

Economic and Psycho-social Determinants of Psychological Empowerment in Women

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Women make almost half of the population of Pakistan. Unfortunately the majority of this huge reservoir does not share the development process. The reason lies behind the fact that socio-cultural set-up of Pakistan confines women to homes, and makes them psychologically less empowered. The present study focused on investigating the economic and psycho-social determinants of psychological empowerment among women in Pakistan. Sample of 500 women of reproductive age ranged between (21-49) years was selected from Lahore city. The demographic data sheet, Rosenberg Self-Esteem Scale (Rosenberg, 1965), Berlin Social Support Scales (BSSS: Schwarzer & Schulz, 2003), Internal Locus of Control: a sub-scale of Locus of Control Scale (Reid & Ware, 1974) and Global Psychological Empowerment Scale for Women (GPESW: Batool, 2017) were used to measure the study variables. Stepwise regression was run to measure the relative strength of variables in the prediction of psychological empowerment in women. The results supported our hypothesized model and it was revealed that self-esteem, social support, husband's support, internal locus of control, paid job, dowry and education significantly predicted Psychological Empowerment in women, and 24 percent variance was accounted for by these variables. Limitations and implications of the study have been discussed

Keywords: Psychological empowerment, self-esteem, husband's support, social support, internal locus of control, Paid job.

Empowerment is observed to be one of the major concerns when addressing the issue of human rights and development (Tripathi, 2011). Duflo (2012) asserts that economic development and women's empowerment are meticulously interlinked: development helps in sliding down inequality between men and women, whereas, women's empowerment accelerates the process of development.

According to Ethiopian Demographic and Health Survey (2005), women in the developed countries are enjoying relatively more economic stability and thus are more empowered to raise their strong political voice, than the women of developing countries. Women in developing countries are usually tacit and their voice has been muted due to economic and socio-cultural set-up. One of the policy approaches that can assist women share equally and more resourcefully to development is the participatory empowerment approach (development approach through participation of the stakeholders like; government, recipients, donor agencies and NGOs. Such policy approach is thought to be a sustainable approach for the inclusion of women in the process of development

and improves women's empowerment more proficiently than any top down approach (Khan & Bibi, 2011).

Women's empowerment approach is an ardent policy approach needed in Pakistan, as it is also a developing country where gender difference is widely observed. In Pakistan, with a population of 191.71 million, women makeup 92.67 million (48.34%) of the total population (State Bank of Pakistan, 2016), but are unable to demonstrate empowerment. Gender Gap Index (GGI) ranks gender disparity in Pakistan at an all-time low, with 112, 126, 127, and 132 ranked positions amongst 134 countries from 2006 to 2009 (Mehtar, 2009). Pakistan is facing different economic problems (e.g., 23 percent people are living under the poverty line, per capita income is very low, both child mortality and maternal mortality rates are high). In these circumstances, the achievement of women's empowerment would necessarily be of prodigious importance (Government of Pakistan, 2006). In order to develop Pakistan we need to promote our industrial and services sectors which in turn would require the participation of a large number of women in labor force (Mehtar, 2009). This refers to the need that women should have the potential to be able to attain education and paid job, and earn income; all lead toward empowering them.

Being aware of the need of women's participation in economic development, Pakistan launched National Plan of Action (NPA) for women in 1998 and National Policy of Development and Empowerment of Women in 2002. Pakistan is also a signatory of several declarations and conventions related to gender equality and

eradication of violence against women for example, Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), and Beijing Declaration and platform for Action (Government of Pakistan, 2006). Pakistan is also the signatory of Millennium Development Goals (MDGs) of 2015. The MDGs are the biggest global promises (Hulme, 2010) focusing on gender equality that lead towards women's empowerment.

Women's empowerment is assessed in multiple dimensions (e.g., psychological, economic, and socio-cultural). The literature highlights various factors that can augment women's empowerment for example, individual/personal, familial/inter-personal, and social (Malhotra, Schuler & Boender, 2002). As the demographic factors concern, several researchers established chronological age as an important and positive determinant in empowering women (viz., Khan & Awan, 2011; Khan & Maan, 2008; Mostofa, Tareque, Haque, & Islam, 2008; Nayak & Mahanta, 2009; Parveen & Leonhauser, 2005; Rahman, Karmaker & Mia, 2009; Wiklander & Thede, 2010). Among the economic determinants of women's empowerment, a positive role of education has been determined by various researchers (e.g., Ahmad & Sultan, 2004; Heaton, Huntsman, & Flake, 2005; Khan & Awan, 2011; Khan & Maan, 2008; Kishor & Gupta, 2004; Mishra & Nayak, 2010; Pallas, 2011; Parveen & Leonhauser, 2005; Rahman, Karmaker & Mia, 2009; Sridevi, 2005). Education has been reported as vehicle in motivating gender equality in numerous outcomes (Aslam, 2013). In a study by Khan and Awan (2011) employment of women appeared as a salient determinant of women's empowerment in Pakistan. Paid job delivers women with a basis of income that lessens their economic dependency and boosts their control over assets that leads them to attain empowerment (e.g., Heaton, Huntsman, & Flake, 2005). Economically dynamic women with their personal savings and greater income segment at household level have more financial and bargaining power domestically and are expected to challenge the prevalent customs that confine their capability to make choices (Blumberg, 2005; Browning & Chiappori, 1998; Swain & Wallentin, 2009). Dowry also raises the economic and social position of a woman in her in-laws. Positive role of dowry in women's empowerment is supported by various researchers (e.g., Bates, Schuler, Islam & Islam, 2004; Khan & Maan, 2008; Parveen & Leonhauser, 2005; Parveen, 2007). Bates, Schuler, Islam, and Islam (2004) conducted a study on 1200 married women of Bangladesh that revealed core reason of truncated women's status in their in-laws as the trivial dowry and their other economic possessions.

As far as psycho-social determinants concern, Fitzsimons and Fuller (2002) found social support as a significant component of the empowerment process. Family's support plays a decisive role in empowerment of women (Malhotra et al., 2002). Similarly, social networking has statistically significant positive effects on women's empowerment (e.g., Fone, Danston, Lloyd, Williams & Palmer, 2007; Kabeer, 2001; Khan & Maan, 2008; Parveen, 2007). Mosedale (2005) suggested that power could be achieved by mutual actions. Some of the plans to empower women reiterated to create prospects for women to spend time in the company of other women. It was felt that there was a need of mutual groups of women so that they could think about themselves, share their difficulties and evolve strategies to solve their problems.

In the continuation of significance of the psycho-social factors, the co-operation and support of husband has also been found to have statistically significant effects on women's empowerment (e.g., Khan & Maan, 2008). Emotional bonding of a married couple

with each other supports a wife in safeguarding good position in her husband's house. Tijani and Yano (2007) conducted a study in Japan and revealed that several women enjoyed greater empowerment as their husbands had created amiable atmosphere for them and given them freedom of expression. Electronic media can also play a dynamic role in the process of empowering women. Media creates consciousness among women to get empowered. This view point is shared by several researchers (Aslam, 2013; Parveen & Leonhauser, 2005; Rahman et al., 2009; Schuler, Islam & Roltach, 2010).

Chaudhry and Nosheen (2009) concluded that religiosity played significant role in empowering Muslim women. Spilka, Hood, Hunsberger and Gorsuch (2003) pronounced religion as a base of empowerment for mainstream of its followers. According to Ethiopian Democratic and Health Survey (2005), women belonging to orthodox and conventional religions were found to take dynamic participation in decision making in contrast to the women who belonged to other religious clusters. Muslim women were perceived to have better authority of decision making about their personal health care. Haque, Islam, Tareque and Mostofa (2011) declared non-Muslim women more empowered in domestic decision making and in physical movement but not in financial decision making in Bangladesh.

One scantily documented psycho-social factor, self-esteem, is declared as a significant antecedent of empowerment of women (viz., Spreitzer, 1995). Women's self-esteem and confidence do not directly influence empowerment, rather enhance their competence, and assist them to inculcate in them readiness for change in their situation of subordination that assist them to be empowered (Cheston & Kuhn, 2002). Locus of control is another trait that has positive impact on psychological empowerment (Spreitzer, 1995). But to the best of our knowledge, in the women's empowerment literature we find no such study which has used this variable as a factor influencing empowerment, except Spreitzer (1995)

Psychological Empowerment

Empowered persons are labeled as having unusual self-esteem, spirits of self-efficacy, feelings of control over their lives, improved critical consciousness, and augmented civic participation (Perkins & Zimmerman, 1995; Zimmerman, 1995, 2000). Thus an individual carrying all such qualities may prove very useful for the society as a whole.

Psychological empowerment in the context of organization has been defined as the presence of four cognitive assessments: impact, meaningfulness, competence/self-efficacy and choice/self-determination (viz., Thomas & Velthouse, 1990) where Meaningfulness refers to the value and importance an individual gives to his/her roles, duties, work, and purpose in life, in relation to his/her own standards or ideals. Competence/self-efficacy is the degree to which an individual feels that he/she is able to perform different tasks with skill and reflects confidence in the ability to exercise control over her own behavior, and social environment. Choice/self-determination is the sense of autonomy in taking initiative, making decisions and reveals the degree of autonomy in work, relationships, behaviors and processes. Impact is the degree to which an individual feels that he/she can exert strategic influence on family, and social circle, and perseverance in difficult situations. Psychological empowerment has been emphasized by various theorists (e.g., Spreitzer, 1995; Thomas & Velthouse, 1990; Zimmerman, 1995).

According to Oladipo (2009), Psychological Empowerment (PE)

is operationalized as:

“An individual’s cognitive state characterized by a sense of perceived control, competence, and goal internalization. PE is thus considered as a multi-faceted construct reflecting the different dimensions of being psychologically enabled, and is conceived of as a positive integrate of perceptions of personal control, a proactive approach to life, and a critical understanding of the socio-political environment, which is rooted firmly in a social action framework that includes community change, capacity building, and collectivity” (Oladipo: 121).

The importance of psychological empowerment is highlighted by the conclusion derived by Oladipo as:

“It is expedient to conclude that attainment of economic or social empowerment in any community, state or nation depends strongly on the extent to which the masses are psychologically empowered” (Oladipo, 2009: 126).

In the course of the movement to focus the worth of psychological empowerment Oladipo highlighted the significance of psychological empowerment. According to him various economic and communal programs of empowerment have proved unsuccessful to deliver the expected outcomes, most perhaps due to the absence of the psychological make-up of the people who were tried to be empowered. Oladipo asserts that people who are psychological individuals must be taken into consideration while constructing the policies that are indirectly or directly concerned with them. Failure to do so may consequent into negative outcomes, wrong outlooks and behaviors by the individuals in the absence of psychological empowerment, which may ultimately impede good policies of the government. While, development of a nation will be escalated by making people psychologically empowered. Once people are empowered psychologically, there will be a transformation in mind-sets, cognitions, and attitudes which most certainly will consequent into a constructive change in value orientation, and capacity to defer fulfillment of ones wishes. So, in order to empower the individuals it becomes incumbent to find out the core factors that may support individuals to be psychologically empowered.

In Pakistan, where women are kept within four walls of houses due their being least empowered, exigent initiatives should be taken to empower them in economic, familial, social, and psychological domains. Women’s psychological empowerment should be studied in addition to social and economic ones that prevail, and find out the factors that may empower them psychologically.

Keeping in view the vitality of the issue of psychological empowerment, many researchers have studied the phenomenon of psychological empowerment in women in the context of organization (e.g., Degago, 2014; Hashmi & Naqvi, 2012; Spreitzer, Kizilos, & Nason. 1997; Stander & Rothmann, 2010; Wang & Zhang, 2012). Empirical work supports the positive relevance of psychological empowerment to different facets of human life such as, national development, and improved psychological well-being (Oladipo, 2009), better work performance of employees in small and medium enterprise sector (e.g., Degago, 2014; Wang & Zhang, 2012), job devotion even under high job insecurity (Stander & Rothmann, 2010), work motivation (e.g., Spreitzer, et al., 1997), and organizational commitment (e.g., Hashmi & Naqvi, 2012). But to the best of our knowledge we find no study that worked on finding out the determinants of women’s psychological empowerment in general (which takes common women). However, it is unequivocally important to study the psychological empowerment in general. To enhance psychological empowerment

in women, it is important to study its determinants in the indigenous context. The present study is an attempt to assess the significance of psycho-social and economic determinants that predict psychological empowerment among women in Pakistan.

Hypothesis

On the bases of the literature review it was hypothesized that: Age, education, paid job, income, self-esteem, internal locus of control ,dowry, role of media, role of religion, husband’s support, social support, and social network will significantly predict women’s psychological empowerment positively.

Method

Participants

A convenient sample of 500 women of reproductive age in years (21-49) (Mean age = 33.58, SD = 7.87) exclusive of divorced and widows (not married again) and childless from diverse socio-economic background and varying educational levels was selected. Households and working women were selected disproportionately from four towns of Lahore viz., Cantonment, Gulberg, Data Ganj Bukhsh and Samanabad.

Table 1
Frequency and Percentage of Demographic Data (N=500)

Variables	Frequency	Percentage
Age in Years		
21-27	49	9.8
28-34	245	49.0
35-41	126	25.2
42-49	80	16.0
Education		
School Education (5-10)	151	30.2
College Education (11-14)	198	39.6
University Education (15 & above)	151	30.2
Job Status		
Not in Paid Job	149	29.8
In Paid Job	351	70.2
Family System		
Joint Family	262	52.4
Nuclear	238	47.6

Table 1 shows the frequencies and percentages of the demographic variables.

Measures

Demographic Data Sheet. Demographic data Sheet was used to document women’s age, years of education, job status, and amount of dowry at marriage. Role of media, husband’s support, social network, and role of religion were also measured along with demographic data sheet containing different items in the each variable on five point Likert scales (e.g., Role of Media: Do you think TV programs have made you aware of your rights? Social Network: How often do you participate in social welfare work? Role of Religion: How often do you participate in religious gatherings?).

Rosenberg Self-esteem Scale. The Rosenberg Self-esteem Scale (Rosenberg, 1965) was used to measure the self-esteem. It is a widely used scale that provides a uni-dimensional assessment of global self-esteem. The instrument has good psychometric properties (Cheng & Furnham, 2003; Hatcher & Hall, 2009). The responses were measured on five point Likert scale (1= *strongly disagree*, 2=*disagree*, 3= *indecisive*, 4= *agree*, 5= *strongly agree*). The expected range of score on the variable was from '10' to '50'. Higher scores indicated higher self-esteem and vice versa. The Cronbach's alpha of this scale for the present study was .81.

Internal Locus of Control Scale. Internal Locus of Control: 8-items sub –Scale of Locus of Control Scale (Reid & Ware, 1974) was used to measure the internal locus of control. The responses were measured on a 5-point scale (1= *strongly disagree*, 2= *disagree*, 3= *indecisive*, 4= *agree*, 5= *strongly agree*). The expected range of score on the variable was from 8 to 40. Higher score indicated the higher level of internal locus of control and vice versa. Cronbach's alpha of this sub- scale for the present study was .75.

Berlin Social Support Scales (BSSS). Social support perceived by the participant was measured by adding 8 items scores on two subscales (Perceived Emotional Support, and Perceived Instrumental Support) of the BSSS (Schwarzer & Schulz, 2003). The items were measured on a 5-point scale (1= *strongly disagree*, 2= *disagree*, 3=*indecisive*, 4= *agree*, 5= *strongly agree*). The expected range of score on the variable was from 8 to 40 and the Cronbach's alpha for the present study was .72.

Global Psychological Empowerment Scale for Women (GPESW). In the present study GPESW (Batool, 2017) was used to represent the psychological empowerment of women. The scale consists of 5 sub-scales named: meaningfulness, competency/self-efficacy, impact, self-determination, and problem focused coping.

Overall GPESW contains 21 items to measure psychological empowerment. The items were measured on a 5-point scale (1= *strongly disagree*, 2= *disagree*, 3= *indecisive*, 4= *agree*, 5= *strongly agree*). The expected range of score on the scale could be from 21 to 105. The Cronbach's Alpha of this scale was .82 for the present study.

Procedure

After the approval of the topic from the Advanced Board of studies of the University of Punjab, Lahore, data were collected from the 500 women residing in the afore mentioned four towns of Lahore. The women were contacted at their homes and jobs places through convenient sampling strategy. The set of questionnaires (in Urdu) were given to the women after taking their consent and instructions regarding how to fill the questionnaires were provided. The filled questionnaires were taken back on the same day. Initially, 600 women were contacted, but 66 refused to take part in the study and 34 questionnaires were found incomplete, therefore dropped leaving 500 women for the final sample.

Results

Correlation Analysis

Person's correlations were calculated to ascertain the nature of the relationships among the variables (dependent and independent) to be used in the in the subsequent analysis.

Table 2 indicates that the association of the dependent variable with the independent variables is positive and highly significant ($p<.01$) except age, and inter-correlation of most of the study variables is also found significant in most of cases.

Table 2
Inter-Correlation of the study variables (N=500)

	1	2	3	4	5	6	7	8	9	10	11	12	13
1-WPE	-	.05	.24**	.16**	.30**	.29**	.14**	.17**	.23**	.34**	.15**	.26**	.17**
2-AGE		-	-.15**	.04	-.06*	.04	.04	-.07*	.02	.07*	-.06*	-.08*	-.04
3-EDU			-	.34**	.19**	.10**	.05	.23**	.09*	.30**	.28**	.14**	.08*
4-INC				-	.10*	.03	-.05	.23**	.07*	.07*	.39**	.10*	.03
5-HSUPP					-	.20**	.19**	.05	.25**	.23**	.05	.30**	.14**
6-SSUPP						-	.14**	.07*	.38**	.24**	.03	.18**	.11**
7-ROR							-	.02	.16**	.19**	-.06	.17**	.07*
8-DOW								-	.12**	.07*	.11**	.09*	-.04
9-SOCNET									-	.26**	.04	.18**	.14**
10-SES										-	.03	.15**	.12**
11-PJOB											-	.05	-.02
12-ILOC												-	.09**
13-ROMED													-

Note: ** $p<.01$, * $p<.05$: WPE=Women's Psychological Empowerment, AGE, EDU = Education, INC= Income, HSUPP =Husband's Support, SSUPP=Social Support, ROR= Role of Religion, DOW=Dowry, SOCNET= Social Network, SES= Self-esteem, PJOB=Paid Job, ILOC = Internal Locus of Control and ROMED= Role of Media.

Regression Analysis

To assess the relative strength of the variables of the study to determine the psychological empowerment of women, a stepwise regression analysis was carried out. In order to check whether

multiple regression analysis is suitable for the data, the assumptions of multiple regression analysis (e.g., linearity, homoscedasticity and multi-collinearity autocorrelation) were checked and found satisfactory. All the economic and psycho-social factors were put into step wise regression analysis.

Table 3 shows that by running the forward stepwise regressions using SPSS-21, the fitted regression equation is as follows:

WPE = β_0 + .22 Self-esteem + .16 Social Support + .15 Husband's Support + .13 Internal Locus of Control + .10 Paid Job + .09 Dowry + .07 Education

$R^2 = .115$ for model 1, $R^2 = .165$ for model 2, $R^2 = .197$ for model 3, $R^2 = .214$ for model 4, $R^2 = .231$ for model 5, $R^2 = .242$ for model 6, $R^2 = .245$ for model 7, ($p < .001$, $p < .01$ & $p < .05$), t-values for all

Table 3

Step Wise Regression for Predicting Psychological Empowerment of Women (N= 500)

Variables	B	S.E	β	t	Sig.
SES	2.973	.416	.22***	7.150	.000
SSUPP	2.436	.428	.16***	5.696	.000
HSUPP	1.979	.389	.15***	5.092	.000
ILOC	1.832	.412	.13***	4.442	.000
PJOB	2.126	.608	.10***	3.496	.000
DOW	1.415	.432	.09***	3.277	.001
EDU	.838	.394	.07**	2.124	.034

$R^2 = .24$

Source: Author's own calculations using primary data where SES= Self-esteem, SSUPP=Social Support, HSUPP =Husband's Support, ILOC = Internal Locus of Control, PJOB=Paid Job, DOW=Dowry, and EDU = Education. Note: *** $p < .001$, ** $p < .01$.

The models are significant. So we may conclude that the predictor variables have significant contribution to the values of the outcome variable (WPE). Maximum variance is accounted for by self-esteem = 11% in model 1. Seven factors significantly account for 24% of variance in women's psychological empowerment (WPE). And F-statistics for model '1' to model '7' = 130.19, 58.93, 39.49, 22.65, 21.18, 14.02, 4.51 consecutively with $p < .001$ for models 1 to 6 and $p < .05$ for model 7 that support the models.

Discussion

The study was carried out to find out the determinants & psychological empowerment of women in Pakistan. The outcome of the present study (see Table 3) indicate that seven factors turned to be significant determinants of psychological empowerment in women, out of which first four (self-esteem, social support, husband's support and internal locus of control) lie in psycho-social category and the remaining three (Paid Job, Dowry and Education) belong to economic group of determinants. Out of seven factors self-esteem appeared as the most significant predictor of psychological empowerment. Self-esteem creates in individuals the sense that they are considerable resources, have talent and can rapidly adapt themselves to environmental demands (Gist & Mitchell, 1992). Self-esteem is developed through education and is important factor for earnings in the labor market (Judge & Bono, 2001). The results are in line with Spreitzer (1995), which revealed that self-esteem was positively related to psychological empowerment in specific as well as women's empowerment in general.

Social support appeared as a second highly important determinant to significantly predict psychological empowerment. Social support

of women may empower them because they realize their self-worth in their social circles. The result is in accordance with the study of Khan and Maan (2008). Social support is a paramount variable that has often been connected to positive physical and psychological consequences (Finfgeld, 2005; Hall & Nelson, 1996). The available studies on the association between social support and women claim that social support stimulates awareness of empowerment among women (Moradi & Funderburk, 2006). Absence of family and households support plays a crucial role in disempowerment of women (Malhotra et al., 2002). Results suggest that power could be achieved by mutual actions. Plans to empower women and to create prospects for women suggest women to spend time in the company of other women so that they could think about themselves, share their difficulties, and evolve strategies to solve their problems (Mosedale, 2005). Informal groups of women in rural area play crucial role in empowering women as group participation expedite greater mobility outside the homes, and their access to media (Parveen, 2007).

The Husband's Support appeared as a third salient predictor of women's psychological empowerment. The 'Husband's Support' as a positive correlate of women's psychological empowerment implies that rise in 'Husband's Support' of a woman increases her score on psychological empowerment. Our results are in line with the results of studies by (Khan & Maan, 2008; Tijani & Yano, 2007) that husband's support and co-operation is statistically significant predictor of women's empowerment. So our results highlight the strength of husband's support that boosts-up confidence and empower his wife. Women usually remain mentally disturbed due to everyday tension with their husbands. Routine of emotional agony and misbehavior of a husband drops then in depression, powerlessness and hopelessness. If a husband provides cushion to his wife, and sets pleasant rapport and welcome her to express feelings, she feels herself empowered. In Japan many woman enjoy higher empowerment because their husbands have settled amiable relationship with them and give them freedom of expression (Tijani & Yano, 2007).

Internal Locus of Control also appeared as a significant positive correlate of women's psychological empowerment which illustrates that increase in the Internal Locus of Control increases women's empowerment. However, we do not find empirical literature on the Internal Locus of Control as a determinant of women's empowerment. We find the support for its role in the psychological empowerment at work place (e.g., Spreitzer, 1995). When a woman feels that she has control over her actions and emotions, it supports her to believe that she is able to control the situation, which may empowers her in domestic and social domains.

The results also revealed significant impact of economic factors (viz., paid job, dowry & education,) to determine women's psychological empowerment. Researchers found that education, paid job and economic position were amongst the cluster of most commonly used determinants to elucidate women's empowerment. Though we do not find empirical evidence for the role of education in enhancing psychological empowerment, but education has been proposed to empower women in general (e.g., Ethiopian Democratic and Health Survey, 2005; United Nations, 1994). Women's empowerment is augmented with the rise in education level because education provides wakefulness, self-confidence, self-esteem and awareness to the women that help them to decide about their lives and the lives of their associates. The role of education in empowering women has been supported by numerous researchers (e.g., Ahmad & Sultan, 2004; Khan & Maan, 2008; Kishor &

Gupta, 2004; Heaton Huntsman, & Flake. 2005; Parveen & Leonhauser, 2005; Sridevi, 2005; Pallas, 2011). The literature also poses that the education does not affect empowerment instantly and directly rather it stimulates self-esteem and that self-esteem may lead to empowerment of an individual. As education and income increase, self-esteem also increases (McMullin & Cairney, 2004). Slomkowski, Klein and Mannuzza (1995) declared low self-esteem to be associated with poor academic experiences. On the other hand, higher levels of educational attainment lead to higher jobs status and indirectly have been felt to have a positive impact on self-esteem (Bachman & O'Malley, 1977). Therefore, higher educational attainment may also have an indirect impact on women's psychological empowerment via self-esteem and Paid Jobs. The women who are engaged in paid jobs and earn, even contribute a little to the family expenditure are capable to exercise their rights and authority that increases their self-esteem and self-confidence (e.g., Banu, Fehmin, Altaf, Shahnaj, 2001; Hultberg, 2008; Kabeer, 2001). Education alone cannot help women to be empowered unless they are absorbed in reasonable jobs and earn handsome incomes. Ross and Mirowsky (1996) contended that along with education, adults who have lower occupational status and lower income tend to have lower levels of self-esteem than their respective counterparts. Parveen (2007) found that women want dowry because they feel themselves relaxed with dowry in after marriage lives in their in-laws' or in houses of their husbands (Bates, Schuler, Islam, & Islam, 2004; Parveen & Leonhauser, 2005). Khan and Maan (2008) stated that dowry and property given to daughters at the wedding had statistically significant and positive effects on women's empowerment.

Implications

Results of current study may help policy makers to focus on boosting women's self-esteem through education giving them paid jobs; increasing female entrepreneurial expertise and providing finance and it will ultimately cause women's psychological empowerment. Results suggest that women who are in paid job are found psychologically empowered in Pakistan. Education and paid job infuse in women the spirit of self-esteem which has been indicated as the most significant factor to empower women psychologically in the present study. As husband's support is second highest factor to empower women psychologically, it is suggested to the parents that they should educate their male children in a way that they become good human beings to support their sisters, mothers, wives and daughters to be empowered. Once people are empowered psychologically, the country will automatically develop (Oladipo, 2009). So policies should directly be focused to lower women's economic dependence on their male counterparts. Women can attain empowerment by representing themselves in the core process of policy formulation. These results can help counselors and psychologists to guide women empower themselves psychologically.

"The government should focus on the people; using the different media (Print, Audio, Audio-visual etc), Non-Governmental Organisations (NGOs), Faith-Based Organisations (FBOs) as well as Community Based Organisations (CBOs) to give the right orientation to the people. The masses are the kingpin (the most important person in a group or undertaking) and not the people in government, hence they should be involved in decision making, particularly on issues that bother on development program for them" (Oladipo, 2009:123)

Limitations and Suggestions

This is a preliminary study and results need to be further validated in other provinces of Pakistan, as the study was carried out in one major city of Pakistan so we should be cautious in generalizing the results. Only Urban women were included in the study, so in the future studies women from rural areas should also be included. Although this study included a sufficient number of participants, results are based on self-reported measurements, we cannot rule out the social desirability factor and issue of common method variance. In order to get broader picture, it is proposed that in addition to the economic and psycho-social facets, households and local context should also be considered to analyze the determinants of women's psychological empowerment in a broader spectrum.

Conclusion

On the bases of results, we may conclude that psycho-social factors (self-esteem, husband's support, social support and internal locus of control) are significant in determining the psychological empowerment of women. Education, paid job, and dowry enable a Women to control the environment and manage the situation more effectively. It seems women's psycho – social features are significant in empowering them, along with the economic factors.

It is generally settled that empowerment is a process of bottom up, and not something that can be framed as a top down strategy. Henceforward, any strategy focused on empowerment must support women themselves to analytically evaluate their own condition and outline an alteration in society. So to say, the strategy for women to be empowered must make available the necessary space for women to act themselves as agents of transformation in gender relations (Siwal, 2009). Economic factors (education, paid-job and dowry) also appeared as significant predictors to determine women's psychological empowerment. Such factors may be the source of improving women's bargaining power domestically. To move onward, some tangible steps should be taken by governmental organizations, non-governmental organizations women's organizations to target and motivate the process of women's empowerment by enhancing personal traits, social support and economic position of women.

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