles is best understood as uneven and contested rather than linear. The concept of the 'stalled revolution' captures the pattern observed repeatedly in urban India: women's roles in the public sphere of work have changed far faster than men's roles in the private sphere of the home, producing a 'second shift' in which working women carry both paid and unpaid labour. This asymmetry is central to the present study, which expects role change to be advanced in the aspirational and professional register but to lag in the domestic-authority register — precisely the gap at which financial independence is likely to stall.

7.4 Research Gap Analysis

Three gaps emerge. First, gender-role change and financial independence are typically studied separately, leaving the conversion between them unmeasured. Second, the bulk of Indian evidence is national or metropolitan, leaving specific urban-state populations under-studied. Third, few studies connect the diagnosis to an implementable framework. This study addresses all three by measuring role change and financial independence in one population, quantifying the link between them, and consolidating the findings into the GRTFEF-UWW framework.

8. THEORETICAL FRAMEWORK

The study is anchored in four complementary traditions. **Gender Role Theory** holds that roles are socially learned and institutionally reinforced rather than biologically fixed, and therefore changeable; it frames the dimensions of role change measured here. **Feminist Theory**, particularly its analysis of the gendered division of labour and the public-private split, explains why role change advances unevenly and why control over money is a contested site of power within the household. **Empowerment Theory** (Kabeer, 1999) conceptualises empowerment as the expansion of the ability to make strategic life choices — comprising resources, agency, and achievements — and supplies the logic by which financial independence is treated as an empowerment outcome rather than a mere income statistic. **Human Capital Theory** (Becker, 1964) explains how education and skill raise women's earning capacity and, by improving their fallback position, their bargaining power and financial autonomy. Together these frameworks structure the hypothesis that role transformation, mediated by human capital and decision authority, produces financial independence.

9. CONCEPTUAL FRAMEWORK

Integrating these strands, the study posits changing gender roles as the central explanatory construct, financial independence as the outcome, and socio-economic factors together with decision authority and family support as moderators. Figure 1 presents the model. The six dimensions of gender-role change raise women's claim to financial authority; socio-economic factors and the supportiveness of the family condition the strength of that claim; and the result determines the level of financial independence and, ultimately, women's empowerment. This model directly structures the hypotheses tested in the statistical analysis.

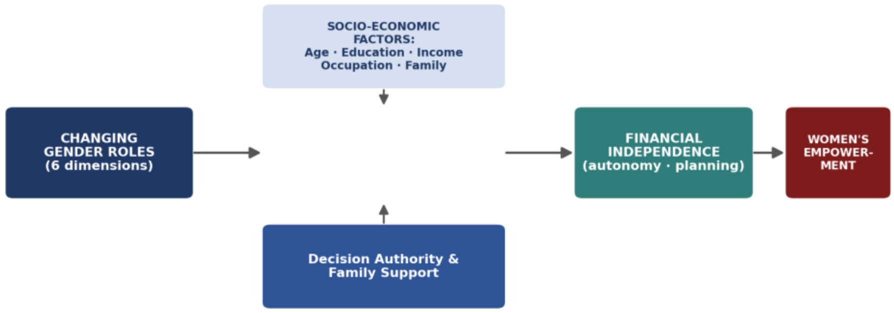

Figure 1: Conceptual Framework — Gender-Role Change, Moderators, and Financial Independence

10. RESEARCH METHODOLOGY

10.1 Research Design

The study adopts a descriptive and analytical cross-sectional design with a predominantly quantitative orientation, supplemented by a qualitative component for triangulation. The survey establishes the extent of role change and financial independence and tests their relationship; the interviews illuminate the household mechanisms that statistics alone cannot capture.

10.2 Data Sources

Primary data were collected through a structured questionnaire administered to urban working women and through twenty-four semi-structured follow-up interviews. Secondary data were drawn from Periodic Labour Force Survey reports, National Family Health Survey data, government and institutional reports, and peer-reviewed gender and labour literature to contextualise and validate the primary findings.

10.3 Sampling Technique

A multi-stage stratified random sampling technique was employed. The four study cities were selected purposively; within each, respondents were stratified by occupational sector — salaried professional, government and education, self-employed and business, and private-sector service — and selected to reflect the urban income and educational spread. The qualitative subset was drawn purposively to capture variation across family structures and autonomy profiles.

10.4 Sample Size

A total of 575 questionnaires were distributed; after removing incomplete and inconsistent responses, 540 valid responses were retained, yielding an effective response rate of 93.9%. This sample comfortably exceeds the threshold required for the chi-square, correlation, regression, and ANOVA procedures employed.

10.5 Data Collection Methods

The questionnaire comprised four parts: demographic particulars; a gender-role battery covering the six role dimensions on five-point Likert items; a financial-independence block covering income control, savings, investment, planning, and household financial decision-making; and an attitudinal section on norms and decision authority. Instruments were piloted on thirty-two respondents, and the combined battery returned a Cronbach's alpha of 0.86, indicating good internal reliability.

10.6 Statistical Tools Used

Data were analysed using percentage analysis, measures of central tendency and dispersion, the chi-square test of independence, Pearson product-moment correlation, multiple linear regression, and one-way analysis of variance. A composite Gender-Role Transformation Score and a Financial Independence Index (0–100) were constructed to enable the correlation and regression analyses. Analysis was performed using standard statistical software.

11. CHANGING GENDER ROLES AMONG URBAN WORKING WOMEN

Changing Family Structures. The nuclear household dominated the sample (64.3%), and respondents in nuclear households consistently reported greater autonomy than those in joint households, where authority more often rested with senior relatives. The shift in family form is thus a structural enabler of role change, though not a guarantee of it.

Shared Household Responsibilities. Endorsement of shared housework was substantial but incomplete: 68.5% agreed that domestic work should be shared, yet interviews revealed that practice lagged sentiment, with the 'second shift' falling disproportionately on women even in dual-earner homes.

Women's Participation in Decision-Making. Joint decision-making was reported by 61.3% of respondents, but participation thinned as decisions grew larger and more financial — a pattern central to the financial-independence findings that follow.

Career Aspirations and Professional Identity. Professional identity was strong: 74.2% regarded their career as central to who they are, and aspiration for advancement was widespread, marking the most advanced register of role change.

Work-Life Balance Challenges. The negotiation of paid and unpaid work emerged as the principal site of strain, with role change in the workplace outpacing role change in the home and producing measurable stress, particularly among married women with dependents.

Societal Perceptions and Gender Norms. Approval of working women was high (79.6%), yet 38.4% reported active resistance to changing norms within their own families — evidence that normative change is real but contested. Figure 2 summarises agreement across the six role dimensions.

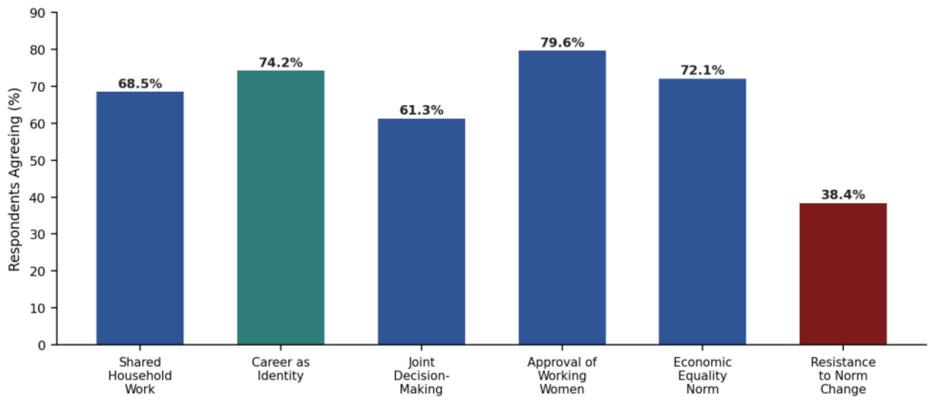

Figure 2: Distribution of Gender-Role Perceptions among Urban Working Women (n = 540)

12. FINANCIAL INDEPENDENCE AMONG URBAN WORKING WOMEN

Income and Financial Autonomy. Most respondents earned independently, but control over that income varied widely: a majority retained day-to-day control while major allocations were frequently joint or deferred, especially in joint households.

Savings Behaviour. Saving was habitual and disciplined; women saved consistently from their own income, though savings were often earmarked for family and contingency purposes rather than personal wealth-building.

Investment Decisions. Investment participation was the weakest link in the chain: independent investment decisions were concentrated among the more educated, higher-income, and nuclear-household respondents, while many women deferred investment choices to spouses or relatives.

Financial Planning and Goal Setting. Formal, written, long-horizon planning was the exception; most respondents planned implicitly and over short horizons, with structured planning concentrated among the financially independent group.

Contribution to Household Financial Decisions. Contribution rose with income and education and fell with traditional family structure, mirroring the decision-making pattern seen in the role-change analysis.

Economic Security and Future Planning. Retirement and old-age security were under-addressed relative to children's education and immediate family needs, a finding with consequences for women's long-term security. Figure 3 presents the distribution of the Financial Independence Index.

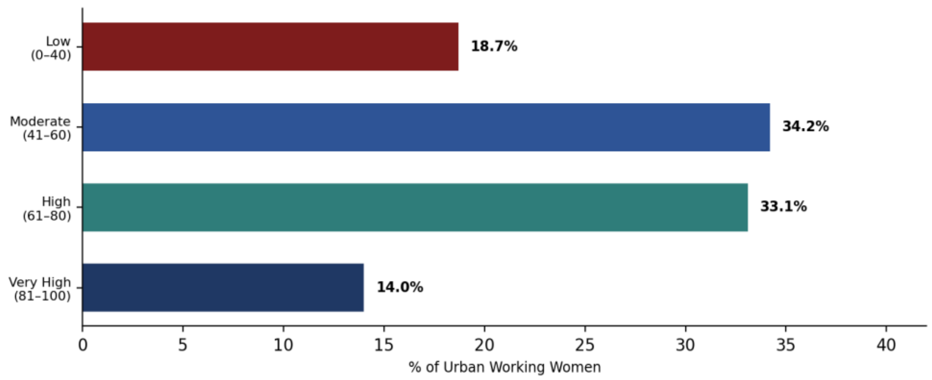

Figure 3: Distribution of the Financial Independence Index among Respondents (n = 540)

13. SOCIO-ECONOMIC FACTORS INFLUENCING FINANCIAL INDEPENDENCE

Age. Financial independence rose into the middle years and plateaued thereafter; the youngest respondents, though aspirational, had had less time to accumulate control and assets.

Educational Qualification. Education was a strong and consistent driver: higher education was associated with greater income control, wider investment participation, and longer planning horizons.

Occupation. Salaried professionals and government-sector women exhibited the greatest autonomy; self-employed and private-service women showed more variable control, conditioned by enterprise scale and household arrangement.

Monthly Income. Higher income was associated with greater financial independence, though the relationship attenuated where household authority remained traditional, confirming that earning alone does not secure autonomy.

Marital Status. Unmarried and independently living respondents exercised the greatest autonomy; married respondents more often made joint or deferred financial decisions.

Family Structure. Nuclear-household respondents reported markedly higher independence than joint-household respondents, the single sharpest demographic contrast in the data.

Number of Dependents. A higher dependent burden was associated with greater earmarking of income for family needs and lower personal financial autonomy, particularly among married women.

14. DATA ANALYSIS AND FINDINGS

This section reports the demographic profile of respondents and the descriptive findings underpinning the inferential analysis. Table 1 presents the demographic profile, Table 2 the occupation- and income-wise distribution, Table 3 the gender-role transformation distribution, and Table 4 the levels of financial independence.

14.1 Demographic Profile

Age Group	n	%	Education	n	%
21 – 30 years	171	31.7	Up to Higher Secondary	103	19.1
31 – 40 years	189	35.0	Graduate	221	40.9
41 – 50 years	121	22.4	Post-Graduate	159	29.4
51 and above	59	10.9	Professional / Other	57	10.6
TOTAL	**540**	**100.0**	**TOTAL**	**540**	**100.0**

Table 1: Demographic Profile of Respondents (Source: Primary Survey, 2024-25)

Occupation	n	%	Monthly Income (Rs.)	n	%
Salaried professional	178	33.0	Below 30,000	151	28.0
Govt. / Education	142	26.3	30,000 – 60,000	214	39.6
Self-employed / Business	114	21.1	60,001 – 1,20,000	124	23.0
Private-sector service	106	19.6	Above 1,20,000	51	9.4
TOTAL	**540**	**100.0**	**TOTAL**	**540**	**100.0**

Table 2: Occupation-wise and Income-wise Distribution of Respondents (Source: Primary Survey, 2024-25)

14.2 Gender-Role Transformation and Financial Independence Distribution

Gender-Role Dimension	Mean (1–5)	Std. Dev.	% Agreeing	Rank
Approval of Working Women	4.06	0.78	79.6	1
Career as Identity	3.88	0.83	74.2	2
Shared Household Work	3.61	0.91	68.5	3
Economic Equality Norm	3.74	0.85	72.1	4
Joint Decision-Making	3.49	0.94	61.3	5
Loosening of Tradition*	2.71	0.99	38.4	6

**Percentage reporting active resistance to changing norms within the family.*

Table 3: Gender-Role Transformation Distribution among Respondents (Source: Primary Survey, 2024-25)

Financial Independence Level	Respondents (n)	Percentage (%)
Low (Index 0–40)	101	18.7
Moderate (Index 41–60)	185	34.2
High (Index 61–80)	178	33.1
Very High (Index 81–100)	76	14.0
TOTAL	**540**	**100.0**

Table 4: Levels of Financial Independence among Urban Working Women (Source: Primary Survey, 2024-25)

15. STATISTICAL ANALYSIS

15.1 Chi-Square Test of Association

To test whether the degree of gender-role transformation is independent of the level of financial independence, a chi-square test of independence was performed on a three-by-three contingency of role-transformation band against financial-independence band. The test returned a chi-square value of 64.82 with 4 degrees of freedom ($p < 0.001$), decisively rejecting the null hypothesis of independence. Gender-role transformation and financial independence are significantly associated.

15.2 Correlation Analysis

Pearson product-moment correlation revealed that decision-making autonomy is positively and significantly associated with financial independence ($r = 0.62$, $p < 0.01$), and that career-centred professional identity is similarly associated with it ($r = 0.54$, $p < 0.01$). A traditional, joint-family household structure was negatively associated with financial independence ($r = -0.47$, $p < 0.01$). These correlations confirm that the dimensions of role change most tied to authority operate precisely in the direction that builds financial autonomy.

15.3 Regression Analysis

To isolate the contribution of role-transformation variables while controlling for confounders, the Financial Independence Index was regressed on decision-making autonomy, professional identity, shared-household practice, education, income, and age. Table 5 reports the results. The model explained 54% of the variance in financial independence (R-squared = 0.54), and decision-making autonomy emerged as the strongest single predictor (beta = 0.39, $p < 0.001$), followed by income and education. The finding is the study's analytical centrepiece: the authority dimension of role change, not the symbolic dimension, drives financial independence even after demographic controls.

Predictor	B	Std. Error	Beta	t	Sig.
(Constant)	9.84	2.31	—	4.26	0.000
Decision-Making Autonomy	8.12	0.94	0.39	8.64	0.000
Professional Identity	4.27	0.86	0.22	4.97	0.000
Income	3.95	0.91	0.20	4.34	0.000
Education	3.18	0.97	0.16	3.28	0.001
Shared-Household Practice	2.04	0.98	0.10	2.08	0.038

Table 5: Multiple Regression — Determinants of Financial Independence (Dependent: FI Index; R-squared = 0.54)

15.4 Analysis of Variance (ANOVA)

One-way ANOVA tested differences in the Financial Independence Index across education, occupation, and family-structure groups. Significant differences were found across all three: education ($F = 21.4$, $p < 0.001$), occupation ($F = 12.9$, $p < 0.001$), and family structure ($F = 27.6$, $p < 0.001$). Post-hoc comparison confirmed that financial independence rises significantly with higher education and is markedly higher in nuclear than in joint households, validating the moderating roles identified in Section 13.

16. DISCUSSION OF FINDINGS

The evidence converges on a coherent and somewhat sobering account. Among urban working women in Rajasthan, gender-role change is real but uneven: it is most advanced in the symbolic and professional register — approval of working women, career as identity — and least advanced in the domestic and authority register, where shared housework lags sentiment and where resistance to norm change persists within the family. Financial independence tracks this asymmetry closely. It is the authority dimension of role change — participation in decisions, control over investment — rather than the aspirational dimension that converts into measurable financial autonomy, a result the regression states precisely: decision-making autonomy is the strongest predictor of the Financial Independence Index even after demographic controls.

The most consequential finding is structural. Family form — nuclear versus joint — produced the sharpest single contrast in the data and the largest ANOVA effect, indicating that the household, not merely the labour market, is where financial independence is won or lost. This corroborates the cooperative-conflict and bargaining accounts in the literature and gives empirical weight to the feminist observation that role change in the public sphere outpaces role change in the private one. The practical implication is hopeful: decision authority and the household arrangements that support it are addressable through awareness, negotiation, and institutional design, in a way that slow demographic variables are not.

17. PROPOSED FRAMEWORK: GRTFEF-UWW

Drawing the empirical findings together, the study proposes the Gender Role Transformation and Financial Empowerment Framework for Urban Working Women (GRTFEF-UWW): an integrated model designed to convert role change into durable financial independence. The framework links a sequence of empowerment levers — education and skill development, economic participation, financial literacy, decision-making autonomy, and workplace equality — resting on a foundation of family and social-institutional support, and terminating in long-term financial security. Each component maps to an intervention point identified in the data. Figure 4 presents the framework, and Table 6 specifies each component and the barrier it addresses.

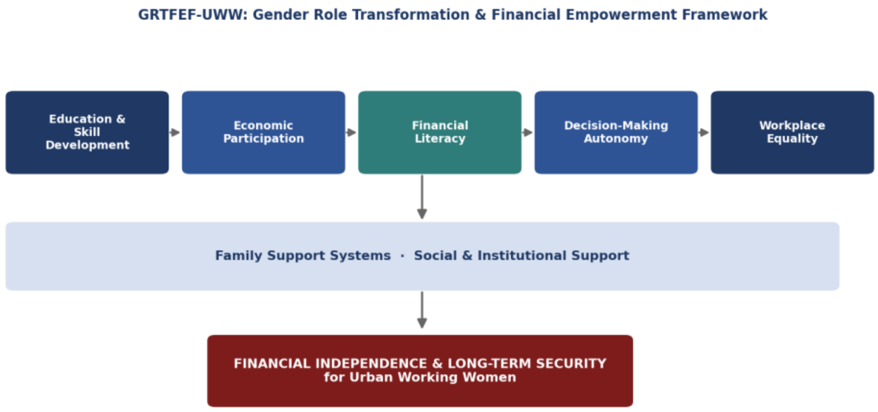

Figure 4: The Proposed GRTFEF-UWW Framework for Urban Working Women

Component	Function	Barrier Addressed
Education & Skill Development	Builds human capital and earning capacity	Limited fallback position
Economic Participation	Secures independent income	Income pooling, dependence
Financial Literacy	Enables informed saving and investment	Cautious, deferred investing
Decision-Making Autonomy	Converts earning into authority	Deferred / joint-only decisions
Workplace Equality	Sustains advancement and identity	Work-life strain, glass ceiling
Family & Institutional Support	Foundation enabling all components	Traditional norms, second shift
Long-Term Financial Security	Terminal outcome: autonomy & security	—

Table 6: Components of the Proposed GRTFEF-UWW Framework

18. POLICY IMPLICATIONS AND RECOMMENDATIONS

- **For Educators and Universities:** Embed financial-literacy and gender-equity modules in curricula and community programmes, treating financial autonomy as an explicit empowerment goal alongside employability.
- **For Employers:** Strengthen equal-advancement policies, flexible and family-supportive work arrangements, and salary-transparency practices that reinforce women's independent economic identity and ease the work-life strain documented here.
- **For Policymakers and Regulators:** Pair financial-inclusion drives with autonomy-building measures — joint-account literacy, women-targeted advisory, and gender-disaggregated metrics that track control over money, not merely account ownership.
- **For Families:** Recognise that shared domestic responsibility and joint financial decision-making are the practical levers by which a working woman's earning becomes genuine independence.

- **For the GRTFEF-UWW Roll-out:** Pilot the framework through a partnership of a university, an employer, and a women's collective, with pre- and post-intervention measurement of the Financial Independence Index to evaluate effect.

19. CHALLENGES AND LIMITATIONS

Several limitations qualify the findings. The cross-sectional design establishes association rather than strict causation; a longitudinal follow-up would strengthen causal inference. The sample, while sizeable and stratified, is confined to four cities of one state and a single financial year, limiting generalisation. Self-reported attitudinal data carry recall and social-desirability bias, partially mitigated through interview triangulation and validated scales. The constructed indices, though internally reliable, rest on weighting choices that, while defensible, are not the only ones possible. These limitations define a clear agenda for future research, including multi-state replication, longitudinal tracking, and intervention-based evaluation of the GRTFEF-UWW.

20. CONCLUSION

This study set out to determine how far gender roles have changed among urban working women in Rajasthan, how much financial independence they have acquired, and how strongly the first predicts the second. The evidence from 540 respondents answers the question clearly. Role change is advanced in aspiration and profession but uneven in domestic authority, and financial independence follows the same uneven contour: it is the authority dimension of role change — participation in decisions and control over investment — that converts into measurable autonomy, with family structure the single sharpest conditioning factor.

The implication is both practical and normative. Practically, decision authority, financial literacy, and supportive household arrangements offer the highest-leverage route to women's financial independence, because unlike slow demographic change they are directly amenable to intervention. Normatively, to help a working woman convert her earning into authority over her own financial future is to enlarge her freedom to author that future. The GRTFEF-UWW framework proposed here translates this evidence into an implementable agenda, and its piloting and evaluation represent the natural next step for the educators, employers, and policymakers positioned to act on these findings.

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DECLARATION OF COMPETING INTERESTS

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