

Role of Aggregate Personal Empowerment: Enhancing the Quality of Life of Women Borrowers Bahawalpur, Pakistan

Sana Fayyaz¹, Sayeed Mohsin Kazmi², Fatima Khurram³, Samar Fahd⁴

¹ Universiti Utara Malaysia, UUM Sintok, Kedah Darul Aman, Malaysia, sana_fayyaz2003@yahoo.com

² University of Engineering, Lahore, Punjab Pakistan, enr.smalikazmi@gmail.com

³ The Islamia University of Bahawalpur, Bahawalpur, Punjab, Pakistan, fatima.khurram@iub.edu.pk

⁴ The Islamia University of Bahawalpur, Bahawalpur, Punjab, Pakistan, samarphd14@nip.edu.pk

ARTICLEDETAILS	ABSTRACTS
<p>History <i>Received</i> : February <i>RevisedFormat</i> : March <i>Accepted</i> : April</p> <p>Keywords : women, personal empowerment, quality of life, bahawalpur, Pakistan.</p>	<p>The present study attempts to understand how personal empowerment can be used to improve quality of life in women and can maintain sustainable economic development. It analyzes that personal empowerment is an important determinant for women improving their quality of life. It also shed light on the linkage between the economic development and quality of life. This paper tries to fulfill this gap by expanding the analysis of personal empowerment that seems to provide a practical solution to reduce poverty and to improve quality of life. It can be done through polishing the ability of women in economic decision making, giving freedom of movement and awareness in political socio-cultural conditions.</p> <p>This raises the question whether personal empowerment also leads to better quality of life or not. The survey has been conducted in the Bahawalpur State of Southern Punjab, Pakistan. A cross-sectional primary data of 400 women borrowers of the three microcredit provided banks, namely Khushhali Bank, Tameer Microfinance Bank and NRSP-Bank was obtained to carry out the analysis. Pragmatic substantiation on the relationship between personal empowerment and quality of life is done by doing a multinomial logit model analysis. The findings illustrate that personal empowerment has a significant impact not only on personal development of women but also have an impact on quality of life. The result also demonstrates that personal empowerment is a crucial aspect to attain good quality of life, especially in economically non-developed states.</p>

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INTRODUCTION

The quality of life is rapidly gaining global attention due to poverty that almost engulfs developing countries today. This, according to World Bank the high and low quality of life is

attributed to the income of the individuals in the society. The income of household determines the quality of life where the lower the income of the household the lower the quality of life as asserts by (World Bank, 2015). As argued by many scholars, the quality of life is the ability of an individual to cater their basic needs of life which includes and is not limited to food security, education, shelter, health care and other family needs (Iqbal, Hassan, & Mahmood, 2015; Armanmehr, Shahghasemi, Alami, Moradi, & Rezaeian, 2016 and Mir, Wani, & Sankar, 2017).

Nowadays, the main challenges that underdeveloped countries such as Pakistan is facing, the poor quality of life especially regarding the women. The role of quality of life in women's life has been studied by many researches in several countries to see the relationship between quality of life and their economic growth. Microcredit is presumed to be a crucial source for improving quality of life. So microcredit is widely recognized as a major source of good quality of life for the growth of underdeveloped countries (Austen & Leonard 2008 & Greco *et al.*, 2015). It sounds as, the more the quality of life of women the better the society, however, women are mostly ignored in many countries where Pakistan is not in isolation. The women face many challenges and obstacles which hinder their performance in terms of income generation that play a significant role in every aspect of their lives. Hence, there is need to support the women in order to increase their income which in turn reduces the dependency ratio. This issue is very common to the society like Pakistan, where economic constraints of women, especially their personal income is affecting their quality of life (Kousar, 2010). However, women in the developed countries participate in the earnings of their nations than the women of underdeveloped countries like Pakistan. In emerging nations similar to Pakistan, especially in the rural areas, women are having numerous lawful hindrances in rising good life (Yasmeen & Karim, 2014).

In going through the current document, it is evident that some researchers have focused their investigation on the quality of life of women in developing countries. It is conceptually clear that microcredit play an important role in improving women's quality of life in developing countries. But still, there is a gap in improving quality of life of women borrowers of Pakistan, though they get credit, but still their quality of life is stagnant and no improvement in them. This gap is fulfilled by introducing an important new variable in life of women i.e. *personal empowerment*.

In some extent personal empowerment is new axiom. Broadly, personal empowerment which usually determined to elevate poor people and bring them out of poverty, especially for the woman and improve their quality of life. The prophecy of personal empowerment attaining more inspiration to academicians, researchers, scholars and especially women city dweller for their personal growth.

In the words of Moyle, Dollard and Biswas (2006), “Personal Empowerment enable women to develop the necessary skills and confidence to access resources to achieve their aspirations”. While the further definition of personal empowerment has derived from the concept views of empowerment which has focused on individual strength and self-esteem to gain control over available resources and to exercise their right to obtain a better quality of life for themselves and their family. Thus Moser (1989), has illustrated personal empowerment as, “the capacity of women to increase their own self-reliance and internal strength. This is identified as the right to determine choices in life and to influence the direction of change, through the ability to gain control over material and non-material resources.”

Therefore, microfinance and personal empowerment play a great role in the lives of millions of poor people particularly women. Most areas of the city, where microfinance loan is disbursed and the dearth of women personal empowerment at domestic level exists in both rural and urban areas of the city. Hence, there is a great need to put emphasis on microfinance as well as the women personal empowerment to improve the quality of life of women in Bahawalpur, Punjab, Pakistan.

LITERATURE REVIEW

Quality Of Life

Evaluation of the quality of life depends on one’s value system. Hence, to get the standard quality of life there are numerous issues, challenges and problems have to face in this concern which has been sketched under empirical researches. Thus, by reviewing the concept of quality of life, it has been concluded that to have a better life, it is very necessary that one should have a good quality of life. Thus, it can be obtained from physical health, family, education, employment, wealth, religious beliefs, finance and the environment. These factors play a crucial role for the better attainment of quality of life.

Personal Empowerment

Personal empowerment can be conceptualized in various ways. Hence it comes from one of its main origin empowerment which reflects the changes in the personal qualities of an individual. Usually, it is suggested the personal empowerment can refer to the occurrence of changes of the individual in personal qualities, which include outlook on life, personal ability, emotional control and knowledge about society, all of which are conducive to more effective decision making and handling the problems (Cheung, Mok & Cheung, 2005).

However Oladipo (2009), depicted that the “Personal empowerment in psychological perspective and considered as a multi-faceted construct reflecting the different dimensions of

being psychologically enabled, and is conceived of as a positive integrate of perceptions of personal control, own decision making, being free, a proactive approach to life, and a critical understanding of the socio-political environment, which is rooted firmly in a social action framework that includes community change, capacity building, and collectivity.

Furthermore, the specific purpose of the present paper is to explore and establish the importance of personal empowerment of the poor, particularly women borrowers in the development of their quality of life. The current research aimed at establishing the fact that because the woman belongs to South Asian countries is an experience of frustration, aggression there is a change in value orientation which has led to serious psychological and physical disequilibrium which must be attended through personal empowerment in order to enhance the quality of life.

Relationship between Personal Empowerment and Quality of Life

The relationship of personal empowerment and quality of life is not new, but not yet defined in social sciences. There are few previous researches such as in the field of medical sciences (Clark, 1988) had found the relationship between “autonomy, personal empowerment and quality of life in long term care of elderly people”. Whereas (Lord and McKillop, 1990) had presented their views on “a study of personal empowerment: Implications for health promotion of the people”. While (Lord, 1991) had written his book “Lives in transition: The process of personal empowerment” on the disabled person’s participation of Canada. However, in 1993 the concept of personal empowerment had viewed in health sciences as, “Sport participation and women’s personal empowerment: experiences of the College Athlete”.

At the end of 1999 it had been used in medical sciences as “The relationship between the level of personal empowerment and quality of life among psychosocial clubhouse members and consumer-operated drop-in center participants.” Then again in 2002, it had been examined in the field of education as “Personal empowerment, efficacy, and environmental characteristics”. However, in 2005 and 2006 it looked over as “Personal empowerment and life satisfaction among self-help group members in Hong Kong” and “Personal and Economic Empowerment in Rural Indian Women a Self-help Group Approach” respectively. Hence, in social sciences, personal empowerment is new to investigate as the independent variable on quality of life. Conversely, there is a gap in studying its relationship. As personal empowerment is considered a crucial factor in improving quality of life.

Many past researches focused on improving women’s quality of life, these researches mainly focus on finances and credit, but these women still have miserable condition. The main reason behind is that giving credit to women is considered as an important factor in improving quality of life. Credit empower women, but credit does not make women personally empowered. The

lack of ability to achieve the desired goals of good quality of life may be owing to the lack of the personal empowerment of the women borrowers and an attempt at solving this problem has necessitated a discussion of this nature on personal empowerment to get the required outcomes of the women's development. Therefore, this study found that there is a relationship between personal empowerment and quality life.

PROBLEM STATEMENT

Being a global integration of the country, the good quality of life is considered to be a strategic source that is essential for growth and development in the underdeveloped country, such as Pakistan. Economic policy makers of Pakistan duly recognize the need for increasing quality of life in the country in order to meet their goals, such as highest growth rate, per capita income and eradication of poverty. Pakistan has major socio-economic problems associated with lack of income generating activities and deficiency, of personal empowerment in the country need to be empirically investigated.

In order to explain the critical situation, many researchers, for example, as well as international reports such as the World Bank (2015) proved the adverse effect of poverty on quality of life in Pakistan. However, the researchers (Mumtaz, 2007; Sathar & Kazi, 1997; Report of Aurat Foundation, 2012; Naz, & Ahmad, 2012) documented that the due to low level of quality of life of women they are less contributed in the overall growth of Pakistan's economy. It has mainly attributed to many reasons:

1. Poor accessibility of loans to women in the Asian region, especially in Pakistani context.
2. Neglecting the significant role of women in economic growth.
3. Lack of Political socio-cultural awareness in women.
4. Insufficient development of personal empowerment among women.

From a theoretical point of view, this fact is also noteworthy that the link between quality of life income and personal empowerment are inseparable. Many scholars agreed that the quality of life is attained by an increase in income, personal empowerment and good background of one's demography. According to World Bank (2015), the quality of life of borrowers depend on their income which also depend on their accessibility to obtain loans in the form of credit. In addition the more the borrowers personally empowered the more the quality of life of them (Renzaho, Kamara, & Kamanga, (2016).

OBJECTIVE OF THE STUDY

To address the problem raised in the problem, the objective of the current study is to examine the relationship between aggregate personal empowerment and women borrower's quality of life.

DATA AND METHODOLOGY

The current study has used the primary data collected through a survey questionnaire on 1st May-July 31st 2016 in Bahawalpur, Southern Punjab, Pakistan. The area of the study covered about three sectors of the overall area of Bahawalpur district. The area under the study is Bahawalpur and divided in two sectors, specifically Bahawalpur Metropolitan (Urban) and Bahawalpur Sadar (Rural). The overall population of Bahawalpur is approximately 4,074,960. The sample of the current research be made up of 400 women borrower's of three providers of microfinance institutions such as Khushahli Microfinance Bank, Tameer Microfinance Bank and National Rural Support Bank (NRSP-Bank) correspondingly, who were selected through a simple random sampling method.

Measures of personal empowerment

In the literature, there is a lack of correspondence on personal empowerment. A very few studies include the few items to measure the personal empowerment. On the other hand, the current study has calculated the scale of personal empowerment. It is observed that as aggregate personal empowerment has established in to three dimensions which may further enclosed in to three items to measure the aggregate personal empowerment of women borrower's. All these three domains of personal empowerment are such as: i) economics decision making (EDM) (Vondrová & Valach, 2014; Sohail, 2014 and Subramaniam, Maaniam & Ali, 2013), ii) freedom of movement (FOM) (Nessa, 2011; Niethammer *et al.* 2007 and Mumtaz & Salway, 2005) and iii) political socio-cultural awareness (PSA) (Bhattacharya, 2014; Jafree & Ahmad, 2013 and Isran & Isran, 2012) used from the previous researches respectively. Apart from developing the potential of aggregate personal empowerment synopsis of women borrower's, mentioned as earlier the aggregate personal empowerment is measured through a single item measure. By applying the Likert scale, ranging from 1 to 3, every respondents is inquired to evaluate her overall state of aggregate personal empowerment ability.

Table 1

Summary of the Independent Variables and Measurements

Variables	Measurements	Sources	Total Items
Personal Empowerment Aggregate Personal Empowerment	1= No ability 2= Sometimes ability 3= Full ability	Nabahat, (2014)	32
Economic Decision Making	1= No ability 2= Sometimes ability 3= Full ability	Vondrová and Valach (2014) Sohail, (2014) Subramaniam, Maaniam & Ali, (2013)	
Freedom of Movement	1= No ability 2= Sometimes ability 3= Full ability	Nessa (2011) Niethammer <i>et al.</i> , (2007) Mumtaz and Salway (2005)	
Political Socio-Cultural Awareness	1= No ability 2= Sometimes ability 3= Full ability	Bhattacharya, (2014) Jafree and Ahmad, (2013) Isran and Isran, (2012)	

Measurement of quality of life

The current paper has measured the quality of life. The scale of quality of life has explored by (Jaffree & Ahmad, (2013); Hakim *et al.*, (2010); Albouy, Godefroy & Lollivier (2010); Ruževičius & Akranavičiūtė 2007 they have revealed that “*quality of life is affected by many factors and conditions like accommodation, employment, income, material welfare, moral attitudes, personal and familial life, social support, stress and crisis, health- related quality of life, health services, working conditions, nourishment, education opportunities, ecological factors and others. Thus, this study measures quality of life of women borrower’s in terms of Health Life Improvement, Economic life Improvement, Familial Life Improvement and Household Life Improvement*”.

Table 2

Dimensions of Quality of Life

Dimensions of Quality of Life	Items
Health Life Improvement	i. food items (grocery, fruits and clothing) ii. intake of food items (milk, meat and fruits) iii. purchase medicine by recommended doctor iv. ability to cope with work-related stress
Economic life Improvement	i. ability to pay utility bills (house rent and transport cost) ii. dealing with business related matters iii. participation income generating actives iv. personal savings
Familial Life Improvement	i. ability to manage spousal relations ii. command respect in family iii. ability to give quality time to your family

Household Life Improvement	iv.	ability to visit friends and relatives	
	i.	number of rooms	ii. toilet facility
	iii.	availability of drinking water	iv. home Appliances
	v.	electricity connection	vi. Vehicle
	vii.	own consumer durables and HH assets	viii. Media & Communication resources

Multinomial Logit Model Analysis

To develop an pragmatic model of this study it has nominated the dependent and independent variables corespondingly. Moreover, the personal empowerment and its three domains are independent variables while this research included other control variables.

Thus the Model QOL_i contain personal empowerment and its three dimensions, economic decision making (EDM), freedom of movement (FOM) and political socio-cultural awareness (PSA) respectively in equation (1).

$$\frac{\ln \text{pr}(QOL_{aggi=j})}{\text{pr}(QOL_{aggi=m})} = \beta_0 + \beta_1 EDM_{ii} + \beta_2 FOM_i + \beta_3 PSA_i + \beta_4 LD_i + \beta_5 T_i + \beta_6 LS_i + \beta_7 AGE_i + \beta_8 EDU_i + \beta_9 FS_i + \beta_{10} MS_i + \beta_{11} PAI_i + e_i \dots \dots \dots \quad (1)$$

Hence the function of Aggregate quality of life, such as

$$QOL_{agg} = f(PE_{agg}, LD, T, LS, AGE, EDU, FS, MS, PAI)$$

And

$$QOL_{agg} = f(EDM, FOM, PSA, LD, T, LS, AGE, EDU, FS, MS, PAI)$$

Where

QOL_{agg} = Aggregate Quality of life; PE_{agg} = Aggregate Personal Empowerment; EDM = Economic decision Making; FOM = Freedom of Making; PSA = Political Social Awareness; LS = Loan size; T = Training; LD = Loan Duration; AGE = Age; EDU = Education; FS = Family size; MS = Marital status and PAI = Personal annual income.

As women borrower’s personal empowerment is a qualitative variable, the study employed the *Multinomial Logit and Probit Model* to extent the impact of aggregate personal empowerment on women borrower’s quality of life. By using STATA the model 1 has depicted the role of personal empowerment that leads to enhance women borrowers quality of life. As being mentioned earlier, the index of quality of life, which is the dependent variable

in equation (1), is calculated from individual assessment on various aspects of quality of life and measured with numeric values 1 to 3 scale. On the other hand the all above independent variables are measured in numeric values and transformed into scale 1 to 5.

Table 3
Summary Statistics of the Variables

Variables	Min	Max	Mean	Std. Dev
Personal Empowerment	1	3	2.0615	.55019
Economic Decision Making	1	3	2.065	.55817
Freedom of Movement	1	3	2.09	.55014
PoliticalSocio-cultural Awareness	1	3	2.0625	.64001
Overall quality of life	1	3	1.97	.6082969
Loan duration	1	4	2.385	.6226912
Training	1	5	2.755	.9038902
Loan size	3	5	4.335	.7169799
Age	1	5	2.76	1.138261
Education	1	5	2.46	1.049358
Family size	2	4	3.11	.6394703
Marital status	1	5	2.7575	1.066084
Income	1	5	3.405	1.097262

Source: "Survey, 2016 computed using STATA Version 13".

In order to verify the results in equation (1), it is estimated by using a single item measures of quality of life as the dependent variable. The estimation employed in this study is Multinomial Logit Model (MNL). The results of the estimation are discussed in the following section.

The Results of the Data Analysis

The results of the multinomial logistic regression are presented in Table 1. It shows the estimate of the model 1. In model 1 the current paper has evaluated the impact of aggregate personal empowerment, microcredit and its three dimensions such as *loan duration*, *training*, *loan size*, *age*, *education*, *marital status*, *family size*, *personal annual income* on overall aggregate of quality of life of poor women borrowers.

Table 1
 Results of Multinomial Logit, Marginal, Odds Ratio and Probit Model Effect Estimation on Quality of Life (Full Sample of Model 1)

Quality of Life (Model 1)										
Dependent Variable	Multinomial Logit model				Odds Ratio				Probit Model	
	Worsen QOL		Same QOL		Worsen QOL		Same QOL		Worsen to improve	Same to improve
Independent Variable	Coeff	Marginal	Coeff	Marginal	Odds	Z	Odds	Z	Coeff	Coeff
Cons	26.83***	-	17.69***	-	4.49	6.44	4.86	5.05	17.38***	11.69***
PEagg	-2.448***	-0.281***	-0.186	0.232***	0.086***	-4.95	0.829	-0.48	-1.5503***	-0.1359
LD	0.342	-0.129***	1.572***	0.252***	1.407	0.70	4.817***	3.68	0.472	1.108***
T	-0.837***	0.0114	-1.052***	-0.102***	0.432***	-2.60	0.349***	-3.38	-0.561***	-0.675***
LS	-2.674***	-0.137***	-1.762***	-0.033	0.068***	-5.26	0.171***	-3.99	-1.803***	-1.245***
AGE	0.293	0.003	0.300	0.023	1.340	1.00	1.350	1.17	0.257	0.219
EDU	-0.223	-0.057*	0.274	0.074**	0.800	-0.77	1.316	1.57	-0.026	0.281**
FS	-1.620***	-0.087**	-1.028***	-0.013	0.197***	-3.73	0.035***	-3.09	-0.904***	-0.599**
MS	-0.342	0.106***	-1.362***	-0.213***	0.710	-0.94	0.256***	-3.96	-0.223	-0.918***
PAI	-0.796***	-0.0004	-0.897***	-0.078***	0.450***	-3.11	0.407***	-4.96	-0.598***	-0.645***
		171.76		Log likelihood		-279.80062		Number of observations		400
	LR chi ² (18)			Pseudo R ²		0.2349				
	Prob > chi ²	0.0000								

Source: "Survey, 2016 computed using STATA Version 13".

Note: Coefficient *** is significant at the 1 percent ($p < 0.01$), ** is significant at the 5 percent ($p < 0.05$) and * is significant at the 10 percent ($p < 0.10$) level, respectively. Improved HLI is the base outcome.

EMPIRICAL RESULTS OF MODEL ESTIMATION

The main objective of the current paper is that to measure the impact of aggregate personal empowerment on women borrowers' quality of life. Thus, the findings of the study revealed that the significant relationship between aggregate personal empowerment and quality of life depicted that aggregate personal empowerment is the main determining factor of quality of life. Therefore, it is clear from the findings of the current study that in order to improve quality of life of women borrowers of Pakistan it should not be focused only on microcredit but aggregate personal empowerment, must be coming together with microcredit. Aggregate personal empowerment leads to personal growth of women borrowers of Pakistan that will further effects quality of life. Hence, it is evident from the result of the current study that not only microcredit played important role in improving quality of life, but aggregate personal empowerment has also an important determinant of to enhance the quality of life as supported by theory of quality of life III. Thus studies of Ali, Ali and Subhan, (2015); Jaffree and Ahmad, 2013); Mamun, Adaikalam and Wahab (2012); Khan & Rehman, (2007 and Oladipo (2009): Vera *et al.*, (2006) and Zeller, Lapenu and Greeley, (2003) are inlined with the results of the present study.

RESEARCH IMPLICATION

Based on the findings, most of the women borrowers have initiated their business but could not able to run it more effectively due to their increasing age with the passage of time and low level of education may also have adverse impact on their quality of life. Therefore, this study recommends that all microfinance institutes should provide the proper business education before approval of microcredit and launching the business for the sake of saving their time and potential of these poor women borrowers. Thus, it may more significant impact on their quality of life.

Furthermore, this study recommends to government, MFIs and NGO sponsors encourage poor women their personal empowerment. Especially, older women who have big family size should be given a large amount of loan so that they can get engaged in more profitable businesses. In the context of implication, the government and its agencies will have a stronger basis for promoting education programs among these poor women upon which to rely personal empowerment program.

Furthermore, the resources are very limited and division of the available resources is not allotted on an equal basis, but still the government has tended to manage and spend more budgets on women's development by decreasing expenditures from other sectors like government spending on politicians' protocols can be minimized and shift in women's

development. There is a need of serious consideration by the government to review budget policy and spend more money on women's development.

CONCLUSION

Hence, it could be concluded from the above mentioned logit results that the aggregate personal empowerment has also a significant relationship with quality of life. Moreover, in case of microcredit which is measured by loan duration, training and loan size are found to be significant. While demographic variable family size, marital status, personal annual income has significant relationship with quality of life. In contrast age and education have no effect on the quality of life. Thus, the findings of the study revealed that the significant relationship between aggregate personal empowerment and quality of life depicted that aggregate personal empowerment is the main determining factor of quality of life. Therefore, it is clear from the findings that in order to improve quality of life of women borrowers of Pakistan it should not be focused only on microcredit but aggregate personal empowerment, must be coming together with microcredit. Aggregate personal empowerment leads to personal growth of women borrowers of Pakistan that will further effects quality of life. Therefore, it is evident from the result of the paper that not only microcredit played important role in improving quality of life, but also aggregate personal empowerment has also an important determinant of quality of life.

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