

Determinant of Women Empowerment in Southern Punjab (Pakistan): An Empirical Study

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<p>Abstract: Women's empowerment is the most debated topic in world literature today. It is one of the Millennium Development Goals in relation to microfinance programmes; a latest issue in the microcredit literature. Not only was Grameen Bank founder Dr. Yunus awarded the 2006 Nobel Peace Prize in Bangladesh's micro-credit program, but it has also been a hot topic for researchers since its introduction in the mid-1990s to 1970s. This study considers women's empowerment empirically, as it is very difficult to measure this qualitative term. An attempt has been made to develop an Empowerment Index that has three important dimensions. Regression analysis is used to compare women's empowerment between microcredit borrowers and non-borrowers. The results obtained show that borrowed women obtained higher points in the Empowerment Index. Women's education and household education, community norms, and the impact of the media have also been observed to be significant factors in women's empowerment.</p>	<p style="text-align: center;">Research Paper</p> <p>*Corresponding Author: <i>Zaib-un-nisa</i> Bahauddin Zakariya University, Multan, Pakistan</p> <p>How to cite this paper: Zaib-un-nisa (2023). Determinant of Women Empowerment in Southern Punjab (Pakistan): An Empirical Study. <i>Middle East Res J. Humanities Soc. Sci.</i> 3(2): 17-22.</p> <p>Article History: Submit: 20.07.2023 Accepted: 25.08.2023 Published: 31.08.2023 </p>
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INTRODUCTION

After poverty eradication, the most important Millennium Development Goal of the United Nations is women's empowerment and gender equality. Women make up nearly half the population of the globe, it is now recognized that if we are to achieve sustainable growth then we need to empower them and bring them into the mainstream. It is admitted that investing in man is the progress of a sin Poverty is the root cause of all problems, which is why the United Nations, when they wrote their Millennium Development Goals in 1995, declared the reduction of poverty and hunger as the most important of these eight goals. They ranked poverty reduction first based on their claim that 1.4 billion people live in extreme poverty. The report shows its concern that "no society can be safely thriving and happy, in which the greatest person investing in women is the progress and prosperity of the whole family and therefore of the whole society. Because when they women will be educated and empowered economically and socially, they will not only bring about a positive change in their personality, but

they will also bring about a revolution in the life of her family and community.

Now all the attention and efforts in the world are directed towards achieving the goal of sustainable development. Such policies must be planned and implemented to help the masses become economically independent and empowered. Microfinance is a very successful strategy to achieve this sustainable development goal. Development and prosperity will be sustainable when all population groups have economic and social power. And to achieve this goal we have a single tool.

Microfinance programs refer to a wide range of services including small loans, job training, insurance, and savings tools provided to poor households so they can run their small businesses and become independent. Credit shortage is the main problem of all developing countries, it is a main obstacle in the path of development. Economists suggest that credit is the only solution to break the vicious circle of poverty which will then initiate a development process.

Microfinance and microcredit are two different terms that are used for one purpose. But there is a slight difference between them. Microfinance is a series and group of programs such as training, education, insurance, etc. while microcredit is just a scheme to give small loans to the poor.

Women Empowerment Index Formation

The formation of the Women's Empowerment Index is now a new trend in this context. The index score quickly reveals the status of women, empowered or not. The following are the important studies included in this research, which have empirically measured women's empowerment using an index such as that of Amin et al. Parveen and Leonhauser (2004), and Sathar and Kazi (2000). The impact of microfinance on women's empowerment is studied by Goets and Gupta (1996), Kabeer (2001), Khan *et al.*, (1998), Khandker (1998), Hashemi *et al.*, (1996), Morduch (1999).

Women's empowerment is a complex process which includes many aspects and has many interconnected dimensions. That is why it is very difficult to construct the Women's Empowerment Index (WEI). WEI is the main dependent variable and family empowerment is mainly used according to the dimensions used by Mason and Smith (2003). The three main areas of empowerment are chosen, which are:

1. Economic empowerment or the economic decision-making power of women.
2. The empowerment of the family, that is, the decision-making power of the family.
3. Social empowerment, i.e. your physical freedom of movement.

An index of female emancipation is constructed where the minimum and maximum values for each indicator are chosen. Each indicator is indicated as a minimum and maximum value between 0 and 1 according to the construction method of the Human Development Index (UNDP, 2005).

The Women's Empowerment Index is constructed from a simple average of these three indices according to the following formula:

$$WEI = 1/3 (\text{economic decision index}) + 1/4 (\text{domestic decision index}) + 1/3 (\text{freedom of movement index}).$$

$$[\text{Women Empowerment Index (WEI)}] = \text{Effective score} - \text{minimum score} / \text{maximum score} - \text{minimum score}$$

There are three aspects of women's empowerment in the Index, namely:

1. Economic Decision Making Index (EDM).
2. Family Decision Making Index (FDM).
3. Freedom of Movement Index (FOM).

Several variables have been used to measure these three aspects.

Economic Empowerment

The women were asked three questions to verify their participation in the economic decisions of their families. Women's empowerment is calculated using three answer options. Three options were given: make the decision alone or together or without participation. Many studies have included the economic aspect as a very important factor in measuring female empowerment

Social Empowerment

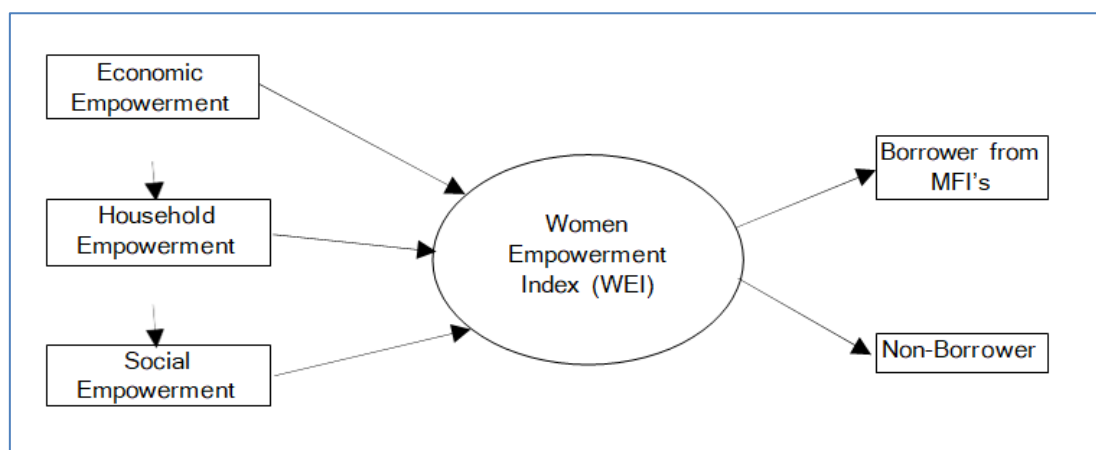
The second important variable of the Index is Family Decision Making (FDM). Included here are three variables: first, the final decision on health care/education of children, second, women's participation in the decision on family size and their decision on their own health. The participation of women in decisions about children's health and education and family planning shows their importance and increases their self-esteem and worth. It is also a very important element of empowering women around the world.

Household Empowerment

The third and final important variable of the index is freedom of movement (FOM), which is measured with four variables. First the movement relatives and then towards the market. The movement of women in their area of residence and outside that area is a fully empowered issue of a woman.

This paper attempts to measure women's empowerment using an index in the three basic spheres of life mentioned above, then compares the score of this index between women who have and have not participated in microfinance. The data is split between two groups of women: one who took out a loan from any microfinance institution operating in the study area, and the second who did not participate in the microfinance program.

Conceptual Framework Obtained Higher Scores of WEI



Obtained Lower Score of WEI

In the flowchart described above, the object of the study is described and the Women's Empowerment Index (WEI) is constructed, which has three basic dimensions of women's empowerment: the economic, domestic and social empowerment sectors are taken in those asking questions related to the women of the selected area. Since female MFI borrowers are assumed to have more empowerment than non-borrowers, the results show that those women who borrowed from any MFI scored higher on WEI than those who did not borrow.

DATA AND METHODOLOGY

For an empirical analysis, it is very essential that the data source is adequate and reliable. Similarly, constructing variables is also an important task. In this study, we collected primary data from Dera Ghazi Khan district in South Punjab for regression analysis.

Profile of the Study Area

Punjab province is divided into three areas: Upper Punjab, Central Punjab and Lower Punjab which is also called 'Southern Punjab'. South Punjab has three divisions: Multan Division, Bahawalpur Division and Dera Ghazi Khan Division. Dera Ghazi Khan district was chosen as the study area because it has its own specific history and cultural norms. Dera Ghazi Khan was divided into rural and urban areas. Women in these areas, especially rural and tribal ones, suffer greatly and have limited access to basic facilities and human needs, namely health, education, employment opportunities, outdoor mobility, political awareness, and recreational facilities. The selected district has three Tehsil: Dera Gazi Khan Tehsil, Taunsa Sharif Tehsil and Tehsil Tribal Area named DG Khan Non-Excluded Area. According to Pakistan's last census in 1998, the district had a population of 1,643,118, of which only 13.76% lived in urban areas.

A. Data Sources and Selection of Variables

The sample size is 600 and respondents are selected for the survey using a stratified random sampling technique. The author completed the questionnaire in English after obtaining information in the local language commonly Saraiki. The age range of the interviewees ranged from 14 to 65 years. All women interviewed, married, single, working, non-working, educated and uneducated were included. Among the 600 interviewees, 390 are selected from the rural area and 210 are selected from the urban area of the D.G. Khan Tehsil, because in D.G. Khan Tehsil the rural population is more than urban. The data is divided equally into two groups: borrower and non-borrower

At the end, the comparison of the results between the two groups is recorded. Given that the term "female empowerment" is a complex phenomenon and has multifaceted dimensions, a list of variables is constructed to develop female empowerment indices and identify their determinants. Several variables related to women's empowerment are also included. According to our hypothesis, the following variables such as women's education (WEDU), access to health facilities (Health), access to any type of media (Media), possession of any type of asset by women (Active), education of female household (HHEdu) have a strong positive impact on WEI, while variables such as living in a community, believing in outdated typical socio-cultural norms (Community), the number of women in the household (NOHM) and the fear of violence from the father/mother. husband (VOIL), has a negative relationship with WEI.

METHODOLOGY FOR EMPIRICAL ANALYSIS

As regards the methodological aspects, descriptive analysis and the method of ordinary least squares (OLS) are used to determine the estimates. The OLS is attributed to Carl Friedrich Gauss, a German mathematician, and is used in a wide range of economic relationship with quite satisfactory results, despite improvements in computer equipment and statistical information that facilitate the use of other more elaborate econometric techniques. OLS continues to be one of the

commonly used methods for estimating the dependence of variables in econometric models. The R-squared value is used for goodness of fit between 0 and 1. The value closest to one represents the best fit. This shows the percentage of total change in the dependent variable that can be explained by the independent variables. If we have the following function.

$$Y = \alpha + \beta_i(X) + U_i$$

α = Intercept

X = Independent variables

Y = Dependent variable

U_i = Error term

RESULTS AND DISCUSSION

In this study, the main objective is to verify the impact of microfinance programs on women's empowerment and to explore the main determinants contributing to it. This study is based on primary and secondary data sources from 600 respondents in the district of D.G. Khan.

Table 1: Descriptive Statistics

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Women Age	600	19.0	81	38.3	11.904
Household head education	600.0	0.00	15	6.57	5.655
Women Education	600.0	0.00	20.0	6.48	5.688
Women income	600.0	0.00	5000000	48549.16	88851.425
Husband income	600.0	0.00	20000000	212475.000	295678.842
Bank account	600.0	0.00	1.0	.36	.481
Fear of Violence	600.0	0.00	1.0	.33	.473
Access to Media	600.0	0.00	1.0	.57	.494
Access to health facility	600.0	0.00	1.0	.94	.263
Entertainment Opportunity	600.0	0.00	1.0	.60	.490
Community	600.0	0.00	1.0	.70	.452
Women Empowerment Index	600.0	.00.00	1.000	.6929	.33860
Household member	600.0	3.00	15.000	6.2340	2.38372
Valid N (list wise)	600.0				

These respondents are divided into two groups: borrowers and non-borrowers. In this section, before having the estimates from the regression analysis, the descriptive analysis is presented and is reported in Table 1.

Conventionally, descriptive analysis is based on basic statistical concepts such as mean, median, standard deviation, minimum and maximum values of the variables. In the first column, the results show that the average "Women's Empowerment Index (WEI)" is 0.6. In the following columns, the results show the Median, Standard Deviation, Minimum, and Maximum values. Based on the results, the minimum boost value is 0.00 while the maximum is 1.00.

The analysis is divided into the following different categories:

Several tables are constructed to compare the results of different values of variables belonging to two categories of MFI borrower and non-borrower.

The results of a total sample of 600 are presented in Table 2. This table presents the research result on microfinance programs and women's empowerment in Dera Ghazi Khan District. The results are divided into two categories of borrowers and non-borrowers. R-Squared's final results show that female borrowers get more value than non-borrowers. This is in agreement with the study hypothesis.

Table 2: Total Sample Data

Variables	Total	Borrower	Non-borrower
Constant	0.452*(0.000)	1.161**(0.020)	0.543*(0.007)
Age	0.002**(0.023)	0.005***(0.066)	0.006*(0.012)
HHedu	0.005***(0.091)	0.053*(0.000)	0.002(0.803)
Wedu	0.007(0.042)**	0.005(0.54)	0.011(0.403)
Wincome	1.871E-006(0.264)	3.188E-005*(0.000)	1.240E-006(0.584)
HHincome	3.154E-007(0.546)	-3.026E-006*(0.001)	6.229E-0078(0.395)
BACT	0.053**(0.045)**	0.099(0.178)	0.085***(0.123)
Asset	0.068*(0.048)	0.202***(0.108)	0.010***(0.908)
Health	0.013(0.728)	0.055(0.615)	0.033(0.434)
AccessH	0.046(0.478)	0.641*(0.002)	0.124(0.101)
Voil	-0.010(0.770)	-0.231(0.006)	-0.001(0.975)
Media	0.067**(0.040)	0.205**(0.033)	0.117*(0.015)

Variables	Total	Borrower	Non-borrower
Enter	0.004(0.906)	0.151***(0.229)	0.086(0.141)
Cmunty	-0.011(0.727)	-0.011*(0.783)	-0.071***(0.191)
Group	-0.004(0.910)	-0.128***(0.079)	
Loancontrol	0.047(0.424)	0.458*(0.000)	
Currentstatus	0.22(0.747)	0.050(0.612)	
HHmember	-0.027(0.000)*	-0.012***(0.077)	
MART	0.036(0.143)	0.113*(0.022)	0.057(0.311)
Wprof	0.026(0.222)	0.154*(0.002)	0.017(0.420)
FAMILY	0.62**(0.048)	0.051(0.531)	0.077(0.153)
R- Squared	0.84	0.364	0.102
Adjusted R- Squared	0.84	0.312	0.083
F-statistics	2.304	6.1280	1.80

Sources: Author's Estimations using SPSS Statistical Software.

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CONCLUSION

Empowerment is a major ceremonial concern when addressing human rights and development. Women's empowerment includes the ability to make decisions about personal/collective circumstances, the ability to make decisions, the ability to choose a range of options, the ability to exercise assertiveness, the ability to inform perceptions of others through dialogue exchange, education and engagement, increase one's positive self-image and overcome stigma, increase the ability of discreet thinking to sort out right from wrong, etc. According to the United Nations Millennium Campaign, women work two-thirds of the world's working hours, growing food, cooking, raising children, caring for the elderly, maintaining a home, etc., and is universally guaranteed by low status without pay.

The main goal of all microfinance programs is to empower the relatively disadvantaged segment of society which is represented by women. Some institutions and programs have focused only on helping these helpless women, but others believe that when we invest in women, they can bring a miracle not only in their lives, but the whole society gets the benefits and paves the way for sustainable development and prosperous.

Concluding the results, it is important to describe that the empirical analyzes of the data collected from the field survey have found that microfinance has a positive impact on the condition of women in all aspects. MFI loans help them improve their standard of living. It

was recorded that their self-confidence and family relationship between members, husband and wife, and with other members of society also improved. This microcredit system not only guides women to earn but also helps them to provide for themselves and thus improve their position and standard of living at home. Thus, it is concluded that microfinance programs are schemes that help and empower women to work for the advancement of society in a positive and meaningful way. Women participation must be encouraged in labour force and for its conductive working environment should be created for her.

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