

Does NGOs Empower Women in Economic Affairs in District Swat Pakistan: A People Perspective

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Abstract

The Major objective of the present study was to examine economic empowerment of women (independent variable) and the role of NGOs (dependent variable) in District Swat Khyber Pakhtunkhwa Pakistan. A sample size of 270 from three Tehsils was randomly selected. The data were analyzed through frequency and percentage distribution. Moreover, dependent variable was indexed and cross tabulated with independent variable. Chi-square test statistics was applied to ascertain the relationship between dependent and independent variable respectively. The study concluded that, empowering women economically means empower the whole family and women can manage family budget better than male members. The government and nongovernmental organizations should arrange an awareness programs and different seminars' regarding women empowerment in economic affairs specifically is the order of the day is put forwarded some of the recommendations in the light of present study.

Keywords: Empowerment; Women empowerment; Role of NGOs in women empowerment; Economic empowerment; Swat Pakistan

Introduction

Empowerment is actually related to the word "power" which means agreement to act for some precise purpose [1]. The procedure by which the powerless acquire bigger control over conditions, both in terms of resources and ideology is called empowerment [2]. A country's economy can get progress only when all citizens can be efficiently improved by elevating the standard of living of the masses both in rural and urban areas. Similarly, multinational organizations like United Nations and World Bank have also greatly focused on issues related to women, specifically empowering women in rural areas. Since last four decades, the NGOs have progressed outside the conventional focal point of female education and health to concentrate on the factors responsible for dispossession due to the rise of social and economic empowerment [3,4].

Women's empowerment is a phenomenon related with several sticky points such as "voice, resources and rights. It comprises power, perceptions, resources and relationships based on access to sources, resources, and achievements. Empowerment of women is usually tasked up with economic supremacy and access to resources both inside and outside [5].

Women can play an eminent role in the rapid development and progress of a country and can lead the country towards progress and prosperity [6]. In Collective empowerment there are people employed collectively to attain a better effect than they could accomplish unaided. In reality the combined empowerment is powerfully connected to particular level as it is not easy to achieve objectives individually. Community empowerment involves activities like participation in NGOs programs, working together and arising consciousness in community. The idea of functioning collectively points to persons who work mutually in distinct context to share their skills and knowledge. At the same time, awareness refers to condition in household, society and community. NGOs are voluntary, private, non-profit organizations which are autonomous of any funded government donations [7]. Gender empowerment is in fact the empowerment of female and is very important for development such as economic, socio-political and

Health. The entire nations, communities and groups can be benefited by the implementation of programs [8].

In the past two decades 'NGO' has become part of daily language in certain countries. Ordinary citizens came to know because of their growing proximity with this word. The representations, facts, and images of NGOs have got prominence in every society [9]. According to United Nations there are approximately 35,000 large established NGOs working throughout the globe. The accurate number of these organizations is not known but there is an agreement that since 1980s this figure has raised greatly. It was estimated that in 2004 about 23 billion dollars of aid was provided by NGOs in developing countries. Meanwhile, NGOs have also started active broad range of functions including emergency response, cultural preservation, environmental activism, policy analysis, democracy building, human rights work, conflict resolution and information provision [10].

In household income women enjoy control, either by cash transfers or by own contributions and it provides assistance to their offspring. The main reason is that the contribution of women to the finance of household altered their status in the household, permitting them a word in the decisions of home, choices of food, family health and the education of children [11].

There was a good increase in the volume of research in 1980 that focused on the experiences, lives and conditions of female gender in developing states which have been witnessing. In 1975 in international call, by the UNO to celebrate international women year was in fact

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the beginning to recognize the economic and social difficulties of female. The UN, with support of different agencies, the WB, IMF, international development institutions, private volunteer clusters and Multi-National Corporations, observed some significant initiatives for women [12]. Based on the above literature this study is designed to study the role of NGOs which are working in economic aspects in District Swat, Pakistan.

Material and Methods

The study was carried out in District Swat Khyber pakhtunkhwa Pakistan. Proportional allocation of three Union council were randomly selected namely “Madyan, Tirat and Behrain”. The data was conducted from the women who were benefited from different NGOs. The total population of the respondents of three union councils was 107,666 with 207 sample size was selected as per Sekeran universal table of sample size.

A conceptual frame work was devised as shown in Table 1 and questions were asked accordingly from respondents devised through three Likert Scale. The dependent variable (*the role of NGOs*) was cross tabulated and indexed with independent variable (Economic Empowerment) to measure the association. Furthermore Chi-Square test statistics was used for bi-variate analysis which is following:

$$\chi^2 = \sum_{i=1}^r \sum_{j=1}^c \frac{(O_{ij} - e_{ij})^2}{e_{ij}}$$

Σ =Total of “ith” row J=1

Σ j=1 Total of “jth” column

Results and Discussion

Perceptions of the respondents on the basis of Economic Empowerment

Indicates a detailed perception of the respondents (Table 2). The table shows that NGOs intervention ensured women food security and better livelihood, (52.2%) respondent agreed that NGOs provided food, security, and better livelihood, while (44.1%) respondents were not in the favor of said statement and (3.7%) respondents were not sure about the statement. These results are supported by previous findings [13]. Moreover, majority (85.9%) respondents were found agreed that women economic empowerment meant to bring awareness about their property rights, while (6.3%) respondents believed that women economic empowerment did not bring awareness about their property

rights and (7.8 %) respondents had no idea about the said statement. These finding were supported by previous findings [14] who concluded that nearly 89% of male in the survey throughout the areas were found in favor of rights of women in property as given in Islamic Sharia. Likewise, (48.1%) of the respondents agreed that NGOs provided employment opportunities to women, while (33.3%) of the respondents disagreed with the above statement and (18.5%) respondents were not sure about the said statement. These statements were supported by previous findings [15] that from 1970, some organizations of women had incorporated investments by increasing women incomes and addressing their gender issues worldwide. Moreover, (33.3%) respondents agreed that NGOs facilitated children of needy women in getting education, while (59.3%) respondents disagreed with the above statement and (18.5%) respondents were not sure about the said statement. Furthermore, (48.9%) respondents agreed that NGOs pressurised Government to provide employment opportunities to women, while (33.3%) respondents were not in favor of the said statement and, (17.8%) respondents were not sure regarding statement. These statements were supported by previous findings [16] suggested that the quantity of big money of tribute with schooling and training for making/producing income and employment opportunities for female members should be made certain under a distinctive institutional arrangement to increase their political and social consciousness in decreasing land and also to create job opportunities in the area. Similarly, majority (54.8%) respondents agreed that financial support of NGOs could be improved livelihood of women, while (38.9%) respondents disagreed with the said statement and (6.3%) respondents were not sure about the statement. These statement were supported by previous findings [17] concludes that Women can access to control over micro credit in Rural Support Program Area (RSP). The poor communities in country side areas particularly women were vulnerable because of high risk and high livelihood of women. When household income improved, it increased the status of women within the house. In addition, (33.3%) respondents are of the view that NGOs provide loans to women for entrepreneurship, while (48.1%) respondents disagreed and (18.5%) had no idea about it. These statements were supported by previous findings [18]. The main purpose of empowering women is to reduce poverty, promote growth and enhance better governance. The report further argued that micro credit association provides loans to poor women for betterment and empowering women throughout the globe. Likewise, (56.3%) respondents agreed that NGOs provided vocational trainings and equipment enable women for self-earning. while (24.1%) respondents opposed this statement and (19.6%) respondents were unaware of this.

Association between dependent variable and independent variable

Economic empowerment of women means to make women

Independent Variable	Dependent Variable
Economic Empowerment	The role of NGOs

Table 1: Conceptual framework.

S#	Statements	Yes	No	Uncertain	Total
1	NGOs intervention ensures women food security and better livelihoods	141 (52.2)	119 (44.1)	10 (3.7)	270 (100.0)
2	Women economic empowerment also means to bring awareness about their property rights	232 (85.9)	17 (6.3)	21 (7.8)	270 (100.0)
3	NGOs provide financial aid to needy and deprived women	161 (59.6)	100 (37.0)	9 (3.3)	270 (100.0)
4	NGOs provide employment opportunities to women	130 (48.1)	90 (33.3)	50 (18.5)	270 (100.0)
5	NGOs facilitate children of needy women in getting education	90 (33.5)	160 (59.3)	20 (7.4)	270 (100.0)
6	NGOs provide loans to women for entrepreneurship	90 (33.3)	130 (48.1)	50 (18.5)	270 (100.0)
7	NGOs' provision of vocational trainings and equipment enable women for self-earning	152 (56.3)	65 (24.1)	53 (19.6)	270 (100.0)

Note: Number in table represent frequencies and number in parenthesis represent percentage proportion of the respondent.

Table 2: Frequency and percentage distribution of respondents on the basis of economic empowerment.

independent in every walk of life. Economic empowerment brings decision-making power in women and also supports their family. The relationship between women empowerment and the role of NGO to help woman to ensure food security and better livelihood was found highly significant ($P=0.000$) which meant there was a strong association between both variables. If a woman is economically stable she will automatically be economically empowered. Economically stable women can raise the standard of living of their families. She can provide the basic necessities of life to her family. These findings were supported by previous findings [18] who claimed that the main focus of the sustainable livelihood approach was on the household resources to commence a range of livelihood activities to ensure its security of income, defined as, "sustainable and adequate access to income and other assets to make the families able to meet basic needs.

The relationship between women empowerment and awareness in women about their property rights was found significant ($P=0.000$). Those women who could raise voice for their rights cannot be deprived of their legal rights and as a result such women become economically stable [19] were of the view, UNDP role to improve women's economic empowerment by: increasing identification and reducing unpaid work of women; Supporting access of women to land and their participation in decision-making; Providing training, skills, management of business and functional knowledge to women entrepreneurs; Certifying businesses that support workplace equality; Supporting property rights of women. The relationship between women empowerment and the concept of people that NGOs provide employment opportunities to women was also found significant ($P=0.000$). It is proved in daily life that NGOs provide employment opportunities to women who support their families by their salaries. They admit their children in quality schools and in some ways start businesses for their husbands. Their families live a good life and in turn raise the standard of living. These findings were supported by ACD 2002 stated that the goal of the project is to create greater employment opportunity for poor, landless and asset less people in the rural area through credit program, project

objectives were to ensure availability of credit to the poor families on concession profit make them capable to accumulate their own capital; make them able to change their position through initiating in micro level investment. The relationship between women empowerment and by asking the respondents that NGOs facilitate children of needy women in getting proper education was also found significant ($P=0.000$). In most of the poor and developing countries including Pakistan many NGOs are working in the field of education. In many areas of Pakistan they have established formal and non-formal schools to provide education to the children of poor women. In certain areas of swat, some NGOs in the names of livelihood, Muslim hands have established a network of schools which are imparting free education to the children of poor families in order to make them good citizen in future [20].

The relationship between women empowerment and the concept of people that NGOs provide loans to women for entrepreneurship was also found highly significant ($P=0.000$). The loans provided by NGOs had been utilized by most of the women. Their family members have started businesses and they are living a respectable life. It can rightly be said that the loans provided by NGOs had empowered women in every walk of life. Those finding were supported by that the Canadian International Development Agency (CIDA) providing loans and training to women. Additionally, the Aga Khan Development Network created the First Microfinance Bank Limited (FMFB) with a specific focus on SMEs operated by women. The ILO has also been working with FWBL to directly finance women micro-borrowers in rural areas.

The relationship between women empowerment and by asking the respondents that NGOs are providing vocational trainings and equipment to enable women for self-earning was also found highly significant ($P=0.000$). NGOs arranged trainings for women in the backward areas of Pakistan which enabled the women to learn the methods of self-earning claimed that Vocational education and training, which aimed at developing knowledge and skills valuable in the economic sphere, are important ingredients for economic

Economic empowerment		The role of NGOs				
Statements	Attitude	Yes	No	Uncertain	Total	Statistics
NGOs intervention ensures women food security and better livelihood	Yes	141 (52.2)	0 (0.0)	0 (0.0)	141 (52.2)	$\chi^2=283.75$ $P=0.000$
	No	11 (4.1)	81 (30.0)	27 (10.0)	119 (44.1)	
	uncertain	0 (0.0)	0 (0.0)	10 (3.7)	10 (3.7)	
Women economic empowerment also means to bring awareness about their property rights	Yes	152 (56.3)	80 (29.6)	0 (0.0)	232 (85.9)	$\chi^2=262.19$ $P=0.000$
	No	0 (0.0)	1 (0.4)	16 (5.9)	17 (6.3)	
	uncertain	0 (0.0)	0 (0.0)	21 (7.8)	21 (7.8)	
NGOs provide financial aid to needy and deprived women	Yes	152 (56.3)	9 (3.3)	0 (0.0)	161 (59.6)	$\chi^2=282.20$ $P=0.000$
	No	0 (0.0)	72 (26.7)	28 (10.4)	100 (37.0)	
	uncertain	0 (0.0)	0 (0.0)	9 (3.3)	9 (3.3)	
NGOs provide employment opportunities to women	Yes	130 (48.1)	0 (0.0)	0 (0.0)	130 (48.1)	$\chi^2=352.80$ $P=0.000$
	No	22 (8.1)	68 (25.2)	0 (0.0)	90 (33.3)	
	uncertain	0 (0.0)	13 (4.8)	37 (13.7)	50 (18.5)	
NGOs facilitate children of needy women in getting education	Yes	90 (33.3)	0 (0.0)	0 (0.0)	90 (33.3)	$\chi^2=228.39$ $P=0.000$
	No	62 (23.0)	81 (30.0)	17 (6.3)	160 (59.3)	
	uncertain	0 (0.0)	0 (0.0)	20 (7.4)	20 (7.4)	
NGOs provide loans to women for entrepreneurship	Yes	90 (33.3)	0 (0.0)	0 (0.0)	90 (33.3)	$\chi^2=272.03$ $P=0.000$
	No	62 (23.2)	68 (25.2)	0 (0.0)	130 (48.1)	
	Uncertain	0 (0.0)	13 (4.8)	37 (13.7)	50 (18.5)	
NGOs provision of vocational trainings and equipment enable women for self-earning	Yes	152 (46.3)	0 (0.0)	0 (0.0)	152 (56.3)	$\chi^2=421.28$ $P=0.000$
	No	0 (0.0)	65 (24.1)	0 (0.0)	65 (24.1)	
	Uncertain	0 (0.0)	16 (5.9)	37 (13.7)	53 (19.6)	

Note: Number in table represent frequencies and number in parenthesis represent percentage proportion of the respondent.

Table 3: Association between women empowerment and economic empowerment.

development. The rapid industrialization coupled with liberalization and globalization called for a matching pool of skilled workforce and made that necessary for incorporation of job-oriented courses. programs argued that facilitating women's greater access to capital will benefit women by enhancing their economic and political power and, in doing so, will make the societies in which they live more equitable politically and more competitive economically (Table 3).

Conclusion and Recommendation

The current study watches over the role of NGOs with regards to economic empowerment of women particularly in District Swat Pakistan. The study concluded that our society is controlled by conservative minded people where economic stability can decrease conservatism from our society. However, the economic empowerment of women means the empowerment of a whole family. Women can serve as a manager to manage family budget better than male. Also the government should increase job opportunities to women. Like NGOs and the government should play its role to empower women and give them legal, social, political, and economic rights. For this purpose the social welfare and law departments should extent their activities to overcome on impediments in the way of women empowerment were put forwarded some of the recommendations in the light of the present study.

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