Women Empowerment in the Perspective of Socioeconomics Dynamics: A Case Study of Northern Punjab, Pakistan

Hafsah Batool, Lecturer of Economics, Department of Economics, Lahore College for Women University, Lahore, Punjab, Pakistan

Mumtaz Anwar, Professor of Economics, School of Economics, Punjab University, Punjab, Pakistan

Nablia Asghar, Associate Professor of Economics, Department of Economics, University of Education Lahore, Punjab, Pakistan

Hafeez-ur-Rehman, Professor of Economics, Department of Economics, University of Management and Technology, Lahore, Punjab, Pakistan

Abstract- The integrality of women's empowerment in attaining global goals such as the 2030 Agenda for Sustainable Development is crucial. This study used primary data obtained through a multi-stage cluster sampling technique to empirically classify the primary factors of women empowerment in the Punjab region. To obtain a multidimensional score and sense of women's empowerment, it uses polychoricprinciple component analysis. The research proved that job and cosmopolitian attitude of women, clean and hygiene environment, as well as advertency of legal rights and medical access, practical participation in politics and to cast vote with freewill, marriage with the consent of woman had a positive impact on empowerment in domestic sphere.Joint family structure significantlyreduces women empowerment in Northern Punjab.

Key Words: Women Empowerment, Determinant Factors, Polychoric Principle Component Analysis, Cumulative Women Empowerment Index

I. INTRODUCTION

Researchers agreed that gender equality and development are crucial for long-oriented economies (Klasen,1999). Women's empowerment is an important part of and primary method for progress in the development process. The World Bank concluded that improved gender equality and development go hand in hand (King and Mason, 2001).) It's an essential in ensuring family and children's well-being. (Dutta, 2014). Many of the SDGs recognise gender diversity and 5 is dedicated to ending gender inequality and the empowerment of women. Several studies have concluded that women's empowerment is critical to the attainment of human growth, political stability, and world peace, and is an essential component of the SDGs post-2015 structure.

Women's rights are key to economic growth in the developing world. There are significant problems that need to be addressed. There is a lot of debate about the meaning of empowerment, particularly on a theoretical level. However much they differ in religion, political beliefs, culture, geography, or gender, everybody, no matter where in the world, is a brother or sister because we are all human beings first and foremost. The feeling of empowerment and an individual gets is dictated by socioeconomic, cultural, and other conditions varies (Dutta, 2014). The means to make their own decisions, to strengthen their resolve, as well as their capacity to act on these decisions and change them into desired behaviour (Alsop, et al. 2005). Our research has found that the theoretical relationship between women's empowerment and development outcomes has been established.
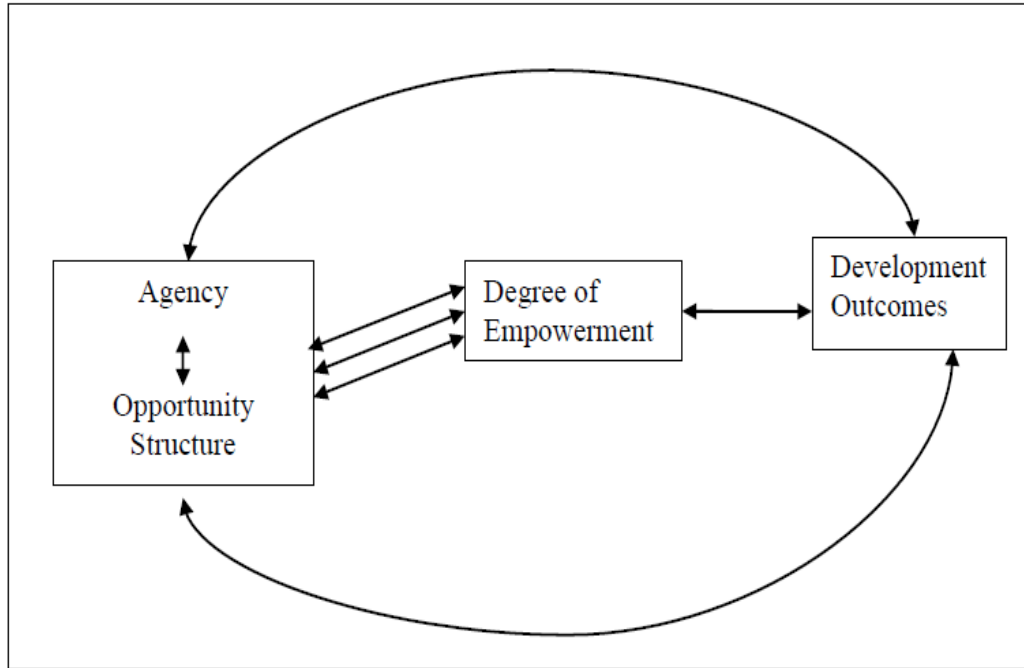
Source: Alsop, et al. (2005)

Figure1: Dynamics of Women's Empowerment

The empowerment of women generally focuses on dimensions and provides greater access to expertise, social and economic opportunities and more autonomy in the process of economic and political decisions (Kabeer, 2005, Khan et al. 2006). Additionally, the achievement of equality among women (Dutta, 2014) is dynamic, multifaceted, context-specific, and multi-dimensional. This means that neither the World Bank nor any other development agency has shown any way to quantify or measure the empowering women as a 'sustainable development goal.' Therefore, it is a significant empirical study because decision makers and funding agencies can do the right thing according to the facts that are uncovered.

Because of social norms and patriarchal culture, women's empowerment is related to economic growth in Pakistan. Multi-faceted issues simultaneously makes Pakistani women vulnerable, depresses them, and aggravates poverty as well as puts health and education at risk

The lowest ranking of women in the Gender Equality Progress Index (2017) can be found in Pakistan from the UNDP's Human Development Report (2017). Despite numerous government efforts and steps taken for the advancement of women's rights, there is a long way to go. What's needed immediately is an atmosphere where money and power are being distributed that permits paid jobs, access to education, medical and social care that caters to better serve women's needs.

As numerous studies showed, a difficult situation for women in Pakistan (in the province of Punjab) (Lahore, 2018) and northern Punjab,Pakistan.Hence, the question is posed: how do you assess empowerment? How do we encourage our female entrepreneurs to increase their participation in the economy? We need to motivate our woman to increase her trust and belief in herself, along with freedom of expression, dignity and self-esteem. Comprehensive investigation of crucial aspects of women's advancement yields correct conclusions. Taking into consideration the meaning of the subject, current research was done to identify the primary factors of empowerment in Northern Punjab and suggest policies to better the social conditions for women. the literature review is summarised in section two, while section three conducts an in-extensive research on variables and information sources The last section deals with empirical findings and their policy consequences.

Empowerment was described as a process rather than a target in several studies (Akhter and Ward 2009; Kabeer et al. 2011). By looking at masculine supremacy in culture, empowerment-related research concentrate mainly on women (Wieringa 1994; Elson 1999). By expanding the process and agency approach, the capitalisation of the expanded concept of empowerment suggests that empowering women is a process that involves complex ability to restrict alternatives, options and behaviours, and not a linear process (Al-Dajany, 2007). (Jabre et al. 1997). Kabeer, 2001 presented a very useful concept of empowerment, which says that empowerment means "the expansion of people's capacity to make strategic life choices in a setting where they have historically been denied that capacity." Several studies were carried out to investigate determinants and aspects of women's empowerment. This segment provides a brief summary of the selected studies.

The Chaudhry &Nosheen study (2009) is aimed at exploring the key factors in empowering women in Pakistan's remote areas. The Women's Enabling Index is based on the Individual Index for Autonomy, family decisions, financial consultation and political autonomy. Importable determinants are women's ducation, media access, social standards, women's job status and household involvement and the awareness of the Islamic Concept of Women Empowerment. The Khan et al. 2010 report also considered the empowerment of women as an important contributing factor, including women's education, political engagement and paid work.

The longitudinal analysis of the household and economic decision-making capability of Varghese (2011) was used by women to assess women's empowerment. Revenue, education, housing, charges of assets are defined as key factors, while media reporting does not significantly affect the degree of empowerment.

In some urban and rural parts of Bangladesh Zaman, et al. (2012) will find the levels of empowerment for women. Women's empowerment was assessed by domestic decision-making. Bivariate research showed that women living in urban areas who have paying work, higher education for both men and women, higher incomes, pacca homes, and less kids are more motivated.

Determinants for empowering women in backward and remote areas such as D.G. Khan using primary data with a random sampling process were analysed by Awan&Zertashia (2015). Fear of abuse and a shared family arrangement is adversely affected by women's empowerment, women's access to the media and to women's banks. Dey and Khudri (2015) assess women's empowerment in building two indices, i.e. women's household abuse activity and PCA-based decision-making. The findings showed that women more educated than women who are iliterate were more protesters against physical abuse.

In Guduru District of Oramia Regional State, Dadi (2017) established rural women's economic empowerment determinants. Study found that women have important and positive consequences in rural women's economic empowerment, as well as women's access to knowledge, involvement in decision-making, freedom of mobility and institutional factors. The empowerment index was developed by means of the study of the six main components related to the decision-making in Northern Punjab, Pakistan, by Abrar-ul-haq et al. (2017). As significant determinants of women's empowerment, socioeconomic conditions, family structure and women's education have been identified. In the context of family and friends visits Akram (2018) used the dimension of women's empowerment in household decision-making, financial decision making, autonomy of child healthcare.

The relative strength of the individual, social, and family factors in order to empower women was assessed by Batool (2019). Employment statuses, wages, domestic control locus, property ownership, judicial awareness, auto-esteem and awareness of gender, were used as individual factors and marital age, as a family factor and as a socio-cultural factor for mobile phone. The study found that the individual levels of women's empowerment are the most important factors in a patriarchal culture in Pakistan.

There are several studies that have established a number of determinants of empowerment of women in the literature. In addition to other socioeconomic, demographic and political variables, the analysis also takes into account the major skills that women can use to achieve this powerful tool of household and social welfare. The actions of women in contact, advertisement of women's recently passed security measures, unpaid housekeeping jobs, healthy and clean environmental variables in the sustainability indicator and other demographic, social, economic and political factors have been tested. There is no

research that has collectively utilised all these variables everywhere in the world to determine main determinants of women's empowerment that are critical to achieve the post-2015 growth agenda.

Women's empowerment in Pakistan is not a carefully studied area. Previous research used secondary data mainly. Different research used various women's empowerment dimensions. There is no study to build an overview of women's empowerment covering all aspects [i.e., household decision making (regular every day, economic decisions), access to formal financial institutions and the process for saving, social mobility and empowerment in the field of family, psychological and politics. There are no studies that have been used polychoric principle component analysis to construct such a systematic and accumulative female household empowerment index (the most relevant one in the case of ordinal categorical variables, Kolenikov and Angeles, 2004, 2009).

III.   DATA AND RESEARCH METHODOLOGY

3.1 Data Source and sampling technique

Present study based on primary source of data. A detailed questionnaire was developed for data collection. The targeted respondents of this study areonly married women of age (17-50) years (Mean=31.30, SD=7.972). The cronbacalpha value of questionnaire was (0.727).A multi stage cluster sampling technique has been used for data collection from district Sargodha. Sargodhahas been selected from Northern Punjab on the basis of an average district on the prevalence rate of female literacy rate. The detail of sample is given in following table that is determined by with the following statistical formula, n=$Z^2\partial^2$/ $è^2$ Where ∂^2 = *Q (1-Q)* *where Q* shows the value of prevalence rate (female literacy rate). Number of households selected from clusters proportionate to rural urban proportion of 2017 census *i.e* is 37% and 63% for urban and rural areas respectively. Sample households are selected on the next stage from clusters on the basis of quotient rule with random start. The detailed household lists of clusters were obtained from BOS.

Table 1: List of Selected Sample

Region	District	Household		Cluster	P* (%)	z-value
Northern (Upper) Punjab	Sargodha	Rural	203	Farooqa, Baggey, Chak84/NB, Pachani; Nehang	70.	95% (1.96)
		Urban	120	Sahiwal, Sargodha		
*P = Prevalence rate						

3.2 Data and Variables

3.2.2 Cumulative women empowerment index (CWEI): The Dependent Variable

To get a detailed and full image of women empowerment, the Cumulative Women Empowerment Index (CWEI) was developed by combining six dimensions: decision making, socio-cultural mobility, familial/interpersonal empowerment, economic empowerment, political empowerment, and psychological empowerment with 28 variables. Kendall tau b rank correlation was used to verify the statistical association of variables in each dimension. CWEI was developed using polychoric principal component analysis (PCA) with orthogonal varimax (Kaiser off), which is the best approach for dimensionality reduction of categorical variables (Kolenikov and Angeles, 2004, 2009).

Our dataset contains categorical variables that are evaluated at the ordinal and nominal levels. As a result, traditional PCA would not be the best option. Since ordinal variables lack an origin or a unit of measurement, their means, variances, and co-variances are meaningless. The traditional PCA approach is no longer suitable for estimating the co-variance (correlation) matrix.

The cumulative index of women empowerment in the district Sargodha of Northern Punjab has been calculated as under.

CWEI=HHD+SEM+EEM+POLEM+FAMEM+PSYEM

Where, HHD: Household Decision making, SEMI: Social Mobility, EEM: Economic Empowerment, POLEM: Political empowerment, FAMEM: Familial empowerment, PSYEM: Psychological Empowerment.

3.2.3 Determinants of Women Empowerment: Independent Variables

There are various socio-economic, demographic and political variables that explain changes in response variable women empowerment. Present study also aims to identify the key determinants for empowering women. Selected variables description is given below.

Table 2: List of Selected Variables for Empirical Estimates

Variables	Description of variables
Dependent variable	
CWEl	Cumulative women empowerment index
	(calculated by six dimensions of women empowerment from questions in questionnaire through polychoric principal component analysis)
Explanatory variables	
AGE	Age of women in years
AROR	Area of Residence=1,if womanlives in urban area, 2= if she lives in rural area
FSTR	Family structure=1, if woman belongs to nuclear family system, 2=if she belongs to joint family system
NCHLD	It is number of children of respondent
PHW	Place of handwashing with soap and water = 1 if yes or = 0 if not
CSPA	More aware of what's going on around the world than most of my friends = 1 if yes or = 0 if not
RWST	Woman is salaried employed=1 if yes ,or = 0 if not
EDU	Number of Years of schooling completed
PRCV	Property received (especially inherited) from parents = 1 if yes or = 0 if not
WCONEL	Woman should contest election = 1 if yes or = 0 if not
AFINST	Access to financial institution in case of personal and family financial matters no access =0, medium=0.5, high=1
CVOT	Woman caste vote in election = 1 if yes or = 0 if not
AMFC	Woman access to medical facilities in case of personal health problems no access =0, medium=0.5, high=1
PSGT	Woman participation in social gatherings no participation =0, medium participation =0.5, high participation =1
VIOL	Fear of violence from husband = 1 if yes or = 0 if not
LPCH	Life partner choice by parents alone =1, joint decision by woman and parents=2, by woman alone=3,
UPCW	Time spent in Unpaid domestic care work
KNKCN	Woman has knowledge about written contents of nikahnama = 1 if yes or = 0 if not
KWPB	Woman has knowledge about women protection bill = 1 if yes or = 0 if not
LOANB	Woman has availed loan from the bank for personal business = 1 if yes or = 0 if not

3.3 Methodology for Empirical Analysis

In order to determine the socio economic and demographic, political and individual determinants for empowerment of women, ordinary least square regression model is used in this study.

$$Y_i = \gamma_0 + \gamma_i X_i + \varepsilon_i$$

The dependent variable Y_i is cumulative index of women empowerment, X_i shows

explanatory variables, ε_i is error term and γ_i shows parameters of current model, the

ordinary least square regression model is given as:

$$CWEI = \gamma_0 + \gamma_1 \, AGE, + \gamma_2 AROR + \gamma_3 FSTR + \gamma_4 NCHLD + \gamma_5 \, PHW + \gamma_6 CSPA + \gamma_7 \, RWST + \gamma_8 EDU + \gamma_9 PRCV + \gamma_{10} WCONEL + \gamma_{11} \, LOANB + \gamma_{13} AFINST + \gamma_{14} CVOT + \gamma_{15} AMFC + \gamma_{16} PSGT + \gamma_{17} VIOL + \gamma_{18} LPCH + \gamma_{19} KNKCN + \gamma_{20} KWPB + \varepsilon$$

All the analysis was accomplished by using Stata version 13.

IV. RESULTS AND INTERPRETATIONS OF WOMEN EMPOWERMENT IN NORTHERN PUNJAB

Now we turn to the study's research section of Northern Punjab. The descriptive data and regression of Northern Punjab have been studied.

4.1. Descriptive Analysis of Northern Punjab

The Table 3 indicates the descriptive analysis of cumulative index of women empowerment and other core determinants in the Northern Punjab. It indicated that all the individual dimensions and composite women's Empowerment index are reliable to be used for further analysis.

4.1.1. Women's Background Characteristics

Empowerment of women is a mechanism that gives women equal access to services and opportunities to enrich their lives. The fiscal, socio-cultural, inter-personal, legal-policy and psychological aspects are also taken into account. Women's rights to and management over their wealth are the economic component over emancipation. The sociocultural component involves the free mobility of women, the non-discrimination of children and a contribution to girls ' education. Participation in decision-making, regulation over sexuality and the right to pursue pregnancy and the usage over contraception are the family and intraindividual dimensions. The mean worth of soap, water and a cosmopolitan mindset of women (female education, residential place, family arrangement, number of kids and a hand- wash facility) exceeds the norm. It indicates that the data about the mean are scattered. Education establishes the foundations on which women's presently accepted role as an elementary instrument in their growth plans can be thoroughly supported and strengthened (Dauda, 2007). Various studies have shown that schooling has a strong correlation with women's education and girls' core education and enrollment rates are necessary in order to reduce the gender gap in education (Chaudhry and Rehman, 2009; Sathar and Kazi, 1994; Rafiq, 1996). A woman who is educated will help the entire family and community. Economic growth will contribute to the pattern of exploring women's empowerment as the means for achieving aspirations (Jahangir, 2008).

4.1.2. Women's Economic Characteristics

Economic empowerment of women is key to ensuring equality between the sexes and sustainable growth. As food producers, natural resource operators and traders and workers, women play a vital role in the economy. Moreover, women are the primary providers of care and household work worldwide, people have 2.6 times the unpaid care and house work done by men. The economic variable like women access to financial institutions for personal/family financial matters, its mean is greater than its standard deviation. It indicates that data is dispersed about the mean.

4.1.3. Women's Social Characteristics

The social dimension variables mean value of unpaid domestic care work, visit to hospital in case of personal health problem, participation in social gatherings and choice of life partner is greater than their standard deviation. It expressed that data is dispersed about mean. The mean value of work status of women, property received from parents, availed loan from bank for personal business is less than their standard deviation. It indicated that data does not dispersed about mean. The majority of Punjab women suffer from high workloads, restricted mobility,poor access to schooling, healthcare, and position in household decision-making (Khawar and Farida, 1987). The total number of children for women's empowerment is identified. It is clear that, as the household is bigger, the woman is less likely to take part in socio-economic and political systems that display less participation. Conversely, these variables are predicted. Another culture factor which defines empowerment for women is the structure of the household. In general, the broader panorama of the joint / extended families is dominated by the oldest member of the family. On the opposite, those traits are not commonly present in the nuclear families; in both economic and household practices women can afford to work individually.The Advertency of Legal Rights dimension variables like knowledge about written contents of Nikah-Nama and knowledge about women protection bill mean value is greater standard deviation. It indicated that data is dispersed about mean.

Table 3: Descriptive Analysis of Women Empowerment in Northern Punjab

CWEMI	Mean	Std. Dev.
Women's Background Characteristics		
Cumulative Women Empowerment Index	11.056	1.771
Age	34.025	8.183
Women years of schooling	7.8	4.8
Area of residence	1.647	0.479
Family structure	1.560	0.497
Number of children	1.678	0.816
Hand washing facility with soap and water	0.861	0.347
Cosmopolitan attitude of women	0.455	0.499
Economic Variables		
Work status of women	0.272	0.446
Property received from parents	0.241	0.429
Availed loan from bank for personal business	0.084	0.277
Access to financial institutions for personal/family financial matters	0.396	0.360
Social Variables		
Unpaid domestic care work	2.207	0.865
Visit to hospital in case of personal health problem	0.621	0.288
Participation in social gatherings	0.522	0.254
Fear of violence from father or husband	0.111	0.315
Choice of life partner	2.238	0.455
Advertency of Legal Rights		
Knowledge about written contents of Nikah –Nama	0.492	0.501
Knowledge about women protection Bill	0.619	0.486
Political Variables		
Women contest election	0.693	0.462
Vote cast	0.796	0.404

Source: s's own Calculations

The political dimension such as women's practical participation in politics and voting has included variables. The results showed that the mean value of this calculation is higher than its standard deviation. Information about the mean has been dispersed.

4.1.5. Results of Econometric Analysis of Women Empowerment of Northern Punjab

The age variable shows positive impact on women empowerment in Northern Punjab. More aged women have more experience of autonomy and more empowerment in the society as compared to less age women. The result indicated that age of the respondent has positive and insignificant impact on women empowerment. The insignificance shows that it is not necessary that old women have autonomy in Northern Punjab. There are other women who have power of autonomy in early age bestowed by God or their fate. This optimistic correlation suggests that if the mother is educated, she would definitely work on her daughter's literacy, which, in essence, increases women's ability and empowerment.

Table 4: Regression Analysis of Women empowerment in Northern Punjab

CWEMI	Coef.	S.E	t	P>|t|
Women's Background Characteristics				
Age	0.007	0.010	0.720	0.472
Women years of schooling	0.006	0.015	0.410	0.685
Area of residence	-0.235	0.154	-1.530	0.128
Family structure	-0.633	0.147	-4.300	0.000
Number of children	0.079	0.090	0.870	0.383
Hand washing facility with soap and water	0.426	0.246	1.730	0.085
Cosmopolitan attitude of women	0.349	0.155	2.240	0.026
Economic Variables				
Work status of women	0.890	0.180	4.950	0.000
Property received from parents	-0.090	0.161	-0.560	0.577
Availed loan from bank for personal business	0.173	0.278	0.620	0.534
Access to financial institutions for personal/family financial matters	0.374	0.230	1.630	0.105
Social Variables				
Unpaid domestic care work	-0.068	0.081	-0.830	0.406
Visit to hospital in case of personal health problem	1.074	0.285	3.770	0.000
Participation in social gatherings	0.570	0.324	1.760	0.079
Fear of violence from father or husband	-0.262	0.251	-1.040	0.299
Choice of life partner	0.518	0.150	3.450	0.001
Advertency of Legal Rights				
Knowledge about written contents of Nikah –Nama	0.511	0.194	2.640	0.009
Knowledge about women protection Bill	-0.026	0.196	-0.130	0.897
Political Variables				
Women contest election	0.706	0.159	4.430	0.000
Vote cast	0.441	0.182	2.420	0.016
Constant	8.087	0.809	10.000	0.000
Summary Statistics				
Number of observations: 323		F (20, 302)		21.42
R-squared: 0.589		Root MSE		1.173

Source: Author's own Calculations

Working women, relative to non-working females, have registered an improved economic status, which is compatible with the outcomes achieved and will definitely be a positive development for Punjab society. Working women often take on a diverse role in efficient, reproductive and household income, which results in admiration and status in the family. Empirical findings indicate that a slightly rise in CWEMI of 0.89 points in female status from housekeeping to working women ($P < 0.000$). These results indicate numerous other research studies including Caber et al . (2011, 2013) and Ayesha (2014) which also show that women in wage-earner jobs are more likely than women who are not working or working but are not cash-conscious in their households to engage in decision-making.

Cosmopolitan attitude of women, their vote cast and practical participation in contesting election, Knowledge about written contents of Nikah –Nama, Choice of life partner and Visit to hospital in case of personal health problem significantly and positively while joint family structure negativly influence empowerment level of women residing in Northern Punjab in domestic sphere.

The women in the joint family have to be exclusively involved in family affairs with other family members. Decision-making power is shared equally with every other family member and husband while cooperating with his wife in a good manner cannot intervene in this matter in the interests of family peace (Kundu1 and Chakraborty, 2012). Women living in a joint family system or having large size of household are less motivated (Faridi et al., 2009). Ironically, this study also supports similar results. The family structure component has a negative coefficient. It means with a shift from joint family system to nuclear family system, it is more likely for women to be in the 0.633 points higher category of empowerment. Our findings regarding the effect of type of family on household level of empowerment of women is reasonably conclusive

Handwashing facility with soap and water is an indicator of better, safe and clean environment. It is key to alleviating the burden of disease, reduces death in health care facilities and contributes to a productive workforce (Lowe, et al. 2019). Access to basic handwashing facility at home is an important sustainable development indicator. The coefficient value of (0.426) at (p<0.085) indicates that women are more empowered in safe and clean environment.

Cosmopolity refers to degree of someone's openness for ideas, knowledge, and information from outside of his social system (Rogers, 1995).) The value of regression coefficient (0.349) at (P<.026) represents the change of response pattern from '0' (no) to '1' (yes) results an increase of CWEI by 0.349 points. More cosmopolitan attitude makes women more empowered. Woman awareness about what's going on around the world rather than focus on domestic issues makes them more knowledgeable and informative. However, achievement towards empowerment goal depends more on attitude (Nayak and Mahanta, 2009). Modification in women attitude is indispensable before to demand alterations in set up of society. The empowerment of a community can be related to the communication behavior (Mustaffa and Asyiek, 2015). This is contribution of our study that role of communication behavior (cosmopolitan attitude) has empirically tested in women empowerment. So our empirical result regarding the effect of communication behavior on household level of empowerment of women is reasonably conclusive.

The impact of women access to financial institutions for personal and family financial matters on household level women empowerment is positive and statistically significant. The coefficient refers to that women better access to financial institutions in case of personal and family matters increases her empowerment by (0.374) points at household level. The logic behind this relationship is not hard to explain. Better access to financial institutions indicates that she is powerful in different familial decision making process. Having better access to financial institutions women may take saving credit decisions and children's education. It is expected that better access to financial institution by women enhances her domestic empowerment. Therefore, access to financial institutions increases better household economic position and child welfare through the channel of women empowerment at the household level. Visit to hospital in case of personal health problems is positively effecting women empowerment having statistically significant coefficient values 1.074 at (P<0.000) demonstrates that women empowerment rises by 1.074 points if women has better access to medical facilities.

Women with low level of participation in social gatherings are less empowered. Women's greater involvement in social activities assists them to exchange views, share problems and attain supportive atmosphere that increase their empowerment (Mosedate 2003). Significant value of regression coefficient (0.570) at (P<.079) presented that one unit increase in social networking caused 0.570 points increase in women empowerment.

Women's rights and development are highly correlated (Duflo, 2005 and Sinha, Raju, and Morrison 2007). Advertency of legal rights is a new variable tested to investigate its role in female empowerment. For this purpose, two variables awareness about protection bill and knowledge about written contents of Nikah-Nama were tested. Highly significant value of regression coefficient (0.511 at P<0.009) of knowledge about written contents of Nikah-Nama indicated that women of Northern Punjab having more knowledge and advertency about legal rights are more empowered.(Batool, 2020)

Political empowerment applies to political system knowledge and access to it base, respect for political responsibility by households and the use of voting rights. This indicates that oppressed people have the potential to affect their well-being on procedures and judgments (Mokomane, 2012). Political empowerment refers to familiarity in and source of political system, household political engagement assistance, voting rights, the involvement of women in native political structures/movements, provision for particular candidates or legislative bodies, local body governments' representation, and the representation of women both in the country and the region.

Women political involvement encourages women empowerment in the society. The coefficient of WCONEL is positive (0.706) and significant (P<0.000). It means that one unit increase in women contest election increases women's empowerment (CWEI) by (0.706) in the society. The coefficient of women caste vote in election is positive (0.441) and significant. It means that increase in vote cast increases women's empowerment (CWEI) by 0.441points in the Northern Punjab. Various earlier studies found the similar results (Kundu and Chakraborty, 2012; Chaudhry and Nosheen, 2009).

V.   CONCLUSION AND POLICY IMPLICATIONS

Empowerment is one of the main ceremonial concerns when addressing human rights and sustainable development. In Pakistan the male dominated behavior along with numerous social customs hampers involvement of women in paid job and mostly women are destitute from their inherited property. Women empowerment is essential in Pakistanfor sustained economic development. The present study collected data of 323 respondents by using multistage cluster sampling in rural and urban areas of Northern Punjab. The response from respondents was collected through face to face interview.

Present study constructed comprehensive cumulative woman empowerment index (CWEI) by six dimensions through polychoric principal component analysis. These dimensions are household decision making (ordinary household decision making and large economic decision making), social mobility, access to formal financial institutions and saving mechanism, political, familial and psychological empowerment.

 To identify key determinants of women empowerment twenty independent variables were tested among which ten are dominant determining variables in influencing the CWEI. women work status, advertency of legal rights, cosmopolitan attitude, access to medical facilities and participation in social gatherings and woman opinion to contest election have positive relationship with the cumulative women empowerment index. However unpaid domestic care work,joint family structure have negative connotation on different dimensions of women empowerment.

Numerous policy implications can be drawn from this empirical study which later may prove crucially important for empowerment of women in developing countries in general and Northern Punjab, Pakistan in specific. As women paid job involvement emerged as a momentous factor, in women empowerment so more job opportunities for the women may be created. Furthermore, while providing jobs to women it may be guaranteed that these opportunities are as close as possible to their homes. Moreover, metropolitan transportation systems should be improved for women to reach at workplaces without fear of the harassment. The laws of women harassment at workplace from men as well as women should be strengthened..Governmental and non-governmental organizations training to earn by their own will also help to change the gross socio-economic status of women in southern Punjab.Sharing of responsibilities for care and domestic work between men and women should be promoted through dramas and stories in text books to diminish stereotypes on gender roles. To change the mindset of society government, NGO, s and educational institutions should organize conferences, seminars and symposiums for educating the society about women related issues especially in rural areas. Domestic violence by intimate partner not only lowers self-efficacy but instill fear in them which badly effect their capabilities to perform daily tasks to the satisfaction level.Furthermore, societal norms that tolerate and accept domestic violence are widely prevalent in our society and an adherence to them inhibits women from seeking care.True enforcement of legislation related to violence against women is needed to implement to bring out women from deplorable condition.Women improve their communication behavior by keeping themselves aware about what's going on around the world where they live. Women are necessitated to be aware of their legal rights and bring changes within themselves before they set up to demand modifications from the society. Advertency of legal rights of women is crucial to claim against

discrimination. Study demonstrated that most of the sample women are unaware about the legal rights and government initiatives in favour of them. This is the cause of low women empowerment in selected region under study. Government should establish a legal cell integrated with the local level government to provide free advice to women about their rights. Various programmes through electronic media, public meetings, rallies and seminars especially in rural areas could be effective tool to create awareness among the women and thereby support in empowering women. In Northern Punjab economic and social infrastructure of the society should also be improved and women may be allowed to form social networks in the community to share their experiences and feelings.

At the length it may be convenient to say that the task of empowering of women is not an easy task rather, it is intricate one in such typical area like Sargodha district where still a major portion of women are not aware about their self-identity, legal rights and self-efficacy in the pressure of family matters. Women empowerment that is as an important sustainable Development Goal by as declared by UNDP, could be achieved only when all concerned bodies will comprehend and work together according to the factors analysed in this study.The society as a whole has to comprehend women's competences and their contributions for acceleration of development process.

REFERENCES

1. Abrar-ul-haq, M ., Jali,M.R.M&NuralIslam.M. (2017). Empowering rural women in Pakistan: empirical evidence from Southern Punjab *Qual Quant* 51:1777–1787: DOI 10.1007/s11135-016-0365-7
2. Achary,D.R.,Bell,J.S.,Simkhada,P.,vanTeijlingen,E.R.,&Regmi,P.R.(2010).Wome n's autonomy in household decision making: A demographic study in Nepal. *Reproductive Health*, 7(15), 1-12
3. Alsop, R. and N. Heinsohn (2005), 'Measuring Empowerment in Practice: Structuring Analysis and Framing Indicators', *World Bank Policy Research Working Paper 3510*, February 2005, 223
4. Akram, N.(2018) Women's Empowerment in Pakistan: Its Dimensions and
5. Determinants *Soc Indic Res* 140:755–775 https://doi.org/10.1007/s11205-0171793-z
6. Awan, A.G.andZertashia,(2015) Determinants of Women Empowerment: A Case
7. Study of District D.G. Khan Developing Country Studies ISSN 2224-607X (Paper) ISSN 2225-0565 (Online Vol.5, No.14,)
8. Bushra, A and Wajiha, N. (2015). Assessing the Socio-Economic Determinants of Women Empowerment in Pakistan*: Procedia - Social and Behavioral Sciences 177 (2015)* 3 – 8.
9. Chaudhury I. M. and F. Nosheen (2009), 'The Determinants of Women's
10. Empowerment in Southern Punjab (Pakistan): An Empirical Analysis', *European Journal of Social Sciences*, Vol. 10(2), pp. 216-229
11. Dadi,Wakitole.(2017)Determinants of rural women economic empowerment:the case of Guduru district of Oromia regional state .*International journal of research in Social sciences*7(5) 258-281
12. Dey, R.&Khudri, M. M.(2015) Assessment of key dimensions and determinants of women's empowerment in Bangladesh, *RJOAS*, 1(37)
13. Duflo, E. (2012).Women Empowerment and Economic Development' , *Journal of*
14. *Economic Literature 50.4:1051–1079*
15. Duflo, Esther. 2005. Gender Equality in Development. BREAD Policy Paper No. 011.
16. Dutta, Papita (2014) Study of women's empowerment in the district Of Bankura (Ph.D thesis) Department of Economics,The University of Burdwan
17. Gifi, A. (1990) *Nonlinear Multivariate Analysis*, in Heiser W., Meulman J. J., van den Berg, G. (Eds), J. Wiley and Sons, Chichester
18. Kabeer, N. (2005). Gender Equality and Women's Empowerment: A Critical Analysis of the Third Millennium Development Goal. *Gender and Development 13 (1)*, 13-24.
19. Kabeer, N. (2001). Reflections on the Measurement of Women's Empowerment in Discussing Women's Empowerment: Theory and Practice, Sidastudis no.03 pp. 17–5
20. Kabeer, N. 1999. The Conditions and Consequences of Choice: Reflections on the Measurement of Women's Empowerment. UNRISD Discussion Paper No. 108.
21. Kamanou, G. (2005) *Methods of Factor Analysis for Ordinal Categorical Data and Application to Poverty Data*; International Conference, The Many Dimensions of Poverty, Brazil
22. Khan, S.U. and Awan, R.(2011) "Contextual Assessment of Women
23. Empowerment and Its Determinants:Evidence from Pakistan" (MPRA Paper No. 30820). University Library of munich , Germany

24. Khan, M.T. & Maan, A.A.(2008).Socio-Cultural Milieu of Women's
25. Empowerment in District Faisalabad. *Pakistan journal of agricultural science*, 45(3),78-90
26. Klasen, S. (1999).*Does Gender Inequality Reduce Growth and Development? Evidence from Cross-country Regressions*, Policy Research Report on Gender and Development, Washington DC: World Bank.
27. Kolenikov, S. and G. Angeles (2004). The use of discrete data in PCA: Theory, simulations, and applications to socioeconomics indices. CPC/MEASURE
28. Working paperWP-04-85, Carolina Population Center
29. Kolenikov, S. and G. Angeles (2009). Socioeconomic status measurement with discrete proxy variables: Is principal component analysis a reliable answer? Review of Income and Wealth (forthcoming).
30. Kundu1. S. K. and Chakraborty, An Empirical Analysis of Women Empowerment within Muslim Community in Murshidabad District of West Bengal, India A
31. Research on Humanities and Social Sciences ISSN 2224-5766(Paper) ISSN 22250484(Online)Vol.2, No.6, 2012
32. Leganger, A., Kraft, P., &Røysamb, E. (2000).Perceived self-efficacy in health behavior research: Conceptualisation, measurement and correlates. Psychology and Health, 15, 5169.
33. Mosedale, S.(2003) Towards the Framework for Assessing Empowerment, Paper prepared for international conference, New Direction in Impact Assessment for Development: Methods and Practices, Manchester UK, 24 and 25 November 2003
34. Nayak,P., & Mahanta, B.(2009).Women empowerment in India.A Journal of North –Eastern Hill University.Abstract retrieved from:http://mpra.ub.unimuenchen.de/24740/
35. Rogers, M. E. (1995). *Diffusion of innovations* (4th ed.). New York: The Free Press.
36. Rowlands, J. (1995), 'Empowerment Examined', *Development in Practice*, Vol. 5(2), pp. 101-107.
37. Roy, K. C., &Tisdell, C. A. (2002). Property rights in women's empowerment in rural India: A review. *International Journal of Social Economics*, 29(4), 315–334.
38. Schwarzer, R., Mueller, J., & Greenglass, E. (1999).Assessment of perceived general self-efficacy on th internet: Data collection in cyberspace. Anxiety,Stress, and Coping, 12, 145–161.
39. Sheik, A.Q.Meraj, M.,&Sadaqat,B.M.(2015). Gender Equality and Socioeconomic Development through Women Empowement in Pakistan:*RitsumeikanJournal of Asia Pacific Studies Volume 34, 124-140*
40. Sultana.A. &Hossen, S.(2013) Role of employment in women empowerment: evidence from Khulna city of Bangladesh,international journal of social science &interdisciplinary research 2(7), pp117-125
41. Susilastuti, D. (2003). Women's education, work and autonomy: An Egyptian case. An unpublished Ph.D.thesis Department of Urban and Regional planning. The Florida State University, College of Social Sciences, USA
42. Tareque M.I.,Haque,M.M.,Mostafa, M.G.&Islam,T.M.(2007).Age, age at marriage, age difference between spouses &women empowerment: Bangladesh context. *Middle East journal of Age & Aging*,4(6),8-14
43. Varghese T (2011), 'A Study based on Women Empowerment Index', *Far East Journal of Psychology and Business*, Vol. 2(2), pp. 37-53, Retrieved from: www.faeastjournals.com/files/V2N2P3.pdf
44. Wiklander, J.&Thede, S.(2010).Determinants of women's empowerment in rural india:Anintra household study(Master's thesis) Department of Economics, Lundsniversitet,Lund Sweden
45. World Bank(2001).*Engendering development: through gender equality in rights, resources & voice*. A World Bank policy research report. Oxford:oxford university press.
46. Zaman, U.R., M.M. Rahaman, S.M.A. Hussain and M. Zaki (2012), 'Women
47. Empowerment in Different Household Issues of Bangladesh' *Bangladesh Medical Journal*, Vol. 37(2), pp. 41-45