

MAGNITUDES OF PERSONAL EMPOWERMENT AND FAMILIAL LIFE OF SINGLE MOTHERS BORROWER'S IN BAHAWALPUR, PAKISTAN

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Abstract: *Microfinance has become an eminent tool that is used by the poor women of the community of Pakistan to upsurge turns and lessen paucity in developing countries specifically, in Pakistan as well as all over the world. Microfinance has been increasingly promoted for their positive economic impact and the belief that it empowers women. The current study also contributes to this discussion by arguing that women's empowerment takes place when they challenge the existing social norms and culture, to effectively improve their well - being. The study examines the family life of single mothers that belongs to the remote area to generate defensible returns, rescuing prospects, prolific resources, and satisfying crucial requirements in Bahawalpur, Pakistan using microcredit. A survey research design is used in the present research. Data has been collected through an interview-based Survey of 194 single mothers (divorcees, widows and separated) out of 400 women borrower's in the District of Bahawalpur. The theory of human capital advocated that not only microcredit gradually relieving in their earnings but also trying to self-assured substantially highlights in age, education, economic decision making, marital status and number of kids among single mothers in Bahawalpur. Less over, results indicated that the role of single mothers in familial life could be enhanced with the help of microcredit personal empowerment. The present study has significant practical and policy implications that focus on the importance of the study and endlessly improve the family life of these suffering women.*

Keywords: *Marital Status, Single mothers, Microfinance, Borrowers, Bahawalpur*

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Introduction

Single parenthood has been common anciently because of parental death rate because of illness, wars, homicide, work mishaps and maternal mortality. Ancient data show that in French, English, or Spanish towns in the seventeenth and eighteenth century 33% of youngsters lost one of their folks during youth whereas, in nineteenth century China, about portion of all kids lost at any rate one parent by age 20 and nearly 33% of young men had lost one parent or both by the time of 15. Such single parenthood was regularly short in term, since remarriage rates were high (Dupaquier, et al., 1981).

Divorce was by and large uncommon truly (albeit this depends by culture and period), and divorce particularly turned out to be hard to acquire after the fall of the Roman Empire, in Medieval Europe, because of solid contribution of clerical courts in everyday life (however revocation and different types of detachment were more normal) (Kim & Kim, 2020, Bauer & Dolan, 2011).

Nobody gets married with the goal of getting divorced one day and bringing up their children without the help of their significant other yet sadly it's occurring as the expanding divorce rate sets a disturbing issue in Pakistan. Much the same as in a couple of different nations, in Pakistan too marriage of their youngsters is viewed as one of the greatest and consecrated duty of the guardians because of the religion of decision, Islam. Since the youth, weddings are arranged and as the children become more seasoned, nearly everything from instruction to work is connected with the reality of getting a "good rishta" (Meier, et al., 2016).

In the past marriages used to turn out truly effective in dominant part of the cases presumably in view of some significant reasons like more resilience, more acknowledgment, less assumptions and the rundown goes on. Things presently have changed a ton. Individuals are terrified to get married as a result of the dread of winding up it being canceled.

Separation is no couple's decision except for the solitary conceivable

arrangement left in the end when after nearly everything has been attempted to make a big difference for the marriage. Generally, after separations, the children in the long run stay with the mother and another test of single nurturing begins here for the lady (Biblarz & Gottainer, 2000).

The single mom currently is inclined to a ton of slamming and pressing factors. The absolute initial one being going briefly marriage due to the mindset of our general public that single lady can't bring up her children. Aside from that, dealing with the children and uncovering the costs is no simple particularly if the lady neglects to get a decent line of work. Another issue emerges here of single moms being not able to land great positions on the grounds that not all associations acknowledge them for their mastery, some likewise reject single moms on ridiculous reasons like "This woman is a single parent, she'll certainly be not able to give her fullest to us since she has children back at home to be dealt with without help from anyone else". Along these lines, showing educational costs at

home or running locally situated organizations are the lone alternatives she is left with (Jackson, 2000, Kramer, et al., 2016; Zarina & Kamil, 2012).

Divorce is one of the factors of being single mother. There are many other reasons of being a single mother. It is both because of widowhood and even in a situation when your spouse is with you but you have to be like a single parent. In the present research the focus is on the single mothers who are divorced and widow. The familial lives of these mothers are very important. As they have to behave both as a father or mother of their family (De Vaus, et al., 2017, Smock, et al., 1999).

Provision of Microcredit is an important aspect of these women familial life. As after divorce and loss of a spouse their economic condition gets worse and is adversely affect their familial life with their family. Therefore, there is a great need to make them financially strong. Microcredit loan will give them a new hope and their personal empowerment will increase which directly affect their family life relations. Thus, the present research tried to help single mothers in

terms of their finances and personal empowerment which will further leads to improve Familial life of a women.

Literature Review

Though, it is quite difficult for woman to survive alone in patriarchal society of Pakistan. Specifically, when her marital status has been a symbol of honor in her surroundings. The woman rather she is living with her husband in a pity condition at below the standard, she is considering highly acknowledgeable. Thus, to sustain in a third world countries, with low socio-economic status is extremely troubling. Therefore, in this darken phase of such deprived women, Dr. Muhammad Youns has shown the light of Microfinance by introducing the Grameen Bank in Bangladesh more than three decades ago (Roslan & Karim, 2009). A resolution was made in Washington in February, 2007 to put forth the meaning of microfinance facilities in supporting between the self-employment and divested poor (Elahi & Danopoulos, 2004). The poverty level in Pakistan has been significantly reduced in the last decade from 64.3 % to 29.5 % due to

the concept of microfinance that has been introduced by Dr. Mohammad Younas (The World Bank, 2020). While, The Express Tribune, (2021) currently stated that Pakistani population living under the poverty level is 40% or 87 million. Thus, it is very necessary to develop a plan for the betterment of the population. The present research focuses on the familial life of single mothers.

Life as a single mother is regularly connected with extraordinary demands and numerous difficulties. They revealed feeling dependable across different spaces of life including for their own well-being and prosperity and furthermore for the well-being and prosperity of their loved ones. They detailed significant degree of adapting and especially situated towards taking care of the issues (Hashim, et al., 2015). Moreover, Zarina, & Kamil, (2012) documented that Single motherhood is spreading in Malaysia and reappearing single motherhood life presents difficulties to single moms. Monetary capacities assume essential parts in single moms' endurance specifically,

when monetary backings from ex-life partners and government offices are not as accommodating as they might want it to be.

Therefore, it is evident in the start of the twentieth century; most families headed by single moms because passing of the dad had financial and familial crises. From the last part of the 1950s ahead, separation of guardians supplanted by passing of mate has come up with singlemother families (Bumpass & Sweet, 1989).

Similarly, widowed mothers will have more conventional family esteems and ways of life than separated mothers. Not at all like single mothers who separate, didn't widowed single mothers pick an elective family structure for themselves and their youngsters. The sorts of qualities and ways of life held by widows will be more advantageous to youngsters' achievement in the bigger society than will the elective estimations of divorced people. For these reasons, according to the parental wellness point of view kids from widowed single mother families will show improvement over kids from separated single-mothers

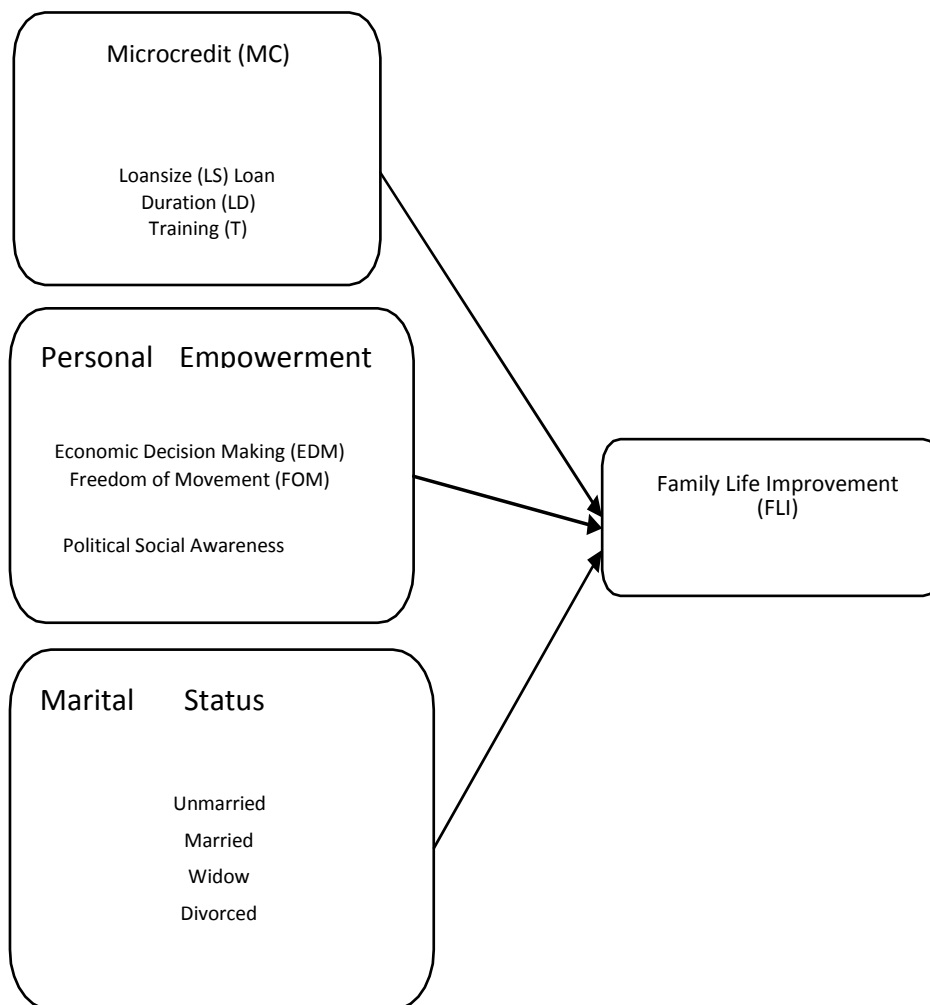
(Biblarz, & Gottainer, 2000; Popenoe, 1996).

Moreover, Kramer, Myhra, Zuiker, & Bauer, (2016) affirmed that a contributing single mother were punished for having more kids while single dads were not. While single mothers bound to be with their poverty more as compared to males. Therefore, the present research has its importance for the single mothers and for the researchers, academician.

Research Framework

In line with the literature review and the subsequent theoretical gaps identified in the above-mentioned literature, research framework of the current research has been created. In specific terms, the theoretical research framework was designed to illustrate the variables incorporated into this research find their association to identify their effects on women borrower's Familial life in Pakistan. In view of the above discussion, research framework of our study is pictured in figure 1.

Figure1: Research Framework of family life style of single mothers



The present framework discusses the variables selected in the study and theory of Human capital has strongly supported. In this study the dependent variable is women borrower’s familial life, whereas microcredit and dimensions of personal empowerment are independent variables. It is concluded that no doubt money income is mostly explained by human capital

and status of life and to contribute as a proxy of welfare (Sugden 1993). Similarly, women are the sole member of any community and very essential for give them to equal opportunities. Microfinance is basic organization that tries to give equal horizons to women. Earning for life is an essential factor in underdeveloped nations. As woman gets earning and has the right to spend on

their own wish her betterment of life improves according to her own needs. On the other hand, human capital is resource to demonstrate personal empowerment that consists of improvement in various personal qualities in terms of individual abilities, capacities, expertise, and qualities have found from savings in well-being, education and training that essential for more effective decision and managing the problems, move freely outside also well aware of the political socio-cultural aspects of life. All these factors may effect on the women's familial life (Bauer, & Dolan, 2011; Becker, 1993 & 2009 and Bryant, 1992).

The present framework discusses the variables selected in the study. In this study the dependent variable is women borrower's family life, whereas microcredit and dimensions of personal empowerment, such as EDM, FOM and PSA are independent variables. However, different researchers have investigated the relationship between different variables with women borrower's family life. Microcredit is the key instrument in upgrading women's familial life.

After reviewing the earlier studies, this study is able to select the following

variables to measure the women borrower's family life as dependent variable. On the other hand, by reviewing the previous researches, the current study has explored the subject of personal empowerment (particularly in relation to women borrowers) and improvement in their family life. The specific objective of the current scholarship is to explore and establish the importance of personal empowerment of the poor (particularly the women) in order to enhance the improvement in family life.

Therefore, from the above-mentioned discussion, it is clear that microcredit and dimensions of personal empowerment discussed separately. Now the present research focused on the combine effect of microcredit and dimensions personal empowerment on Pakistani women borrowers' family life improvement. Hence the given literature supported the present framework. Based on the above discussion hypothesis of the present research was developed. To achieve the objectives of the research, the following hypotheses are formulated:

1. Effect of microcredit and dimensions of personal empowerment on Familial Life Improvement.

2. Effect of demographic variables (i.e. AGE, EDU, FS and PAI) on Familial Life Improvement.

Data and Methods (Methodology)

Participants and procedure

From the district of Bahawalpur, Southern Punjab, Pakistan one ninetyfour single mothers between the ages of 18-65 participated in this study. Mean age of the participants was 3 (36-45) and (SD = 1.13). The study was conducted in Pakistan. Mean of income was Rs/-20,750 (SD = 1.088).

Data Source and Location

Data for the study was obtained from primary sources. This study is quantitative in nature survey research design has been used for the collection of data. The quantitative research

commonly involves larger participants would allow a higher degree of generalization of the results. The participants of the study were consisted of 194 single mothers from the whole population 400 women.

The female borrowers belong to the District Bahawalpur, Southern Punjab, Pakistan. Basically, Southern Punjab is 48.5 percent of the whole Punjab. According to the Report in Social and Living Standard Measurement Survey, (2014-2015) the Bahawalpur has the 12th most populous city in Pakistan, where 40 % people is living below the poverty line in which 70 percent survives in the rural area while the rest of the 30percent lives in urban area, under the municipality limits.

Table 1: Sample of the study of District Bahawalpur, Southern Punjab, Pakistan

Banks	Total No. of Women Borrowers	Total Sample	Location			
			Rural (70%)		Urban(30%)	
Khushhali Bank Limited (KBL)	3,000	128	Basti Dahri	45	Basti Chah Blouchan	19
			Dendar			
			Basti Kabristan	45	Basti Shau Channer	19
				90		38
Tameer Micro finance Bank Limited (TMBL)	1,450	108	Behrwan	38	Tibba Badar Shair	16
			Ridaan Basti	38	Shams Colony	16
				76		32
National Rural Support Program (NRSP-B)	3,781	164	Basti JhnagiWali	57	Tibba Badar Shair	25
			Lal Sohanra	57	Mousa Colony	25
				114		50
Total	8,231	400		280		120

Source: (KBL); (TMBL) and (NRSP-B), (2021)

The above Table 1 shows the area of location of Bahawalpur, Southern Punjab, Pakistan. The total number of women borrowers of all three selected banks are 8,231 in which the total numbers of women borrowers of Khushhali bank limited (KBL) are 3,000. By using the Taro Yameen, (1973) formula rule of thumb, the total sample of 400 women borrowers was taken. In which 128 women borrowers are from Khushhali Bank Limited (KBL). It is further approached the two rural areas, in which 45 women borrowers from Basti Dahri Dendar and 45 women borrowers from Basti Kabristan. While the other two areas are of urban location, in which 19 women borrowers from Basti Chah Blouchan and 19 women borrowers Basti Shau Channer.

Similarly, the Tameer Microfinance Bank Limited (TMBL) has targeted 1,450 women borrowers. The sample of 108 women borrowers which are the 27 percent of the total sample has taken from under the covered area of Tameer Microfinance Bank Limited (TMBL). It has further come within reach of the two rural areas, in which 38 women borrowers from Behrwan and 38 women borrowers from Ridaan Basti. Whereas further two areas of urban location, has

been approached which are 16 Tibba Badar Shair and 16 Shams Colony.

Likewise, the total numbers of women borrowers of National Rural Support Program (NRSP-B) are 3,781. The sample of 164 women borrowers which are the 41 percent of the total sample has taken from under the covered area of National Rural Support Programme (NRSP-B), which has further approached the two rural areas, in which 57 from Basti Jhnagi Wali and 57 from Lal Sohanra, however two rural areas have covered, in which 25 Tibba Badar Shair and 25 from Mousa Colony respectively. It is remembered that the rural area, Tibba Badar Shair of two banks the Tameer Microfinance Bank Limited (TMBL) and National Rural Support Program (NRSP-B) are same but the attitude of respondents was quite different. Along these lines, cross section data have been gathered from one way to another and ladies overview met through an organized poll. Medium of instruction is Urdu. The meetings were managed actually as a large portion of the respondents were unskilled and don't have the foggiest idea how to peruse or compose.

The family structure model would therefore predict from widowed, divorced and separated single-mother families from same basic family

structure. Support for this prediction it is interestingly found in the studies that overall 5% women are those who are unmarried but still having the responsibility of the kids in their joint system along with other relevant responsibilities. While the ratios of married women who live with their husbands are 47% of the whole data are taking up their duties. Remarkably, the ratio of widowed, divorced and separated women of the overall data is 48% those who are struggling in the patriarchal society. The main reason behind this critical reality is that when the mothers are left with children to care without proper financial support from exhusbands and government bodies (Zarina, & Kamil, 2012).

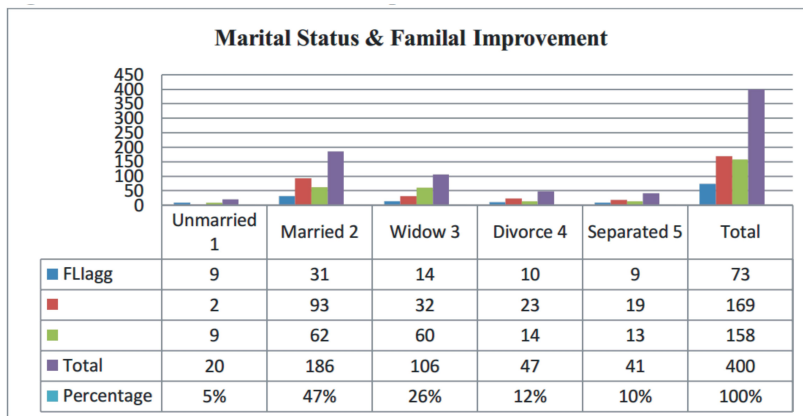
Microcredit is a key source to improve quality of vulnerable people by providing their amenities in form of deposits, micro loans and other financial products (Khan & Muhammad, 2018). Khan et al., (2020) articulates that microcredit upgrades quality of life that more facilitate people. On the same lines, the specific form of the model as:

$$QOL = f(\text{microcredit})$$

While quality of life is viewed to constitute four dimensions or components. These four components are (i) health, (ii) economic, (iii) familial and (iv) household life improvement. The current study is using family life improvement as substitute of quality of life by following Fayyaz and Khan, (2021).

Measurement of Family Life Improvement

Figure 2: Marital Status & Familial Improvement



Measurement of Microcredit

Table 2: Summary of Micro credit Dimensions

Variables	Items
Loan Duration (LD)	Micro credit
Training (T)	
Loan size (LS)	

Measurements of Dimensions of Personal Empowerment

Table 3: Summary of Personal Empowerment Dimensions

Variables	Items
Economic Decision Making (EDM)	Dimensions Aggregate Personal Empowerment
Freedom of Movement (FOM)	
Political Socio-Cultural Awareness (PSA)	

Measurements of Family Life Improvement

Table 4: Summary of Family Life Improvement

Measurements of Family life	Items
Family Life Improvement (FLI)	1 = Worsen Life
	2 = Same Life
	3 = Improved Life

For the measurement of family life improvement, separate questions are asked by women participants.

Descriptive Analysis

Descriptive analysis is employed to address the research questions before extending to the multivariate analysis. In

order to explain the descriptive statistics, the current scholarship has assessed the average, standard deviation and values of the variables minimum and maximum.

Table 5: Descriptive Statistics of Different Marital Status and their Family Life

Marital Status (MS)	Familial Life Improvement (ELI)			Total
	Worsen FLI	Same FLI	Improved FLI	N(f)
Unmarried	9(12.33%)	2(1.18%)	9(5.70%)	20(5%)
Married	31(42.47%)	93(55.03%)	62(39.24%)	186(47%)
Widow	14(19.18%)	32(18.93%)	60(37.97%)	106(26%)
Divorce	10(13.70%)	23(13.61%)	14(8.86%)	47(12%)
Separated	9(12.33%)	19(11.24%)	13(8.23%)	41(10%)
Total	15(3.75%)	199(49.75%)	186(46.50%)	400(100%)

Source: Author’s Calculations

Multinomial Logistic Regression analysis

Multinomial Logistic regression analysis was used by using STATA 15 software. The econometric analysis enlightened the influence of microcredit (MC) and the dimensions of aggregate

personal empowerment (PEagg) namely, economic decision making (EDM), freedom of movement (FOM) and political socio-cultural awareness (FOM) on the dimension of quality of life measured by Family life improvement (FLI).

$$\ln \frac{\text{pr}(\text{FLI}_i = j)}{\text{pr}(\text{FLI}_i = m)} = \beta_0 + \beta_1 \text{LD}_i + \beta_2 \text{T}_i + \beta_3 \text{LS}_i + \beta_4 \text{EDM}_i + \beta_5 \text{FOM}_i + \beta_6 \text{PSA}_i + \beta_7 \text{AGE}_i + \beta_8 \text{EDU}_i + \beta_9 \text{FS}_i + \beta_{10} \text{MS}_i + \beta_{11} \text{No. of Kids} + \beta_{12} \text{PAI}_i e_i \dots\dots\dots (1)$$

And

$$\text{FLI} = f(\text{LD}, \text{T}, \text{LS}, \text{EDM}, \text{FOM}, \text{PSA}, \text{AGE}, \text{EDU}, \text{FS}, \text{MS}, \text{No. of Kids}, \text{PAI})$$

Where

FLI = Family life improvement; LS = Loan Size; T = Training; LD = Loan Duration; EDM = Economic decision Making; FOM = Freedom of Making; PSA = Political Social Awareness; AGE = Age; EDU = Education; FS = Family Size; MS = Marital Status, No. of Kids = Number of kids and PAI = Personal Annual Income.

Summary of the Variables

The summary of all required variables the current research is as follows.

Table 6: Normality Test

Variables	Min	Max	Skewness	Kurtosis
Loan Duration (LD)	1	4	.44154	3.0448
Training (T)	1	5	.72542	3.5094
Loan Size (LS)	3	5	-.59351	2.1265
Economic Decision Making (EDM)	1	3	.02380	3.1686
Freedom of Movement (FOM)	1	3	.04676	3.2088
Political Socio-cultural Awareness (PSA)	1	3	-.05496	2.4348
Quality of Life (QOL)	1	3	.014475	2.7041
Age (AGE)	1	5	.83672	2.5924
Education (EDU)	1	5	.43162	2.9643
Family Size (FS)	2	4	-.09956	2.4140
Marital Status (MS)	1	5	.75513	2.7256
No.of kids	1	5	-.25568	2.0148
Personal Annual Income (PAI)	1	5	-.33857	2.1271

Source: "Survey, 2021 computed using STATA Version 15".

Results

STATA 15 was used to determine the results of the present study. Multinomial Logit and probit regression is used when the dependent variable has more than two categorical outcomes. This model is also used to address the research question which has more than two discrete choices. The multinomial Logit model (MNLM) relates the explanatory variables to the discrete choice to worsen same and improve quality of life. The multinomial Logit model (MNLM) also does not require the assumption of normality, linearity or homoscedasticity. The results of the present study was calculated on the basis of following hypotheses.

1. Effect of Microcredit and dimensions of Personal empowerment on Familial Life Improvement.
2. Effect of demographic variables (i.e. AGE, EDU, FS and PAI) on Familial Life Improvement.

1. Effect of Microcredit and dimensions of Personal empowerment on Familial Life Improvement (Full Model)

In the current research the (MNML) was used to scrutinize the effect of demographical variables, microcredit (LD, T, LS) and dimensions of aggregate personal empowerment (EDM, FOM PSA) on family Life Improvement (FLI) respectively. After

that, multinomial probitdebated to test the strength of multinomial Logit model. Tests for Model Fit (Full Model) The

results of model fit tests are stated in Table 9, which shows the “tests for goodness of fit” model.

Table 7: Tests for Goodness of Fit (Full Model)

Tests	Results (Full Model)
Likelihood Ratio $\chi^2(6)$	p-value = 0.0000
Wald chi-square test	p-value = 0.0000
Pseudo R ²	0.2288
Percentage of Correct Prediction	PCP = 83.75%

Source: “Survey, 2021 computed using STATA Version 15”.

The model's overall goodness of fit is tested using the likelihood ratio χ^2 . Likelihood ratio χ^2 statistics is 190.57 at 1 % level of significance and showing the goodness of fit of the full model. This specifies there is an impact on the dependent variable at least one of the coefficients. Furthermore, the *percentage of correctly predicted (PCP)* is 83.75 percent. The value of PCP falls within 50% and 100% advocated by Pampel (2000) for analytical accuracy. Test for Model Specification (Full Model) Before we estimate the model,

to check whether the model specification the Independent Irrelevant Alternative (IIA) assumption. The independent irrelevant alternative (IIA) test is often used to test model specification for the MNML. It means that choice of probability of any two alternatives is not disturbed by the other alternatives. Thus, Table 10 depicts the findings of the Independent Irrelevant Alternative assumption (IIA) test and illustrates that the whole model is significant statistically as the Prob > $\chi^2 = 0.0000$.

Table 8: Hausman Tests of Independence of Irrelevant Alternatives (IIA) Tests for MNL (Full Model)

Full Sample Model				
Omitted	Chi-square	Df	P> χ^2	Evidence
1. WorsenFLI	12.844	12	0.380	For Ho
2. SameFLI	2.588	12	0.998	For Ho
3. ImprovedFLI	-2.06	12	1.000	For Ho

Source: “Survey, 2021 computed using STATA Version 15”.

The statistical evidence in Table --- indicates the chi square of the “Improved familial life” has negative sign. On the base of the studies of Cheng and Long (2007); McFadden and Zarembka, (1974) the negative value of chi-square does not indicate a violation of Independent Irrelevant Alternative assumption (IIA) assumption. Thus, the evidence of the case 3 is for Ho and therefore the null hypothesis fails to reject. Thus, the three possibilities of dependent variables are different and it explains that to apply the multinomial Logit model.

The Impact of MC and dimensions of Agg. PE on FLI (Full Model)

The present study focused on the MC and dimensions of Agg. PE on FLI. Thus the multinomial Logit model was used to examine the effect as follows. Later, the study also discussed the estimation results of the marginal effect, odds ratios and multinomial probit model to determine whether our results are robust to different estimation multinomial probit model. The results are shown in the give below Table 10.

Table 9: Results of Multinomial Logit, Marginal, Odds Ratio and Probit Model Effect Estimation on Familial Life Improvement (Full Sample of Model)

<i>Dependent Variable</i>	Family Life Improvement									
	<i>Multinomial Logit model</i>				<i>Odds Ratio</i>				<i>Probit Model</i>	
	<i>Worsen FLI</i>		<i>Same FLI</i>		<i>Worsen FLI</i>		<i>Same FLI</i>		<i>Worsen to improve</i>	<i>Same to improve</i>
<i>Independent Variable</i>	<i>Coeff</i>	<i>Marginal</i>	<i>Coeff</i>	<i>Marginal</i>	<i>Odds</i>	<i>Z</i>	<i>Odds</i>	<i>Z</i>	<i>Coeff</i>	<i>Coeff</i>
Cons	4.86**	-	11.63***	-	129.39	1.98	11270	5.50	4.456***	9.691***
LD	-0.980**	-0.081	-	-0.145*	0.375**	-2.51	0.384***	-2.63	-0.764***	-0.719**
			0.955***							
T	-0.466*	0.030	-	-0.260***	0.626*	-1.95	0.287***	-5.48	-0.391**	-0.958***
			1.246***							
LS	-0.018	0.095**	-	-0.271***	0.9818	-0.06	0.323***	-4.42	-0.108	-0.965***
			1.127***							
EDM	0.733	0.066	0.651*	0.093	2.081	1.64	1.918*	1.85	0.488	0.488*
FOM	-	-0.223***	-	-0.0761	0.158***	-3.64	0.375**	-2.03	-1.309***	-0.6229*
	1.839***		0.9807**							
PSA	0.116	0.0169***	-	-0.423***	1.123	0.28	0.181***	-4.52	0.073**	-1.384***
			1.708***							

AGE	0.518*	-0.009	1.108***	0.222***	1.679*	1.88	3.029***	4.41	0.393**	0.900***
EDU	0.529***	-0.006	1.084***	0.216***	1.697***	2.65	2.959***	4.52	0.413***	0.835***
FS	-	-0.149***	0.412	0.085	0.420***	-3.13	1.042	0.12	-0.644***	-0.039
	0.866***									
MS	0.057	-0.010	0.230	0.050	1.059	0.18	1.259	0.70	0.108	0.141
No of Kids	-0.1834	-0.0294*	-0.0004	-0.145*	0.8324	-1.43	0.999***	-0.00	-0.1427	0.0038
PAI	0.491	0.090***	-	-0.232***	1.0504	0.28	0.389***	-4.09	0.0041	-
			0.943***							0.7982***
LR χ^2 (22)	190.57	Log likelihood	-321.25239	Number of observations	400					
Prob>chi ²	0.0000	Pseudo R ²	0.2288							

Source: “Survey, 2021 computed using STATA Version 15”.

Note: Coefficient *** is significant at the 1percent($p < 0.01$), ** is significant at the 5percent($p < 0.05$) and * is significant at the 10 percent ($p < 0.10$) level, respectively. Improved FLI is the base outcome.

Discussion

The current study analyzed the effect of microcredit in terms of (LD, T, LS). As in case of LD estimate that women can share to increase in household budget in terms of with credit as compared to without credit and is necessary for running the poor rural families (Ahmed, et al., Idris, 2011; Yasmin & Ikemoto, 2015). While in accordance with expected prediction of Training (T) the estimate of the self-employed poor families rarely have any formal training in business skills. Therefore, growing number of microfinance organizations are attempting to build the trained borrowers of micro entrepreneurs in order to improve their livelihoods and help them further in to poverty alleviation of their families (Karlán &

Valdivia, 2011; Valdivia, 2013). Whereas the results of Loan Size (LS) state as small amount of loan given to poor families for their survival not only improve their familial status in society but also contribute a handsome share in economy (Saleem, et al., 2011; AlMamun, et al., 2012). Hence it is evident from the above stated results that microcredit has a positive impact on the improvement in the familial life of female borrowers that are divorced, widowed and separated.

The dimensions of personal empowerment are (EDM, FOM & PSA). As proxy of Economic Decision Making (EDM) means that (EDM) of women must have control over their lives both at home and outside. But this is not the case in Pakistan. As Pakistan

is an underdeveloped country and women depends on men on their all decisions either inside or outside. In spite of the fact they earn money. All the decision of the family is taken by men. This is the main reason why their economic decision making did not improve their familial life. They have to follow the decisions of men of Pakistan (Vondrová & Valach, 2014; Sohail, 2014). Whereas, in case of Freedom of Movement (FOM) a plausible reason for the finding in Pakistan, mostly women who are personally empowered with the freedom of movement and go out-door confidently for her business purpose, such as going to the banks, markets, and other places on her own. Usually, they do not need to get permission to go outside their home. Hence, findings support by the other researchers that also reported a positive influence of freedom of movement on poor women borrower's Nessa, (2011); Yasmeen & Karim (2014). Finding of (PSA) depicts that as the more favorable participation of women in Pakistan is constrained by their lack of skill, education and training beside political socio-cultural norms. It is also believed that women enjoy a sense of independence and self-confidence regarding political social-

cultural awareness (Isran & Isran, 2012; Bhattacharya, 2014).

While, in case of control variables AGE, EDU, FS and PAI have strong association with family life. On the other hand, marital status and Number of kids have no consequence on the family life. The main logic is that the women borrowers of Pakistan have no effect on familial life improvement (FLI) due to their low status in the Pakistani society. Therefore, it is observed from the findings of current research that not only (MC) performs significant part in enhancing family life but also dimensions of personal empowerment as well a key factor of family life improvement that further channeling to increased QOL in women.

Conclusion

Women's empowerment is perhaps one of the most commonly mentioned social goals of most microfinance programs. However, it is difficult to verify the influence of microfinance on women's empowerment, as it is a complex idea and continuing process, and defining it is a difficult endeavor. Furthermore, because women's empowerment is not readily observable, it must be measured carefully and effectively. From all the above conversation, it is concluded that Microcredit and personal empowerment

played an essential function in upgrading the single mother's familial life. As familial life is the sub-dimension of Quality of Life it has been proved that microcredit played an essential role in improving the quality of life of a woman. As when a woman is divorced and lost her spouse, the economic conditions of her have become worse. Therefore, Microcredit and personal empowerment is very necessary and become an important and strong tool to improve women familial life.

Familial life improvement is very crucial for single mothers. The reason may be any as she is divorced, widowed and separated. She is the only bread runner in her family. As Pakistan is a low-income country, it is very difficult for the other members of single mothers like her parents and siblings to support her financially. In this scenario, the provision of microcredit for the familial life improvement of a single mother is an important help to single mothers living in Pakistani society. On the contrary, the role of personal empowerment is also very important. Single mothers feel very low because of the behavior of society. In a conservative society like Pakistan, it is very necessary to personally empower women. Personal empowerment

personally strong the woman and she can take her decision independently to improve her Familial life.

From the above discussion, it is concluded that the familial life of single mothers has been enhanced by the provision of microcredit and improvement of personal empowerment. Single mothers in Pakistani society have to face many hardships to maintain their family life. The provision of microcredit and increase personal empowerment will play a contributing role in maintaining the familial life of single mothers.

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