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Economic Power of Women in Households: Are there Differences between Civilian and Military Households?

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Abstract

This conceptual paper examines the differences in the economic power of women between civilian and military households, integrating global evidence with the Malaysian context. Women's economic power defined through income contribution, decision-making authority, resource ownership, and financial autonomy serves as a central indicator of gender equity and household well-being. Drawing on household bargaining theory, human capital theory, and role congruity theory, the study develops a comprehensive framework linking household type to women's economic power through three mediating variables: employment stability, cultural and institutional norms, and access to support systems. The model posits institutional structures in military settings, characterized by mobility, hierarchical culture, and benefit centralization, constrain women's participation and financial control relative to their civilian counterparts. In contrast, civilian households offer greater flexibility and opportunities for continuous employment, fostering stronger bargaining positions. The paper further discusses the moderating influence of education, income, and family size as control variables. Policy implications highlight the need for institutional empowerment initiatives within military systems, including portable employment, joint financial ownership, and targeted financial literacy programs. The proposed framework contributes to gender economics and policy research by integrating economic and sociocultural dimensions of women's empowerment, offering a foundation for future empirical studies and national strategies aligned with Malaysia's MADANI agenda.

Keywords: Women's Economic Power, Military Households, Civilian Households, Employment Stability, Gender Empowerment, Malaysia, Conceptual Framework

Introduction

The economic power of women within households is a critical determinant of gender equality, family welfare, and national economic development. Women's economic roles have evolved significantly over the past decades, yet the extent of their economic influence remains contingent on structural, cultural, and institutional contexts. In particular, the household setting, whether civilian or military, plays a decisive role in shaping women's financial autonomy and bargaining position. Military households represent a distinctive institutional environment characterized by frequent mobility, rigid hierarchical culture, and gendered expectations (Hosek & Wadsworth, 2013). These conditions often contrast with those experienced in civilian families, where women may have more stable employment and broader access to economic opportunities.

Globally, women's participation in household economic decision-making is associated with improved outcomes in child health, education, and financial security (Duflo, 2012; Kabeer, 2001). However, the determinants of this power are multifaceted. Economic power is not only a function of income generation but also of ownership of resources, control over financial decisions, and autonomy in consumption and investment choices (Sen, 1990). In households where one member's occupation dictates the family's mobility and access to benefits such as in military settings, these determinants are often mediated by structural constraints and institutional policies.

In Malaysia, as in many other countries, women's labour force participation has risen substantially over the past three decades, yet the gender gap in earnings and decision-making power persists (Department of Statistics Malaysia [DOSM], 2023). For military families, the economic participation of women most often as spouses of servicemen is further constrained by frequent relocations, limited employment continuity, and the cultural emphasis on the husband's career as the central pillar of family stability (Hashim et al., 2025). As a result, women in military households may experience reduced economic power relative to their civilian counterparts, even when educational qualifications are comparable.

Despite increasing global attention to women's economic empowerment, little is known about institutional structures, such as military life, shape intra-household power and gendered access to economic resources. This gap is significant in contemporary social science debates on gender and development, which increasingly emphasize intersectionality, institutional embeddedness, and context-specific pathways to empowerment. The lack of comparative research between civilian and military households limits our understanding of how organizational culture and policy environments influence women's bargaining power, economic agency, and long-term welfare outcomes. Addressing this gap is therefore critical for both advancing gender theory and informing evidence-based policy in Malaysia and beyond.

The purpose of this conceptual paper is to explore the differences in women's economic power between civilian and military households, integrating both global and Malaysian perspectives. The study seeks to:

1. Conceptualize "economic power" in the context of household economics and gender relations.

2. Identify institutional, cultural, and socioeconomic factors that differentiate military and civilian households.
3. Propose a conceptual framework for understanding how these factors mediate women's financial autonomy and decision-making power; and
4. Discuss policy implications for enhancing gender equality and economic resilience among military and civilian families.

This conceptual exploration contributes to the broader discourse on gender economics by integrating household bargaining theory, institutional theory, and gender role frameworks within the unique structure of military life. It also provides insight into Malaysia's policy landscape, where gender equality and family empowerment form integral components of the MADANI economic agenda.

Literature Review

Conceptualizing Women's Economic Power in Households

Women's economic power is a multidimensional construct encompassing the ability to generate income, control resources, and influence financial decisions (Agarwal, 1997; Kabeer, 2001). It reflects both economic independence and intra-household bargaining power. From a theoretical standpoint, Bargaining Power Theory (Lundberg & Pollak, 1996) posits that household decision-making outcomes depend on each member's fallback position defined by their access to external income, assets, and social support. When women possess greater economic resources or employment stability, they command stronger bargaining leverage, resulting in more equitable household decisions.

In developing countries, including Malaysia, cultural and religious norms further shape these dynamics. Studies have shown that Islamic principles of mutual consent and shared responsibility can support gender-equitable financial management, yet traditional interpretations sometimes reinforce male financial authority (Habibullah et al., 2023). Women's economic power, therefore, emerges as a negotiation between formal legal equality and informal cultural expectations.

The Civilian Household Context

Civilian households typically offer greater autonomy and flexibility for women's participation in the labor market. Access to stable employment, social networks, and childcare services enhances women's ability to earn and manage income (Sirivunnabood & Liao, 2021). Empirical evidence from Malaysia indicates that dual-income civilian families exhibit higher levels of financial literacy and joint decision-making than single-income families (Habibullah et al., 2023). These households often adopt a cooperative bargaining model, where financial decisions are made jointly, reflecting shared control over income and expenditures.

In civilian settings, women's contribution to household income is a strong predictor of their decision-making power (Chowa et al., 2012). Ownership of bank accounts, personal savings, and property also correlates positively with women's ability to influence major household purchases and long-term investments. The rise of digital financial services and flexible work arrangements has further empowered women in civilian households, offering new avenues for income diversification and financial inclusion.

The Military Household Context

Military households differ from civilian ones in structure, lifestyle, and institutional influence. Service-related relocations, deployment cycles, and hierarchical culture create unique challenges for spouses most of whom are women (Burrell et al., 2006). Research from the United States, the United Kingdom, and Australia shows that military spouses experience higher unemployment and underemployment rates than their civilian peers, even when education levels are similar (Maury & Stone, 2014; Lyonette et al., 2018). The instability of military life limits career continuity, professional advancement, and access to social capital, thereby reducing women's independent income and financial bargaining power.

Moreover, the military institution operates within a patriarchal and rank-oriented structure, where the service member's role is prioritized, and the spouse's career aspirations are often secondary (Enloe, 2000). Housing benefits, pensions, and allowances are typically registered under the serviceman's name, reinforcing economic dependency. These systemic arrangements create a "benevolent patriarchy" providing family security through institutional benefits while maintaining asymmetrical economic control.

In Malaysia, limited research exists on the economic agency of women in military families. However, studies on military welfare (Nawi et al., 2024) suggest that spouses often face financial stress during deployment periods or post-service transitions. Employment opportunities for military spouses are concentrated in informal or part-time sectors, and access to cooperative loans (e.g., through *Koperasi Tentera*) is mediated by the service member's eligibility. Consequently, the economic power of women in such households is institutionally constrained, even when overall family welfare appears stable.

Comparative Perspectives: Civilian vs. Military

Comparing civilian and military households reveals distinct institutional environments influencing women's economic power. Three broad differentiators emerge from literature:

1. Employment Stability and Income Security: Civilian women typically have greater job continuity and access to private-sector employment, whereas military spouses face frequent relocations that disrupt income streams (Cooke, 2004).
2. Institutional and Cultural Norms: Military culture tends to reinforce traditional gender roles men as breadwinners and women as caregivers whereas civilian settings are increasingly egalitarian (Hosek & Wadsworth, 2013).
3. Access to Financial Resources: Civilian women have more direct access to credit, banking, and property ownership, while military benefits are often centralized under the serviceman's administration (Enloe, 2000).

Despite these constraints, some military families exhibit strong collective financial management practices, emphasizing discipline, budgeting, and savings. The predictability of military pays and benefits can foster financial security and reduce short-term vulnerability (Maury & Stone, 2014). However, this security may come at the cost of women's financial autonomy.

Women's Economic Power in the Malaysian Context

Malaysia's socioeconomic landscape provides an interesting context for examining these differences. The Twelfth Malaysia Plan (2021–2025) emphasizes gender equality and women's empowerment, aligning with the UN Sustainable Development Goal 5. Yet, gendered economic disparities remain entrenched, especially among households where institutional employment (e.g., military, police, civil service) defines family structure.

The Labour Force Survey Report (DOSM, 2023) shows that women constitute 55.8% of the tertiary-educated labor force but only 56.2% are economically active. Among military spouses, participation rates are estimated to be significantly lower due to relocation and caregiving responsibilities (Hashim et al., 2025). Moreover, cultural expectations emphasizing respect for military hierarchy often extend into domestic relations, reinforcing deference to the serviceman's financial authority.

Nonetheless, Malaysia's Islamic financial system offers opportunities for empowerment through joint account structures, family takaful (insurance), and zakat-based financial inclusion programs that encourage shared household responsibility. When effectively leveraged, these instruments can balance traditional gender roles with modern financial autonomy.

Theoretical Underpinnings

The conceptual foundation of this study integrates household bargaining theory, human capital theory, and role congruity theory to explain differences in the economic power of women between civilian and military households. Together, these frameworks capture the economic, institutional, and sociocultural dimensions that shape household power relations.

Household Bargaining Theory

The Bargaining Power Theory (Lundberg & Pollak, 1996) posits that household outcomes result from negotiated decisions among members, each with distinct interests and fallback positions. The "fallback position" refers to the welfare each partner could achieve independently of the marriage, determined largely by their income, employment prospects, and access to external support systems.

In civilian households, women who possess independent sources of income or assets have stronger fallback positions, thereby exerting greater influence on household decision-making. Studies in Southeast Asia show that women's personal earnings and asset ownership are positively associated with their control over expenditures on health, children's education, and investments (Habibullah et al., 2023; Kabeer, 2001).

By contrast, in military households, women's fallback positions are often weaker due to employment discontinuity and the institutional design of military compensation systems. Housing allowances, pensions, and medical benefits are typically tied to the service member's status and not transferable to the spouse. As a result, women's dependence on the serviceman's institutional benefits reduces their relative bargaining power.

This dynamic suggests that institutional design mediates household bargaining outcomes. Where benefits and entitlements are centralized under one partner, that partner's authority is reinforced irrespective of the couple's personal preferences. Thus, the military institution indirectly regulates gendered economic power through its compensation and administrative frameworks.

Human Capital Theory

The Human Capital Theory (Becker, 1993) provides an economic explanation for income disparities between men and women. It argues that individuals' earnings are determined by their investments in education, experience, and training. Interruptions in labor market participation reduce the accumulation of human capital, leading to lower lifetime earnings.

In military households, frequent relocations and spouse deployments impose career interruptions that limit women's human capital accumulation. Women who repeatedly exit and re-enter the workforce face wage penalties and reduced opportunities for promotion (Maury & Stone, 2014). In contrast, civilian women, who typically experience fewer job disruptions, can maintain professional continuity and improve their bargaining positions within the household.

In Malaysia, this pattern is reflected in the differential employment rates between civilian and military spouses. Civilian women are more likely to hold stable employment in the education, healthcare, and service sectors, while military spouses are often employed in informal or temporary work (Hashim et al., 2025). Consequently, the human capital gap translates into economic power asymmetry at the household level.

Role Congruity Theory

The Role Congruity Theory (Eagly & Karau, 2002) explains how gender stereotypes influence perceptions of appropriate behavior for men and women. It posits that when individuals act in ways inconsistent with gendered expectations, they face social penalties or disapproval. Within military culture traditionally hierarchical and male-dominated women are often expected to prioritize family cohesion and spousal support over professional advancement.

Military communities worldwide exhibit strong gender role prescriptions. The serviceman is idealized as the protector and provider, while the spouse is perceived as the caregiver who sustains family stability during deployments. Such expectations can shape women's self-perception, limiting their economic agency even when employment opportunities exist. By contrast, civilian households, particularly in urban, dual-income families are more likely to embrace egalitarian norms that encourage shared economic responsibility.

In the Malaysian context, these norms intersect with cultural and religious dimensions. While Islam advocates mutual consultation (shura) and shared responsibility in family affairs, traditional interpretations of leadership (qawwamah) can reinforce male financial authority. Hence, women in military households may internalize expectations of economic dependence as part of fulfilling their social roles.

Together, these theories underscore that women's economic power is not solely determined by income, but by the interaction of institutional, cultural, and human capital factors. The next section synthesizes these theories into a conceptual model that highlights how household type (military vs. civilian) shapes women's economic outcomes through multiple mediating mechanisms.

Conceptual Framework

The conceptual framework integrates insights from the theories above and empirical evidence from Malaysia and other countries.

Conceptual Model

Below is the conceptual model illustrating the hypothesized relationships among variables.

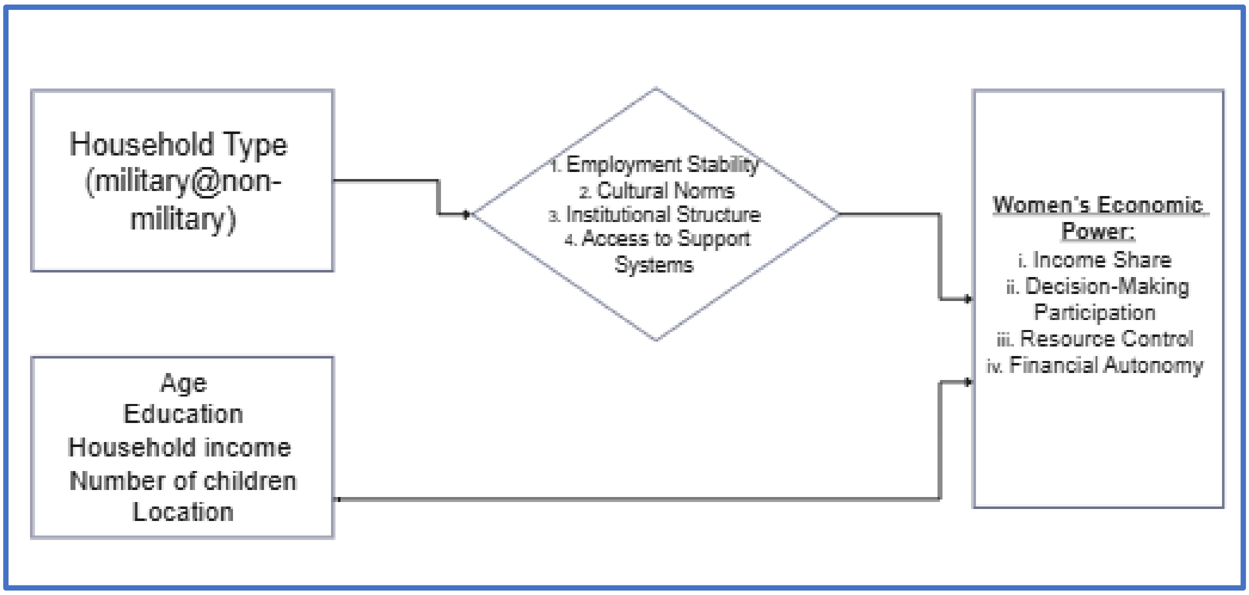

Figure 1: Conceptual Framework of the Economic Power of Women in Civilian and Military Households

Note. The model illustrates the hypothesized relationships between household type (military vs. civilian) and women's economic power. Employment stability, cultural norms, and access to support systems act as mediating variables that explain differences in women's financial autonomy, decision-making power, and asset control. Control variables such as age, education, household income, and number of children are included to account for demographic and socioeconomic variations.

Based on the conceptual framework illustrated in Figure 1, the study proposes the following hypotheses:

H1: Household type (military vs. civilian) has a significant effect on women's economic power.

H2: Women in military households have lower employment participation compared to those in civilian households.

H3: Women in military households demonstrate lower decision-making power than women in civilian households.

H4: Household type significantly influences women's ownership and control over household assets.

H5: Employment stability mediates the relationship between household type and women's economic power.

H6: Cultural norms mediate the relationship between household type and women's decision-making power.

H7: Institutional structures mediate the relationship between household type and women's decision-making power.

H8: Access to support systems (e.g. financial aid, childcare, spouse employment programs) mediates the relationship between household type and women's financial autonomy.

H9a-e: Women's age, education level, household income, number of children and location (rural/urban) influences their economic power regardless of household type.

H10: The combined effects of employment stability, cultural norms, and access to support systems explain significant variance in women's economic power across military and civilian households, after controlling for demographic and socioeconomic factors.

Analytical Considerations

Although this is a conceptual paper, potential empirical validation could employ quantitative methods such as:

- **Structural Equation Modeling (SEM)** tested mediation and moderation effects.
- **Comparative Mean Analysis** (t-tests or ANOVA) to examine group differences between civilian and military households; and
- **Multivariate Regression** to control confounding demographic variables.

Qualitative approaches such as in-depth interviews or focus groups could complement quantitative analysis, uncovering how women in military households perceive their financial roles and constraints. A mixed-methods design would allow triangulation of institutional and personal dimensions, offering richer insights into the lived experiences of military spouses.

Linking to Malaysian and Global Contexts

The proposed framework accommodates both Malaysian and global perspectives.

- **Globally**, the model reflects established findings that institutional norms in military organizations shape gendered power relations (Enloe, 2000; Hosek & Wadsworth, 2013).
- **In Malaysia**, the model acknowledges additional influences Islamic financial norms, cooperative financial structures (such as *Koperasi Tentera*), and national gender equality initiatives (Twelfth Malaysia Plan, 2021–2025).

These contextual factors make the model adaptable for comparative research across different national military systems. By incorporating both contexts, the framework provides a bridge between universal gender-economic theories and the unique socio-religious environment of Malaysia.

Expected Contributions of the Framework

The conceptual framework contributes to academic and policy discourse in several ways:

1. **Integrative Perspective:** It unites economic, sociological, and institutional theories into a single analytical model.
2. **Institutional Sensitivity:** It highlights how organizational policies (e.g., benefit allocation, deployment schedules) indirectly shape intra-household power.
3. **Gender Policy Relevance:** It offers a theoretical foundation for developing programs that enhance women's economic empowerment within military systems.
4. **Cross-Cultural Applicability:** The model can be adapted to different national contexts, allowing comparative studies of military and civilian gender economics.

Discussion

The conceptual model developed in this paper underscores how institutional structures, employment dynamics, and cultural norms jointly influence the economic power of women in households. The distinction between civilian and military families is not simply occupational, it represents two contrasting institutional ecosystems that shape women's opportunities, roles, and agency.

Structural and Institutional Constraints

Military households are characterized by distinctive institutional arrangements that profoundly affect women's economic participation. Employment instability among military spouses is well-documented (Hosek & Wadsworth, 2013; Maury & Stone, 2014). Frequent relocations disrupt careers, leading to underemployment and reduced access to formal sector jobs. In Malaysia, similar constraints exist. Military families often relocate between bases, limiting spouses' ability to maintain long-term employment relationships.

Institutionally, benefits such as housing, medical coverage, and pensions are typically registered under the service member's name. This institutional ownership model perpetuates dependency, even when the household operates cooperatively. Although such arrangements ensure family stability and social protection, they reduce the spouse's independent financial standing and bargaining position.

In contrast, civilian households are embedded in more decentralized institutional contexts. Women have wider access to labor markets, social networks, and credit facilities. Civilian institutions (private firms, NGOs, cooperatives) offer more flexibility in work arrangements, enabling women to sustain continuous careers. This difference in structural accessibility explains why civilian women often demonstrate greater financial autonomy and household decision-making power.

The Role of Culture and Gender Norms

Cultural expectations in military life emphasize cohesion, discipline, and hierarchy. These values, while promoting family resilience, can reinforce patriarchal norms that privilege the serviceman's authority. Scholars such as Enloe (2000) describe this as the "militarization of gender," where femininity is idealized in supportive, dependent roles.

In Malaysia, military families are further influenced by religious and cultural expectations regarding marital harmony and leadership. While Islamic teachings advocate equality in financial responsibility (nafkah and musyawarah), social practice often interprets financial control as the husband's prerogative. Civilian families, especially urban and dual-income ones, tend to be more egalitarian due to exposure to diverse work environments and women's financial literacy initiatives (Habibullah et al., 2023).

Thus, the intersection of institutional structure and cultural norms explains why women's economic power in military households tends to be mediated by non-market forces such as loyalty, family reputation, and institutional dependence while in civilian households, market participation and resource control play stronger roles.

Employment Stability as a Mediator

The proposed model highlights employment stability as the central mediating factor. Women's ability to contribute economically depends on continuous employment, which, in turn, determines their share of household income and bargaining leverage.

For civilian women, steady employment strengthens financial independence, enabling greater influence in decision-making about savings, education, and investments. For military spouses, however, discontinuous employment reduces their economic visibility. Even if they engage in informal or part-time work, such income may not carry equivalent bargaining weight.

This dynamic aligns with Becker's human capital theory: career interruptions reduce skills accumulation and earning potential. Over time, this limits not only economic contribution but also self-efficacy and perceived capability in household financial decisions.

Institutional Mediation and Policy Structures

Institutional policies can either mitigate or reinforce these disparities. In Western militaries, spouse employment programs and professional license portability schemes have been introduced to counteract career disruptions (Lyonette et al., 2018). Malaysia's Armed Forces Family Welfare Unit (BAKAT) and Koperasi Tentera provide welfare and entrepreneurship support, yet such initiatives often remain welfare-oriented rather than empowerment-focused.

Reorientation toward institutional empowerment is necessary, moving from dependency-based welfare to capability-based inclusion. Programs could focus on vocational upskilling, digital entrepreneurship, and joint financial management education. Importantly, institutional reform should also ensure that military benefits such as housing loans, pensions, and cooperative shares are accessible under joint ownership models, promoting gender equity within the family unit.

Implications

Policy Implications

Strengthening Women's Economic Autonomy in Military Families

Policymakers should prioritize mechanisms that enhance women's financial inclusion within the military institution. This may include:

1. **Portable Employment Opportunities:** Establish online or flexible work networks for military spouses to maintain career continuity despite relocations.
2. **Joint Financial Accounts and Benefits:** Enable spouses to co-own cooperative accounts and pension benefits, strengthening household transparency and equity.
3. **Financial Literacy Programs for Military Spouses:** Implement structured modules on budgeting, investment, and long-term planning within BAKAT and the Malaysian Armed Forces' welfare programs.
4. **Entrepreneurship Support:** Facilitate microcredit and digital business training specifically designed for spouses who cannot engage in traditional employment due to relocations.

Integrating Gender Sensitivity into Military Policy
Military institutions should adopt gender-responsive budgeting to ensure that welfare allocations address both servicemen's and spouses' economic needs. Leadership training for officers can include gender awareness modules, emphasizing shared decision-making and respect for women's economic contributions.

Furthermore, cross-agency collaboration between the Ministry of Defence, Ministry of Women, Family, and Community Development (KPWKM), and financial institutions could foster joint initiatives such as integrating military families into national financial inclusion campaigns.

Lessons from Civilian Households
Civilian family dynamics offer valuable lessons in promoting gender-equitable economic power. Dual-income civilian households in Malaysia demonstrate that shared financial management correlates with higher savings and lower financial stress (Habibullah et al., 2023). Programs promoting shared budgeting, spousal consultations, and joint savings schemes could be adapted to the military context.

Additionally, digital financial inclusion initiatives such as e-wallets and online investment platforms can empower military spouses to manage finance independently, even during deployment periods. By bridging institutional rigidity with modern financial technologies, women can gain greater control over household resources.

Policy Integration into the MADANI Agenda
Malaysia's MADANI framework emphasizes inclusivity, compassion, and sustainability. Enhancing women's economic power aligns directly with its pillars of dignity (*maruah*) and prosperity (*kemakmuran*). Integrating military spouse empowerment programs into national gender and economic planning ensures that the defense community contributes to Malaysia's broader development goals.

By recognizing military households as a unique demographic within national policy frameworks, Malaysia can lead in institutionalizing gender equity beyond the civilian economy.

Implications for Future Research
This conceptual model provides a strong foundation for empirical testing. Future studies could:
- Employ **comparative surveys** of military and civilian households to measure income share, decision-making participation, and asset ownership.
- Use **Structural Equation Modeling (SEM)** to test mediation by employment stability and moderation by institutional norms.
- Conduct **qualitative interviews** with military spouses to explore subjective experiences of financial autonomy and institutional dependency.
- Expand the framework to other uniformed services (police, immigration, fire department) for broader generalization.

Longitudinal studies could also assess how women's economic power evolves over the military life cycle from early career to retirement, offering policy-relevant insights into long-term family welfare.

Conclusion

This conceptual paper advances the understanding of how institutional contexts shape the economic power of women in households, particularly contrasting civilian and military environments. It posits that women's economic agency is not merely a function of personal income but emerges from the interplay of structural opportunities, institutional arrangements, and cultural expectations.

Military households, while benefiting from stable institutional income, often constrain women's financial autonomy due to mobility, patriarchal norms, and benefit centralization. Civilian households, conversely, offer greater flexibility and opportunities for income diversification. The proposed framework integrates economic theory with sociocultural realities, demonstrating that gender equity must be pursued not only through labor participation but also through institutional redesign and policy inclusivity.

By linking global insights with Malaysian realities, the study underscores that empowering women whether in civilian or military households is essential to achieving national resilience, social justice, and economic sustainability.

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