

ORIGINAL RESEARCH:

Gender equality and socio-economic development through women's empowerment in Pakistan

Qurra-tul-ain Ali Sheikh¹, Muhammad Meraj² and Mahpara Begum Sadaqat³

Abstract

The paper is an effort to recognize and measure the set of main socio-economic and political determinants of women's empowerment. It is based on a cross-sectional data, collected by the Applied Economics Research Centre (AERC) in four provinces of Pakistan. Four different indices are developed by using the magnitudes of woman's economic and household decision making, and physical mobility and political participation factors. A cumulative index of woman's empowerment has developed by summing up the scores of each index together. The empirical analysis showed that about 35.9% women have lower, 54.1% have moderate and only 10% women have a high level of empowerment. Age of woman, level of schooling, working status, monthly earnings, access to economic credit, bank accounts, assets, investments in different saving schemes, area of residence and access to social media are positive and statistically significant, and matrimonial position, number of children, household structure, ownership by husband, hijab (veil) observance and time management have shown significantly negative impact on women's empowerment.

Keywords: Cumulative index, Gender equality, Pakistan, Women's empowerment.

JEL Classification: J16

Introduction

Empowerment has diverse meanings in various socio-cultural and political frameworks and it is not uniform across the board. Usually, the concept of empowerment is used to describe the associations within households, amongst deprived groups and other people at the global scale. In a broader sense, it defines the expansion of independent preferences and actions that one can take by using the power and control. Power to take major decisions is important for individual, family, and acquaintances. In conventional societies, woman is considered a less privileged to take decisions inside and outside home. That is why; empowerment of woman can be called a dynamic and multidimensional phenomenon that envisages the women to understand their equality and power in all spheres of life.

The notion of "power" is a core concept of word empowerment. Power can be identified as working in a number of diverse conducts and it should be considered as functioning at diverse stages, comprising the institutions, the households, and the individuals. Amongst individuals or a group of people, primarily it is allocated by the capability to act independently. Therefore, empowerment is a process of a dynamic two-sided structure of identity for both individuals and society as well. These power associations work in various fields of life i.e. economic, social and political, and at diverse stages i.e. personal, household, society, marketplace and organizations (Mayoux, 2000). The approach to power has chosen up by a number of

¹ Doctoral candidate, Applied Economics Research Centre, University of Karachi, Pakistan.

² Doctoral candidate, Ritsumeikan Asia Pacific University, Beppu, Oita, Japan. E-mail: muhame12@apu.ac.jp

³ Associate Professor and Senior Research Economist at Applied Economics Research Centre (AERC), University of Karachi, Pakistan.

feminist organizations and Non-Governmental Organizations (These four types of power are encouraged remarkably by manuscripts from Oxaal and Baden (1997), Jo Rowlands (1997), ATOL (2002) and Action Aid (2002). The process of empowerment can be broken down into four levels of power authority:

- i. Power Within:** making it possible for women to eloquent their own objectives and plans for its modifications.
- ii. Power To:** making it possible for women to build up the required expertise and access the required resources to attain their objectives.
- iii. Power With:** making it possible for women to look at and articulate their collective well-being, put in order to attain them and to connect with other women's and men's associations for modification.
- iv. Power Over:** It includes a conjointly exclusive association of power or subservience and take on that power subsists merely in limited magnitude. It activates either submissive or vigorous confrontation that varying the primary disparities in autonomy and resources that restrain women's ambitions and their capability to attain them.

The importance of women's empowerment in international development programs is obvious from the policy reports, prepared at high level of international conferences, for example, Beijing Platform for Action, the Beijing Declaration (1995) and Resolution, the Cairo Program of Action, the Millennium Declaration and the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). All these conferences have documented gender equality in their development objectives and investigated the ways to promote growth, trim down poverty and endorse better governance as well. Gender equality and women's empowerment are the main objectives of Millennium Development Goal (MDGs). The United Nations Development Program (UNDP) was started to build Gender related Development Index (GDI) and Gender Empowerment Measure (GEM) in 1995 as a supplement of Human Development Index (HDI). These two indices give clarification for gender inequality in the attainment of essential resources and economic opportunities in socio-political domains.

Women in developing countries are influenced by a variety of socio-cultural norms and racial forces i.e. a range of religious faiths, incomprehensible legal frameworks, and complex economic and political dilemmas. The disparity in labor market participation, minimum role and influence on education, nutrition, health, and a political participation are apparent amongst women in most of the developing nations (Rustagi, 2004). In comparison with developed countries, the women in developing world show a negligible contribution in power frameworks (Mahbulul Haq, 2000). In Pakistan, woman is a more deprived species than men, in all quantum especially in education (Khan, 1993; Shah, 1986; Behrman and Schnieder (1993). In a patriarchal society, the dominant class always put forward a number of justifications for their biased segregation.

The 9th edition of Global Gender Gap Report (2014) exhibits that Pakistan's rank has shifted down to 141 amongst the 142 countries measured, last position in the regional ranking. It also described that the labor force participation was 86 males and 25 females with female to male ratio were 0.30. The literacy rate of males was a 67% to 42% female with female to male ratio was 0.63. The enrolment ratio between female and male at the primary education level was 67% females to 77% males and only 3% of the females reached at the position of senior officials, legislators and managers, as compared to 97% of the males. In similar conditions, it asserts that there are 22% females and 78 % males, working as professional and technical workers with 0.28 male to female ratio. Pakistan's rank is 85th in political empowerment as just 21%

females are in parliament; in contrast to 79% males with female to male ratio is 0.26. There are only 5% female head of the state in the past 50 years as compared to 95% males with female to male ratio of 0.05 (GGG Report, 2014).

After a brief background of woman's suppression in Pakistan, our objective in this paper is to recognize and estimate the impacts of selected socio-economic and demographic determinants on women's empowerment. This paper aims to get a realistic indication regarding the impacts of socio-economic and demographic factors of women's empowerment in a developing country like Pakistan. This study tried to answer the succeeding questions: to what extent the socio-economic and demographic factors affect the level of women's empowerment? What measures are needed to be taken to increase the level of empowerment that can encourage Pakistani women to participate in sustainable growth? Moreover, we hypothesize that highly empowered women take active part in socioeconomic and political activities more than low empowered women. Remainder of the study is planned as follows; section 2 provides the review of literature including national and international studies. The data and methodology are discussed in section 3, empirical findings and interpretation of the results are presented in section 4, and the final conclusions and policy implications are exhibited in section 5.

Review of literature

This section presents the reviews of empirical studies on socio-economic, demographic and political determinants of women's empowerment. Different researchers believed that the dimension of political and social awareness of women is a part of the empowerment process (Sabharwal, 2000; Karnani, 2007). According to Saraswathy et al. (2008) "the women's empowerment is a process of identifying their inner strength, opportunities for growth, and roles in shaping their own destiny." All the definitions of women's empowerment contain at least a psychological characteristic, besides the social and economic ones that exist. This refers to an immense deepness of perceptions regarding power, ranges from inner power (natural characteristics like self-confidence, determination and self-actualization) to societal power (Puhazhendi and Badatya, 2002). In the same context, Malhotra et al. (2002) recognized the methodological advancement in determining and computing the empowerment of women. They analyzed the different conducts in which women's empowerment had been conceptualized. They also measured the key elements of theoretical, methodological, and empirical approaches on empowerment from the grounds of economics, sociology, anthropology, and demography. Efforts were made to encapsulate what they identify and do not identify about what leads to women's empowerment, and its values for growth and poverty reduction. It is imperative like an objective itself because it gives the ways to achieve a better gender equality. However, it can be predicted that women's empowerment will be used as a tool in fighting against poverty (Esteve-Volart, 2004; Mayoux, 2000).

On the same note, Kabeer (1999) built up the dimensions of women's empowerment by means of three-dimensional theoretical structures: (a) resources like an element of the prerequisite of empowerment; (b) agency like a phase of practice; and (c) achievements like a determinant of products. The study indicates that the obvious factors of women's empowerment are family organization, matrimonial benefit, financial independence, freedom of mobility, and lifetime understanding of work participation in the modern sector. In comparison, other researchers have evidently disagreed that autonomy is not equal to empowerment, emphasizing that autonomy involves sovereignty while empowerment may be attained in the course of inter-

connection with spouse (Govindasamy and Malhotra, 1996; Kabeer, 1998; Malhotra and Mather, 1997). Stine and Karina (2003) clarified that the term “empowerment” is a process of development by which the disempowered individuals and groups gain the power to manage their lives and the aptitude to create planned life choices. Likewise, the researchers highlighted that the economic elements of empowerment refer primarily to the capability of women's earning for a living. Mahendra (2004) considered the influences of economic participation, health and education on women's empowerment. Several researchers have tried to determine the women's empowerment with a diversity of indicators and magnitudes by different processes and techniques (Amin et al. 1998; Pradhan, 2003; Kishore and Gupta, 2004; Kabeer, 2005; Schüler, 2006; Klasen, 2006).

Malhotra and Mather (1997) considered, women's empowerment and the determinants of empowerment are the roles of women in household decision making and have power over financial affairs. Women's empowerment frequently leads to a better spending in education, shelter, and food nutrition for the entire family (Thomas, 1990, 1994; Duflo, 2003). The fundamental nature of mobility is a communal act to eliminate unfair inequitable performances. Jejeebhoy (2000) pointed out that, decision making power; mobility and access to resources are strongly related to each other than to child-related decision making, freedom from physical threats and power over resources. Kritiz et al. (2000) employed a related approach by constructing an index of the gender circumstances in four communities by means of different indicators like spouse's age variation, proportion of wives' in day-do-day work, freedom of mobility and age of women who control how to utilize income. Desai and Thakkar (2007) discussed women's political participation, legal rights and education as the main instruments for empowerment. Figueras (2008) pointed out that the consequences of female political representation in parliament, planning, and policy making in India. They concluded that politician's gender and social position do matter in planning and strategic decision making. Datta and Sen (2003) included a description of political empowerment as they assert “achievement of the capability as well as the acceptance of desired approach by women in order to implement their powers more efficiently and proficiently, for their own progress in particular and of the society in general”. Some other studies have also revealed that women are deprived of political powers and have inadequate control on their labour and incomes (Koda, 1985; Mbilinyi, 1980).

Lusindilo (2007) elucidated that the environmental conditions like educational qualifications, matrimonial position, religion, region of residence and age group are the factors that contribute in women's low involvement in socio-economic and political actions. A majority of Pakistani women are undergone by heavy workload, limited mobility, a little access to education, health care, and role in decision making at household levels (Khawar and Farida, 1987). Education provides the basis for full promotion and improvement of the position of women that has presently been recognized as an elementary tool of development plans (Dauda, 2007). On the same note, Sen and Drèze (2002) contradict about the door-steps of ignorance and poor education forms. The authors revealed the significance of women's employment and education for the enhancement of women's status as their socio-economic empowerment can positively influence the growth. Various studies determined that education has a positive association with women's empowerment and the basic schooling for girls and enrolment rates are important to trim down gender disparity in education (Sathar and Lolyd, 1994; Sathar and Kazi, 2000; Rafiq, 1996; Chaudhry, 2007; Chaudhry and Rehman, 2009). If a woman is educated, the whole family and society can reap its benefits. The trend of examining women's empowerment as the means to achieve aspirations cans bring economic growth in country (Jahangir, 2008).

Table 1. Measurement of economic decision making index of women

Type of Economic Decisions		Who Decides? (%)		
		Male	Jointly	Woman
Every Day Regular Economic Decisions				
1.	Purchases of everyday food items	8.6	30.3	61.1
2.	Purchases of everyday non-food items	14.0	33.4	52.6
Monthly Economic Decisions				
1.	Rent of house	55.9	17.9	26.2
2.	Bills of electricity, water and gas	66.3	16.6	17.1
3.	Fees of child and other related expenditure	42.5	26.6	30.8
4.	Purchases of normal clothes	6.9	20.6	72.6
5.	Purchases of clothes for special occasions	11.1	27.1	61.9
6.	Spending on marriages or celebrations special occasion	17.2	37.4	45.3
7.	Purchases of gift for friends or relatives	11.1	33.1	55.8
8.	Household's saving and its utilization	22.5	42.9	34.6
Occasional Large Economic Decisions				
1.	Purchases of jewelry	15.2	28.6	56.2
2.	Buying and selling of land	47.4	47.3	5.3
3.	Buying and selling of property	49.9	40.7	9.4

Utilizing 13 sustaining variables, a compound index is calculated (ranged from 0 to 27) to assess women's participation in economic decision making process.

$$\sum_{i=0}^{n=27} = \text{edmi}$$

Household decision making refers to the degree of women's ability to participate in formulating and executing decisions on domestic affairs, in co-ordination with other family members. Women's participation in decision making is an indication of their household powers and a fundamental part of women's empowerment. The household decision making index measures the extent of woman's participation in household decisions regarding children's education, family planning and conflict resolutions. Six variables for the computation of household decision making index are described in Table-2.

Table 2. Measurement of household decision making index of women

Type of Household Decisions		Who Decides? (%)		
		Male	Jointly	Woman
Daughter's Education Decisions				
1.	Sending female child to secondary school	38.8	38.5	22.7
2.	Sending female child to other village or city for higher education	42.9	40.3	16.8
Family Planning Decisions				
3.	Family planning	16.5	73.8	9.7
4.	Family planning methods	18.1	71.9	10.0
Settlements of Disputes Decisions				
5.	Settlement of dispute of general nature within household	38.2	36.8	25.0
6.	Settlement of dispute of special nature within household	48.9	37.2	14.0

The responses are measured on 3 points rating scale, same as described in economic decision making index. By using the all six questions, a composite index was designed (ranged from 0 to 9) to evaluate women's involvement in household decision making.

$$\sum_{i=0}^{n=9} = \text{hdmi}$$

Mobility refers to the freedom of women to move for their essential needs either alone or escorted by some family members within or outside the village/neighborhood. To advance a society, certainly, freedom of mobility is essential for woman to take part in all fields of life. The mobility index includes a chain of questions that asked to women if they had gone to visit different places like hospitals, banks, markets and attending of weddings /ceremonies within or outside the villages. The mobility index was calculated by using the responses related to the permissions our respondents have for outside home visits. For this purpose, a 3 point rating scale was used where 0 'represented not allowed to go', 0.5 represented 'allowed to go with some adult male, along with other adult female or along with children', and 1 represented 'allowed to go alone.' The details are described in Table-3. By using eleven questions, an amalgamated index has developed (ranged from 0 to 11) to weigh up women's freedom of mobility.

$$\sum_{i=0}^{n=11} = \text{mbi}$$

Table 3. Measurement of mobility index of women

Purpose of Visit	Cannot go	Can go along with children, adult males & females	Can go alone
1. Outside of nearby homes for socializing visit	11.0	30.9	58.1
2. Visit to nearest other area within city	4.9	53.2	41.8
3. Attend community social group meetings	81.8	6.5	11.8
4. Visit to hospital or doctor within village or neighborhood if she is ill	1.1	69.9	29.1
5. Visit to hospital or doctor outside village or neighborhood if she is ill	3.5	80.9	15.6
6. Visit to nearby bank within village or neighborhood	64.4	13.6	22.3
7. Visit to bank outside village or neighborhood	71.8	17.2	10.9
8. Shopping within village or neighborhood	9.6	65.2	25.3
9. Shopping outside village or neighborhood	21.2	67.5	11.3
10. Ceremonies or weddings within village or neighborhood	1.1	73.9	25.0
11. Ceremonies or weddings outside village or neighborhood	8.3	81.5	10.2

Political empowerment of women is one of the key issues in women's empowerment. It refers to the knowledge of political system and ways of access to it, family support for political engagements, exercising the rights to vote, activities related to electoral process like voting, campaigning, holding party offices and contesting elections. Nevertheless, the democratic collective efforts and women's strong political representation has increased their visibility in public arena, and it increases the position and modification in

social outlooks towards gender roles in governance. The political participation index is based on a set of four questions. This index is a complex of two sub-categories. First is a category of mobility index, with whom the respondent is allowed to attend political meetings (Table-4A). Second category relates with the involvement of respondents in electoral activities, measured by constructing an indexed variable, containing 3 questions (Table-4B). Two point rating scale is used in all 3 questions where 0 represented answer in 'No' and 1 represented answer in 'Yes' for casting of vote in the last elections held. Meanwhile, 0 represented answer in 'No' and 2 represented answers in 'Yes' for casting of vote with free will and 0 represented answer in 'Yes' and 3 represented answer in 'No' for casting of vote with the influence of family. The total sum of scores of a respondent to all 4 questions ranged from 0 to 7.

$$\sum_{i=0}^{n=7} = \text{ppi}$$

Table 4A. Measurement of political participation index of women regarding mobility

Purpose of Visit	Cannot go	Can go along with children, adult males and females	Can go alone
Attend political meetings	93.9	1.7	4.4

Table 4B. Measurement of political participation index of women regarding vote casting

Decision about vote	Yes	No
1. Did you vote in the last election?	36.0	63.4
2. Did you vote with your free will?	60.3	39.7
3. Has anyone ever tried to influence your decision to vote?	16.0	83.3

By using 34 questions of 4 indices, a multifaceted index of women's empowerment is designed whose value ranges from 0 to 54. Each and every woman is categorized into 1 of 3 groups on the basis of her average scores. Women having scores (0-18) are categorized as "low level of empowered." Women with scores (19-36) are considered to have a "moderate level of empowerment" and women with scores (37-54) responses are considered to have a "high level of empowerment." Figure-1 depicts the level of women's empowerment in Pakistan.

$$\sum_{i=0}^{n=54} = \text{CIWE}$$

Chosen socio-economic and demographic variables of women's empowerment

Women's empowerment is well-explained by age, as the age is an aspect of continuation phase that affects woman's socio-economic status. The age of woman (14-85) is taken directly (continuous) and hypothesized that old-aged women are more empowered than younger one, while expecting a positive link between these two. Matrimonial position of woman plays a vital role in determining women's empowerment so a positive association is expected. The dummy variable is calculated by taking the value 1 if woman is married (living with husband) and 0 otherwise (single/divorced/widowed /unmarried).

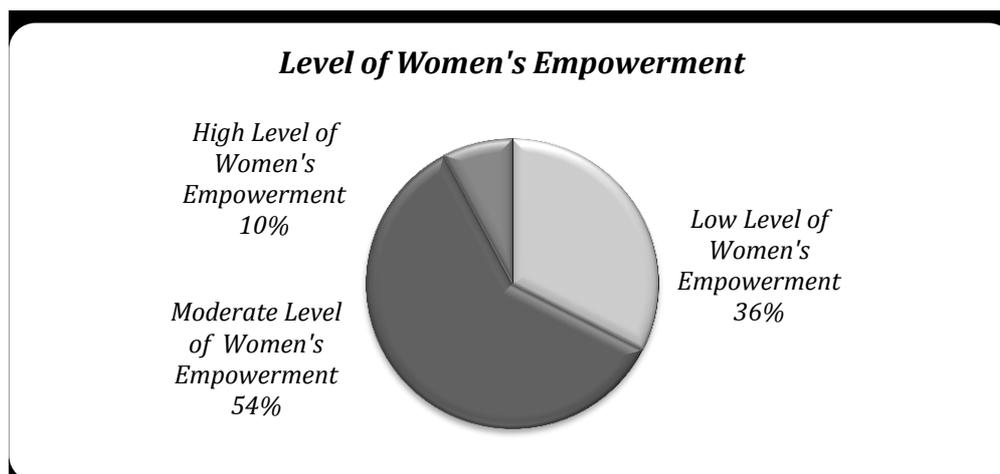


Figure 1: Graphical representation of women's level of empowerment in Pakistan

In majority of developing countries, male-heads of the family are responsible for the family management. In general, it is considered a social norm, while female management is neither acknowledged nor accepted. Women's empowerment is to be linked inversely with partner's control if domestic decisions are made by males only by keeping women behind.

Women's empowerment is described by the total number of the children. It is apparent that larger the size of household, lesser the woman liable to participate in the socio-economic and political processes that indicates a less empowerment. Inverse relationships are expected for these variables.

Household structure is another communal aspect that decides women's empowerment. Generally, in joint/extended families⁴ bigger panoramas of consideration are controlled by the oldest of household's unit. On contrary to this, in nuclear families⁵ these features are not usually found; women can afford to work independently for all economic and household activities. A dummy variable is used for household's system, it show '1' if woman lives in a joint household's system and '0' otherwise, an inverse relationship between joint household's system and women's empowerment is expected.

Education is another pre-requisite for empowering women in every fields of life. Education provides an additional probability of attaining improved perceptions and thoughtfulness. Therefore, it enhances self-assurance for performing social, political and economic actions. A proxy is used to measure the years of education i.e. from grade 1 to 16, and higher.

In addition, women's empowerment absorbs educational credentials of closed relations i.e. parents and spouse. The schooling of mother is being incorporated to observe the appealing upshots of mother's education on empowerment; a positive sign is expected for this variable.

Hijab⁶ (veil) plays an essential role in woman's character especially in Muslims' dominated societies. It allows women to move outside with full freedom and security, and encourages them to participate in socio-economic activities. The dummy variable is used for hijab, which takes the value of '1' if woman observes hijab and '0' otherwise. Higher level of empowerment is expected among women who do not

⁴Extended households comprise of mother and father, their progeny, and the progeny's spouse and their offspring in single house.

⁵A household consists of parents and their children only.

⁶A screen is normally used to restrain women from strangers in Muslim societies.

practice strict hijab and enjoy freedom of mobility for elevating their socio-economic status in their dynamic surroundings; an inverse relationship is forecasted.

Work status is a direct route towards women empowerment as it not only raises the work force but nurtures the economies in the long run too. Working women are more socio-economically empowered than the household women. It has studied from various countries that raising the allocation of domestic earning, commanded by women, in course of their personal incomes and cash transfer, modifies expenses to facilitate offspring.

Woman's access to income advances her economic and household decision making powers. It is proved in existing body of knowledge that income in women's hands is mostly allocated towards the education, nutrition and health of children. The dichotomous values are used for income of woman, it takes the value of '1' if woman earns income and '0' otherwise, and we expect a positive sign for this variable.

Access to economic credit is an effectual instrument to assist women by providing monetary services. Small admittance to credit is often looked to be a principal obstruction to the development of women's economic status. The variable is measured by computing a dummy variable and it is hypothesized that credit from any financial institution improves women socio-economic and political position which leads to a high level of empowerment. Bank accounts, advance socio-economic empowerment and assure the proficient contribution in decision making and a positive sign is expected. Household's assets perform very important role for families in shielding against jeopardizes and facing certain monetary shocks. An index of household's assets has made by providing dissimilar weights to a variety of assets. Weights are assigned according to the worth of assets such as '1' is given to silver, motorbike and home appliance ownership, '2' to gold and car ownership while '3' is assigned to land and property ownership. It is hypothesized that women who have more household's assets will enjoy higher level of economic empowerment and a positive relationship is expected.

Household's investments in different saving schemes elevate women's endowment in profits making schemes and assist them to establish the social links. Household's investments in different savings schemes and the potential benefits create the chances of prosperity. It is expected that household's investments in different saving schemes can provide the evidences for higher level of empowerment.

An index of time management is also computed by aggregating the total number of hours spent on house chores including cooking and washing utensils, washing clothes, cleaning house, caring for children, sewing embroidery/handicraft and entertainment of guests. The excessive burden of household activities reduces the time to make own life choices; hence a negative relationship among the hours of work at home and the women's empowerment is expected.

The vicinity plays a considerable role to influence women's empowerment. Due to availability of better paid services, and education and health facilities, urban women have a more projection to contribute in decision making than rural women. A dichotomous value is taken as '1' if woman lives in urban area and '0' otherwise.

Access to social media is another substantial factor for empowerment as women who used to have media exposure in terms of her knowledge base and awareness by using the digital media and print media are more aware about their powers. Media access is computed by making a dummy variable which takes the value of '1' if woman has access to any type of media and '0' otherwise, and a positive relationship is expected for this variable.

Findings and discussion

After summing up the average scores of individual woman of our survey respondents, it is observed that a majority of women in Pakistan have a moderate level of empowerment (about 54%). While the higher level of empowerment shows a merely 10% and a lower level of empowerment is about 36%. The empirical results revealed that a mean value of empowerment index is 22.73 with a standard deviation of 9.38. The detailed descriptive statistics of variables, used in this study can be examined in Table-5.

Table 5. Descriptive statistics of chosen socio-economic & demographic determinants of women's empowerment

Explanatory Variables	Frequency	Percent	Mean	Stand: Dev	Min	Max
Age of women			32.01	14.24	14.00	85.00
Matrimonial position of women			0.59	0.50	0.00	1.00
Married	818	58.1				
Not married	590	41.9				
Total no of children			2.65	2.487	0.00	15.0
Household's ownership			0.93	0.23	0.00	1.00
Male	1322	93.9				
Female	86	6.1				
Household structure (joint/nuclear)			0.49	0.50	0.00	1.00
Yes	700	49.7				
No	708	50.3				
Level of Education			8.02	5.23	0.00	17.00
Illiterate	266	19.1				
Primary (1-5)	308	22.1				
Secondary (6-8)	113	8.4				
Matriculation (9-10)	238	17.1				
Intermediate (11-12)	161	11.6				
Bachelor Degree (13-14)	188	13.9				
Master or above (15-16+)	120	8.6				
Practice of hijab			0.41	0.49	0.00	1.00
Yes	588	41.9				
No	814	58.1				
Work status			0.35		0.00	1.00
Working	480	34.1				
Not working	928	65.9				
Access to economic credit			0.04	0.21	0.00	1.00
Yes	66	4.8				
No	1318	95.2				
Household's bank account			0.43	0.49	0.00	1.00
Yes	606	43.3				
No	793	56.7				
Household's assets			6.09	2.32	0.00	12.00
Yes	1401	99.5				
No	7.0	0.5				
Household investments in different saving schemes			0.61	0.48	0.00	1.00
Yes	867	61.6				
No	541	38.4				
Time allocation index			6.123	3.344	0.00	27.00
Household's area of residence			0.69	0.46	0.00	1.00
Urban	973	69.1				
Rural	435	30.9				
Household's access to social media			0.79	0.40	0.00	1.00
Yes	1107	79.5				
No	286	20.5				

The multiple linear regressions by using ordinary least squares (OLS) are applied to discover the effects of selected socio-economic and demographic factors on women's empowerment. The regression results show that overall model is significant, detailed results are reported in Table 6 and the discussion on findings is given following table 6.

Table 6. Regression results of summative index of women's empowerment on chosen socio-economic & demographic factors

Explanatory Variables	Coefficients
Demographic Factors	
age of women (agew)	0.094 (5.309)***
matrimonial position of women (mpw)	2.476 (4.663)***
household ownership by husband (hhoh)	-5.333 (-6.880)***
no. of children (nchild)	-0.106 (-1.78)*
household structure (hhs)	-1.812 (-4.785)***
Social Variables	
education of women (eduw)	0.100 (2.170)***
woman's mother's education (meduw)	0.100 (1.835)**
practice of observing hijab (wh)	-1.860 (-4.941)***
Economic Variables	
work status of women (empw)	0.999 (2.157)***
income of women per month (incomw)	0.101 (3.942)***
access to economic credit (crdit)	2.941 (3.432)***
household's bank account (hhba)	1.942 (4.645)***
household's assets (hha)	0.080 (1.78)*
household investments in different saving schemes (hhsav)	1.018 (2.529)***
Other Variables	
time management (tm)	-0.127 (-2.220)***
household's area of residence (hhpr)	1.902 (4.023)***
household's access to social media (hhme)	2.343 (4.786)***
Constant (C)	15.020 (13.009)***
R- squared	0.495
Adjusted R- squared	0.475
F- statistic	50.908

*Note: Figures in parenthesis are t-values, * significant at 0.10 level of significance, **significant at 0.05 level of significance and ***significant at 0.01 level of significance*

The maturity of women brings empowerment as our findings suggest that the age of women is significantly positively affect women empowerment. It reflects the fact that in conventional societies like Pakistan, old-aged women get more prestige and domestic powers while capturing the roles of wife/mother and mother-in-law (in case of married), and sister/sister in law etc. (in case of single). Interestingly, this study confirms that marital status of women have a significant effect on empowerment. It also negates the male-chauvinism which usually prevails in Pakistani society where male dominance gives them opportunities to grab a lion's share from their boyhood. Also, the coefficient explains that a married woman is empowered more than twice the unmarried women (coefficient value = 2.46), keeping other things constant.

Regarding the influence of male-head on women's empowerment, it is significant and negatively associated with women's empowerment (-5.33), implying that patriarchal societies provide authorities to male-head to take household decisions in autocratic manners, without the involvement of women at home. Similarly, number of children has a negative effect on woman empowerment because more children mean a busy life for woman with less time to practice her authority and empowerment. Also, an increase in

household size decreases the empowerment by 10%. A negative coefficient (-0.106) explains that in urban periphery of Pakistan, a majority of married couple used to live in a nuclear family rather than joint family system. Increasing a family size might compel them into a joint family system where woman seems less empowered than the one who lives in a nuclear family. It is also confirmed by the coefficient of joint family system (-1.81) which is significant and negatively associated with women empowerment.

Social Factors

Education plays a vital role in bringing the beneficial adjustment amongst the women and structured them up to date in terms of perceptiveness, skills and potential to face and undertake different socio-cultural problems. The coefficient of mother's education showed a positive and statistically significant predictor as it increases the women's empowerment by 10%. This positive association shows that if the mother is educated she will surely be focused on the literacy of her daughters which in turn raises aptitude, skills and empowerment of women. Women's practicing of hijab, remained an essential element of daily life for various peoples and symbols of their traditions and customs. The coefficient (-1.860) shows that women who do not observe hijab are more empowered as compared to those who do so and are substantially less empowered. It is also observed that exercising of strict hijab hampers women's partaking in various economic aspects of life and eventually affects the level of their empowerment.

Economic Factors

It is reported that working women had higher economic status as compared to non-working women, which is in accordance with the results obtained, and certainly it would be a positive change in Pakistani society. In addition, working woman plays dynamic roles in productive and reproductive activities and also shares earnings to household that results an admiration and position in family. A one percent increase in women's income causes a 10% increase in their empowerment. The indicator of credit is positive and statistically significant, and the value of coefficient (2.941) shows that women who availed credits are more economically empowered than those who do not. An easy access to credits for women can increase their self-worth and a high level of empowerment, leading to a better economic sovereignty and safety, which not only gives them the possibility to help their family but society as well. Household's bank account proved to be a good predictor as it reduces financial dependence and increased control over resources that ultimately lead women's empowerment.

The coefficient's value (1.942) shows that household's bank account boosts women's economic decision making power to a great extent. The coefficient of household's assets is positive and statistically significant for women's economic empowerment. One percent increase in household's assets leads 8% increase in economic decision making of women. Ownership of household's assets such as land, property, jewelry and vehicles also increase women's efficiency in economic activities and interpret high returns in the form of income, welfare, happiness and comfort. The coefficient of household's investments in different saving schemes (1.018) is statistically significant and shows that household investments in different saving schemes increase women's empowerment to a great extent. It advances socio-economic status of women and gives them security to a well-organized contribution in the procedure of decision making. Savings provide many benefits to women including financial security during economic crises that strengthen them to take loans.

Other Factors

Time management shows a negative and significant influence on women's empowerment and the coefficient value (-0.127) depicts the fact that large household's size reduces additional opportunities in life. Household's area of residence is also a significant factor that affects women's economic empowerment. The coefficient (1.902) shows that urban women are considerably more empowered than rural women. The existing circumstances confirm that women's socio-economic and political status has also improved in urban areas of Pakistan. The access to education, media, health facilities, freedom of mobility, less rigidity in communities for exercising hijab and better employment opportunities make urban women more liberated and confident to participate in industrial endeavors. Household's access to social media is also a significant determinant of women's empowerment and the value of coefficient (2.343) shows that access to social media causes immense improvement in women's empowerment. The media is an essential source of learning and source of latest technologies, ideas and knowledge. It gives awareness by bridging with external world and shows the prospects to make women more empowered.

Conclusions and Policy Implications

On the basis of empirical results, it is concluded that a vast majority (about 54.1%) have a moderate level of woman empowerment, 35.9% have a low level and merely 10% have a high level of women empowerment. The positively significant factors include Age, education, mothers' education, working status, income, access to credit, bank account possession, acquisition of assets, household investments, vicinity, and awareness through media access. While, negative but significant factors are marital status, number of children, type of family system, male family head, Hijab (veil) observe, and time management, for women's empowerment.

The policy prescription is surrounded around the education of women because a high level of female education provides a rock-solid base to resolve major issues related to mother and child. It has been a fundamental issue in Pakistan that urban women are far more educated than rural women due to an innate socioeconomic structure. A rural woman is more deprived than urban woman; therefore, it is a need of time to focus the education and socio economic conditions of a deprived class (rural woman) in order to enhance a level of gender equality in Pakistan. Here, we recommend, that the government should use all machineries to increase the awareness of women empowerment. The use of media (electronic and print) could be a thrashing step to pace up the process of public awareness that will eventually create an educated class of women. It is also suggested that media can play an essential role to change the existing position of women in all spheres of life by publishing special and regular reports on gender affairs to raise awareness about their legal, social and political rights. It is the need of time to create a class of educated and empowered women who can actively participate in economic growth of Pakistan.

References

- Action Aid, Romano Jorge, O. 2002. Empoderamiento: enfrentemos primero a questão do poder para combater juntos a pobreza, Document de Apoio apresentado no International Workshop, September 2002, Rio-Brazil.
- Amin Rahul, Becker Stan and Byes Abdul. 1998. NGO-Promoted Micro-credit Programs and Women's Empowerment in Rural Bangladesh: Quantitative and Qualitative Evidence. *The Journal of Developing Areas* 32 (2): 221-236.

- Amir, Jahangir. 2008. Pakistan to Focus More on Women Empowerment to Improve Growth. The Life of Amir Jahangir, <http://www.amirjahangir.com/pakistan-to-focus-more>.
- Aneel, Karnani. 2007. Microfinance Misses its Mark. *Stanford Social Innovation Review* 1(9):33-40.
- ATOL. 2002. L'AURA ou l'auto-renforcement accompagné, manuel pédagogique destiné aux formateurs-trices, animateurs-trices pour l'accompagnement de groupes dans un processus d'empowerment, Leuven.
- Behrman Jere Richard and Schneider Ryan. 1993. An International Perspective on Pakistani Human Capital Investments in the Last Quarter Century. *Pakistan Development Review* 32(1): 1-68.
- Berta, Esteve-Volart. 2004. Gender Discrimination and Growth: Theory and Evidence from India. Suntory and Toyota International Centers for Economic and Related Disciplines, Research Paper No: DEDPS 42.
- Bertha, Koda. 1985. Women and agriculture in Tanzania: achievements, problems and prospects. Paper presented at the Women and Development Workshop held in Dar-es-Salaam, Tanzania.
- Bina, Pradhan. 2003. Measuring empowerment: a methodological approach. *Development* 46 (2): 51-57.
- Chaudhry Imran Sharif. 2007. Impact of Gender Inequality in Education on Economic Growth, Empirical Evidence from Pakistan. *The Pakistan Horizon* 60 (4): 81-92.
- Chaudhry Imran Sharif and Saeed Ur Rehman. 2009. The Impact of Gender Inequality in Education on Rural Poverty in Pakistan: An Empirical Analysis. *European Journal of Economics, Finance and Administrative Sciences* 15:174-188.
- Dana, Schüler. 2006. The uses and misuses of the Gender-related Development Index and Gender Empowerment Measure: a review of the literature. *Journal of Human Development* 7(2): 161-181.
- Desai, Neera and Usha, Thakkar. 2007. Women and Political Participation in India. *Women in Indian Society*, New Delhi, National Book Trust.
- Esther, Duflo. 2003. Grandmothers and Granddaughters: Old Age Pension and Intra-Household Allocation in South Africa. *World Bank Economic Review* 17(1): 1-25.
- Gita, Sabharwal. 2000. From the Margin to the Mainstream. Micro-Finance Programs and Women's Empowerment: The Bangladesh Experience. University of Wales, Swansea.
- Govindasamy, Pavalavalli and Anju, Malhorta. 1996. Women's Position and Family Planning in Egypt. *Studies in Family Planning* 26 (6): 328-353.
- Irma, Clots-Figueras. 2008. Women in Politics: Evidence from the Indian States. Department of Economics, Universidad Carlos III de Madrid.
- Jean, Drèze and Sen Amartya. 2002. *Development and Participation*. New Delhi and Oxford: Oxford University Press, India.
- Jejeebhoy, Shireen. 1995. Women's Education, Autonomy, and Reproductive Behaviour: Experience from Four Developing Countries. *International Studies in Demography, IUSSP*. Oxford: Clarendon Press.
- Jejeebhoy, Shireen. 2000. Women's autonomy in rural India: Its dimensions, determinants, and the influence of context. In H.Presser & G. Sen (Eds.), *Women's Empowerment and Demographic Processes: Moving beyond Cairo*, pp. 204-238. New York: Oxford University Press.
- Jo, Rowlands. 1995. Empowerment examined. *Oxfam, Oxford. Development in Practice* 5(2): 101-107. DOI: 10.1080/0961452951000157074.
- Johnson, Kirk. 2001. Media and Social Change: the Modernizing Influences of Television in Rural India. *Media, Culture and Society* 23: 147-169.

- Shahrukh Khan, R. 1993. Women's Education in Developing Countries: South Asia. In King, Elizabeth M. and Anne, M. Hill, Eds. *women's Education in Developing Countries: Barriers, Benefits, and Policies*. Comparative Education Review 4(4): 450-453. Baltimore: Johns Hopkins University Press for the World Bank.
- Mumtaz, Khawar and Farida, Shaheed. 1987. *Women of Pakistan, Two Steps Forward and One Step Back*. Published by Vanguard Book Pvt. Ltd. Lahore.
- Klasen, Stephan. 2006. UNDP Gender-related Measures: Some Conceptual Problems and Possible Solutions. *Journal of Human Development* 7 (2): 243-274.
- Kritz, Mary M., Paulina Makinwa- Adebusoye, and Douglas T. Gurak. 2000. The role of gender context in shaping reproductive behaviour in Nigeria. *Women's empowerment and demographic processes*. Harriet, B. and Gita, S. Presser, New York: Oxford University Press.
- Linda, Mayoux. 2000. *Micro-finance and the empowerment of women: A review of the key issues* Geneva: International Labor Organization. Source: Ilo_data/public/english/employment/finance/download/wp23.wpd.
- Elisia, Lusindilo. 2007. *Factors that hinder women participation in social, political and economic activities in Tanzania*. M.A Dissertation, University of Dar-es-Salaam.
- Mahbub-ul-haq. 2000. *The Gender Question, Human Development in South Asia*. Oxford University Press, Oxford.
- Mahendra, Dev. 2004. *Female Work Participation Using Occupational Data from NFHS Data Set*. *Economics and Political Weekly*.
- Malhotra, Anju and Mark, Mather. 1997. Do Schooling and Work Empower women in developing countries? *Gender and Domestic Decisions in Sri Lanka*. *Sociological Forum* 12 (4): 599-630.
- Malhotra, Anju, Schuler Sidney and Boender Carol. 2002. *Measuring Women's Empowerment as a Variable in International Development*. Paper commissioned by the Gender and Development Group of the World Bank, in support of an ongoing policy research effort on gender and development issues, and by the World Bank's Social Development Group, with funding from a Norwegian trust fund, as part of a larger study on Empowerment and Social Inclusion. Source: www.unicef.org/pubsgen/humanrights-children/index (accessed on May 10, 2014).
- Marjorie, Mbilinyi. 1980. *The unity of struggles and research: The case of peasant women in West Bagamoyo, Tanzania*. Paper presented to the Institute of Social Studies Workshop on Women's Struggles and Research.
- Muhammad, Rafiq. 1996. *On Analyzing Educational Waste in the Punjab Schools*. *The Pakistan Development Review* 35 (4): 581-592.
- Naila, Kaber. 1998. *Money Can't Buy Me Love? Re-evaluating Gender, Credit and Empowerment in Rural Bangladesh*. IDS Discussion Paper No.363 24(1): 45-63.
- Naila, Kabeer. 1999. *The Conditions and Consequences of Choice: Reflections on the Measurement of Women's Empowerment*. UNRISD Discussion Paper No. 108.
- Naila, Kabeer. 2005. *Gender Equality and Women's Empowerment: A Critical Analysis of the Third Millennium Development Goal*. *Gender and Development* 13 (1):13-24.
- Paul, Mosley and David, Hulme. 1998. *Micro-enterprise finance: Is there a conflict between growth and poverty alleviation?* *World Development* 26 (5):783-790.
- Prabhat, Datta and Panchali, Sen. 2003. *Women in Panchayats*, Das Gupta and Company Private Ltd, Kolkata India.
- Preet, Rustagi. 2004. *Women and Development in South Asia*. *South Asian Journal* 4, South Asia Media Net, Lahore, Pakistan.
- Puhazhendi and Badatya. 2002. *SHG-Bank Linkage Program for Rural Poor-An Impact Assessment*. Seminar on SHG-bank Linkage Program, (New Delhi: National Bank for Agriculture and Rural Development, Micro-credit Innovations Department).

- Risikat Oladoyin S. Dauda. 2007. Female Education and Nigeria's Development Strategies: Lots of Talk, Little Action? *Indian Journal of Gender Studies*, 14(3):461-479.
- Saraswathy, Amma K., Panicker, and Sumi, M. 2008. Micro Credit and Women Empowerment: a Study in India. *International Journal of Global Business* 1(1):184-213.
- Shah Nasra, M. 1986. *Pakistani Women: A Socioeconomic and Demographic Profile*. Pakistan Institute of Development Economics, Honolulu, Hawaii, East-West Population Institute of East-West Center, Islamabad, Pakistan.
- Stine, Ankerbo and Hoyda, Karina. 2003. Education as a Means to Women's Empowerment. *Opgave, Approaches to Development (U-landslære)*, Aarhus University.
- Sunita, Kishor and Kamla, Gupta. 2004. Women's Empowerment in India and Its States: Evidence from the NFHS. *Economic and Political Weekly* 39(7): 694-712.
- Thomas, Duncan. 1990. Intra-household Resource Allocation: An Inferential Approach. *Journal of Human Resources* 25: 635-664.
- Zeba, Ayesha Sathar and Lloyd, Cynthia B. 1993. Who gets primary schooling in Pakistan: Inequalities among and within Families. Working Paper No.52. Research Division, Population Council, New York.
- Zeba, Ayesha Sathar and Shahnaz, Kazi. 2000. Women's Autonomy in the Context of Rural Pakistan. *The Pakistan Development Review* 39 (2): 89-110.
- Zoë, Oxaal and Baden, Sally. 1997. Gender and empowerment: definitions, approaches and implications for policy, BRIDGE, Briefing prepared for the Swedish International Development Cooperation Agency (SIDA), Report 40.