

Impacts of NGOs Microfinance on Women Empowerment in Northern Pakistan

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Abstract

The aim of this paper is to investigate the role of NGOs microfinance in women empowerment in the Northern Pakistan. A total number of 309 beneficiaries were selected from three NGOs microfinance (Biyar Local Support Organization, Garamchashma Area Development and Integrated Chitral Development Programme). Quantitative primary data was adopted while the partial least squares-structural equation modelling (PLS-SEM) was used to analyze the data collected. A logistic test was also performed to estimate the microfinance impact on women empowerment. The results show microfinance program has boosted the confidence level and the decision making power of the beneficiaries. In addition, respondents are able to make choices regarding the expenditure as well as to express their opinions in the community. The findings imply that more injection of micro loans by the government and NGOs so women can play a greater role in the community specifically to improve the wellbeing of the members of the households.

Keywords: Microfinance, Women Empowerment, Pakistan, NGOs.

Introduction

Women empowerment is one of the United Nation's Sustainable Development Goals that seeks to empower the women around the globe (United Nation, 2015), as women now represent 40 percent of the global labor force (World Bank, 2012). It is believed that microfinance as a sector plays a significant role in boosting economic dependency for women. According to Sujatha and Malyadri (2015), microfinance also enables women to gain greater social capital. At the same time, microfinance helps women in mitigating poverty (Zhang, 2017). Microfinance is basically loans to the under privileged people who are unable to get loans from the financial markets like banks. Government agencies and non-governmental organizations (NGOs) in recent years play an important role in the delivery of micro loans to the clientele especially to the women in order to empower them (Sultana et al., 2017). Microfinance not only provides credit facilities, but at the same time, empowers the poor especially women in terms of confidence, independent decision making, creation of awareness as well as integrates them socially and economically into the mainstream of the

economy. By 2013, 211 million clients had received 3,098 microfinance assistance and 94 million borrowers were women (Microcredit Summit Campaign Report, 2015). In many developing countries, women are the lower paid majority and have a higher unemployment rate than men as compare to developed countries (World Bank, 2009). Women empowerment has become central issue of many countries around the globe and poverty is regarded as the main obstacle of women empowerment (Sultana et al., 2017). Authors have defined empowerment in different ways. According to Sen (1993), empowerment is echoed in a person's capability set which depends on factors such as personal characteristics of a person, proper food, good health, good shelter and social arrangements. Another view of empowerment is that, empowerment constitutes three dimensions: resources, agency, and achievements (Kabeer, 1999). The former refers to access and future claims to the material, human and social resources while agency means the process of decision making, negotiation and the latter is about well-being outcomes. From the psychological point of view, empowerment is control over oneself and the situations in which one lives (Francina & Joseph, 2013). Empowerment is mostly measured in terms of relative and absolute wellbeing. Relative wellbeing is observed in terms of status of women in society; in terms of decision making, control over assets, income and loan taken whereas the latter is viewed in terms of literacy, nutrition, employment, ownership of assets and cloths (Ali & Hatta, 2012). Previous studies also indicate that women play a significant role of women in effective resource allocation in households, such as child's health and educational outcomes (Duflo, 2012; World Bank, 2012).

The impact of microfinance on poverty has strongly been debated (Banerjee, 2013; Roodman; 2012; Morduch, 2011; Shakya, 2016) while the results of past studies on women empowerment have remained ambiguous (Ali & Hatta, 2012; Ngo & Wahhaj, 2012; Shakya, 2016). A number of studies deal with the positive impact of microfinance on women empowerment (Ahmed et al., 2011; Chowdhury and Chowdhury, 2011 Garikipati, 2012; Fofana et al., 2015; Mazumder & Lu, 2015; Vinodhini & Vijayanthi, 2016; Karlan et al., 2017). Islam (2014) investigated the impact of microfinance on the employment and empowerment of rural women and the results showed a positive and significant effect on generating employment but approximately zero impact on empowerment of borrowers. However, Jamal et al. (2016) discovered a significant impact of microfinance on women empowerment both in social and economic aspects. Bali Swain and Wallentin (2017) found a significant correlation between women's empowerment and autonomy in their decision-making, social networking, communication, and political participation respectively; while Sultana et al. (2017) offered support to the positive effect of microfinance intervention on social empowerment of women. Much recent study, Widiyanti et al. (2018) found that the appropriate way to solve the issue of woman poverty is women empowerment through micro-financing program.

On this note, Rahman et al. (2017) and Porter (2016) suggested microfinance improved women's financial base and enhances their economic contribution to their families and their community. The mentioned studies also showed that microfinance increases bargaining power, decision making, welfare, reduces subordination, as well as strengthens women's voice. These findings are in the same vein with the findings from a stream of studies (Graflund, 2013; Gibbs et al., 2018; Khan & Sajid, 2011; Muhammad et al., 2012; Nawaz, et. al., 2012; Weber & Admad, 2014). On the contrary, another stream of studies indicate microfinance is

not an influencing factor as far as poverty is concerned (Adu-Okoree 2012; Van Rooyen et al., 2012; Duvendack et al., 2014; Vaessen et al., 2014; Sujatha & Matyadri, 2015; Al-Mamun et al., 2014; Stewart et al., 2010,). In addition, women faced domestic violence due to the credit weekly repayment (Ahmed et al., 2001; Ahmed, 2005; Wrigley-Asante, 2011; Naved & Persson, 2005). A study on the impact of microfinance on empowerment conducted in Bangladesh revealed that few beneficiaries were empowered as they were able to utilize the loan in income generating activities (Akmam & Islam, 2017). Hence, it is interesting to investigate the impacts of microfinance on women empowerment in Northern Pakistan. The remainder of this study proceeds as follows. Next section offers the theoretical studies as well as a review of empirical studies on the microfinance and women empowerment follows by the data and methodology section. The subsequent section presents the empirical results while the last section concludes the paper and presents the future research directions.

Literature Review

Microfinance is currently an effective tool not only in providing financial assistance to the poor but also helps in empowering women (Annan, 2018). Microfinance basically refers to small size loans to the poor people especially women to enhance their income generation potential through starting their own income generating activities (Microcredit Summit, 2007). Empowering women through microfinance leads to lasting positive economic and political change (Mahmood et al., 2014).

Empowerment is a process of transformation where an individual gradually changes from a state of helpless to a position of relative control by taking control over his destiny and making use of his immediate resources for sustainable improvement in his livelihood and better standards of living (Rappaport, 1981). Microfinance as a mean of individual empowerment and poverty reduction has surrounded the discussion on the empowerment theory. The empowerment theory is a substitute to the mainstream theories of development that give more importance to growth and rapid industrialization in addressing the poverty situation in developing countries (Ergano & Nurfeta, 2006). In such situation, a majority of the poor are exploited and pushed into a downward spiral of resource deficit, thus falling into the poverty trap. Myrdal (1968) described such a situation as the vicious cycle in which the poor will remain in poverty unless they do not try to come out.

The lack of expectation leads to other options to the development approach, hence the empowerment theory stresses on the need of poor people's participation at the grassroots level in the decision-making process on a larger scale against development policies planned by politicians and international institutions that are developed for their own good will (Friedmann, 1992). The empowerment theory encourages the poor to gain capabilities by taking part in the development process and taking control of their own destinies in order to achieve sustainable development and ultimately, decrease poverty. The empowerment theory has gained importance among national and international agencies, with most of its debate surrounding topics of development, awareness, economic and social betterment, power relations, poverty alleviation, and empowerment. The contributions of Friedmann, Rappaport, Zimmerman, Chambers and Myrdal of the same category are of paramount importance. However, greater emphasis is placed on Friedmann's (1992) work titled 'Empowerment: The Politics of Alternative Development' wherein the great scholar provided the basis for an alternative development approach as defined in the politics of empowerment

by asserting universal human awareness and rights of people within a given social setting. The focus is on such households that are disgraced and deprived of basic needs in the society, and all classes of disempowered people; men and women alike who constitute a majority of their political communities.

Friedmann explains empowerment in terms of power relations consist of three forms. First, the awareness, knowledge, social power, abilities, participation in communities' gatherings and access to financial resources without any form of community discriminations. The second form of power is political power which means independence and involvement in the decision-making process. The last form of power is psychological power which takes into account individual potential and their reasoning that influences political and social power. Narayan (2002) added that empowerment is the extension of resources and abilities to needy people for them to take part in social activities that affect their lives. The empowerment theory's contribution towards development cannot be overemphasized by not considering the emergence of NGOs' microfinance projects all around the world and their impacts on the local community at large (Clarke et al., 2003).

Numerous studies have postulated a significant positive impact on the association of microfinance and women empowerment (Pitt & Khandkar, 1998; Khandkar, 2005). Previous studies confirm that women play a great role in the decision making process of families (Duflo 2012; World Bank 2012) and due to the lack of capital, confidence and self-esteem many women are living in poverty (Mahmood et al., 2014). Microfinance has become a means to enhance the life standard of the poor women (Widiyanti et al., 2018). As previous studies (Porter, 2016; Vinodhini, & Vijayanthi, 2016) show, microfinance has played as an effective tool in increasing the self-esteem and income level of the beneficiaries. In addition, there are studies to report that the micro loan has developed the self-confidence and independence among women (Khatun & Hasan, 2015; Morgan & Coombes, 2013; Hansen, 2015), that past studies have used different indicators to measure empowerment. These indicators include self-esteem (Basargekar, 2009; Kato & Kratzer, 2013; Nikkhah et al., 2010; Hansen, 2015); self-confidence (Pitt et al., 2006; Pitt et al., 2003;Burra et al., 2005; Kim et al., 2007); self-efficacy (Schuler et al., 2010; Kato & Kratzer, 2013; Herath et al. 2015; Ahmad & Ahmad, 2016); decision-making (Ashraf et al., 2008; Blumberg, 2005; Hashemi & Rosenberg, 2006; Banerjee et al., 2015), and mobility (Parameswaran, 2005; Bali Swain & Wallentin, 2009; Schuler et al., 2010; Kato & Kratzer, 2013; Datta, 2015).

Based on the above discussed, the following hypotheses are developed:

- H1: The Impact of Microfinance on Mobility
- H2: The Impact of Microfinance on Self-esteem
- H3: The Impact of Microfinance on Decision Power
- H4: The Impact of Microfinance on Self-confidence

Methodology

The main objective of the present paper is to investigate the impact of microfinance on women empowerment. This study is based on a field survey conducted in Northern Pakistan and the list of the beneficiaries was obtained from three NGOs microfinance namely Biyar Local Support Organization, Garamchashma Area Development and Integrated Chitral Development Programme and a total 308 respondents was selected from the list. This study

is conducted using descriptive research design as it employed descriptive statistics during data presentation, the correlation and linear regression research design has been employed to test hypothesis. The study adopted quantitative approach because the study was based on variables that were estimated with numbers and analyzed with statistical procedures to analysis the contribution of NGO microfinance. The empowerment was measured based on four indicators; mobility, decision making, self-esteem, and self-confidence. Structural equation modelling was used to examine the impact of microfinance on empowerment. The data collection started in a month of April, 2017 and continued up to the end of August 2017. The data was collected through a self-administered and personally administer questionnaire.

Results And Discussion

Measurement Model

The measurement model includes items such as convergent validity, discriminant validity, internal consistency, and reliability (Hair et al., 2014) whereby reliability was checked based on factor loading, and each factor loading was considered to be bigger then 0.4 (Hair et al., 2011). The SmartPLS 3.0 (M3) is used to assess the measurement and structural model

Table 1

Convergent Validity

Construct	Loading	CR	AVE	Convergent Validity (AVE > 0.5)
Self-Confidence	0.673-0.844	0.882	0.602	YES
Decision Power	0.737-0.887	0.884	0.656	YES
Self-Esteem	0.865-0.923	0.951	0.794	YES
Mobility	0.764-0.956	0.914	0.782	YES

As indicated in Table 1, most of the items have loading more than 0.04 that satisfies the criteria of item reliability. Similarly, the internal consistency was measured using the composite reliability. It means that all indicators measured the same latent construct, and that each indicator should be assigned a different score higher than 0.70 (Hair et al., 2013). The values for composite reliability that appear in Table 1 are above the threshold of .70. Furthermore, the convergent validity is measured through average variance extracted (AVE) and according to Chin (1998) AVE should at least be 0.50 or more. Table 1 also shows that all the constructs have achieved the minimum AVE of 0.50 (Chin, 1998), which represents the capacity of the construct to explain more than half of the variance of its indicators on average (Kramer, 2007).

Discriminant Validity

Discriminant validity means the degree to which each construct differed from the other constructs. When the construct captures phenomena that other constructs fail to capture, the case is called High discriminant validity. Discriminant validity measure makes use of the Heterotrait-monotrait ratio of the correlations (HTMT) (Henseler et al., 2015). Table 2 shows the results of the discriminant validity analysis and all the values of the constructs are below the threshold of 0.90 (Teo et al., 2008).

Table 2

Discriminant Validity

	Self-Confidence	Decision Power	Self-Esteem	Mobility
Self-Confidence	0.740			
Decision Power	0.729	0.433		
Self-Esteem	0.732	0.519	0.379	
Mobility	0.897	0.466	0.231	0.466

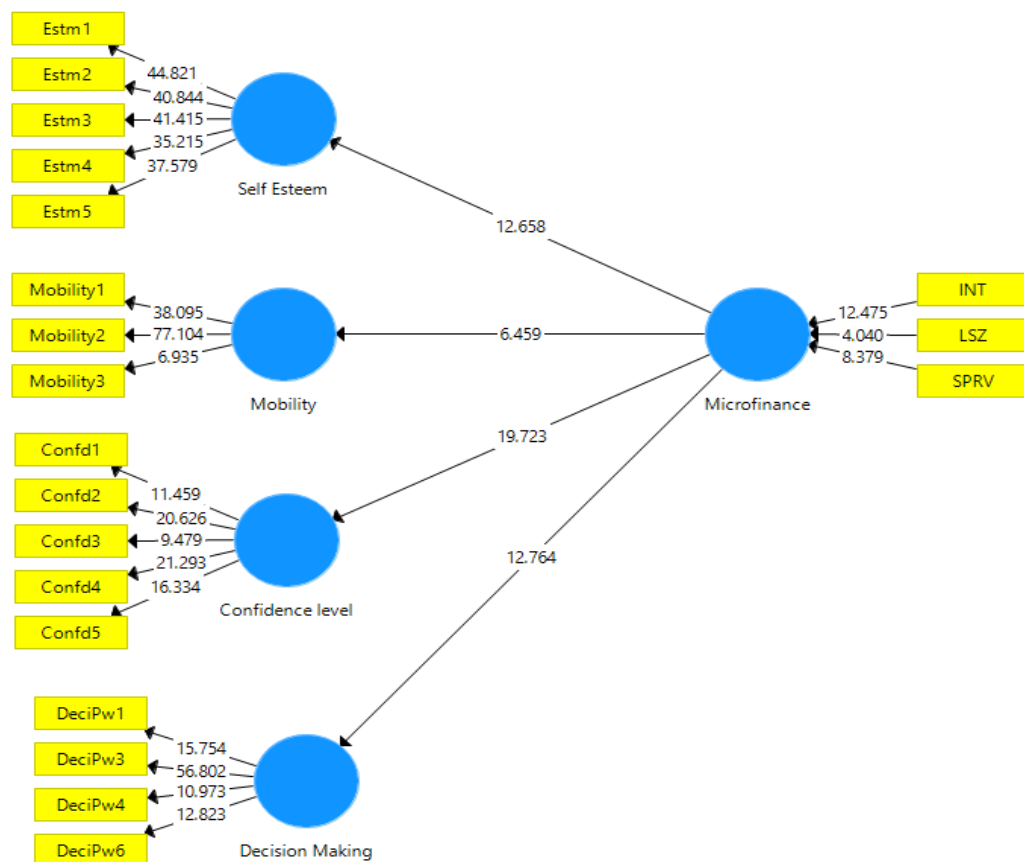
Structural Model

Figure 1: Structural Model

Table 3

Hypothesis Testing

Hypothesis	Relationship	Beta	t-value	Result
H1	Microfinance → Mobility	0.409	6.396**	Yes
H2	Microfinance → Self-Esteem	0.638	12.445**	Yes
H3	Microfinance → Decision Power	0.502	12.798**	Yes
H4	Microfinance → Self-Confidence	0.68	18.303**	Yes

*p<0.05, t-value greater than 1.645-2.32 (1 tailed) **p<0.01, t-value greater than 2.33 (1 tailed)

Conclusion

This study examines the impact of microfinance on the women's empowerment using various indicators. Quantitative data was collected from 3 NGOs in the Northern areas of Pakistan. The results of this study show that microfinance is an effective tool for empowering women. It has brought positive impact on women empowerment and has enhanced their status in the household and surrounding neighboring. Most of the beneficiaries' decision power increased within the household, and they were able to make decisions on their own. The findings also show that participation, self-esteem and self-efficacy have increased after joining the microfinance organization. As a result of the contribution in the household expenditure, the beneficiaries are treated respectfully by their families. In addition, the beneficiaries are also more confident in making family decisions and giving their opinion on family matters. Overall, the findings show microfinance brings positive impacts to women. This study offers an avenue to future studies as it is recommended that women empowerment should be analyzed on the basis of economics and social aspects. In the nutshell, this study makes two major contributions. At the contextual level, this study has shed lights on the impacts of microfinance on women empowerment in developing countries particularly Pakistan. Theoretically, this study confirms the theory of the empowerment whereby the livelihood of the borrowers is gradually changing from the state of poverty and helpless to the position of relative control by making use of the loan for their sustainable improvement.

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