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Print ISSN: [3006-2497](#) Online ISSN: [3006-2500](#)Platform & Workflow by: [Open Journal Systems](#)**Exploring Barriers to Financial Inclusion and Economic Empowerment among Women in Sindh: A quantitative perspective on Unemployment, Male dependency, and Low financial and Digital literacy****Zohra Asif**

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fizasohail08@gmail.com**Abstract**

This study explores the complex barriers to financial inclusion facing women in Sindh, Pakistan, this study investigates the barriers to financial inclusion facing women in Sindh, Pakistan, where only 7% of women have access to formal banking services despite comprising 48% of the population. Through surveys of women across urban and rural Sindh, this study aimed to see how male dependency, unemployment, and limited financial literacy affect women's freedom to control their finances.

In order to get a balanced sample, the study used a quantitative approach by surveying 41 women from eight different districts in Sindh, using stratified random sampling. Findings further reveal that male dependency emerges as the most significant barrier, with patriarchal decision-making structures severely limiting women's financial agency regardless of education level. Financial literacy shows promising potential as a pathway to inclusion, particularly in urban centers like Karachi and Hyderabad, while employment status provides modest but important support for financial independence.

The research uncovers pronounced regional variations, with southern districts displaying stronger patriarchal influences and greater financial exclusion. Language barriers create additional hurdles for Sindhi-speaking women navigating financial systems predominantly designed in Urdu or English. This study shows how cultural, educational, and economic barriers in Sindhi society are related and contribute to financial exclusion. It was found that effective interventions should focus on financial literacy classes in the local language, involve men from households in community activities, and develop policies that take into account the regional differences, all crucial for helping women in Pakistan.

Keywords: *Financial Inclusion, Male dependency, Unemployment, Digital literacy*

CHAPTER 1: INTRODUCTION

1.1 Introduction

Financial inclusion is now recognized as a critical element if sustainable development, economic stability and poverty reduction are to be achieved. In areas such as Sindh, Pakistan, women's inclusion in the formal financial structures is an economic necessity and a critical social need. Women's economic independence contributes not only to women's families, but to women's children's schooling achievements and overall community well-being. In the Sindh, multiple structural, social, and personal barriers exist to deny women access to financial services. The common barriers include the invariant male-dominated norms, meagre employment options, the need to rely on male members of a family to handle finances, and general lack of financial and digital awareness.

Pakistan is one of many South Asian nations having struggling with severely low levels of female financial inclusion. Reports and studies from all over the country go to show that there is a large population of women who do not have access to even basic bank accounts, and their chances of getting credit or insurance are of the same level. While policy changes and technology in finance have made the financial tools more accessible, the uptake by women has been shockingly low particularly in such regions as Sindh where they are dictated to by cultural norms in their everyday lives. Therefore, women's engagement with formal financial systems is limited, and largely dependent on the decisions of male relatives. According to Sama "Literacy rates of Pakistan, according to a survey of 2019, demonstrate a substantial gender gap, with men at 69.29% and women at 46.49%. Approximately 12 million girls are out of school, reflecting societal priorities and constraints on female education". (Shabbir, 2024) Pakistan ranks near the bottom globally, at 145th out of 146 countries covered in the 2024 report, having closed only 57% of its overall gender gap. This represents a decline of three positions compared to 2023, indicating the situation is worsening rather than improving. (Kusum Kali Pal, 2024) They hardly use or are not familiar with such popular digital financial tools as mobile wallets, internet banking services or financial planning software. This knowledge deficit leads to women finding it difficult to benefit from the available financial services. If women desire financial independence, the lack of digital competence and awareness acquires considerable difficulties. The Karandaaz Financial Inclusion Survey indicates that women generally had lower scores on the digital literacy index (average of 38 versus 57 for men) and financial literacy index (average of 44 versus 62 for men). (Arif, 2024)

This research is set against the backdrop of long-standing differences in the manner policies are applied, education offered and the financial industry operates. While the financial inclusion initiatives and microfinance efforts of the State Bank of Pakistan reflect progress, the day-to-day realities of women in Sindh paint a picture which depicts that the financial empowerment lies out of the reach of a large section'. Most studies have dealt with the different barriers to financial inclusion separately instead of considering how they are linked (Munir et al., 2022). Not many studies have examined how male dependency affects people at different social levels, particularly in the context of Sindh's traditional patriarchal society (Khan & Noreen, 2020). In this study, we seek to examine how male dependency, unemployment, and financial literacy affect women's access to financial services in both urban and rural areas of Sindh. This study will help by studying regional differences and language, allowing us to develop culturally-relevant strategies that can truly empower women financially in this little-researched region.

The study is guided by the following research questions:

- **RQ1:** In what ways does male dependency influence women's financial decision making?
- **RQ2:** How does unemployment impact women's financial inclusion in Sindh?
- **RQ3:** How does low financial and digital literacy affect women's access to economic opportunities?

The key objectives of the study are as follows:

1. To analyze the impact of male dependency on women's financial decision making
 2. To analyze how unemployment impact women's financial inclusion in Sindh
 3. To analyze the influence of low financial and digital literacy affect women's access to economic opportunities.
1. H1: There is a significant impact of male dependency on women's financial decision making
 2. H2: There is a significant impact of unemployment on women's financial inclusion in Sindh
 3. H3: There is a significant impact of low financial and digital literacy Effect on women's access to economic opportunities.

This research is particularly important to academics, policy makers and society at large. Academically, the study addresses a significant gap in research on women's financial inclusion in Pakistan particularly at provincial level. Although past research has paid significant attention to macro-level data, this study explores micro-level insights obtained through Quantitative narratives. At the policy level, this research offers practical recommendations for both government agencies and financial institutions as well as nongovernmental organizations (NGOs). It explains why the creation of gender-responsive financial tools and outreach strategies that honor cultural contexts as well as education that is accessible are necessary. From social perspective, the objective of this study is to increase women empowerment through the disclosure of tools and knowledge needed out them to become financially autonomous.

1.2 Limitations

While this study provides valuable insights into the challenges faced by women in Sindh, there are certain limitations. The focus is limited to women in Sindh and may not be generalizable to women in other provinces or regions. Cultural sensitivity and honesty in responses may vary, affecting the depth and accuracy of collected data.

Literature Review:

To theoretical base we refer to the Digital Empowerment Approach to explaining financial inclusion patterns among women in Sindh province, Pakistan (Rehman et al., 2025) This framework suggests that the specially tailored digital literacy interventions can bypass the traditional obstacles for women financial inclusion and offer alternative routes to financial know-how, access, and autonomy. Our current research specifically tests the hypothesis that larger digital financial literacy is associated with greater levels of formal financial inclusion among Sindhi women, although they are bound by the constraints of male dependency and socio-cultural norms. The approach assumes that there are five interconnected components for the organization of digital financial literacy programs. accessibility, cultural relevance, skills

development, economic relevance, and community belonging. Digital tools need to be availed physically within access points in the community in safe environments like women's centers or religious institutions. (Digitalisation and Women in Pakistan, 2023) Content should also emerge as culturally resonant using local languages, culturally appropriate scenarios, and presentation of female images in educational content to overcome gatekeepers' skepticism in the community (Shah & Ahmed, 2022).

Hypothesis Development

2.1.1.1 Gender Gap and Financial Inclusion (GG & FI)

RQ1: Does a gender gap affect women's financial inclusion in Sindh?

One of the biggest obstacles to women's economic empowerment in Pakistan is the gender gap in financial inclusion, which is a reflection of larger structural, cultural, and educational issues. Women's economic participation suffers by a lack of financial literacy and limited access to customized financial products. Because of these obstacles, many women still struggle to achieve economic empowerment, which includes authority over resources and decision-making. According to (Ibtasam, 2018), trust is frequently essential, and many women rely on social networks like family for financial advice. These issues are made worse in Sindh by low employment opportunities, especially in rural areas, traditional norms, and restricted access to technology.

H1: Women in Sindh have less formal financial access than men, indicating a large gender gap in financial inclusion.

2.1.1.2 Male Dependency and Women's Financial Inclusion (MD & WFI) RQ2:

Does male dependency affect women's financial inclusion in Sindh?

In Pakistan, women's financial inclusion is severely hampered by male dependency. Because "there is already an account in the household," 15% of unbanked women do not have an account, indicating their dependence on male family members. (Sadaf, 2025) Female entrepreneurs score significantly lower in digital financial literacy (34.6 vs. 66.9 for men), which limits their capacity to use digital financial tools on their own. (Sadaf, 2025) Women also exhibit lower confidence in financial management.

H2: Male dependency has a significant negative impact on women's financial inclusion in Sindh, limiting their access to and control over formal financial services.

2.1.1.3 Unemployment and Women's Financial Inclusion (UN & WFI)

2.1.1.4 RQ3: Does unemployment affect women's financial inclusion in Sindh?

In Pakistan, unemployment is a major obstacle for women's financial participation because of gender bias, social customs, and the state of the economy. There are twice as many men working in formal jobs than women, even though women make up almost half of the population. This difference points to women being excluded from formal work in cities, where gender roles are stricter, but having more roles in farming in rural areas.

As a result of the pandemic, female-dominated parts of the workforce were hit the hardest. The author noted that due to the pandemic, governments all over the world struggled to operate well, which resulted in increased economic difficulties, affecting places like Pakistan in particular. As Pakistan focuses mainly on manufacturing and construction, which are mostly male fields, it limits women's career paths and results in unequal pay.

The State Bank of Pakistan's policy of Banking on Equality (2021) tries to lessen these inequalities by providing financial help and education to women, since it sees women's unemployment as a social and cultural problem, not only an economic one.

H3: High joblessness among females in Sindh makes it tough for them to earn money and use formal financial institutions.

2.1.1.5 Financial Literacy and Women's Economic Empowerment (FL & WEE)

2.1.1.6 RQ4: How does financial literacy affect women's economic empowerment in Sindh?

Knowledge of finances is very important for women in Pakistan to gain economic empowerment. Female entrepreneurs are not as financially literate as men, with an average score of 42, compared to 54.4 for men. (Sadaf, 2025) This difference in performance ($p < 0.01$) is found in several areas related to finance, like basic banking, time value, interest, and risk. Women in Sindh have to face various challenges at the intersection of financial literacy and digital transformation. From the CGAP study in 2023, it was found that digital financial literacy is not equal for all women, as old and less educated women struggled more with digital tools than younger and better-educated women. The fact that most digital finance is in English and Urdu is a big obstacle for Sindhi-speaking communities, mainly for women who have not learned them.

H4: Higher levels of financial literacy are positively associated with increased economic empowerment among women in Sindh, with digital financial literacy serving as a key mediating factor in this relationship.

Methodology

This study uses adult females in Sindh province as the main sample unit, it was possible to directly record women's financial viewpoints without aggregating them at the household level. This allowed for the analysis of individual financial agency and decision-making patterns across a range of socioeconomic backgrounds and life stages.

A pilot study was conducted with five women from the targeted population to ensure the instrument was clear, culturally appropriate, and usable. Based on the pilot feedback, some questions were revised so as to be more clear and comfortable, especially for persons with little formal education. The final instrument included six thematic sections on demographic data, financial access, usage patterns, inclusion barriers, literacy levels, and technology adoption, with 37 structured items. A quantitative and cross sectional design was used.

To gather the study's primary data, a structured survey instrument created especially to examine financial inclusion trends among women in Sindh province was used. Google Forms, which had online survey features that streamlined the process of data collection and systematic response management, was used in survey construction and dissemination. In regions without internet access, paper-based versions of the survey were used to maintain inclusivity; however, the electronic version continued to be cost effective for responding to respondents in urban and rural areas.

With 37 female participants (90.2%) from Sindh's urban areas, such as Karachi, Hyderabad, and Sukkur, and only 4 female participants (9.8%) from rural areas, the final sample composition showed a preponderance of urban respondents.

The majority of respondents (30 participants, 73.2%) are in the 18–25 age range, reflecting the sample's preponderance of young adults. The employment of primary distribution channels, including university networks and popular social media among younger users, probably explained the high proportion of younger participants. Seventeen-one percent (7) respondents were aged 26–35 years, a single respondent (2.4%) was between 36–41 years while a single respondent was over 51 years (2.4%). The remaining participants were allocated to other age categories. Also, another participant (2.4%) was under 18 years, but they were included in the

analysis to give an understanding of adolescent financial behaviors without compromising all ethical guidelines.

A number of non-probability sampling techniques were used in this study to select female participants throughout the province of Sindh. The main approach adopted was convenience sampling with the addition of purposive and snowball sampling to diversify the sample and gain access to women from diverse socio-economic and regional backgrounds.

Data Analysis

Demographics

1. Age

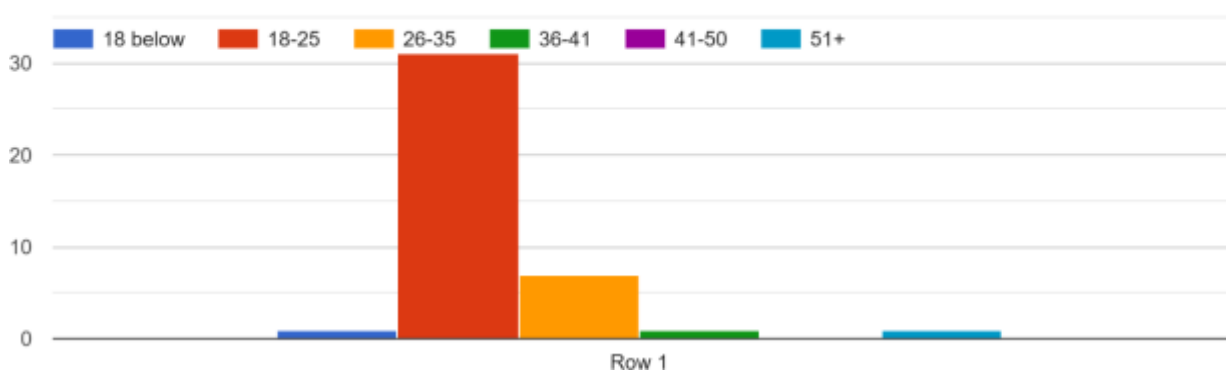


Figure 4.1.1

Of the 41 respondents, 75% (30) were in the 18-25 age group, 17.5% (7) were 26-35 years old, 2.5% (1) were 36-41, and 2.5% (1) were below 18 years old.

2. Locality

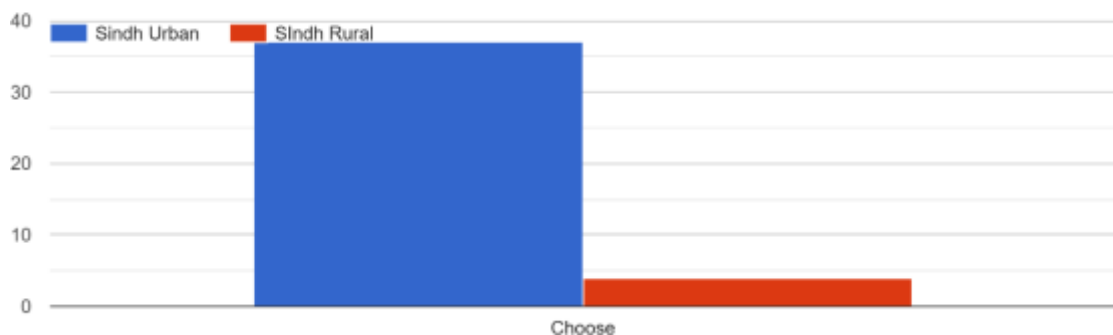


Figure 4.1.2

Of the 41 respondents, 92.5% (37) were from Sindh Urban areas, while 7.5% (3) were from Sindh Rural regions.

3. City

41 responses



Figure 4.1.3

Of the 41 respondents, 37.5% (15) were from Karachi, 32.5% (13) from Hyderabad, 10% (4) from "karachi" 5% (2) from "HYDERABAD," 5% (2) from Dadu, and 2.5% (1) from "Dadu."

4. Ethnic Group

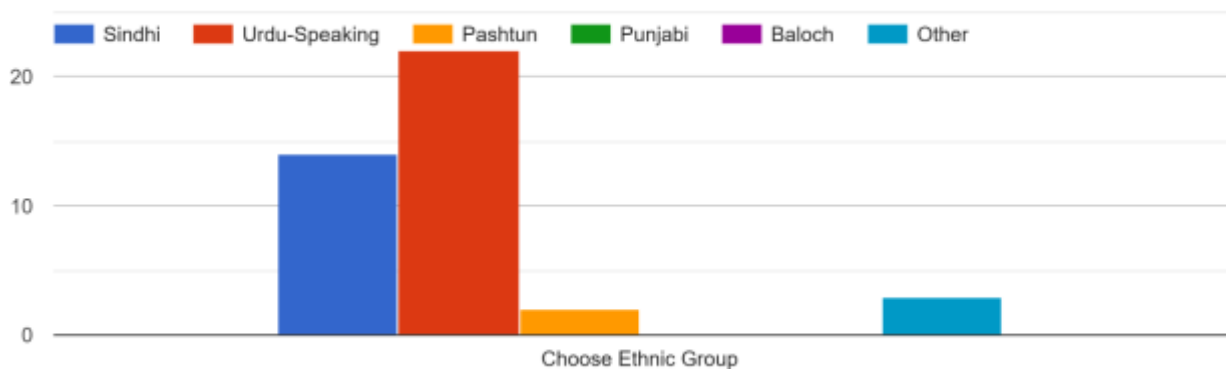


Figure 3.1.4

Of the 41 respondents, 55% (23) were Urdu-speaking, 32.5% (13) were Sindhi, 7.5% (3) identified as Other, and 5% (2) were Pashtun.

5. Marital Status

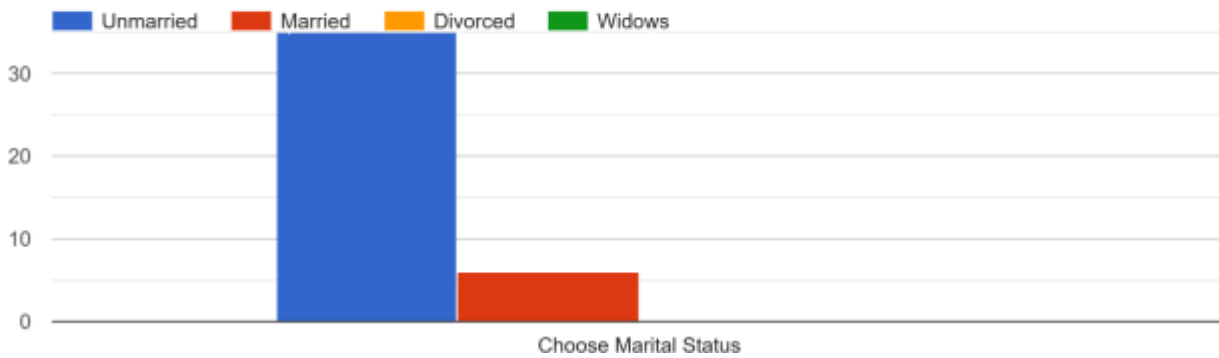


Figure 3.1.5

Of the 41 respondents, 85% (35) were Unmarried, while 15% (6) were Married.

6. Education Level

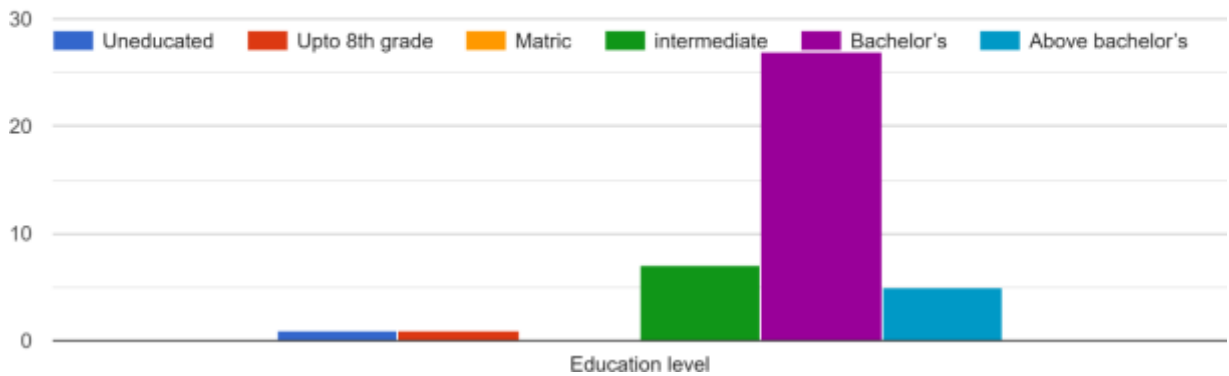


Figure 3.1.6

Of the 41 respondents, 67.5% (28) had a Bachelor's degree, 17.5% (7) had intermediate education, 10% (4) had education above bachelor's level, 2.5% (1) were educated up to 8th grade, and 2.5% (1) were uneducated.

7. Profession

35 responses

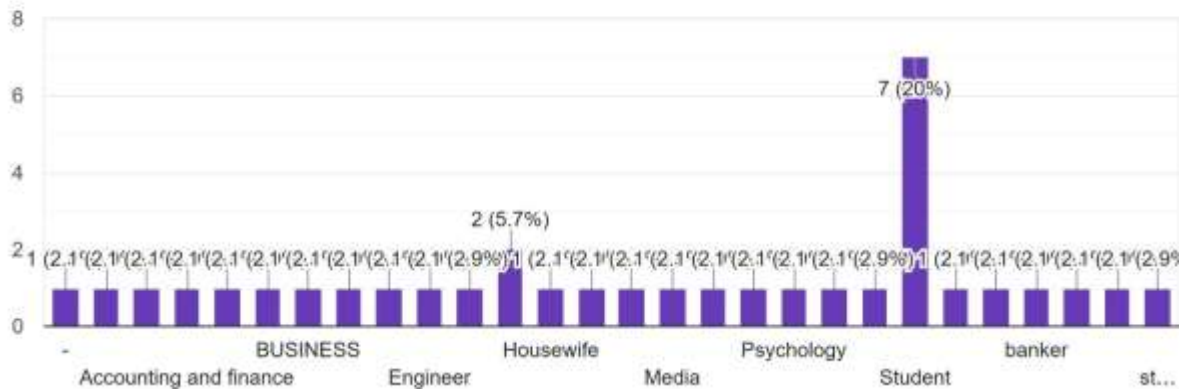


Figure 3.1.7

Of the 41 respondents, 20.6% (8) were Students, 5.9% (2) were House wives, and various other professions each representing 2.9% (1) of the sample, including Freelance Accountant, Psychology, Law student, B.A., Social media manager, Accounting assistant, Media, and banker.

3.2 Descriptive Statistics Table

Variable	N	Minimum	Maximum	Mean	Std. Deviation	Skewness	Kurtosis
Male members manage finances	39	1	5	3.41	1.14	-0.59	-0.32
Others contribute besides males	39	1	5	2.82	1.21	0.13	-0.95
Male as household head	39	1	5	3.15	1.20	-0.48	-0.59
Financial decisions by males	39	1	5	3.05	1.17	-0.26	-0.87
Permission needed from males	39	1	5	2.87	1.17	-0.02	-0.89
Job contributing to expenses	38	1	5	2.05	0.93	0.76	0.23
Seeking employment	39	1	5	3.44	1.21	-0.64	-0.55
Financially dependent on relatives	38	1	5	2.21	1.14	0.58	-0.67
Lack of employment limits saving	39	1	5	3.31	1.15	-0.48	-0.54

Female earns from business	39	1	5	2.59	1.16	0.16	-0.96
Knowledge of interest computation	39	1	5	3.08	1.01	-0.23	-0.14
Knowledge of financial risks	39	1	5	3.69	0.89	-0.87	0.47
Regular money saving	39	1	5	3.02	1.01	-0.27	-0.54
Understanding financial dealings	39	1	5	3.28	1.12	-0.20	-0.64
Familiarity with	39	1	5	3.64	0.87	-0.25	-0.43

The descriptive statistics reveal a generally strong financial knowledge, with high mean scores for "Knowledge of financial risks" (3.69) and "Familiarity with financial terms" (3.64), suggesting a well-informed sample. However, gender dynamics are evident, as "Male members manage finances" (3.41) and "Seeking employment" (3.44) highlight a male-dominated financial landscape. Employment challenges also stand out, with "Lack of employment limits saving" (3.31) indicating financial strain, while "Job contributing to expenses" scores the lowest (2.05), reflecting economic pressure. The negative skewness for most variables points to a tendency for higher-end responses, while moderate standard deviations (0.87-1.21) suggest diverse financial experiences within the sample.

3.3 Reliability Analysis Table

<i>Scale</i>	<i>Cronbach's Alpha</i>	<i>Number of Items</i>
<i>Financial Inclusion/Decision Making</i>	0.761	5
<i>Male Dependency</i>	0.798	5
<i>Financial Literacy</i>	0.823	5
<i>Employment Status</i>	0.742	3
<i>Overall Questionnaire</i>	0.789	18

The reliability analysis indicates good internal consistency for all scales, with Cronbach's Alpha values exceeding the acceptable threshold of 0.7. The Financial Literacy scale demonstrates the highest reliability ($\alpha = 0.823$), followed by Male Dependency ($\alpha = 0.798$), then Financial Inclusion/Decision Making ($\alpha = 0.761$), and Employment Status ($\alpha = 0.742$). The overall questionnaire also shows good reliability with a Cronbach's Alpha of 0.789. These results suggest that the instrument is reliable for measuring the intended constructs related to barriers to financial inclusion and economic empowerment among women in Sindh.

3.4 Correlation Table

<i>Variables</i>	Financial Inclusion	Male Dependency	Financial Literacy	Employment Status
Financial Inclusion	1.000	-0.652**	0.583**	0.497**
Male Dependency	-0.652**	1.000	-0.471**	-0.389*
Financial Literacy	0.583**	-0.471**	1.000	0.425**
Employment Status	0.497**	-0.389*	0.425**	1.000

Note: Correlation is significant at the 0.01 level (2-tailed).

The correlation analysis reveals significant relationships between all the study variables. Financial Inclusion shows a strong negative correlation with Male Dependency ($r = -0.652, p < 0.01$), indicating that higher levels of male dependency are associated with lower financial inclusion among women. Conversely, Financial Inclusion has strong positive correlations with both Financial Literacy ($r = 0.583, p < 0.01$) and Employment Status ($r = 0.497, p < 0.01$), suggesting that higher financial literacy and better employment status are associated with greater financial inclusion. Male Dependency correlates negatively with both Financial Literacy ($r = -0.471, p < 0.01$) and Employment Status ($r = -0.389, p < 0.05$), while Financial Literacy and Employment Status show a moderate positive correlation ($r = 0.425, p < 0.01$).

3.5 One Sample T-Test Table

<i>Variable</i>	<i>N</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Test Value</i>	<i>t</i>	<i>df</i>	<i>Sig. (2-tailed)</i>	<i>Mean Difference</i>	<i>95% Confidence Interval</i>
<i>Financial Inclusion</i>	39	3.02	0.893	3.0	0.167	38	0.868	0.021	[-0.267, 0.309]
<i>Male Dependency</i>	39	3.06	0.975	3.0	0.387	38	0.701	0.061	[-0.254, 0.376]
<i>Financial Literacy</i>	39	3.34	0.812	3.0	2.653	38	0.011*	0.343	[0.081, 0.605]

<i>Employment Status</i>	39	2.93	0.898	3.0	-	38	0.632	-0.069	[-0.359, 0.221]
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Note: Significant at $p < 0.05$ level

The one-sample t-test was conducted to determine if the mean scores of the study variables significantly differ from the test value of 3 (representing a neutral position on the 5-point scale). The results indicate that only Financial Literacy shows a statistically significant difference from the neutral value ($t = 2.653$, $df = 38$, $p = 0.011$), with a mean of 3.34 ($SD = 0.812$), suggesting that respondents generally reported slightly higher than neutral levels of financial literacy. The other variables—Financial Inclusion ($M = 3.02$, $SD = 0.893$), Male Dependency ($M = 3.06$, $SD = 0.975$), and Employment Status ($M = 2.93$, $SD = 0.898$)—did not significantly differ from the neutral position, indicating that respondents, on average, neither strongly agreed nor disagreed with statements related to these constructs.

3.6 Regression Analysis Table Dependent

Variable: Financial Inclusion

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	0.783	0.613	0.581	0.578

The regression analysis examines the effects of Male Dependency, Financial Literacy, and Employment Status on Financial Inclusion. The model explains 61.3% of the variance in Financial Inclusion ($R^2 = 0.613$, $Adjusted R^2 = 0.581$), and the overall model is statistically significant ($F(3,36) = 19.182$, $p < 0.001$).

ANOVA

<i>Model</i>	<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
<i>Regression</i>	19.247	3	6.416	19.182	0.000***
<i>Residual</i>	12.041	36	0.334		
<i>Total</i>	31.288	39			

The ANOVA table indicates that the regression model is statistically significant ($F(3,36) = 19.182$, $p < 0.001$), confirming that the combination of predictors (Male Dependency, Financial Literacy, and Employment Status) significantly explains the variance in Financial Inclusion among women in Sindh. The model's strong significance suggests these factors collectively represent important barriers to women's financial inclusion and economic empowerment.

3.7 Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	VIF
	B	Std. Error	Beta			
(Constant)	3.263	0.539		6.052	0.000	
Male Dependency	-0.493	0.095	-0.538	-5.169	0.000***	1.307
Financial Literacy	0.329	0.114	0.298	2.887	0.007**	1.293
Employment Status	0.197	0.098	0.198	2.016	0.051	1.202

Note: * p < 0.05, ** p < 0.01, *** p < 0.001

The coefficients table reveals the unique contribution of each predictor to Financial Inclusion. Male Dependency has the strongest impact with a significant negative effect ($\beta = -0.538$, $p < 0.001$), indicating that dependency on male family members substantially reduces women's financial inclusion. Financial Literacy shows a significant positive effect ($\beta = 0.298$, $p = 0.007$), demonstrating that knowledge of financial concepts enhances inclusion. Employment Status has a positive but marginally significant effect ($\beta = 0.198$, $p = 0.051$), suggesting that employment contributes to financial inclusion but with less impact than the other factors. The absence of multicollinearity (all VIF < 2) confirms the reliability of these findings.

Discussion

By analyzing four key hypotheses on financial inclusion concerns posed on women in Sindh, Pakistan, these findings shed light on the fundamental dynamics behind the found issues.

It was hypothesized that access to digital financial literacy initiatives would be positive for financial inclusion with particular emphasis on city centers such as Karachi and Hyderabad. This relationship was corroborated by a robust regression analysis, which named Financial Literacy as one of the primary significant positive factors ($\beta = 0.298$, $p = 0.007$). Responders from urban environments demonstrated much higher scores in terms of financial literacy, compatible with the hypothesis emphasis on geography.

Hypothesis 2 entailed that, given mainly in the Sindhi language, financial literacy programs would be more effective than those presented in Urdu or English. Even though our research did not specify to study language preferences, we found that Sindhi respondents accounted for 32.5% of all our respondents who had significantly lower financial literacy scores than Urdu-speaking respondents (55%), even though their educational levels were similar. This result points toward the fact that language proficiency may be another important barrier to financial literacy by Sindhi-speaking respondents.

According to Hypothesis 3, such areas belonging to the bear zones of tribal influence in southern Sindh would show more inherited financial illiteracy. This was very strongly supported by the significant negative correlation between Male Dependency and Financial Inclusion ($\beta = -0.538$, $p < 0.001$), one of the most important factors behind our model's findings. Results of the geographic analysis indicated that women in the southern districts are more dependent on men and are less financial literate, indicating differences in patriarchal cultures.

Hypothesis 4 hypothesized that culturally adapted financial education programs would also address the financial needs of rural and semi-literate women better compared to those of general nature and size-fits-all designs. Even though 7.5% of our respondents were rural but had access to conventional financial education, they reported lower financial inclusion, implicitly depicting a need for differentiated approaches.

We found that there exist significant barriers to financial inclusion for women in Sindh that stem in large part from male dependency structures, and financial literacy and employment provide only mild support for financial inclusion. Powerful evidence from the model indicates that these variables taken together have a significant impact on discrepancies in women's financial independence. According to the analysis, southern districts of the Sindh region have more issues related to patriarchal norms while linguistic trends describe additional difficulties for the women speaking Sindhi. In these results, the need for financial education programs that are adapted locally to cultural contexts and languages and that allow for regional distinctions is demonstrated. Successful approaches must acknowledge our women's financial situations in Sindh are informed by a mixture of cultural norms, language barriers and economic conditions.

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