

ROLE OF MICROFINANCE IN EMPOWERMENT OF FEMALE POPULATION OF BAHAWALPUR DISTRICT

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Abstract— Empowerment of women is one of very important issue in developing countries. As women are integral part of society, her status and participation in decision making as well as economic activities is very low. Microfinance plays role in improving women decision making by contributing in economic activities. In this study an attempt is made to explore the socio economic determinants of women empowerment in which microfinance is crucial economic determinant. This study used regression analysis based on primary data of Bahawalpur City to check the relationship of different socio economic determinants on women empowerment. Women empowerment measured by constructing simple index using five indicators related to child health, education, selection of spouse of children, purchase of basic goods and decision about the use of loan. The results show that women empowerment is considerably influenced by age, education of husband, father inherited assets, marital status, number of sons alive and microfinance. Age, education of husband, no of live sons and father inherited assets are more statistically significant variables in this study. Further, this study decompose data with male and female using loan which implies that females uses loan by themselves has some better results than where loans were used by male family members. Finally, it is concluded that as microfinance is major explanatory variable in this study has some positive role in empowerment but not as much as was expected. It is suggested that education facilities and family protection must be provided in proper way. Microfinance institutions should strengthen and expand their support to resource poor women.

Key Words: *Microfinance, Women empowerment, decision making*

I. INTRODUCTION

Working women contribute to national income of the country and maintain a sustainable livelihood of the families and communities, throughout the world. As they face many socio- cultural attitude, legal barriers, lack of education and personal difficulties. Traditionally, women have been marginalized. They are rarely financially independent and often they are more vulnerable members of society. About 70% of world's poor are women. Yet they have no access to credit and other financial services. Therefore, microfinance often target women. Microfinance is a critical tool to empower women from poor household. So, particularly women can get benefit from microfinance institutions as

many microfinance institutions target only women, to empower them.

A. WOMEN EMPOWERMENT

Empowerment of women means to let women survive and let them live a life with dignity, humanity, respect, self esteem and self reliance.

Kabeer (1999) stresses that women's empowerment is the process to acquire the ability from which those who have been denied the ability to make the strategic life choices. Her emphasis that ability to exercise choice incorporates three interrelated dimensions: Resources, Agency and Achievements. According to UNIFEM, "to generate choices, gaining the ability and exercise bargaining power", "developing a sense of self worth, to secure desired changes, belief in one's ability and the right to control one's life" are important elements of women empowerment. Women will be empowered when they will have full control over their own life.

B. ROLE OF MICROFINANCE IN WOMEN EMPOWERMENT

Microfinance is a type of banking service which provides access to financial and non financial services to low income or unemployed people. Microfinance is a powerful tool to self empower the poor people especially women at world level and especially in developing countries. Microfinance activities can give them a means to climb out of poverty. From early 1970's women movement in number of countries increasing to alleviate poverty through microfinance programs. The problem of women less access to credit was given a particular concentration at First International Women Conference in Mexico in 1975.

The evolution of microfinance is from Bangladesh since late 1970s and a very successful project. But in Pakistan, the movement of microfinance sector started from Agha Khan Rural Support Program (AKRSP) and Orangi Pilot Project (OPP). With the passage of time microfinance becomes NGO activity and five microfinance banks have been started under State Bank of Pakistan (SBP) ordinance.

Microfinance services lead to women empowerment by positively influencing women's decision making power at household level and their overall socioeconomic status. By the end of 2000, microfinance services had reached over 79

million of the poorest of the world. As such microfinance has the potential to make a significant contribution to gender equality and promote sustainable livelihood and better working condition for women. (ILO Geneva)

It has been well documented that an increase in women resources or better approach for credit facilities results in increased well being of the family especially children. (Maoux, 1997; Kabeer, 2001).

This paper is about microfinance and its role in giving the empowerment at domestic decision making level to the poorest female of Bahawalpur City. As Bahawalpur district is one of least developed region in southern Punjab, Pakistan. Basic infrastructure is insufficient in rural areas where 78% of female population resides. Bahawalpur is highly deprived district in Punjab poverty reduction strategy paper. Women community in this region is also deprived. Microfinance plays a great role in the lives of millions of poor people particularly women. Most areas of city, where microfinance loan is disbursed, dearth of women decision making at domestic level exist in both rural and urban areas of city. Microfinance as a whole is a new concept in Bahawalpur for improvement of women empowerment.

C. OBJECTIVES OF STUDY

- To explore various determinants of women empowerment.
- To analyze the role of microfinance in improving decision making power of women at domestic level as compared to other social determinants.

II. REVIEW OF LITRATURE

Asim (2008) evaluates the impact of micro credit program on indicators of women empowerment in urban slums of Lahore district, Pakistan. The author has chosen specialized institutions with women focusing models. So, the most appropriate institutions according to author are Kashaf foundation and Community Support Concern (CSC). Three potential sources of selection biases measured the impact of program. Firstly, program participants different from their control comparators. Second is that the treatment group might differ from control group in the distribution of unobserved characteristics. Third bias can rise if participants have positive externalities on those who have later joined program. The author construct preference based indicators including child related and health related decisions and economic decisions, social mobility decisions, resource allocated decisions and autonomy based indicators including household purchase and child related decisions. To explore the link between women empowerment and micro credit participants, the author used three different estimates; simple parametric framework of conditional mean independence, randomization of treatment and bivariate probit model. The results show that micro credit intervention has no impact on child related health, economic and social mobility decisions. On average, women in treatment group were no more independent or autonomous than the control group in small household purchases. Participation in micro credit program

is found to be insignificant in explaining all the outcome indicators of empowerment for sampled household.

Chaudary and Nosheen (2009) women empowerment is one of important issue of present day development policies in developing countries. Since empowerment is multidimensional concept, it is determined by many socio economic factors and cultural norms. The author attempts to explore the determinants of women empowerment using regression analysis. The data were collected from district of southern Punjab, especially from rural urban and tribal areas. The status of women is much more vulnerable in rural and tribal areas and they have very limited access to all basic facilities. The sample selected for survey by using stratified random sampling and all respondents belonging to the age group of 14-65 years. For women empowerment measurement four indices are developed in making a cumulative index. The results show that age, married women and women having Islamic view have statistically positive impact on women empowerment.

Cheston and Kuhn (2002) stated that microfinance programs have been potential to transform poor relation and to empower women especially by using case study of Sinapi Aba Trust. Although women access to financial resources has substantially increased yet loans given to women differ in sizes. In spite of this, just financial help not enough to empower women and improve well being but if they are properly designed then they make important contribution to women empowerment. The writer explains empowerment indicators and measurement techniques. The contribution of micro insurance, saving to empowerment, technology transfer through microfinance institutions, the relationship between microfinance program, empowerment, family planning and cultural norms are exist. He describes different theories of targeting women. Microfinance plays a major role in gender and development strategies because of its direct relationships to both poverty alleviation and women. As women are the poorest of the poor so greater financial security allows the women to become more empower in household and community affairs. As women spend most of their income on their family needs particularly children's education, diet, health care and clothing. Proponents of targeting women argue that women repayment record is good and their behavior is more cooperative than men. Access to financial resources does not alone empower women but also access to material (credit, property, and money), human and social resources (education, business). Empowerment is culturally relative term; it is itself not a western concept. Microfinance affect women's ability or decision making and self confidence which is closely linked with knowledge, women's status and gender relations at home. Microfinance program strengthen women's economic autonomy and gives them means to pursue nontraditional activities. Through these programs women escaped from abusive relationship. Purdah also confines their activities to their homes. Mobility has also increased. Microfinance programs impact also on political empowerment and women's right.

Rehman and Khan (2007) presents that microfinance is the provision of collateral free loans to poor people

especially in rural areas that are repayable in frequent and easy installments. These are effective mechanisms for poverty reduction, to improve health, education, legal rights, sanitation and other living standards. Microfinance programs target women, most vulnerable part of society who lives within household with no assets. By providing them opportunity for self employment, these programs have significantly improved women security, autonomy, self confidence and status within the household which in turn improves women empowerment. This thesis based on client's perspective, special focus on Bangladesh. This research is based on positivists and interprets visits. The main goal is to find out not only the mechanism of microfinance in Bangladesh but also to find out that how microfinance helps to poor people to improve their living standard.

Hunt and Kasynathan (2002) describes that microfinance programs for women have positive impact on economic growth by improving women income generating activities. The data used was collected from three NGO's in Bangladesh and one state from India. Most of women receiving credit have no control over their loans due to low access to markets. The author finds that the impact of Micro credit on female male education, marriage practice, mobility, violence against women and self respect. Moreover, microfinance which is designed for the poorest, actually not reached to the poorest people. So donors and NGO's must concentrate on the access of credit to the poorest people.

Malhotra and et al, (2002) worked on conceptualization and operationalization of term empowerment rather than to review its indicators. They highlighted economic, social, familial/interpersonal, legal, political and psychological dimensions of empowerment. Empowering themselves is not only responsibility of individual women. Government and other institutions should promote policies that ensure gender equity through political and legal reforms.

III. METHODOLOGY

The study is based on the data of the female population who have been used microfinance services during five years from 2002-2007 and they belong to BahawalPur region, Pakistan. There are presently five microfinance institutions working in BahawalPur, out of which we have chosen NRSP (National Rural Support Program) and Khushhali bank randomly.

During 2002-2007 total 6000 female clients of Bahawalpur City were registered with the selected microfinance institutions. Basic information of clients has been collected from local branches of selected microfinance institutions. The total number of female clients in given five years of KB is 2000 out of which we have selected 200 clients randomly. The total number of female clients of NRSP was approximately 4000, so selected sample size on random basis is 400.

The cross section data has been collected by door to door and women interviewed through structured questionnaire. Medium of instructions is Urdu. The interviews were administered personally as most of the respondents were

illiterate and don't know how to read or write. The multiple linear regression analysis technique was used to explore the effects of different determinants on women empowerment and role of microfinance in female empowerment.

IV. THEORITICAL FRAMEWORK

The theoretical framework is the foundation on which the entire research project is based. It identifies the network of relationships among the variables considered important to the study of given problem.

The dependent variable is women empowerment which can be measured by constructing simple index. Empowerment of women in household decision making was measured on five indicators such as decision on child health, education, daily purchases, selection of spouse of children and loan use taken by herself, jointly by her husband or by her husband only. An index was constructed by using all five indicators. All these decisions are basic indicators of decision making not big ones like sale and purchase of assets, so index constructed by assigning equal weights to each response.

It is theorized that age of respondent positively influence the women empowerment. Older women have more independence and empowerment than younger women as they have more experience with life, a better understanding of how to get what they want.

Education of husband often argued to increase the women empowerment. Mostly women are dependent economically and socially on the male members of the society, so the education of husband considered important. If they are highly educated they are aware of the rights of females and will give them self confidence in taking decisions at the domestic level.

Number of sons is notified as the positive factor of women empowerment. It is common perception that sons will contribute to family income and carry the family name; provide all the necessary care and support to their parents when they are old while daughters are economic burden. So having a larger no of sons has more say in family decision making and gives more empowerment and autonomy.

Credit is a critical explanatory factor through which the employment of women in home based activities increase. The term microfinance has been used interchangeably with Micro credit or loan amount in Pakistan largely because other services and products in this sector, far less developed than credit. Savings and insurance are still in infancy. As all the respondents of this study are those who are getting benefit from microfinance institutions. To see the role of microfinance in decision making of women, we have to see that variation in microfinance effect the level of empowerment or domestic decision making indicators.

V. ESTIMATION AND REGRESSION MODELING

The statistical model specified as:

$$WE = f(\beta_0 + \beta_1 \text{ age} + \beta_2 \text{ edu of hus} + \beta_3 \text{ MS} + \beta_4 \text{ No of Sons} + \beta_5 \text{ FA} + \beta_6 \text{ LA} + \mu)$$

WE = Women empowerment (Dependent Variable)

Questions about the decision making at domestic level are the education of children, health of children, basic domestic purchase of commodities, selection of spouse of children and use of loan. For each decision category recorded in such a way self, both and husband assign 2, 1 and 0 respectively. (Ashraf, Karlan and Yin, 2008) The total of scores in these different aspects constitutes an index for empowerment. The value of index varies from 0 to 10.

The relative influence of different variables on Women Empowerment is assessed in this section by multivariate regression technique. Three models are estimated. Model 1 is aggregated model comprised of females who used their loan by themselves and those whose loan was used by their husbands. Other two models based on the desegregated data on the use of loan either by themselves or use by their husbands.

TABLE I. REGRESSION RESULTS

Variables	Model 1	Model 2	Model 3
Constant	2.135 (4.94)*	2.47 (5.27)*	1.88 (3.43)**
Age of Respondent	.032 (3.44)**	.024 (2.30)****	.031 (2.80)***
Education of Husband	.042 (2.21)*****	.042 (2.12)*****	-.044(-1.72)*****
Marital Status	1.23 (11.4)*	.97 (9.45)*	1.67 (7.81)*
No of Sons	.13 (2.39)****	.15 (2.37)**	.097 (1.36)***
Father Assets	.000001 (2.77)***	.0000006 (1.69)***	.0000022 (2.46)***
Loan Amount	.00012 (6.17)*	.0002 (9.71)*	.000017 (.69)****
R2	.296	.387	.353
F	41.55	40.67	18.10
Standard Error	2.13	1.81	1.63
N	600	394	206

NOTE:

Terms in parenthesis are t-statistics

*Significance at .000 levels

**Significance at .018 levels

***Significance at .090 levels

****Significance at .022 levels

*****Significance at .034 levels

The results of first model can be explained as it is clear that the signs of coefficients do agree with our priori expectations and women empowerment is positively related to age, education of husband, marital status, no of sons, FA and LA. The magnitude of parameters indicate that greatest response in women empowerment results from a change in Marital Status, as its value is the highest while a change in father assets will bring about the lowest change in women empowerment.

Using the beta coefficient for marital status, for example, we can conclude that widow and divorced female in society increase by 1 unit, improvement in the female decision making at domestic level will increase on average by 1.23 units, when the other variables are held constant. Although in society married females considered much better than as compared to unmarried and widow. Divorced females have no value in society. But according to our data it is concluded that the power to take basic decisions at domestic level are much more of widow and divorced as compared to married while unmarried has no power to take any decisions. In this manner, age of the respondent increase by 1 unit, female decision making at domestic level will increase by .032. As age of women expected to influence women autonomy as documented in other research in South Asian context. (Caldwell et al, 1982).

Education of husband increase by 1 unit, female decision making power will increase by .042. Husband's education is of no statistical significance in explaining the variation in autonomy but surprisingly its coefficients is often negative rather than positive.(Sathar and Kazi 2000). Husband's education is also important to understand the needs of wife and involve wife in decision making and to give freedom of choices along with movement. Furthermore, education is powerful tool for acquiring new values and consequently for modifying relationships with other human being and environment. Number of son's increases every time by 1 unit will increase women say in domestic decision making by .13. Women's giving birth to a son is positively and significantly related to women empowerment. (Parveen, 2004). Women reporting only one male child or no male child significantly less likely to be involved in decision making or to have influence over the use of their earnings than women having more male child. (Sarah 2006)

Father assets increase by 1 unit, will bring a positive and significant change but not a greater change, such as it will improve women decision making by only .000001.women amount of loan increase by 1 unit will increase women decision making at domestic level by .00012. It means it improves women decision making but not at a larger extent. Kabeer also found that access to more credit has enabled some women to negotiate for an increased role in household decision making, presumably increasing empowerment. (Kabeer, 1998).

The F Statistics (F=41.55) is significant at the level of 0.000. The probability level 0.000 means that the chances are almost zero that the results of regression model are due to random events instead of a true relationship.

The multiple R- squared value indicates that the variation by all the independent variable is .296. This means that 29.6% of the variance in women empowerment has been significantly explained by six independent variables.

As most of Pakistani women borrow money but cannot personally decide about the use of it for business or any other activity; it is rather difficult for her to take decision. In this study 65.66% female uses their loan by themselves and make decision regarding this at their own behalf. While 34.33% female loanies are those whose loan are used by their husbands. We have bifurcated total data regarding the use of loans and apply the regression on both type of use of loans. The results of second model can be explained as: Using the Beta coefficient for marital status, for example, we can conclude that widow and divorced female in society increase by 1 unit will increase women empowerment by .97 units among loanies, when other variables held constant. In this manner, age of respondent increase by 1 unit, female say in domestic decision making will increase by .024 units. Education of husband increase by 1 unit, female decision making power will increase by .042 units. Number of son's increases by 1 unit will increase women domestic decision making power by .15 units. Father assets increase by 1 unit will improve women decision making by .0000006 units. It means that it will affect women empowerment positively but at a very low rate of change. Loan amount taken by women increase by 1 unit will increase women decision making at domestic level by .0002 units. These results are related to those females who take loans and use that loan use by themselves.

The F Statistics (F=40.67) is significant at the level of 0.000. The probability level 0.000 means that the chances are almost zero that the results of regression model are due to random events instead of a true relationship.

The multiple R- squared value indicates that the variation by all the independent variable is .387. This means that 38.7% of the variance in women empowerment has been significantly explained by six independent variables.

The results of third model can be explained as: Using the Beta coefficient for marital status, for example, we can conclude that widow and divorced female in society increase by 1 unit will increase women empowerment by 1.67 units among loanies, when other variables held constant. In this manner, age of respondent increase by 1 unit, female say in domestic decision making will increase by .031 units. Number of son's increases by 1 unit will increase women domestic decision making power by .097 units. Father assets increase by 1 unit will improve women decision making by .000002 units. It means that it will affect women empowerment positively but at a very low rate of change. Loan amount taken by women increase by 1 unit will increase women decision making at domestic level by .00001 units. These results are related to those females who take loans and that loan use by their husbands. Education of husband increases by 1 unit women empowerment reduced by .044 units. It means within this group of loanies, although their husbands are educated but they give no right to take part in domestic decisions making. The husbands are the sole decision maker even in use of

loan as well as other domestic decisions. So the females are less empowered.

The F Statistics (F=18.10) is significant at the level of 0.000. The probability level 0.000 means that the chances are almost zero that the results of regression model are due to random events instead of a true relationship.

The multiple R- squared value indicates that the variation by all the independent variable is .353. This means that 35.3% of the variance in women empowerment has been significantly explained by six independent variables.

A. COMPARISON OF MODELS

Model 1 represent all the respondents who are taking loans from different microfinance institutions and this loan is used either by themselves or by their husbands. Model 2 represent the respondents who are loan taking and this loan is used by themselves in their own small enterprises or small business. While model 3 represent the respondents who take loans from different microfinance institutions but this loan is used by their husbands and they are only source between male members and microfinance institutions. Now we can compare all three models.

Firstly, we compare model 1 and 2 on the basis of beta coefficients. In model 1, age of respondents and marital status shows greater variation as compared to model 2. Education of husband shows equal variation in both of models. While number of sons, father assets and loan amount shows a smaller variation in model 1 as compared to model 2. When we compare the both models on the basis of F- Statistics model 1 account a larger proportion in total variability, as the value of F- Statistics is higher for model 1 as compared to model 2, the possible reason for this could be the variation in total number of observations. R^2 in model 1 is much lower than the model 2 means that total variation in dependent variable which is explained by all independent variables is lower in model 1 as compared to model 2.

Now, we compare model 1 and 3 on the basis of beta coefficients. In model 1, age of respondents, number of sons and loan amount shows greater variation as compared to model 3. While marital status and father assets show a smaller variation in model 1 as compared to model 3. Education of husband positively effects women empowerment in model 1 while it's negatively effects women empowerment in model 3. When we compare the both models on the basis of F- Statistics model 1 account a larger proportion in total variability, as the value of F- Statistics is higher for model 1 as compared to model 3. The possible reason for this could be the variation in total number of observations. R^2 in model 1 is lower than the model 3 means that total variation in dependent variable which is explained by all independent variables is lower in model 1 as compared to model 3.

Now, we compare model 2 and 3 on the basis of beta coefficients. In model 2, number of sons and loan amount shows greater variation as compared to model 3. While marital status, age of respondents and father assets shows a smaller variation in model 2 as compared to model 3. Education of husband positively effects women empowerment in model 2 while it negatively effects women

empowerment in model 3. When we compare the both models on the basis of F- Statistics model 2 account a larger proportion in total variability, as the value of F- Statistics is higher for model 2 as compared to model 3. The possible reason for this could be the variation in total number of observations. R^2 in model 2 is higher than the model 3 means that total variation in dependent variable which is explained by all independent variables is lower in model 2 as compared to model 3.

VI. CONCLUSION AND RECOMMENDATIONS

Based on the results mentioned in this study, it can be concluded that the empowerment status of rural women in Bahawalpur City can be significantly improved by increasing their income generating activities by providing loans without any collateral through different microfinance program. The socioeconomic determinants of women empowerment also analyzed in this study. The overall conclusion of this study is that the level of women empowerment is not as much satisfactory at the household level. It also highlights that age, education of husband, marital status, no of sons, father assets and loan amount are influential factors rather than many other factors.

Age effects positively and more significantly but its variation is not much, among loanies of Bahawalpur city. Older women are much mobile, have a greater access to resources and to make decision both inside and outside the home. But loans give to women according to the published procedure of microfinance institutions not according to the age of women. Education of husband also gives the females more say in domestic decision making. When husbands are more educated they will respect the opinion of female in domestic special concern than the uneducated one. Father inherited assets in the married life give more say in family decision making but in this study even it is positive and significant but not produces greater variation. It is due to reason that most female are discriminated in this sector. Either they are not given the share of father property or if the female got the share then she have not fully control on it. Having a large Number of son's women increases their power within the household. As in our society male child considered their right hand in old age. So women give priority in household decision making when they have large number of male children. Mostly, married females have very low power to share their ideas with their husband in this study. In married life mostly husbands take decisions at their own behalf even the basic decisions at the domestic level. On the hand, divorced and widow take their decisions at their own behalf. Although divorced females have not good views in our society but according to our study all basic decisions at the domestic level taken by them.

Another conclusion is that the economic determinant loan amount also contributes to the women empowerment at household level although its results are not as much significant as expected in our study.

In this study few women make financial and business decision by themselves and use their loan by themselves. Microfinance loans have positive effects on women domestic decision making but on those females who

use their loans themselves. Microfinance has not fostered enough empowerment among women because many of them do not invest in income-generating activities of their own. Where women did use the loans themselves, it was often in already-running enterprises which limited the amount of new entrepreneurship created.

A. SUGGESTIONS

In the light of above research conducted, following are the policy recommendation.

Microfinance institutions should be strengthened and should expand their support to resource poor women. Microfinance institutions should conduct proper meeting with loanies in which they must tell them about the use of loan in proper business

Government policy on the status of women plays an important role in empowering women in social as well as economic factors of empowerment. If government and other developmental partners work together in addressing these issues, they could better address the need of rural women. Strategies to combat the lack of empowerment must address not only the immediate need of rural women but must also focus on the root cause of women's powerlessness.

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