

ASSESSING THE DETERMINANTS OF WOMEN EMPOWERMENT IN PAKISTAN:* A Case of Two Colleges of Lahore

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Women empowerment is one of the most important factor which is now being discussed in nearly all developing countries. In this paper, an attempt is made to explore the determinants which have an influence on women empowerment in Pakistan. The sample of the study covers 200 female respondents of the two renowned colleges of Lahore. The empirical results of this study show that contents of education, economic participation of women, poverty and economic opportunity available to women increase their empowerment. In this study, apart from the conventional variables, a variable, 'women' maintaining a bank account was also tested, which showed an extreme significant and positive impact on women empowerment. This supports the economic opportunity available for females to increase their weightage in the society. Finally, it is concluded that these significant factors influence empowerment of women, and therefore, one can focus on these determinants to increase and enhance women role in the culture of Pakistan.

I. Introduction

In the recent years women empowerment has become a very important issue of the contemporary world. One of the most important factor for women empowerment is the women education which is vital for the growth of human mind; in order to attain equal opportunities and equal status to achieve the desired goals and objectives. Empowering women has been neglected since long and was only applied in the seventies. The scope of this study is to see the present situation of women and to distinguish the important determinants and barriers which restrict women empowerment, in Pakistan.

* In the paper, the term "Women Empowerment in Pakistan" is used in general term with caution; whereas, the sample criterion, the data and the results are based on the study of two colleges of Lahore, Pakistan.

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Lack of awareness for women empowerment has deprived women to gain knowledge and education. This has affected her skills to avail equal job opportunities, control, power, status, decision-making abilities, and know herself to be a productive participant for child growth, household caretaker etc., etc. The cultural and social values, traditions, poverty, religious ground reality, illiteracy, public unawareness, and high fertility rate; all contribute to the powerlessness of women in Pakistan and in most of the under-developed economies. This shatters her confidence and self-reliance. In rural areas of Pakistan females are mostly isolated, fragmented and discouraged to discuss and share their thoughts, experience and even problems relating to their gender. Different factors contribute negatively at both the micro and macro levels and discourage women to receive education. The government plays an important role in making supportive policies and programs for promoting women education. In 1994 the Cairo campaign stated that education is necessary, as it is a force for socio-economic development and that due to it the gender gap is decreased. The literacy rate of women in Pakistan is 26 per cent; the lowest in NWFP and Balochistan (3 to 8 per cent). This was due to religious pressure and various other restrictions for not upgrading women status in the country.

Recently, the government of Pakistan, non-government organizations (NGO's) and the political circle have taken steps for women empowerment by opening a chain of formal schools for girls. Various educational plans were made and implemented for compulsory education of girls but still women empowerment in Pakistan is difficult and its potential still remain unfruitful. This restricts females to live a healthy and happy life of dignified standards.

Access to basic opportunities leads to improvement in women empowerment and their relevant activities ultimately raise their status in the society. This contributes effectively to the economic growth as a productive asset. Therefore, this research aims to study all barriers and constraints against women empowerment which discourage them to gain information, knowledge and know-how of technology, essential for their growth at an individual and at the society levels. It aims to view all conditions due to which females are forced and compelled to live in an isolated atmosphere without reach to the basic legal rights.

In our culture women empowerment is being neglected since the creation of Pakistan. She is deprived of her basic legal right of equal status and opportunities to live a respectable human life. Women have been kept away from the social development process, including health, basic needs, education, information, access to power and authority, and even the decision-making within her family. The problem has not been solved since 1947. Many plans and policies were made in the past but they have not been enforced practically. The culture and the male supremacy, especially in the rural areas have particularly kept women away from receiving education. Lack of resources, poverty, low and/or unpaid labor in agriculture sector are also the main problems for under development of women in rural areas.

The National Policy made in 2002, for development and empowerment of women, aimed to involve females in development activities, their active participation in economic growth and decision-making. A bill 'Criminal Law Act 2004' was also passed by the Parliament of Pakistan, against the honour killing¹ of females. Various other laws and plans were made by the government of Pakistan but the problem did not resolve and still women empowerment needs to be addressed; so that woman is considered to be an essential part of the society and is given proper status in the family/society. Empowerment of women allows her to improve her skills and show her ability to contribute and take decision in the growth of economy of the country. Acquiring education helps women to play a positive role as a family member and as a responsible citizen of the country. Therefore, women empowerment helps her to gain confidence, knowledge and experience. It will also create awareness and exposure, and allow educated females to avail equal opportunities to work at administrative/managerial positions and contribute to the organization and economy of the country, wherever they provide their service.

The main objectives of this research is to:

1. Study the impact of woman education, poverty, their economic participation in the household income, any given economic opportunity and cultural or social issues on women empowerment in the society.
2. Know whether the factors mentioned above, play an important role in enhancing women empowerment?

The paper is divided into five Sections. After the Introduction in Section I, Section II gives a brief description of the Literature. Section III describes the Methodology Developed in the study; while Section IV explains the Data Analysis. Section V Concludes the study, giving Future Implication.

II. Review of Literature

Desai (2010) states that there was a gender disparity at primary and secondary levels and that primary education should be made compulsory for girls till they reach the age of 16. The paper discusses the need for government policies relating to this issue; to upgrade the level of basic education from primary to secondary, compulsory for both male and female genders. However, problems including lack of funds, cultural barriers, negativity of parents to spend on girls education, distance

t 1 It is an illegal act of male members of a family in which a female and/or her husband/lover is killed; in case she marries or intends to marry someone against the decision of her male family members.

of school from girls' home, health of girls and other issues do restrict females to play an important and active role in the economy. Also, other factors like early marriages, negative attitude of preference of boys over girls, all needs to be changed to improve the status of women and recognize her potentials as an individual and as a member of the society. Adolescent fertility rate also `has a negative impact on the child and mother and awareness to modern contraception needs to be given attention to reduce the fertility rate.

Malhotra et al. (2005), states that there was a large gender gap in the youth literacy and the adult literacy rate. This paper clearly indicated that in Pakistan females lack in education due to unfavourable women's conditions of gender inequality, health, education and unequal rights. Most women do not have access to education due to unequal opportunities and violation of women's rights in the country. This paper focus on how gender disparity needs to be looked at, as an important factor affecting women's status; on the other hand the culture, norms and values need to be re-defined [kabeer (2005)]. This would help to create awareness of women's equal rights and opportunities with relevance to the religious ground realities.

In his article, Jehan (2000) discussed the role of women in the economic growth of Pakistan. The article aims to answer the basic questions in relation to the current status of women, the role of education, the level and extent of women's participation and the benefits of economic development. It points out that in rural and urban areas females provide services in all sectors including agriculture, manufacturing and social services but inspite of their active participation in these areas it is considered that their role is minor as compared to males. The article stated that to avail opportunities the informal sector of women needs improvements in resources, information, exposure, knowledge of the trend of market, low income and poverty rate.

Chaudhry and Nosheen (2009) distinguished indicators of women empowerment of which the six main areas were: economic, political, socio-cultural, legal, interpersonal and the psychological factors. The authors focused on the Southern Punjab which included both the rural and urban areas. The sample size of 200 females between the age of 14-65 years were taken. The results showed that the education index of household, work, and Islam had a significant positive impact on women empowerment, whereas, a need to improve and bring changes in the cultural and socio-economic aspects of the society was felt.

Chaudhry and Rahman (2009) studied the impact of gender inequality in education in Pakistan by referring various studies and aimed to investigate its impact by regression analysis, using primary data by female enrolment rate, female-male ratio, and the female years of schooling. The results indicated that literacy rate for females age 10, is 14 per cent and that poverty rate is higher in households where percentage of literate females is low.

Zahidi (2005) discussed the five main indicators of gender disparity and women empowerment with reference to the economic participation, economic opportunity, political empowerment, educational attainment and the health and well-being. The economic participation was measured in units of workforce to increase women income and promote her status in the society. Khalid and Mukhtar (2002) discussed the profile of female status in Pakistan and gave reasons for school drop-out girls, which was due to poverty in the family, parents' unwillingness to send girls to school and the household work undertaken by girls. In the past, many government policies for women empowerment were made and introduced. The National Education Policy (1998-2010) planned the 'universal primary education' and made it compulsory to reduce gender gap and provided favorable environment for women empowerment. The report recommended means and methods to improve social well-being of women to upraise their status in the society.

Sathar and Kazi (2000) stated that, in Pakistan, there is a gender disparity and inequality in autonomy of male and female which is highly influenced by the social and demographic conditions. The demographic conditions were measured by women's status with units of their education, age difference of spouse, employment and fertility rate, where household and employment were strongly influenced by social and economic condition of women. The sample was taken (in 1993-1994) from 10 different societies of Punjab, and one from the urban sector, for comparing the both. Findings of the study showed that women in rural Pakistan are not allowed to leave their home without permission of their husbands, mother/father in laws; whereas, her decision making for family and child-care was higher within the household. In comparison, communication with their spouse and mobility in urban areas of Pakistan was also higher but yet the trend in rural areas remains unchanged. The economic mobility of women is low in the north but it is high in the southern Punjab.

Noureen and Khalid (2012) discussed the importance of education as an important factor and determinant for women empowerment. The research was carried out by semi-structured interviews using the case study method. The results stated that early-age-marriages and poverty were the main indicators for lack of education. Parents decision also played an important role in the mobility of women and that any asset or property in females name showed a positive impact on their purchasing power and their decision-making.

Ali et al. (2010) discussed the cultural barriers to women empowerment in Pakistan. The cultural factors restrained women empowerment and were due to male dominated family systems where females are not allowed to receive education or take part in family related matters. The study was carried out in Multan, the urban side of Pakistan. The sample consisted of married women; the results of which indicated that cultural barriers exist because of unawareness of basic information, awareness, and resources due to which women lacked even from acquiring the basic necessities of life.

III. Methodology

In this study the variables taken into consideration are poverty, education, cultural and social issues and the economic participation and economic opportunity. Education is essential for human development as it plays a very important role in women empowerment in developing countries. Women lack basic and primary education, both at primary and secondary levels. Poverty is another important variable, as poor families cannot afford and nor have preference to spend on females education. Cultural and social issues in the society also restrict females' autonomy and freedom and discourage them to obtain education.² Economic participation and economic opportunity are important variables to measure women opportunity at the managerial level. It identify women education level and their contribution to the economic growth which ultimately empowers women in the society.

1. *Theoretical Framework*

The graphical illustration (Figure 1) of the theoretical framework identifies five main indicators of women empowerment in Pakistan. All constitutive and operational definitions are given in Table 1 (Appendix).³ Kishor (1997) studied multiple variables which affects women empowerment. Some of these variables are considered in this study; thereby, we can have a clear view about the situation of women in Pakistani. Empowerment of women can be enhanced through development of educational institutions all over the country, including suburbs and the backward areas. Education can help to uplift the status of women and to lead an independent and better life in Pakistan. The education level of women can be measured by the number of girls enrolled at primary and secondary levels in comparison to the number of dropouts from school, each year. Receiving education by women is influenced by many factors which restrict poor families to send their children (specially girls) to school.

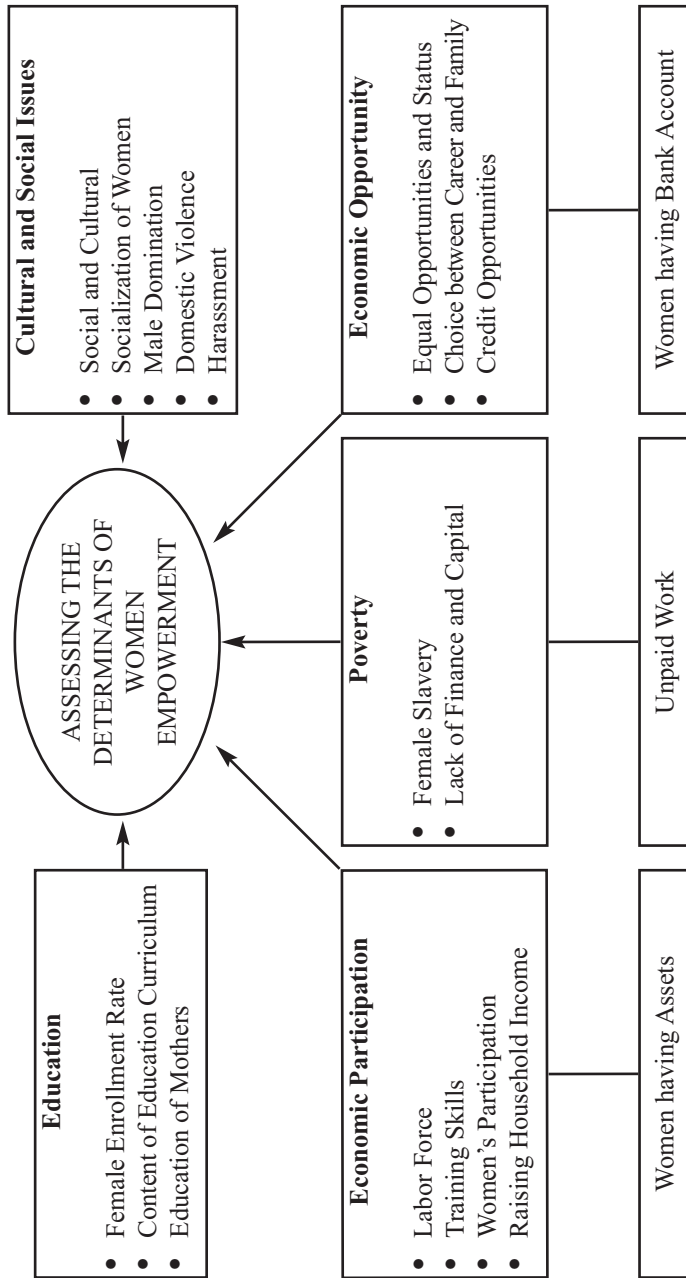
Poverty is the most important factor which influence women empowerment and constitute to the major burden of the developing countries; restricting children specially girls to receive formal education. Poor families in rural areas have few earning members due to which they are always in financial constraints which does not allow them to empower their children by spending on their education. Therefore, introducing free compulsory education by the government can help these families to educate their children at least till secondary level. Also, in rural areas of Pakistan, male domination plays an important role in the autonomy of women. Different believes and attitudes in the country dose not allow women to live a free life and basically restrict them to fulfill their household responsibilities.

2 A study by Batliwala, (1994) and Kishor, (1997) contributed in development of theoretical model for this paper.

3 These variables are taken from the study conducted by Batliwala, (1994).

FIGURE 1

Theoretical Framework



Cultural and social values strongly influence women empowerment negatively, in Pakistan. Also, the strict pro-religious and eastern cultured believers restrict women from moving out of the house without permission of the head of their family. Women responsibility is restricted to household work and child-care; girls have to assist their mothers and take-care of their small brothers/sisters, which leaves little or no time for them to receive education.

Economic Opportunity and Economic Participation is important factor influencing women empowerment in Pakistan. Acquiring education can help women to gain equal opportunities at home and at their work-place; thereby, women can be promoted to higher administrative, managerial and dignified positions. Education can help women to gain confidence, motivation and strive hard to become a better citizen and uplift their status contributing to the growth in the economy of Pakistan.

2. *Sample Criterion*

The data was collected through survey method and sampling procedure based on convenience was adopted. The sample consisted of females, mainly the students of Lahore School of Economics and the Government College for Women, Lahore. The sample size consisted of 200 students, 100 from each college. The respondents included the married and unmarried students between the age group of 17-27 years; mainly from the Bachelor degree programs (BBA/BSc/BA). The basic purpose of selecting these two colleges was to identify intensity of women empowerment of groups which belonged to the two different - social status and the income levels. Another reason for selecting only the students was to obtain assessable data on women empowerment and know the effect of this age group because in our society, mostly females of this age group are significantly affected by the social and family pressure. Thus, a clear picture of factors which affect such a situation was obtained.

3. *Instrument*

The data was collected through structured questionnaire⁴ in which some modification was made. It included 16 questions and measured four main variables for women empowerment in Pakistan.⁵ All these questions were closed ended. The questionnaire was based on the Likert Five Point Scale which measured the high and low dimensions of all independent and dependent variables (1=strongly disagree and 5=strongly agree). The questionnaire consisted of two sections: (a) Dependent Variables: employee's empowerment, [Table 1 (Appendix)], and (b)

4 based on Chaudry and Nosheen (2009), this questionnaire has been used by researchers such as; Chaudhry and Rehman (2009) and Faridi et al. (2009).

5 In the paper, the term "Women Empowerment in Pakistan" is used in general term with caution; whereas, the sample criterion, the data and the results are based on the study of two colleges of Lahore, Pakistan.

Independent Variables: education, poverty, social and cultural issues and the economic conditions [Table 2 (Appendix)]. The instruments was developed to test the impact of women empowerment.

4. Research Hypothesis

- H_1 : $\beta^1 \neq 0$ education has a significant impact on women empowerment.
 H_{1a} : $\beta^1 \neq 0$ content of education has a significant impact on women empowerment.
 H_{1b} : $\beta^1 \neq 0$ mother's education has a significant impact on women empowerment.
 H_2 : $\beta^2 \neq 0$ economic participation has a significant impact on women empowerment.
 H_{2a} : $\beta^2 \neq 0$ women having an asset has a significant impact on women empowerment.
 H_3 : $\beta^3 \neq 0$ cultural/social issues have a significant impact on women empowerment.
 H_4 : $\beta^4 \neq 0$ poverty has a significant impact on women empowerment.
 H_{4a} : $\beta^4 \neq 0$ unpaid work has a significant impact on women empowerment.
 H_5 : $\beta^5 \neq 0$ economic opportunity has a significant impact on women empowerment.
 H_{5a} : $\beta^5 \neq 0$ women having a bank account has a significant impact on women empowerment.

IV. Data Analysis

All computations were made by utilizing the SPSS Software. To test the hypothesis, alpha (σ) was used at 0.01 (extremely significant) and 0.05 (highly significant) levels of significance. The multiple linear regressions were computed to test the significance of all factors affecting women empowerment. The most significant independent variables can be easily identified. Ordinary Least Square (OLS) regression was used to analyze the significant variables on women empowerment.

Two Regression Models: including all variable (Model 1), and Removing insignificant independent variable (Model 2) are discussed as under:

Model 1

The ordinary least square regression technique has been employed in the empirical analysis. The multiple regressions Econometric Model⁶ is considered as:

$$WE_{it} = \beta_0 + \beta_{1t} Edu_{it} + \beta_{2t} Ecopp_{it} + \beta_{3t} Ecpart_{it} + \beta_{4t} Pov_{it} + \beta_{5t} cult_{it} + \varepsilon_i \quad (1)$$

where, WE represents women empowerment at the time period t , Edu represents education, $Ecopp$ represents economic opportunity, $Ecpart$ represents economic par-

6 For details, see Table 3 (Appendix).

ticipation at time t , Pov represents poverty and $cult$ represents cultural/social issues at the specific time period t . β_0 is the intercept of regression equation and ε represents the error term which was random in nature and is expected due to uncertain event.

Model 2

Removing insignificant independent variables (education, education of mothers, assets and skills training), the model⁷ is explained, as:

$$WE_{it} = \beta_0 + \beta_{1t} Ecopp_{it} + \beta_{2t} Ecpart_{it} + \beta_{3t} Pov_{it} + \beta_{4t} cult_{it} + \varepsilon_i \quad (2)$$

where, WE represents women empowerment at the time period t , $Ecopp$ represents economic opportunity, $Ecpart$ represents economic participation at time t , Pov represents poverty and $cult$ represents cultural/social issues at the specific time period t . β_0 is the intercept of regression equation and ε represents the error term which was the random in nature and is expected due to uncertain event.

V. Results and Discussion

In Table 3 (Appendix), results of regression analysis for all independent variables reveal that some of them are extremely significant with women empowerment. In Model 1 [Table 3c (Appendix)], unpaid work for females, economic participation, economic opportunity available to them, and a bank account are significant for empowerment of women. R-square of the model is 39 per cent which shows variation in women empowerment (dependent variable) as explained by these independent variables. This model is significant [see Table 3b (Appendix)].

In Table 3c (Appendix) economic participation for women empowerment is important. It means that if women are given some financial benefits or they are allowed to contribute financially, they feel less barriers on their empowerment. This relationship has an inverse effect because of more pressure on financial participation of women; eventually this decreases the authority of women in the society. The independent variable is highly significant, whereas, if a female possess a bank account and also have sufficient money in it, she will be financially strong – she will feel strong and become more empowered. A woman who aims to save more but dose not participate in financial matters has an extreme significance and she will feel secured and empowered. This relationship has a positive impact on women empowerment. Unpaid work or job has an inverse relationship to women empowerment, yet this variable extremely contribute towards the authority of women. Opportunity available for women to participate financially has a negative effect. If there is an

7 For details, see Table 4 (Appendix).

economic opportunity for women, she will feel less empowered; yet this economic opportunity plays an important role in determining empowerment for females. This variable is extremely significant at 0.01 level.

The next regression analysis was done after removing insignificant variables from Model 1 [see Table 4c (Appendix)]. These insignificant independent variables were possession of assets, formal education, mothers' education and training given to females to enhance their skills. R-square of Model 2 was approximately the same as of Model 1; variation of 39 per cent was present in the dependent variables, i.e., women empowerment was explained by independent variables, such as poverty, social/cultural issues, contents of education, increase in household income, unpaid work, economic opportunity, economic participation, and women having a bank account [Table 4a (Appendix)].

The contents of education had significant impact on the authority of females [Table 4c (Appendix)]. The type of respondents of this research were only females students; therefore, according to the results it was found that contents of education taught in these universities helped them to feel and become empowered. The education has a positive significant impact on women empowerment and the syllabus taught to them contributed positively towards their thinking ability to be empowered. Education is necessary and important for development but its relevance is highly important for females to understand their position in the society.

In Table 4c (Appendix) unpaid work, economic participation, economic opportunity available to women and having a bank account is significant in Model 2 as well. The contents of education and poverty were additional explanatory variables showing high significant impact on women's authority but poverty was high significant variable with women empowerment. Culture and social pressure was insignificant in this research, whereas, in many studies this variable plays an important role in determining empowerment of females. The results states that females who possessed a bank account and received relevant education had a positive impact on their authority, whereas, women who supported their family financially, or were not paid for their work had an inverse relationship with empowerment.

Table 5 (Appendix) shows the correlation between all variables. Women empowerment has strong correlation with education, contents of the education, unpaid work, having a bank account, possessing assets, increase in household income and mothers education. Cultural issues were highly correlated with education. The results concluded that if education is provided to females, culture or social pressure would not affect their empowerment. Skills utilization and training can help women to increase their economic opportunity so that they can increase their authority in decision making at their home and in the society. Education of mothers plays an important role in empowering their daughters. The results revealed that if mothers are educated, their daughters feel more empowered in their parents or the in-laws families. Similar is the case of having a bank account which gives financial security

to women as they feel more authoritative and can participate economically in their families. There was an extreme correlation between the raise in their household income, skills and training. If women were trained according to their skill they would increase income level of their households and would feel more empowered to take decisions or to participate in their family matters.

VI. Conclusion and Future Implications

1. Conclusion

This research paper highlights various important and significant factors which help to identify barriers to Women Empowerment in Pakistan and how strongly they influence this issue. The contents of education shows a positive relationship with determinants of women empowerment. This was also tested by the earlier research studies: like, 'the impact of gender equality in education on rural poverty' [Chaudry and Nosheen (2009)] which also showed a positive relationship to women empowerment in Pakistan. This result was consistent with the study of Noureen and Khalid (2012).⁸ Poverty showed a positive relationship; but in previous studies it showed a negative relationship. As stated by Jehan (2000), poverty is higher in households with less literate family members; but as per females feeling, if poverty increases, there will be an increase in the barrier to women empowerment.

Economic participation and economic opportunity available to females also show a negative relationship with determinants of women empowerment in Pakistan. As the culture of our society is male dominated, therefore, barriers in women empowerment restrict them to take independent decisions and they have to obey their fathers, brothers or husbands, even to adopt their career. Due to unbalanced gender society and the traditional norms in Pakistan; females in urban areas have access to receive education and job opportunities as compared to rural areas where the case is negative. Selection of career helps women empowerment and has positive relationship in the society; yet unpaid work has a negative effect on their empowerment. Having a bank account also indicates a positive impact on female empowerment.

Various steps have been taken on part of the Government and NGO's to uplift the status of women in Pakistan. Yet, further campaigns and programs are needed to be introduced to encourage females to be educated. There is also a need to educate families and motivate them to increase participation of females in decision making of their households. In the past, goals were set to eliminate gender inequality and improve the state of women in Pakistan,⁹ but in spite of all efforts no

8 Also shown by Zahidi and Claros (2005).

9 Millennium Development Report 2010.

progress has taken place and the problem has not yet been solved. Education shows a positive relationship with determinants of women empowerment, and thus, new laws for upbringing women status and encouraging parents to educate female gender needs to be emphasized by enforcing government laws and making basic education compulsory. The relevance of this education is important. The contents of education should be relevant so that it could contribute towards women empowerment in Pakistan.

2. Future Implications

In the past, some initiatives were taken by the government to remove barriers to Women Empowerment in Pakistan. Different laws and education schemes were introduced to encourage women education. Madrasas¹⁰ were established in order to allow women to acquire formal and religious education but yet there is a need to improve the system and make new rules and regulations. The implementation of equal rights for women should be promoted by the government in order to eliminate gender inequality. There is a need to open new basic education institutions and primary education should be free. Economic opportunities should be given to females to encourage them to participate in local and national activities so that they may contribute to the growth of the economy; thus, finally empowering the female gender in Pakistan.

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10 Religious institutions for formal and religious education with religious beliefs.

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APPENDIX

TABLE 1

Variables Included in each Category

Dependent Variables	Constitutive Definitions	Operational Definitions
Women Empowerment		
Empower to make decision regarding family issues.	..... Freedom to make decision regarding their family issues.	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.
Empower to make self decisions.	..... Freedom to make decision regarding their own issues.	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.
Decision regarding marriage.	..... Freedom to make decision regarding their marriage.	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.
Education		
Contents of education curriculum.	..... Relevance and importance of curriculum taught in universities on empowerment.	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.
Mothers' education.	..... Role of mother's education on empowerment.	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.
Female enrolment rate.	..... Number of female enrolment in the university.	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.

(Continued)

TABLE 1
(continued)

Dependent Variables	Constitutive Definitions	Operational Definitions
Economic Participation		
Having assets.	Impact of woman having assets (in her name) on empowerment.	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.
Training and skills development.	Impact of Training and skills utilization.	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.
Raising household.	Financial support.	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.
Economic Opportunity		
Having a bank account.	Woman having bank account contribute in empowerment.	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.
Equal opportunity and status.	Number of opportunities available.	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.
Credit opportunities.	Credit opportunities provided.	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.
Choice between career and family.	Freedom of choice in family or career.	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.

(Continued)

TABLE 1
(continued)

Dependent Variables	Constitutive Definitions	Operational Definitions
Poverty		
Unpaid work.	..... Payment is not made for the work.	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.
Female slavery.	..... Female treated as slaves.	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.
Lack of finance and capital.	..... Lack of financial resources.	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.
Culture/Social issues		
Social and Cultural Norms and Obstacles.	..... Norms and values related to culture and society.	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.
Socialization of Women.	..... Role of socialization of women.	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.
Male Domination.	..... Male dominating society.	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.
Domestic Violence.	..... Impact of domestic violence.	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.
Harassment.	..... Social harassment effect on empowerment	Measured by Likert five point scale: 1=strongly disagree and 5=strongly agree.

TABLE 2

Instrument used in the Study

Questions	Scale (5 item scale)
Employment	
I feel I'm empowered to make decision about myself.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree.
To take decisions in my family members.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree.
To take decisions in marriage.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree.
I have decision making in purchasing goods.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree.
Economic Participation	
I have access to resources in household expenses.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree.
I have access to resources to spend on household items.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree.
I have access to resources to buy clothes.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree.
Poverty	
I face domestic violence.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree.
I have experienced male domination at college.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree.
I have experienced male domination at home.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree.
I don't plan to remain in this organization, any longer.	1=strongly disagree to 5=strongly agree 1=strongly disagree to 5=strongly agree.

(Continued)

TABLE 2
(continued)

Questions	Scale (5 item scale)
Education	
I feel barriers in education.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree.
Content of education influence empowerment.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree.
My mother education contributes in my empowerment.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree.
Cultural and social issues	
I have been treated injustice.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree.
I am being treated negatively in the society.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree.
In terms of harassment, I am mistreated in the society.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree.
I have social pressure to decrease my decision making power.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree
My parents restrict me from getting education.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree
Economic Opportunity	
I make my own decisions regarding jobs.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree
Having an asset increases empowerment.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree
Having a bank account increases empowerment.	Measured by Likert five point scale: 1=strongly disagree to 5=strongly agree

TABLE 3

Regression Analysis: Model 1

The ordinary least square regression technique has been employed in the empirical analysis. The multiple regressions Econometric Model is considered as:

$$WE_{it} = \beta_0 + \beta_{1t} Edu_{it} + \beta_{2t} Ecopp_{it} + \beta_{3t} Ecpart_{it} + \beta_{4t} Pov_{it} + \beta_{5t} cult_{it} + \epsilon_i$$

where, *WE* represents women empowerment at the time period *t*, *Edu* represents education, *Ecopp* represents economic opportunity, *Ecpart* represents economic participation at time *t*, *Pov* represents poverty and *cult* represents cultural/social issues at the specific time period *t*. β_0 is the intercept of regression equation and ϵ represents the error term which was random in nature and is expected due to uncertain event.

TABLE 3(a)

Model Summary

Model	R	R Square	Adjusted R-Square	Std. Error of the Estimates
1	624	390	351	6347

TABLE 3(b)

ANOVA

Model 1	Sum of Squares	Df	Mean Square	F	Sig.
Regression	48.158	12	4.013	9.961	0.000
Residual	75.342	187	0.403	-	-
Total	123.500	199	-	-	-

TABLE 3(c)

Regression Analysis of Model 1

Coefficients

Model 1	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	3.398	5.380	0.000	6.312	0.000
Education	0.042	0.061	0.047	0.682	0.496
Mothers' education	-0.006	0.045	-0.008	-0.126	0.900
Content of education	0.065	0.035	0.113	1.873	0.063
Poverty	0.075	0.040	0.115	1.854	0.065
Unpaid work	-0.163	0.047	-0.222	-3.451	0.001**
Household income	-0.056	0.043	-0.081	-1.295	0.197
Economic participation	-0.086	0.041	-0.124	-2.075	0.039*
Assets	0.020	0.091	0.016	0.223	0.824
Skills training	-0.013	0.037	-0.023	-0.353	0.725
Economic opportunity	-0.106	0.039	-0.166	-2.727	0.007**
Bank account	0.305	0.055	0.435	5.544	0.000**
Cultural/social issues	0.014	0.041	0.020	0.346	0.730

*Significant at the 0.05 level. **Significant at the 0.01 level.

TABLE 4

Regression Analysis: Model 2

Removing insignificant independent variables (education, education of mothers, assets and skills training), the model is explained, as:

$$WE_{it} = \beta_0 + \beta_{1t} Ecopp_{it} + \beta_{2t} Ecpart_{it} + \beta_{3t} Pov_{it} + \beta_{4t} cult_{it} + \varepsilon_i$$

where, *WE* represents women empowerment at the time period *t*, *Ecopp* represents economic opportunity, *Ecpart* represents economic participation at time *t*, *Pov* represents poverty and *cult* represents cultural/social issues at the specific time period *t*. β_0 is the intercept of regression equation and ε represents the error term which was the random in nature and is expected due to uncertain event.

TABLE 4(a)

Model Summary

Model	R	R Square	Adjusted R-Square	Std. Error of the Estimates
2	.623	.388	.362	.6293

TABLE 4(b)

ANOVA

Model 2	Sum of Squares	Df	Mean Square	F	Sig.
Regression	47.869	8	5.984	15.111	0.000
Residual	75.631	191	0.396	-	-
Total	123.500	199	-	-	-

TABLE 4(c)

Regression Analysis of Model 2

Coefficients

Model 2	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	3.488	0.364	0.000	9.591	0.000
Content of education	0.066	0.034	0.116	1.957	0.052*
Poverty	0.082	0.038	0.126	2.167	0.031*
Unpaid work	-0.167	0.046	-0.227	-3.651	0.000**
Household income	-0.064	0.040	-0.092	-1.598	112.000
Economic participation	-0.080	0.040	-0.116	-1.992	0.048*
Economic opportunity	-0.106	0.037	-0.166	-2.850	0.005**
Bank account	0.320	0.043	0.456	7.387	0.000**
Cultural/social issues	0.021	0.040	0.030	0.527	0.599

*Significant at the 0.05 level. **Significant at the 0.01 level.

TABLE 5
Correlation between women empowerment and all independent variables

		Correlations										
WE	Educa- tion	Mothers' Educat- ion	Contents of Educa- tion	Poverty	Unpaid Work	House- hold Income	Eco- nomic Part	Assets	Skills Train- ing	Eco. Oppor- tunity	Bank Acc- ount	Cultural/ Social
WE	1	0.297**	0.154*	0.171*	0.082	-0.368**	-0.169*	-0.043	0.341**	-0.015	0.528**	-0.017
		0.000	0.029	0.016	0.251	0.000	0.017	0.541	0.000	0.835	0.000	0.814
Education		1	0.309**	0.120	0.047	-0.245**	-0.082	0.211**	0.226**	-0.057	0.412**	0.151*
		0.000	0.000	0.092	0.504	0.000	0.248	0.003	0.001	0.421	0.000	0.033
Mother Education			1	0.134	-0.202**	-0.246**	0.065	0.014	0.023	0.222**	0.231**	-0.051
		0.000	0.000	0.059	0.004	0.000	0.360	0.843	0.747	0.002	0.001	0.472
Contents of Education				1	-0.174*	-0.094	-0.050	0.112	0.130	0.048	0.171*	-0.109
		0.092	0.059	0.014	0.014	0.188	0.485	0.115	0.066	0.503	0.015	0.125
Poverty				1	0.089	-0.010	-0.085	0.179*	0.179*	-0.164*	0.077	-0.008
		0.082	0.047	-0.202**	0.089	0.208	0.885	0.230	0.011	0.020	0.277	0.907
Unpaid Work					1	0.149	-0.006	-0.189**	0.025	-0.171*	-0.346**	0.045
		0.251	0.504	0.014	0.089	0.208	0.035	0.936	0.007	0.723	0.000	0.527
Household Income						1	0.077	-0.076	0.305**	0.045	-0.047	0.072
		-0.368**	-0.245**	-0.246**	-0.050	0.149	0.035	0.277	0.000	0.531	0.509	0.313
Economic Part							1	0.040	-0.011	-0.043	0.146*	0.094
		0.541	0.003	0.843	0.112	-0.085	0.077	1	0.875	0.543	0.040	0.187
Asset									1	-0.085	0.560**	-0.014
		0.341**	0.226**	0.023	0.130	0.179*	-0.076	0.040	1	0.229	0.435	0.000
Skills Training										1	-0.194**	-0.071
		-0.015	-0.057	0.222**	0.048	-0.164*	0.305**	-0.011	-0.085	1	0.006	0.319
Economic Opportunity											1	-0.026
		0.835	0.421	0.002	0.503	0.020	0.000	0.875	0.229	0.006	0.415	0.710
Bank Account												1
		-0.068	-0.080	0.066	0.077	-0.171*	0.045	-0.043	0.056	-0.194**	0.069	1
		0.275	0.340	0.262	0.355	0.277	0.531	0.543	0.435	0.006	0.329	0.710
Culture/Social												
		0.528**	0.412**	0.231**	-0.008	-0.346**	-0.047	0.146*	0.560**	0.058	0.069	-0.037
		0.000	0.000	0.001	0.907	0.000	0.509	0.040	0.000	0.415	0.329	0.605
		-0.017	0.151*	-0.051	0.045	0.045	0.072	0.094	-0.014	-0.071	-0.026	1
		0.814	0.033	0.472	0.526	0.527	0.313	0.187	0.842	0.319	0.710	0.605

*Correlation is significant at the 0.05 level (2-tailed). ** Correlation is significant at the 0.01 level (2-tailed).