

Do Personal and Familial Factors Matter in Women's Familial Empowerment? A logistic model

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Women's empowerment is influenced by individual, familial, and socio-cultural factors. This paper is an attempt to investigate the personal and familial determinants of women's familial empowerment at domestic level in four cities of Pakistan (Rawalpindi, Lahore, Sahiwal, and Multan), using the sample of 350 ever married women of reproductive age (15-49 years). Women's Familial Empowerment Index (WFEI: Batool & Batool, 2018) was used to measure familial empowerment variable. Women's own age, own education, family system, family-head, conjugal term, number of children, number of male children, number of brothers, age difference from husband, husband's education, husband's support and husband's income were used as independent variables. The results of the study indicate that women's own education, family head, number of children, husband's education, husband's income, and husbands support positively predict women's familial empowerment. Suggestion of the study are also discussed.

Keywords: Familial Empowerment, Logistic Regression

JEL Classification: J11, J16, J24, K38, O15, Z13

INTRODUCTION

Due to the significance of the attainment of women's empowerment in the economic development, growing interest of theorists and researchers is found in the theoretical development, determinants, and the issues related to measurement of women's empowerment since the last twenty years of the 20th century (Malhotra, Schuler, & Boender, 2002).

According to Sen (2000), in case women contribute in economic activities, the society gets benefits through women's enhanced status and liberty. Women get empowered through decline in gender biases in familial decisions, the prospects of earning, and helping in sliding down both the mortality and fertility rates in the society.

Statistics indicate that almost in every walks of life, Women lag their male counterparts all around the world (including Pakistan). That is why human development approach has been emphasizing the gender dimensions and ongoing inequalities confronted by women since 1995.

Women's powerlessness can be observed in economic and social spheres of life. It is reflected in their lower status and opportunities in getting higher education, earnings, control over personal incomes, bargaining capacities to market their products and labor, participation in decision-making, reach to inputs/productive resources, and employ entprospects in contrast to male counterparts. The result is general dependency on the male members during their lives and lower societal status in evolving/developing economies. The development theorists reiterate to raise the level of women's empowerment, so that they might challenge their disempowered status and dependency not only within the family but also in general public (Basu & Basu, 2003).

As far as the case of Pakistan concerns, our society is eclipsed by gender biasness, as we find candidly defined roles of male and

female in Pakistani society wherein, the men are entitled as breadwinners an women's fundamental role is specified as to produce children and take care of them (Aamir, 2004).

The south Asia region, in which Pakistan is situated, is characterized by cultural factors like patriarchy and scant decision-making power to women. Such factors bound women to get access to social services like, health and education and opportunities to find jobs and earn income (Aamir, 2004). This refers to their disempowered position within society in general and family. The inherent disempowered position of women in Pakistan is deep rooted in its historical background dominated by Hinduism. Before its independence in 1947, Pakistan and India were united, so the traditions of united India have strong influence on Pakistani culture. It is also reflected in women's status in Pakistani society. According to Wadley (1988), a woman in India, no matter young girl or elderly, was bound not do anything independently at her home. she could never live her life independently. During childhood father used to control a girl, while as a young adult, at the disposal of her husband, and being a widow, under her sons. No matter how good or bad the husband is, the loyal wife had to always worship her husband as a god.

In this context, status of women in subcontinent persisted as abandoned and dependent. The most protrusive outcomes were subservience, isolation and self-denial, which snatched women's power over their fate as well as choices of reproduction (Jejeebhoy, 1994). Such deep-rooted customs embedded in larger social institutions influenced the performance of individuals, both men and women within the circle of family and close kinship network. Although veiling (Purdah) or seclusion was largely considered as the feature of Islamic culture, the evidence of veiling (Purdah) is also found amongst royal and honorable households, long prior to the advent of the Muslims (Ganesh, 1989).

Socio-cultural norms embedded in patriarchy, the traces of Indian society, forces Pakistani women pass their lives in exclusion, which in turn, negates their right to attain the benefits of economic development. Among the key factors, which detain women to get empowerment in Pakistan is the men's perception on roles of women (Isran & Isran, 2012). Men consider women as fragile and inferior, both physically and mentally.

The integral feudal system is another cause of hostility in case of women in Pakistani culture and society. The famous adage about this system: 'Zan, Zar, and Zameen' (woman, money and land) is the base of every evil, reveals obvious disdain for women, and her commoditization (Ali & Gavino, 2008). It exposes that women are also treated as commodities like, land and money. At times, women face predominant societal evils using card of religion as well as part of custom. The phenomenon of gender violence can also be observed in the form of forced marriage, honor killing, child marriage, bride burning, and acid assault etc. (Critelli, 2010).

The target of empowering women remained the focus of development strategies and programs connected with women's development in the process of overall progress and development of an economy (Basu & Basu, 2003).

As family is the basic unit of any society, so the issue of women's empowerment is required to be addressed, fundamentally within the family. So, there is a need that women should have familial empowerment, so that they may retain confidence to attain empowerment in other domains, being strong within familial matters. This requires finding out the familial factors that can help women attain familial empowerment.

It is agreed upon by all development practitioners that only empirically assessing the determinants of empowerment can enable practitioners to develop the channels to empower women in Pakistan. That is why, evaluating the fundamental predictors of their empowerment through the valid and reliable tools associated with empowerment is significant.

Theoretical view

Familial empowerment is related to participation in decision-making within family, control over matrimonial relationship, capacity to make decisions about childbirth, contraception use, right to use the way to abortion, independence over choice of husband and time to get marry, and liberty from household's violence (Malhotra et al., 2002). Amendments in conjugal and kinship customs signify autonomy for women e.g., delaying marriage, choosing husband, decrease in regional/national drifts in marriage timing, using right to divorce, political, legal and religious support for such moves, freedom from household's vehemence in tradition of dowry or bridal gifts, divorce tolerability, local initiatives against domestic violence, facilitating for approaching contraception, insipid abortion, and reproductive health services (Siwal, 2009).

The significant role in domestic decision-making would empower women to develop their sovereignty, negotiating capacity, and control over resources, self-esteem, freedom, and power distribution within families. Thus, the improved role of women in familial decision-making would support them to get

their own well-being and the well-being of their children (Parveen & Leonhauser, 2005).

For a long time, we find little room to address the intra household decision-making and the influence of individual preferences on familial decision-making, in economic analysis. However, vast empirical evidence and theoretical work showed that individual-specific preferences did matter. Until the advent of collective household or intra household bargaining models (e.g., Chiappori, 1988; Lundberg & Pollak, 1993; Manser & Brown, 1980; McElroy & Horney, 1981), it was difficult to include women's empowerment in the economic analyses.

The classic economic approach starts with the assumption that household decision-making is either confined to a single decision-maker, who dictatorially makes all decisions, or a family decisions, which implies that all household members share the same preferences, views or values such that it makes no difference, who in the family finally takes decisions. This approach treats households as a single unit, and individuals within the household are analytically neglected. After taking popularity in the 1980s, this opinion was challenged by Manser and Brown (1980), McElroy and Horney (1981), and later by Chiappori (1988), and Lundberg and Pollak (1993). The models presented by Manser and Brown and of McElroy and Horney, are constructed on popular game theory. Their models spread over a cooperative bargaining structure constructed on the Nash equilibrium.

Although all the above-mentioned theoretical roots do not directly emphasize the determinants of women's empowerment, yet they focus such factors that indirectly impact empowerment (e.g. inequality of men and women, in different domains of life that creates a need and space for empowering women).

The present study specifically focused to assess relative strength of personal and familial factors that play role in women's familial empowerment. Because the process of empowerment starts within oneself and from family.

LITERATURE REVIEW

Researches have established that personal qualities significantly determine women's empowerment. However, significance of interpersonal / familial factors cannot be overlooked in the process of development of women's empowerment. Individual and household characteristics are usually thought to be crucial factors in empowering women (Chakrabarti & Biswas, 2008).

Women's Empowerment is supposed to vary on different phases of life, with the changes in rights and duties of women (Jejeebhoy, 2000). Many researchers concluded chronological age as a significant and positive determinant of women's empowerment by using different dependent variables to represent indicators of empowerment (e.g., Acharya, Bell, Simkhada, Teijlingen, & Regmi, 2010; Khan & Awan, 2011; Khan & Maan, 2008; Mostofa, Tareque, Haque, & Islam, 2008; Nayak & Mahanta, 2009; Parveen & Leonhauser, 2005; Sultan & Bould, 2004; Rahman, Karmaker, & Mia, 2009; Rahman & Naoroze, 2007; Sridevi, 2005; Tareque, Haque, Mostofa, & Islam, 2007; Wiklander & Thede, 2010)).

In a study, Tijani and Yano (2007) indicated negative significant association of age and empowerment. Sheikh et al. (2015) indicated the economic empowerment of women to be strongly and positively determined by their age.

Education plays key role in human development. Other factors e.g., health and income depend on educational development. Education allows an individual to succeed to the capital of knowledge collected over generations. It also makes an individual more suitable and dynamic. Education strengthens the individuals' self-actualization (Mishra & Nayak, 2010).

As age difference of women from their husbands concerns, very little documented work is available on this variable, however, Tareque et al. (2007), in a study in Bangladesh showed that a woman, having higher age difference from husband was found to be lesser empowered as compared to the women whose age difference from their husbands was lesser. The women who were age of the same age as husbands are, turned out to be highly empowered, whereas women older in age to their husbands were found lesser empowered in both economic decisions making and household decision-making in Bangladesh (Haque et al., 2011).

Given the arguments of resource theory, both women and men, with improved education level and employment, would be in a greater bargaining position on domestic decisions (Malhotra & Mather, 1997). Returns on women's education rest on their parents' education and the economy's development, structure of labor market, urbanization, and power of traditional customs in the district of residence of women (Spierings, Smits, & Verloo, 2010).

To determine the incidence of gender associated constraints in the households, it is very vital to consider the husband's characteristics (e.g., age, education income etc.), which could influence the status of women at home (Wiklander & Thede, 2010). Among these, schooling years of husband, Wiklander and Thede (2010) observed negative significant marginal impact on women's empowerment in Uter Pardes, India. In rural Uter Pardes, education of husband showed positive marginal impact on the voice of women. In a study in Bangladesh, Haque et al. (2011) made it clear that although attainment of education for a woman was very momentous prerequisite for empowering them in all spheres of society, yet a husband's education was also more significant, to grasp the needs of a wife, to include the wife in the decision making, and to give her an autonomy of choices along with mobility. As regards the income of husband, it also plays vital role in empowering a wife.

Among familial determinants of a woman's empowerment, husband can be considered as main player, as a woman's bargaining power is related to her husband. Highlighting the cultural background of Pakistan, Khalid (1991) maintained that in Pakistani culture 'significant others' played essential role in the lives of women, for instance, parents of women before marriage and husbands after they got married. Marriage came out to be a turning point in the life of a woman, after which both a woman and her husband adopt a new track of life. They both needed each other's societal support, but it appeared that the need of a wife to take social support of her husband was more acute. Without her husband, a woman feels physically fragile,

emotionally hungry, financially insecure, and socially secluded; it is due to support of her husband that she feels complete. Khalid (1991) concluded that wives who got handsome amount of social support of their husbands were having high self-esteem and vice versa. Tijani and Yano (2007), in a study in Japan, exposed that several women relished higher empowerment because their husbands had created good-natured association with them and gave them freedom of expression. Emotional relation of a husband and a wife in a democratic atmosphere supports a woman to attain empowerment. Husband's support and co-operation has statistically significant effects on women's empowerment (e.g., Khan & Maan, 2010).

Woman's brothers play very influential role in their empowerment, but only a few studies are available on it. Kabeer (2001) maintained that Muslim women relinquish their land rights of inheritance to seek the pleasure of their brothers for brothers as deemed by them as last resort at the time of crisis: a kind of threat for the in-laws and husbands. Khan and Maan (2010) found the women having greater number of brothers to be more empowered than those women who had smaller number of brothers or having no brothers. This owed to the women's point of view that they felt stronger support having more brothers on their back and their in-laws also took their brothers as threat, hence, did not get hegemony to misconduct with daughters-in-law.

Family system is another significant factor that determine women's empowerment. Jejeebhoy (2000) supported strong positive influence of nuclear family on women's empowerment and found that women preferred to live in nuclear system.

Roy and Niranjana (2004) pointed out obvious dissimilarity between empowerment levels of the women who lived in nuclear and joint family systems. The authors resolved that while living with in-laws, married women consider themselves restricted and bound, their choices in life were controlled, which resulted in lowering women's empowerment. Parveen and Leonhauser (2005) declared that only qualitative factors (e.g., types of household and religious trust etc.) determined women's empowerment. Similarly narrating the position of a woman in a joint family system, Sridevi (2005) elucidated that in such types of family system, decisions were mostly taken by older members of the family. Earnings were also frequently shared by several persons. More so, in a joint family system, there were a lot of restrictions particularly, for a young woman, in her ordinary matters that stalled her mobility, control over income, and participation in decision making.

In a study, Tijani and Yano (2007) maintained that clash between a mother-in-law and a daughter in-law originated problems for a daughter in-law when she has been given narrow space to have suitable adjustment in the family. Acharya et al., (2010) showed that women, living in nuclear families, were anticipated more than the women who lived in combined families to participate in the family decisions.

Rahman et al. (2009) supported the positive role of a joint family system in women's empowerment and concluded that women living in a joint family system had stronger decision-making power in familial matters. In a study, Sheikh et al. (2015)

found that the influence of joint family system in Pakistan, on women's economic empowerment was negative and statistically significant. Urbanization and increasing tendency of nuclear family system was held responsible for this negative effect.

In a study, in Pakistan, Khan and Maan (2010) concluded that women who lived in families being headed by their husbands were found more enabled as compared to the women who lived in the families supervised by other than their husbands. The researchers made it clear that in Pakistani context, in handsome number of studies, it was found that in joint families, the mothers-in-law or fathers-in-law occupied the position of heads of the families and decided about major family matters. In such a situation, daughters-in law was hardly given chance to say their say in the family decisions and had negligible chances to make choices. According to Sheikh et al. (2015), in Pakistan, generally, decisions are taken by a husband without taking any viewpoint of a wife. However, normally, women are not permitted to make decisions within their families due to many ethnic taboos and other individual matters.

Women's disempowerment arouses in them the desire to give birth to sons. Both men and women rely on sons to acquire help and care in their old age. Women, who give birth to only daughters, can also be prone to harassment when they get older. They fear widowhood, separation due to divorce, and devastating ailment of husband (to the threat of losing their principal source of financial support). Unless women have access to independent economic prospects, sons are very vital for their being, predominantly, for the widows (Chen & Dereze, 1992; Dreze, 1990).

According to Parveen and Leonhauser (2005), son is preferred because he is supposed to add to income of the family, all required attention, and help to his parents when they get old and keep the name of the family alive. whereas, a daughter is, generally, thought of as financial burden because of dowry-based marriage system. It was concluded that wives who were educated and had at least one son, might attain dignity in a patriarchal society.

While discussing about gender bias, Wiklander and Thede (2010) concluded that numerous cultural and social customs created a situation in which both girls and women were discriminated. Women were destined to be restricted to four walls of houses to indulge in household chores and were not thought out as the "providers" of the families. Following patrilineal design outline, inheritances normally shifted from fathers to sons. They considered having daughter as an obligation for paying dowry.

Son preference is deep rooted in Indian society and it becomes perilous when women's empowerment is being examined. In Tamil Nado, the sons in families were appeared to have negative marginal influence on voice of women, which refers to the presence of gender-related restrictions within families. The outcomes showed that a mother was restricted by her own sons, whenever she wanted to 'say' her 'say'. Dissimilar to the conservative view, Khan and Awan (2011) did not find the sons as a significant determining factor of woman's empowerment.

A woman's familial empowerment might also grow after giving birth to children as a most of familial decisions are probably connected matters related to children. As mother is a key caretaker, her unmatched contribution might be reinforced by giving birth to children. The negotiation on power through maternity or achievement of prestige within family is possible to be built over the long time, and therefore, conjugal period and motherhood should be predominantly beneficial in decisions that are centered on aggregate rather than instant bargaining power (Malhotra & Mather, 1997). Women having children are expected to enjoy greater position, rights and responsibilities than women with no children (Ethiopian Democratic & Health Survey, 2005). Khan and Awan (2011) acknowledged that the growing number of children, not the gender of children, among numerous other factors as the determinant of growing women's empowerment in the family planning as well as economic decision-making context. This was because, children are the main supporters of their mothers in the arena of house. Conjugal term is among the most possible indicators of women's empowerment (Kabeer, 1999). Growth in level of empowerment with the increase in conjugal interval can be accredited to the realism that higher conjugal term delivers responsiveness and competence to women that support them to nurture better empathy with their husbands (Parveen & Leonhauser, 2005). Khan and Maan (2008) resolved that conjugal term of the woman's had statistically significant positive effect on women's empowerment.

Most of the studies mentioned above have assessed either personal attributes or familial factors in women's over all empowerment. To the best of our knowledge, no study has been carried out to see the relative strength of personal and familial factors collectively in women's familial empowerment. So, the present study is an effort to assess the relative strength of personal and familial factors in empowering women.

Hypothesis

H₁: Personal and familial factors (viz., women's age, women's own education, family system, conjugal term, husbands' education, husbands' income, husbands' support, number of brothers, family system, family head, number of children, and number of male children will predict women's familial empowerment.

METHODOLOGY

Sample

The sample consisted of 340 women, whose age ranged between 21 and 49 years ($Mean_{age} = 33.55$, $SD = 8.01$) with different education levels ranging from 5 to 18 years of education. The participants were selected from four major cities of Punjab, Pakistan (Rawalpindi, Lahore, Sahiwal, and Multan) for giving representation to upper, middle, northern, and southern Punjab, respectively.

In order to collect data, the sample was approached conveniently at homes and job places. The women who were separated, divorced, and issueless women (having no child) were not recruited in the sample.

Measures

Demographic Datasheet: It contained women's own age(chronological age); women's own education and education of husband that was the years of education from 5 to 18 years, categorized as highly educated= 14 and above years and lesser educated= 5- 12 years; monthly income of husband was income in Pakistani rupees; number of brothers; number of male children; number of children; conjugal term was marriage life in years; family system was combine=0 and nuclear=1, in family head: if husband was not head= 0, if husband was head= 1.

Husband's Support was the aggregate of items taken from Batool and Batool study (2018). The respondents were asked to select the most appropriate option (1-4) about the behavior of their husband with them (e.g., He gives me an unconditional respect; He overlooks my mistakes and encourages my work at home e.g., cooking etc.). A four-point Likert scale ranging from *rarely*=1 to *very often*=4 was used. The Cronbach's alpha for this variable was .79.

To measure 'familial empowerment' we used women's familial empowerment index (WFEI: Batool & Batool, 2018). The WFEI consists of eight items with the combination of two related indicators: decision making within family (5 items), and participation in family discussion (3 items). The Cronbach's alpha for this index in the current study was .87.

The participation in decision making within family meant the respondents' role regarding their sharing of decision making within the family by asking them about the extent to which they participated in decision-making about the domestic matters. (e.g., Family planning /size of family, improving the academic performance of child/children). In order to record their responses, 5-point Likert scale was used (1=*Not at all*, 2 = *to some extent*, 3= *Indecisive*, 4= *to moderate extent*, 5= *to great extent*). The score on the variable was expected to range from 5 to 25. Cronbach's alpha for this indicator was .78.

The Participation in the discussion of family meant the respondent's ability to communicate her point of view and share her opinions with the rest of the family members mainly, with elders' members and the husband (e.g., everyday family affairs, health care of kids/children). A five-point Likert scale was used where 1=*Not at all*, 2 = *to some extent*, 3= *indecisive*, 4= *to moderate extent*, and 5= *to great extent*. This indicator could range from 3 to 15. The Cronbach's alpha for this indicator in the present study was .83. The sum of all the responses of the 8 items constituted the value of WFEI. The overall Cronbach's alpha for the WFEI was .86.

Regression Method

We used the Binary Logit Model to assess the significant personal and familial factors that empower women in Pakistan. The logit model is extensively used technique in case of binary dependent variable. If the dependent variable consists of only two possible outcomes: 0 or 1, the most appropriate technique is Binary Logit Model. Because the data regarding the dependent variable (familial empowerment) in the present study was dichotomous (1= if women were empowered, 0 otherwise), so we used binary logit model. The logistic model was used following Varol (2017)

The formula of the logistic model is written as follows:

$$\text{Probability}(Y=1) = \frac{1}{1-e^{-z}} = \frac{e}{1+e^{-z}} = \frac{e^{b_0+b_1X_1+b_2X_2+\dots+b_pX_p}}{1+e^{b_0+b_1X_1+b_2X_2+\dots+b_pX_p}}$$

Where Y=1 means that event will occur

b_0, b_1, b_2, b_p are the coefficient of the concerned predictor variables

Logit is also can be shown as follows:

$$\text{Log} [\text{Prob}(Y=1) / \text{Prob}(Y=0)] = b_0+b_1X_1+b_2X_2+\dots+b_pX_p$$

The probabilities ranges between 0 and 1. Due to the difficulty that we cannot interpret the model with exponential form we often calculate its odds which can be greater than 1.

Odds=Prob(Y=1)/Prob(Y=0). For the Goodness-of-fit of the model Log-Likelihood Ratio and Deviance is calculated.

Log-Likelihood Ratio = -2(L₀-L₁)

Here, L₀ is Log-Likelihood of know-nothing model and L₁ is Log-Likelihood of know-all model.

We used the logistic regression model to report the effect of familial factors on women's familial empowerment.

RESULTS

Inter-correlation of the study variables was found significant in most cases. The outcomes of the Logistic Regression Model are presented in Table 1.

Table 1: Logistic regression estimates of married women's familial empowerment (N=340)

Variables	Coefficients	Odd ratio	S. D	z	PIzI
O-A	-.1397	.869	.256	0.47	0.636
F-S	.0740	1.076	.337	0.24	0.813
F-H	.7036	2.021	.608	2.34	0.020
C-A	.2118	1.235	.379	0.69	0.490
O-E	.7743	2.169	.391	4.29	0.000
N-C	.7003	2.014	.426	3.31	0.001
M-C	.3857	1.470	.445	1.27	0.202
N-B	.3456	1.412	.519	0.94	0.347
A-D	-.0074	.992	.259	-0.03	0.977
H-E	1.035	2.816	.671	4.35	0.000
H-I	.5350	1.707	.288	3.17	0.002
H-S	.4902	1.632	.276	2.90	0.004
R ² =.28					

Note: O-A= own age of women, F-S= family system, F-H=family head, C-A= conjugal age, O-E= own education of women, H-E= husband's education, N-C= number of children, M-C= male children, N-B= number of brothers, A-D= age difference from husband, H-E= husband's education, , and H-I= husband's income

The summary statistics of the logistic regression model is displayed in Table 1, which indicates a good fit of the model with R²= 28 percent. The R² in case of the binary dependent variable is called pseudo R-Square (not traditional one). LR chi2 (12) = 131.31(Prob > chi2 = 0.0000). Most of the signs of the estimated coefficients are in line with the a priori expectations. Table 1 presents the estimates of the logistic regression coefficients (β) and related odds calculated for each category for conforming independent variables for the model related to women's empowerment within household. From the outcomes of the logistic regression analysis, it appears that out of 12 factors included in the model, 6 came out to positively significantly

impact the women's familial empowerment which included family head ($P < .05$) women's own education ($P < .01$), number of children ($P < .01$), husband's education ($P < .01$), husband's income and husbands support ($P < .01$).

The odd ratio for variable 'family head' is 2.021 which means that if a family head is husband, it increases the odd by a factor of 2.02. So it can be interpreted that a woman living in a family that is headed by her husband is 2.02 times more likely to be empowered as compared to the women whose family head is other than their husbands, controlling for all the rest variable in the model.

The odd ratio for variable woman's 'own education' is 2.169 which means that if a woman's level of education is higher, it increases the odd by a factor of 2.169238. So, it can be interpreted that a highly educated woman is 2.169 times more likely to be empowered as compared to the women who are lesser educated, controlling for all the rest variable in the model.

The odd ratio for variable 'number of children' is 2.014, which means that if a woman has a greater number of children, it increases the odd by a factor of 2.014. So, it can be interpreted that a woman having greater number of children is 2.014 times more likely to be empowered as compared to the women who have lesser number of children, controlling for all the rest variable in the model.

The odd ratio for variable H-EDU: education of a woman's husband is 2.816 which means that if a woman's husband is highly educated, it increases the odd by a factor of 2.816. So, it can be interpreted that a wife of highly educated husband is 2.816 times more likely to be empowered as compared to the women whose husbands are lesser educated, controlling for all the rest variable in the model.

The odd ratio for variable H-INCOME; income of a woman's husband is 1.707 which means that if a woman's husband is earning high, it increases the odd by a factor of 1.707. So, it can be interpreted that a wife of high earning husband is 1.707 times more likely to be empowered as compared to the women whose husbands are earning lesser, controlling for all the rest variable in the model.

The odd ratio for variable 'husband's support' is 1.632 which means if a woman's husband supports her, it increases the odd by a factor of 1.632. So, it can be interpreted that a wife having husband's support is 1.632 times more likely to be empowered as compared to the women whose husbands do not support them, controlling for all the rest variable in the model.

DISCUSSION

The study was carried out to assess the impact of personal and familial factors on women's familial empowerment. Women's own education appeared as significant positive predictor of women's familial empowerment. Women's empowerment is augmented with the rise in education level, because education provides wakefulness, self-confidence, self-esteem, and awareness to women that may help them to decide about their lives and the lives of their associates. For women as individuals, education builds autonomy and self-esteem ("The Millennium Development Goals: A Latin American and Caribbean Perspective," 2005). Positive role of education in empowering

women has been supported by numerous researchers (e.g., Ahmad & Sultan, 2004; Khan & Awan, 2011; Khan & Maan, 2008; Parveen & Leonhauser, 2005; Rahman & Naoroze, 2007; Rahman et al., 2009; Sridevi, 2005; Sultan & Bould, 2004). Education enhances self-esteem of women that consequently boosts-up their familial empowerment (Batool & Batool, 2018). Mobility of educated women usually increases that also empowers them.

Husband's Support (H-SUPP) appeared as a salient predictor that determined women's familial empowerment, as he is the only supporter in the in-laws. The 'husband's support' as a positive correlate of women's empowerment indicates that with greater 'husband's support', women increase their empowerment score. Our results are in line with the outcomes of studies by Khan and Maan (2010), and Tijani and Yano (2007) that husband's support is statistically significant determinants of women's empowerment. So, our outcomes propose the degree of a husband's support boosts up self-confidence of his wife and empowers her. Women generally, suffer from mental disturbance because to everyday tension with their husbands. Routine of mental agony and misconduct of husbands fall them in depression, helplessness, and powerlessness. If husband provides cushion to his wife, and sets genial relationship and welcomes her to express her opinion, she can feel herself empowered for instance, in Japan, several woman enjoy higher empowerment because their husbands have created amiable relationship with them and give them independence of expression (Tijani & Yano, 2007).

Family head (FAM-HEAD) not family system appeared as positive significant predictor of women's empowerment within the families. The results indicate that where women lived in families headed by their husbands, it increased their overall empowerment as compared to those women whose families were headed by other than husbands. The results are consistent with ("The Pakistani Family System," Harry, 2016) that in a stereotype joint family system of Pakistan, the father-in-law and mother-in-law are typically the heads of the family and are in charge of core matters of the family. If family is run by a person other than husband, a woman feels more dependent, hesitates to express her financial needs, and it induces in her the feelings of powerlessness.

Income of husband also appeared as significant predictor of women's familial empowerment. Wiklander and Thede (2010) considered the role of husband's characteristics, including her financial supporter, as to remarkably influence the position of woman at home. Hence husband's income could also play a pivotal role to empower a wife in family domain as he is financially stronger enough to protect the rights of his wife.

Education of husband was also found to be a significant predictor of women's familial empowerment. Spierings, Smits, and Verloo (2010) supported this relationship and declared that returns on women's education could not be visible unless their husbands are educated.

Wiklander and Thede (2010), in a study in India, found positive significant marginal effects of education of husband on women's empowerment. The results are also in line with the

study, in Bangladesh by Haque et al. (2011), which not only highlighted the need for women's own education but also reiterated to focus on educating of husband, so that he could be able to comprehend the problems of his wife, to enable her to participate in family decision making.

Number of children also appeared as a significant predictor of familial empowerment. The household power of a woman is restrained to her fertility and having children, as children become bridges between mother and father. The main role of a woman is considered as a primary caretaker, so her treasured contribution might be reinforced by giving birth to children. The outcome of the study is supported by Malhotra and Mather (1997) by focusing on the notion that the negotiation power through maternity or attaining prestige at domestic level is possible over the long time and therefore, motherhood should be, predominantly, advantageous in decisions that are focused on collective and long term rather than immediate bargaining power. Women who give birth to children are supposed to enjoy greater position, rights and household tasks than childless women (Ethiopian Democratic & Health Survey, 2005). Increasing number of children determine women's empowerment in family planning vis-à-vis in the context of economic decision-making (Khan & Awan, 2011). This might be because of the reason that children are the key supporters of their dear mothers in the state of house.

CONCLUSIONS

It is a unique study, as no study focused on the personal and familial factors collectively that impact familial empowerment. The focus of the suggestions of the present study stays on the woman's own education, and familial factors (viz., husband's education, husband's income, husband's support, family head, number of children along with women's own education).

It is hereby suggested that along with increasing the level of women's own education, education of their counterparts also matters in the country at large. At domestic level, the parents should take deep care in terms of education of the men when they select spouses for their daughters. Because it is noticed that in Pakistani society, due to social pressure of marrying the daughter before their hair turn grey, parents marry them to men who are less and sometimes far lesser educated than their daughters. Such lesser educated husbands fall prey to inferiority complex and in this way, they keep on constantly teasing their wives and do not let them free to participate in domestic decisions and family discussions. Their voice is hushed to keep them in a state of disempowerment.

Similarly, high income earner husband might delegate powers to his wife as he is engaged in earning activities and find scant time to pay attention to household decisions and discussions. It is observed that in Pakistan, where the highly busy men have no time to pay attention to domestic chores, they assign many household duties to their wives, especially educated wives like, taking care of children's health and their education, and choice about everyday cooking at home and dealing with the relatives etc. Not only education of husband alone but their proper jobs, which can enable them to earn handsome incomes are also necessarily contributory factor to empower housewives. So, we

suggest that in Pakistan we should try to minimize the under-employment of the males in the cities and disguised unemployment in the villages.

The number of children also contribute to familial empowerment. We do not suggest that this number should be increased un-griddled rather seeing the widespread infertility problem witnessed now days among young women, women's domestic power remains at stake. Hence at national level, grasping the grimness of the issue, the government should take such initiatives that could feed remedy to the infertility problem among women.

Husband's support is clear from our discussion about husband's education and income. In order to keep the wife psychologically fit, it is the duty of the husband to try to keep his wife happy by appreciating her domestic work, realizing her that she is important for him etc.

Family head not family system appeared to be significant determinant of women's familial empowerment means it does not matter either women live in combine family or nuclear system, if her husband is family head, family head matters. Because being family head, he himself becomes empowered to rule the family affairs, so he can delegate domestic power to his wife as compared to the situation where head of family is other than his own self.

If we sum up the role of familial factors in bringing familial empowerment to women, we conclude that the attributes of husband are the most important; the variable that highly depends on husband's education not only through formal educational institutions but also informal education through training and brought up on behalf of parents, especially fathers through their good precedents. Men should not only fairly respect their own mothers; they should respect the mothers of their children too. So that we can have happy family with empowered and stronger women in the economy to get their contribution fully and promptly.

Women's own education can enable her to demand her rights and fulfill her responsibilities fairly. So, we suggest more education for girls and higher education for women. Because their education can help improve the fabric of the family and society. This should be planned on exigent bases, otherwise our future development will be obscure and remain in danger.

In addition, new laws should be made along with better improved family courts, so that there should be threats to the males, who think it their fundamental right to keep wives as their property and violate their basic human rights. In some cases, women linger on the marriage due to non-availability of familial, social, and legal support to them. Such women think that they are destined to be slaves to their husbands. So, it becomes very hard for such women to get empowerment. Consequently, the economy cannot progress having such institutional drawbacks.

Although enough, we took data from four big cities of Punjab, Pakistan. In future studies, data should be taken from all four provinces and from rural areas. It was a quantitative study, in future, qualitative studies should also be conducted in order to get the deep insight of the issue.

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