

Does Empowerment have a Cost? A Gender-based Socio-Economic Analysis

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Abstract

This study examines the socio-economic implications of women's empowerment, specifically women's access to opportunity, recognition of equal rights, voice in decision making and their social and economic autonomy. A structured questionnaire, using primary data, was used in the Faisalabad region of Pakistan to gather the information from 300 women. The survey focused on major components of empowerment of women such as land ownership, participation in the labour market, income generation, allocation of time and expenditure for personal needs, household chores and other activities. The second stage involved a logit regression analysis with the factors associated with women empowerment derived from an endogenous switching regression model and differences in the empowerment status estimated. The results showed that there was a positive association between land ownership and women's empowerment and a negative association between the proportion of women's time dedicated to personal activities and women's empowerment. It was noted that working women spent more on their children and families than their spouses, especially for education, while the latter were relatively less inclined to spend more on education. Similar results were found for expenditure on food and entertainment. The other significant factors associated with women's empowerment were education, land ownership, income and marital status. The findings indicate that supportive measures for formal credit institutions and employment related innovative programmes could boost women's economic opportunities, alleviate poverty and improve welfare in the household.

Keywords: women empowerment; empowerment cost; household welfare; Pakistan

Introduction

Women empowerment enables women to perceive their roles in society's social and economic development through their active participation in decision-making. Women's empowerment also refers to the ability of women to know and claim their rights in society. Empowerment brings not only a significant change in their lives but also in the lives of their households. In socio-economic development, women's empowerment can play a very influential role in their financial activities. The government has focused on women's empowerment as it is a pathway to achieving the MDGs as well as the SDGs).

Gender issues play a pivotal role in society, and equality is a compulsory component for a successful life and economy. The economy will remain stagnant until the large portion of the

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population consisting of women is productive. Hence, there is a dire need to create economic opportunities, create trust, provide access to education and health facilities, and empower women (GOP 2015-16). Women empowerment is the process of empowering women, and empowerment can be defined in different waves. The first wave appeared in the 19th and early 20th centuries, which is primarily an affair with women's rights to choose, and the second wave, which peaked in the 1960s and 1970s, talked about women's freedom for equal movement, legal, and civil rights. Moreover, the 3rd wave of feminism appeared in the mid-1990s, controlled by Generation Xers born in the 1960s and 70s. The 4th wave of the feminist movement started in 2012, focusing on women's empowerment (Taylor, 1998). On the other side, the central ideas of empowerment theory in social work grew out of Barbara Solomon's work (1976) on black empowerment and Judith Lee's (1994) vision of empowerment. The riveter has since been reinterpreted globally as a sign of women's empowerment.

Women empowerment ranks as one of the most important problems for the developing countries (Haile et al., 2012). Education is crucial for achieving your goals and opportunities. It has been used since the 1970s to empower women, but has been ignored (Batliwala, 2007). According to the UNESCO report (2013), there were 31 million women of primary school age who were not in school; and of the adolescent girls in developing countries, 1 in 4 had never completed their primary school education. There are similar reports suggesting educated women are most likely to get married later, earn money and find work, among other positives. The average wage for women is 77% of the average wage for men. Women spend extra of their money back to their families and nation (Weiss, 1984). Moreover, two hundred twenty-five (225) million women in developing countries have an unmet need for family planning. When this is done, unsafe abortions and maternal mortalities each drop 70% annually due to funding of 74 million unexpected pregnancies or 36 million abortions (Ahmed and Tsui 2012).

In Pakistan, so far, women have failed to assert their rights and socially because they are not part of the legislature or are exempt from political roles (Jali & Islam). Women in Pakistan face barriers from birth, and a shortage of access to health care and education, which is one reason why Pakistan suffers from these economic problems (Jalal, 1991). In the Government of Pakistan (2004, several policies have been formulated to bring global standards to women and improve gender equality. Women's issues are linked to social and economic phenomena such as migration to cities for education, health, and employment, and changing women's preferences. Punjab can be taken as an example because education is the highest here. The province is also the largest in terms of population and has many employment resources. However, at the same time, if we talk about South Punjab, it has significantly less healthcare, greater inequality, and fewer jobs. Women in Pakistan are suffering from social and economic deprivation as a result of gender injustice and unequal resource distribution. Our society's women are a gloomy presence. Furthermore, they participate in routine, focused activities in rural regions, and women take on additional tasks such as animal care, on-farm assistance, and agricultural output storage and value accumulation (Ansari *et al.*, 2019). Gender equality is vital for the success, stability, and peace of a society, as well as providing equal access to better health, education, and excellent work for the benefit of countries and humanity (Kabeer, 2005). Furthermore, the most basic requirement for women's and girls' empowerment is that they have the same freedom and civil rights to work as men. Furthermore, one method to empower women is to provide them with financial independence (Cull et al., 2009).

Poverty affects the development of developing countries. When the international donor party realized that development issues were too much to bear, they decided to allow women to work on an equal basis with men and empower women so that they could access care, employment opportunities, and literacy rates (Khalid *et al.*, 2020). Extensive analysis has shown that poverty cannot be eradicated by simply raising men's salaries or giving them jobs unless women are empowered. . The leading cause of poverty in Pakistan is not the lack of empowerment of women in rural areas. Women are confined to the home (Jabeen *et al.*, 2020). Women's empowerment has been ignored since the making of Pakistan. They have been deprived of their necessary, genuine rights to have the same rank and chance to develop as a person (Nussbaum, 2001). The following factors or barriers women are facing in Pakistani society: child preference, honor killing, low status, restrictions on getting a higher education and doing outside jobs, poverty, religion, high fertility rate, inequality, cultural and social values, illiteracy, public awareness, and bad economic conditions have a profound effect on women's empowerment in Pakistan. (Roomi and Parrott, 2008). Kingdom and Unni (2001) investigated a vast difference between women's and men's literacy rates, and the number of men with literacy is high.

The present study adds to the literature by providing a gender-based analysis of household decision-making and educational spending. In the study, we will see what the restrictions and barriers in Pakistan to empowering women and also why women are left behind in the race of empowerment.

The main goal is to examine the socioeconomic impact of women's opportunities and equality in recognition of rights with men in Faisalabad (Pakistan). This study is set to achieve two goals: firstly, to identify the determinants that affect women empowerment in Faisalabad district and secondly, to determine the effects of these determinants on women empowerment. The second is to to estimate the cost of empowerment based on their spending. This analysis is called endogenous switching regression analysis and is used to estimate the determinants and discover the status of women's empowerment. This study is significant in giving suitable policy recommendations for gender equality and also in filling the gap and looking at the challenges that are being neglected in women's education rights. The rest of the paper follows as the literature review in the second section. Section three elaborates on the data and methodology. Detailed results and discussion are mentioned in section four. The last section contains the conclusion of the study.

Literature Review

Women's empowerment is a very important issue in almost all developing countries. As a result, it has long been a focus of researchers, academics, and policymakers. A study by Bushra and Wajiha (2015) investigated the calculation of socioeconomic factors of women's empowerment in Pakistan. The purpose of this study in Pakistan was to identify factors that influence women's empowerment. Survey results indicated satisfaction with education, women's economic contributions, poverty, and the economic opportunities available for women's empowerment. The study found that the fact that women have bank accounts has a promising effect on women's empowerment. This supports economic opportunities where electricity is available

Aziz *et al.* (2020) conducted research on food security and women's empowerment in rural areas of Azad Jammu and Kashmir, Pakistan. Their study gathered evidence on the relationship

between women's empowerment and food security in rural areas of Azad Jammu and Kashmir. As a result, it has become clear that the fields of information and communication about legal rights, technology, social assistance, rights and infrastructure services, and land use are surprisingly small.

Chaudhry *et al.* (2012) examined women empowerment in Pakistan from an Islamic viewpoint with an empirical study and particular references; the most arguable issue in the development cycle is that women empowerment and the issues of women empowerment face new challenges an index is developed about the information of proper Islamic technique or values. Results revealed that the thought of women empowerment in Islam is supported by the women's education of her family participants. Rehman *et al.* (2015) analyzed the role of microfinance in women's empowerment. Case study in Akhuwat, Pakistan. Gender unfairness is the biggest issue faced by women all over the world. They conducted interviews as a measure for collecting information. He focused on four background variables: age, education, marital status, and family to examine their decisions.

Sohail (2014) surveyed economic development and women empowerment, An Exploratory study in Pakistan. Women should be empowered with their human rights like education, health, safety, jobs, abilities, decision-making authority, better living standards, and respect. A qualitative technique was used in this study, and the contributors were females having high-ranking positions in Banking, Learning, and Transport sector. Khan and Nooren (2012) conducted a study on women's empowerment and Microfinance education in the case of District Bahawalpur (Pakistan). Microfinance showed a significant role in humanizing women's decision-making through economic activities. Based on the prior data from District Bahawalpur, the methodology used was ordinary least squares (OLS). The results suggested that, alongside the provision of education and family defense, the enlarged volume of microfinance.

Duflo (2012) found that women's empowerment, economic development and women's empowerment are substantially correlated. He reviewed the literature on the same part of the empowerment process. Secondary data were used. Women's empowerment and economic development are closely intertwined in practice, and development itself will lead to women's empowerment. He showed that empowering women will lead to changes in decision-making processes. Yasmin and Grundmann (2020) investigated women's empowerment and biogas cooking skills in Pakistan. . They identified outliers and missing values in the data. They identified policy recommendations for advancing women that could help accelerate the transition to cleaner cooking techniques. Shahzad and Abdoulaye (2020) and Makhdom and kousar (2021) find that while women play an important role in domestic work, particularly in rural areas, they lack access to and ownership of resources and are not treated equally.

Ansari *et al.* (2019) analyzed the empowerment of women and Microfinance; in Pakistan, women are suffering from a great community and financial deficiency due to gender-based judgment and unfair distribution of resources. They looked at the aspects that influence women's empowerment and how much they contribute to microfinance programs. Data was gathered from several locations in Faisalabad. (ESRM) was used in this research. As a result of this finding, developing-country governments should announce income-generating activities. Ekesionye and Okolo (2012) examined the participation and empowerment of women in economic activities. The study examined women's empowerment and involvement in economic activity as a tool for

self-reliance and improvement of Nigerian society. The study used a survey research design. Primary data collection involved the study areas where some of the schemes were offered to enhance women's participation in women's activities.

Modi et al. (2014) examined the effect of Microfinance services on Rural Women. They gained insight into factors affecting rural women through Microfinance facilities and which factors most and to what amount. Correlation and multiple regression were used to test the hypothesis through SPSS version 16. Only women in rural areas were included in this study. This study made a valuable contribution by providing the microfinance institution with evidence to increase its support for rural women. Kato and Kratzer (2013) explored women's empowerment through Microfinance in Tanzania. The place of women in Tanzania has been low compared to men. Women are inferior and have low education; in this situation, Microfinance services are an entry point towards women's empowerment. He used primary data from three regions of Tanzania. HE investigated using the Mann-Whitney U test. The results showed that women members of MFIs have more control over savings and income produced from the business and a prominent role in decision-making, self-esteem, and self-efficacy.

Naeem Akram (2022) surveyed the impact of women's empowerment on fertility preferences in Pakistan. An important part of a woman's life is reproduction, but fertility rates in Pakistan are quite high in comparison to other developing countries. The present study analyzed three different dimensions of fertility behavior, i.e., number of children born, ideal number of children, and birth intervals. Demographic and Health Survey (PDHS) 2012-13 data were used. The model will be estimated by using (PRT) poison regression techniques and (IRP) are reported. This study found that household wealth, an educated husband, and having sons have a limited effect on fertility behavior.

Nazia and Philip (2020) investigated women's empowerment and biogas-generating cooking technology in Pakistan. Moreover, traditional cooking techniques have a conflicting effect, especially on women. These technologies require complex biomass use, but women can reap huge benefits by switching to cleaner fuels. A multistep sampling procedure was used to select households for the study. In this study, the data were examined for outliers and missing values. The document recommends actions to empower women that could help facilitate the transition to clean cooking fuel technologies.

Hira Abdul et al. (2021) examined how increasing women's empowerment in Pakistan is driven by the role of online freelancing. This article analyses the mediating effects of Pakistan's transition with increasing freelancing on women's economic empowerment. This study involves a primary and online survey. The data analysis will be performed using SPSS regression analysis, and the outcomes will be interpreted. This study can help in the implementation of measures and address limited research on the impact of freelancing on Pakistan's economy.

Sidra Ishfaq et al. (2023) investigated the determinants and measurement of Rural women's empowerment in Pakistan. The role of empowering women is key to sustainable development. This study aimed to develop a comprehensive Rural Women's Composite Empowerment Index (RWCEI) and explain household, individual, and community-level factors of RWCEI. Data used in this study were from 1881 Rural women from the 2013-2014 Rural Household Panel Survey, Pakistan. For statistical analysis, STATA 15 and SPSS software were employed in this study.

Factor analysis was used to develop rural women's composite empowerment from nine domains, fourteen sub-domains, and eighty-nine indicators. Results of this study: a multi-dimensional policy focusing on improving all dimensions of Rural women's empowerment. Faqeer Muhammad et al. (2021) analyzed that Pakistan women's empowerment evaluates the socio-economic factors.

Faqeer Muhammad et al. (2021) analyzed that women's empowerment in Pakistan is evaluated based on socio-economic factors. This study is an effort to inspect the essential factors that contribute to women's empowerment in Pakistan. This study explored women's empowerment in terms of economic and social empowerment. For this study, the data were collected from the PDHS for the year 2017- 2018, and the sample size of this study was 10,935 married women for current research analysis using multiple regression analysis. The results of the study have shown that educated and empowered women can play an important role in decision-making at the household level. Therefore, women's empowerment can be enhanced by providing equal opportunities and reducing the gender gap.

Omid Dadras et al. (2022) studied Access to maternity and reproductive medicine in Pakistan: survey-based index rotation estimates in Afghanistan. Gender issues are common on the international level. These issues have become a problem that can be termed a “beneficence crisis” which is now obstructing the process of gender equal participation in the socio-economic development of Pakistan and Afghanistan. A cross-validated survey was conducted in this study. Explanatory and confirmatory factor analyses were used to develop the final model using data from married women in Pakistan (15-49 years) from the Pakistan Stats Health Survey 2017-18. This similarity in socio-cultural structure is taken into account by obtaining similar domains for women empowerment in Pakistan in the present study, which are also obtained in a similar index developed by Afghan women. The developed index could be used to design future policies, interventions, and research; an important index of women empowerment in Pakistan could be identified through the developed index, and the resemblance of the results could be enhanced in the coming research.

Hafiz Muhammad Hassan et al. (2023) surveyed the role of social media in accelerating women's empowerment in Pakistan. This paper determined how social media applications empower and supporting women executives in Pakistan. Social media apps empower women psychologically, socially, and financially. The current study, based on quantitative research, used data from District Bahawalpur using a questionnaire (N=300), including males and females. The study found that the use of social media has caused women's empowerment and provides confidence and opportunities to women through which they can show their potential and skills.

Data and Methodology

Impact Evaluation

$$\Delta = E(Y(1)|M = 1) - E(Y(0)|M = 0) \quad (1)$$

Where Y = income, the dependent variable. One represents women doing the job; the difference in women's income is due only to the job factor, i.e., women do a job, and women do not, and no other factors affect the women's income. Δ represents the difference in outcomes, and it is equal

to the expected income of women who do a job under the condition applied; M represents participation in a job; the other side Minus women do not work and do not have an income, and 0 represents women do not work. Impact evaluation is a treatment between two counterfactuals (job, no job), and these counterfactuals are the same by socio-economic characteristics like personal, locational, and household information.

Information on counterfactuals

$$\Delta = E(Y(1)|M = 1) - E(Y(0)|M = 1) \quad (2)$$

Job

No Job

M=1 represents participation in a job; expected income of the job condition they were participating in minus expected income of the No Job condition if they were a participant in the job. In these counterfactuals, the socio-economic characteristics are the same.

Decision to do Job by a latent variable

Participants' assessed utility can be linked to a set of descriptive characteristics (X), as shown.

$$M_i^* = \alpha X_i + \mu_i \quad (3)$$

X_i is a vector of parameters, and I is the error term, with u denoting zero and variance denoting apprehension size errors and factors unknown to the researcher but known to the respondent. The determining factors of the women's decision, as well as the women's and their relatives' household characteristics, are variables in X .

$$M_i = 1 \quad \text{if} \quad U^*(\pi) > 0$$

$$M_i = 0 \quad \text{if} \quad U^*(\pi) \leq 0$$

As a result, we may state that women participate in a job when $U > 0$ and decide not to participate when $U \leq 0$ or $U = 0$.

Participation in Job

$$U_p(\pi) - U_N(\pi) = U^*(\pi)$$

$$U^*(\pi) > 0 \quad \text{if} \quad U_p(\pi) > U_N(\pi) \quad (4)$$

$$U^*(\pi) \leq 0 \quad \text{if} \quad U_p(\pi) \leq U_N(\pi) \quad (5)$$

The outcome (Decision):

$$Y_i = \beta Z_i + \gamma M_i + \varepsilon_i \quad (6)$$

Endogenous switching regression model (ESRM)

We use the (ESRM) to explain selection bias based on both observable and unobservable factors. By tallying the IMR monitoring for selection bias, the Endogenous Switching Regression Model is a parametric method that employs two separate approximation equations for women to do a job and women not to do a job; the first-stage IMR is determined using an assortment equation, with the choice sample preserved as a lost-value problem. All of the rules that are based on the acceptance conclusion of the result equations are prepared differently, using a probit model to estimate them.

The household's binary decision to undertake a job is as follows:

$$M_i^* = \alpha X_i + \mu_i \quad (7)$$

$$M_i = 1 \quad \text{if} \quad M_i^* > 0$$

$$M_i = 0 \quad \text{if} \quad M_i^* \leq 0$$

$i = 1$ to 300 individuals

For the outcome equation, there are two regimes (1) to do a job and (2) not to do a job, defined as follows:

$$Y_{1i} = \beta_1 Z_i + \gamma_1 M_{1i} + \varepsilon_{1i} \quad (8 - a)$$

$$Y_{2i} = \beta_2 Z_i + \gamma_2 M_{2i} + \varepsilon_{2i} \quad (8 - b)$$

Where Y_{1i} and Y_{2i} denote the relevant results, respectively, for the authority of nonparticipation in a job and participation in a job. Z_i denotes the vector of exogenous variables that is anticipated to influence outcome roles, whereas the error terms. Due to unobservable factors, there may be a link between and. As a result, Mills ratios

γ_1 and γ_2 would be estimated to solve this problem, and the equations would be converted into the following specifications:

The error terms are supposed to have a trivariate normal distribution, with mean zero and covariance matrix.

The (IMR) is added to the outcome equations:

$$Y_{1i} = \beta_1 Z_i + \alpha_{1\mu} + \gamma_1 M_{1i} + v_i \quad (10 - a)$$

$$Y_{2i} = \beta_2 Z_i + \alpha_{2\mu} + \gamma_2 M_{2i} + v_2 \quad (10 - b)$$

FIML method proposed by Lokshin and Sajaia (2004)

The film's log-likelihood Function for the switching regression model by Lokshin & Sajaia (2004) is defined as follows:

$$\ln L_i = \sum_{i=1}^N \left\{ L_i w_i \left[\ln F\left(\frac{(X'_i \alpha + \rho_{1\mu}(Y_{1i} - Z'_{1i} \beta) / \alpha_1)}{\sqrt{1 - \rho_{1\mu}^2}}\right) + \ln(f((Y_{1i} - Z'_{1i} \beta) / \alpha_1)) \right] \right. \\ \left. + (1 - L_i) w_i \left[\frac{\ln(1 - F(X'_i \alpha + \rho_{2\mu}(Y_{2i} - Z'_{2i} \beta) / \gamma_2))}{\sqrt{1 - \rho_{2\mu}^2}} \right] + \ln(f((Y_{2i} - Z'_{2i} \beta) / \gamma_2)) \right\}$$

The correlation coefficients $P_{1\mu}$ and $P_{2\mu}$ have an economic interpretation. If $P_{1\mu}$ and $P_{2\mu}$ have periodic signs, women participate in a job on the basis of relative ascendancy. Those who do the job have average utility from contribution, and those who do not have above-average utility from non-participation. If the coefficients have the same sign, it expresses that those who do the job have above-average utility whether they do the job or not, but the more they are participating, the higher their utility; and those who do not do the job have lower average utility in either case, but the more they are not participating in the job.

We will use the (FIML) method to evaluate this model by (Lokshin& Sajaia, 2004) and select the equation, whereas the outcome equation would be evaluated accompanying this framework.

The FIML method deals with the outcome and selection equation additionally and produces an expected standard error. The FIML method is applied by using the Movesty command in Stata, and this method evaluates the probit model to consistently yield standard errors for the outcome equation and the selection equation.

The ATT can be calculated as:

$$ATT = E(Y_{1i} - Y_{2i} | M_i = 1) = Z_i (\beta_1 - \beta_2) + (\sigma_{1\mu} - \sigma_{2\mu}) \lambda_1 \quad (11)$$

$$E(Y_{1i} | M_i = 1) = Z'_i \beta_1 - \sigma_{1\mu} \lambda_1$$

$$E(Y_{2i} | M_i = 1) = Z'_i \beta_2 - \sigma_{2\mu} \lambda_1$$

Here, $E(Y_{1i} | M_i = 1)$ and $E(Y_{2i} | M_i = 1)$ represent the participants who participate in a job and do not participate in a job, respectively, indicating the actual expectation. $E(Y_{1i} | M_i = 1)$ and $E(Y_{2i} | M_i = 1)$ represent the participants who do the job if they do not have a job and if those who do not job the participant do the job and these represent the counterfactual expected outcome.

Hence, ATT can be derived as:

$$ATT = E(Y_{1i} - Y_{2i} | M_i = 1) = Z_i (\beta_1 - \beta_2) + (\sigma_{1\mu} - \sigma_{2\mu}) \lambda_1 \quad (12)$$

Results and Discussion

Descriptive Statistics

This section describes the results of all the questions that were asked in the questionnaire of this present study, such as different aspects of personal information, locational information, credit information, etc.

Table 4: Descriptive statistics

Variable	Description of variables	Sample Mean	Std.Dev.
Age	Age in years of the respondent	35.81	5.46
Edu	No. of years of formal education	7.84	4.78
civil status	Marital status	1.75	1.08
Farm size	Number of family members	5.86	1.76
Fam_head	Being head of family or not	0.21	0.41
S_edu	No. of years of schooling of the spouse	6.41	6.28
Job working hrs.	Time spent at work	4.68	4.04
Time for leisure	Free time	2.72	3.35
Majdemak	Role in making major decisions	0.46	0.49
Income custodian	1 if female keeps money at home, 0 otherwise	0.48	0.50
Inc_kids	Personal income spent on kids	1660.16	1568.31

The model represents the determinants of job participation as shown by the results and has a different impact on per-head expenditure by the explanatory variables for participants and non-participants.

The coefficient of the age variable is negative, which shows that with an increase in age of the respondent, there is a decline in per-head expenditure due to participation in a job, but the effect is non-significant.

The variable of education shows that the number of schooling years of the respondent has a negative sign and is statistically non-significant; this shows that households having more years of education will better use their amount of loan after participation in a job and have their income resources lead to more income and then more per-head expenditures. Moreover, the value of the coefficient representing household size is negative and non-significant, implying that household size has an inverse impact on per-head expenditure, suggesting that the more family members, the lower the per-head expenses.

The coefficient of the family system is negative and non-significant, which shows the negative relationship between a family system and household welfare of the women participants, as the results show that having the combined family system, women have no opportunity to work outside their homes and near factories or mills.

Table 2 Full Information Maximum Likelihood (FIML) Endogenous Switching Regression

Variables	Employment Status = 1			Employment Status = 0		
	Coefficient	St. Err	Z	Coefficient	St. Err	Z
Age	-55.30827	67.18	-0.82	31.51	113.32	0.28
Edu	503.42***	83.61	6.02	1191.13***	214.85	5.54
Civil_status	1344.01**	515.57	2.61	785.17	1205.94	0.65
HH_size	1080.89***	204.83	5.28	-302.69	392.18	-0.77
Family_head	2295.56*	1262.46	1.82	3250.72	2579.35	1.26
S_edu	219.44***	68.16	3.22	56.32	152.37	0.37
Job working hrs	955.35***	134.77	7.09	775.18**	323.58	2.40
Time leisure	-963.32***	179.69	-5.36	-	371.21	-4.22
				1566.95***		
Majdecmaking	760.92	942.95	0.81	1279.25	1776.92	0.72
Income_custodian	3079.68***	918.78	3.35	-421.05	1781.62	-0.24
Income_spentonkids	5.32***	0.38	14.06	6.34***	0.71	8.98
_cons	-8739.05***	2884.58	-3.03	-2501.67	5475.56	-0.46

(Significance levels: *: at 10%, **: at 5% and ***: at 1%)

This section is isolated into another subsection about the observed results of the current study. The empirical results of information about women's participation in jobs and women's empowerment of the participants are shown on the left side of Table 2. To this end, women participating in the workplace and women not participating in the workplace were evaluated, and this was used as a substitute for women's empowerment, which is the main purpose of the study. Table 1 provides descriptive information, and Table 2 shows the ESR results.

Job participant

ESR provides the determinants of job involvement in the first stage. The findings suggest that the coefficient representing female participants' age is negative and statistically non-significant, indicating that as women's ages increase, their likelihood of participation in the job reduces, as compared to young women. The current research indicates that young women are more ambitious and risk-takers than men, and so are more willing to work.

The women's education is a significant and positive factor in the selection equation, suggesting the relationship between education and women's participation in the labor market. The higher the number of years in school, the higher the likelihood that women will be in the workforce. This means that educated women are more likely to participate in labour force as they are more aware of the cash they manage and are better at productive activities than their less educated counterparts. For this reason, women involved in workplace and women not involved in workplace were evaluated, and this evaluation was used as a substitute for empowerment of women (main purpose of the study). Descriptive information about the data is given in Table 1 and the ESR results are shown in Table 2. The coefficient of household size is also positive and significant, suggesting a relationship between women's work preferences and the size of the households of the respondents. The more members of the family, the more opportunities there

are for work. Families with a big number of family members prefer to work alone and with their ladies, but at a reduced level, and prefer to participate in workplace activities. In the underlying study, the majority of those participating are from the nuclear family; hence, they are independent and thus able to engage in jobs. This coefficient, which represents the family head, has a positive sign and a statistically significant value, meaning that, when compared to the joint family system, the nuclear family system is positively associated with employment involvement. Women can enjoy more freedom in the working sphere in case of a nuclear family as compared to a joint family.

Non-job participation

The subsequent (ESRM) estimates from the FIML are also displayed on the right-hand side of Table 2. It reflects the empirical findings regarding information on the impact on women's participation in jobs and women empowerment of the participants. There should be at least one variable in the participation equation in the classification model. This is not true of the dependent variable of employment status of women (employed or unemployed). The findings reveal that education positively and significantly affects women's work participation rate, as evidenced by the positive sign which means that women without previous education are the ones that participate in work in the small industries or at home (Aubrey, 2002; Adebawale et al., 2011) Women with higher education would not partake in the small industries or at home as evidenced by the negative sign (Kabeer, 2005) Consequently, women with lower levels of education provide higher levels of contributions and start their careers at a lower level. Age is one of the key components to women empowerment (Hunt & Kasynathan, 2001). The findings reveal that there is a positive association between women's job activities and their age, as the coefficient of age has a positive sign but is statistically insignificant, implying that as women's ages increase, so do their job activities; they grow more respectable and experienced as a wife, mother, and mother-in-law, therefore the findings corroborate this contention, as it is discovered that women's freedom to work in any type of profession or start a small business improves as they become older. The varying size of households has a significant impact on women's empowerment. The household head has a good impact on women's empowerment. Male members of the household manage most of the households and most women are married, therefore they are allowed to work inside or outside their homes. The results indicate a negative and non-significant effect of the constant of family size on women's decision to work because the more empowered women are to work outside of the home and earn income, the more empowered they are. As majority households in the city of Faisalabad are poor, they are traditional and don't permit women to move rapidly or work outside their homes, but if they are connected along with their husbands, they have the ability to do work. Person's civil status is also important. The coefficient of civil status, between unmarried/single women and married women, is positive and non-significant, meaning that married women are more independent in working outside the home and are more involved in employment activity. In our society, unmarried women are not permitted to work outside the home or to wander freely. Because of marriage, one's capability in economic activities is enhanced, and so is his/her decision-making power in social and economic issues.

Table 3 ATT (Average effect of treatment on treated)

	Mean value		ATT	t-value
	Job	No job		
Pi	16884.97	15026.77	1858.19***	13.96

(Significance levels: *: at 10%, **: at 5% and ***: at 1%)

Table 3 represents the average treatment effect on the treated; according to the results, the mean value of job participation, if they participate in a job, is 16884.97, and the mean value of no job participation, if they have not participated in a job, is 15026.77. The difference between participants with a job and no job is 1858.19 effect. This effect shows the ATT cumulatively. The difference between job value and no-job value is highly significant and has a positive sign. The job participant's mean value (16884.97) is better than the mean value of the non-job participant (15026.77).

Conclusion and Policy recommendations

The main objective of the study is to analyse the participation in the labour force and its effects on women empowerment. Job institutions offer credit to women as a means of thank you to empower them in their financial, social and personal lives. The present study looked at the empowerment of women and the primary data was collected from nearly 300 respondents in Faisalabad, Pakistan. The study was based on endogenous switching regression analysis for the estimation of determinants and determination of the empowerment status of women. The results of the study give a powerful understanding of the factors affecting women's empowerment. It is observed that less educated women would like to take up employment in small industries/factories than the more educated women. The results also indicate that as women age, so does the likelihood of their entering any economic activity; the young women tend to be more able and capable than the older women. Job participation provides opportunities to the women who have potential and skill to participate in economic activity and thus strengthens them to rise their income. This results in appreciable enhancement in the economic empowerment of women. Freedom of work outside the home for married women rises as compared to single women. The higher the number of dependants, the higher is the probability that they will work, but when the family size is large, the dependants have a very small number of members and all of them are adults, thus they would prefer to do work instead of the female members of their family.

Study finding indicates that the study participants have an opportunity to improve their welfare of their households through their involvement in the labour force. Those who are not able to do any job activity are poor households who lack valuable assets. The results show that with job participation, women's power to work and decide household matters, such as their children's marriage, spending on their kids' schooling, consumption patterns, clothes, etc., also rises. They have more power to tackle their household difficulties, having income sources compared to those women who do not have any income source. Therefore, women's participation in the labor market is empowering them socially and economically.

Results of the current study have policy implications. The Government and the policy makers should take these findings into account in their development plans and provide more job institutes at lower rates of interest in underdeveloped areas. There is also a need in rural areas to improve the set-up, allow them to arrange sufficient loans as required at a low rate of security, and here the role played by the Government in the credit market is of the utmost importance. Women play a significant role in the economy and this study suggests that economic and social pressures could be affected by the policies of politicians to make it easier for the less able to work.

After obtaining a loan, the government should encourage the poor to engage in creative activities which will enable them to generate income for their families' welfare and improve the economy; it is very important. They are a part of the household and they need to prioritize leisure and household and work activities.

There is a need for governmental and institutional support to acknowledge their role in the household, society and economy and governments should initiate formal credit institutions and first take steps to the launch of new work programmes with the objective to reduce poverty and improve household welfare.

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