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ADAPTATION, VALIDATION AND TRANSLATION OF THE WOMEN PERSONAL EMPOWERMENT SCALE

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ABSTRACT

Pakistan ranks third in the list of the most hazardous countries for woman's survival. In this study, by using the quantitative approach, the scale adaptation process was conducted in three phases as integration of instruments, generation of items, and generalization of expert reviews. Back-to-Back translation on 40 women was done to determine the understanding of the Urdu language of personal empowerment scale. Sequentially, Confirmatory Factor Analysis (CFA) was performed on the data collected from 360 respondents for the Construct Validity Method (CVM) on personal empowerment Scale-Urdu Version. The results confirmed the validity of the scale. Cross-language validity was also determined. The empirical findings also indicated that women's personal empowerment plays a significant role in improving their quality of life. Theorists and practitioners need to pay more attention to the generalization of the personal empower scale.

Keywords: Personal empowerment, Women, Adaptation, Validation, Pakistan.

INTRODUCTION

Pakistan is the 5th most populated underdeveloped country in the biosphere with a population of 22 million individuals, and the resident's solidity is overwhelming (Pakistan Statistical Bauru, 2019).

Despite that the sustainable development of local and national hard work to progress fiscal and demographic scenarios, Pakistan rests a least unindustrialized country, partially because of its huge inhabitants (United Nations Development Pakistan UNDP, 2015). In spite of that the key part of the woman populace has contributed for the growth of society, but in most of the sphere, their status is not equivalent to the male (Rehman & Naoroze, 2007). Universally, rather than two-third of the women are poor (UNDP, 2007) in overall the world, still sixty percent of the unpaid work has also done by the women (Economic and Social Commission for Asia and the Pacific ESCAP, 2002).

In Pakistan, in the way of women's survival and economic development, the patriarchy is very common, and now it has become a curse. According to an estimate, the rate of labor force participation of women is less than 24 percent as compared to men is 76 percent (Human Development Report, 2015). The reason is that their contribution towards their home and society is unaccountable. Pakistan ranked second lowest country globally, its labor force ratio is stagnant since 2009, and still now in this regard (World Economic Forum, 2009). Yet, women in Pakistan have no authority to decide even about their own life (Habib, 1996). Thus, to break at the death's poor condition, there is a great need to shatter the male-dominant culture and more enrich women's role in Pakistan. Like many least developing countries such as India, Bangladesh, Nepal, Bhutan, and Sri Lanka, it needs to control paucity and economic growth to empower women more personally. Ever since, an essential precondition for eliminating world poverty and promoting human rights is the empowerment of women (Department for International Development DFID, 2000). In this regard, the National Policy of Development and Empowerment in 2002 has been propelled by the Government of Pakistan, which focused on engaging ladies in Pakistan monetarily, publically, and strategically.

Thus, since the 1970's the financial institutions in developed and developing countries have empowered women in different aspects. However, still, there is a need to be personally empowered the woman for her personal growth. Moyle, Dollard, and Biswas (2006) describe that personal empowerment facilitates women to acquire the essential abilities and self-confidence to approach resources to accomplish their ambitions. Hence, in a traditional society like Pakistan, to ornate, women's empowerment is the need of the present time. The current research intended to classify the factors of women's personal empowerment.

Interestingly the program of International Conference on Population and Development (ICPD) was organized by (United Nations of Population Fund UNFPA, 2014), highlighted the issues briefly discusses the close connection between women's relative opportunities in marriage, sexuality and generation, their gendered position in the public eye, and their lifetime wellbeing and prosperity. Sexual orientation fairness is, basically, a human rights basic that is critical to the social and financial turn of events. By the way, enabled ladies can guarantee their privileges and add to the wellbeing and profitability of their families and networks and, in this manner, improve the possibilities of the people to come. The present study aims to measure the personal empowerment of Pakistani women. To achieve the primary purpose of the research, translation, and adaption of personal empowerment scale done.

Study Design

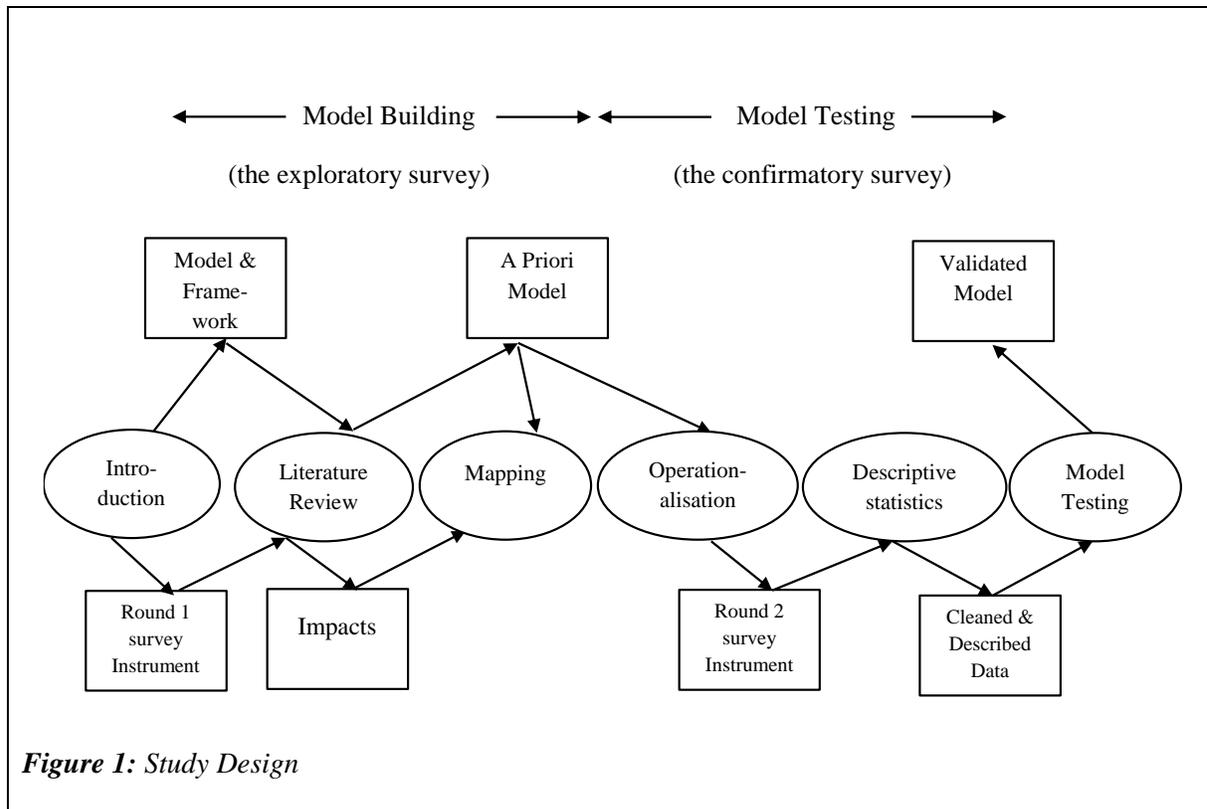


Figure 1: Study Design

LITERATURE REVIEW

It is very difficult to measure the multidimensional nature of women's empowerment. Despite the fact that there is no bound together definition and estimation of the term strengthening in past examination territory (Moore, 2001 and Lyons *et al.*, 2001). Accordingly, strengthening can allude to the event of changes of the person in close to home characteristics, which remember viewpoint forever, individual capacity, enthusiastic control, and information about the society, which are all helpful for increasingly successful dynamic and taking care of the issues. As a result, turn in to constructing the women personal empowerment, the current research has tried to measure personal empowerment into three major dimensions firstly, women economic decision making by control over resources, spending according to their own will how they work to earn income for themselves and for their family and make decisions concerning financial matters. Secondly, women's freedom of movement refers to measure freedom of movement ability within a family, going to shop alone, visiting relatives, going outside the village alone, going to the bank alone, going to local government offices alone, going outside the city alone and going to the health canter alone. Finally, women their ability determines political, social awareness within a political and social level, own decision of casting a vote, public protest, social gathering participations, registered marriages, early marriages, stopping dowry, stopping child labor, girl child education, equal food for a girl and boy child and small family in accordance with previous studies as Vaessen, Rivas, Duvendack, Palmer, Leeuw, Van, and Waddington, (2014); Nabahat, (2014); Nessa, (2011); Khan & Rehman, (2007); Pitt, Kandker & Cartwright, (2006); Cheung, Mok and Cheung, (2005) and Mason and Smith, (2003).

In light of society's prevailing norms, the response variable women's personal empowerment was measured at the individual level. The three main dimensions viz. economic decision making, freedom of movement, and political socio-cultural awareness was used to operationalize this variable. Economic decision making related to women's decision control over household and economic recourses (Vondrová

& Valach, 2014; Sohail, 2014 and Subramaniam, Maaniam & Ali, 2013). Freedom of movement (FOM) measured the women's freedom of movement ability within a family such as, going to shop alone, visiting relatives, going outside the home without permission, going outside the village alone, going outside the home alone, going to movies alone, going to the bank alone, going to local government offices alone, going outside the city alone and going to the health center alone (Mumtaz & Salway, 2005; Niethammer *et al.*, 2007 & Nessa, 2011). While Political Socio-cultural Awareness (PSA) discusses to measure women's control over the casting the vote according to her own choice, visibility in access to social species, participation in extra-familial groups, social networks, the shift in patriarchal norms (such as son preference) symbolic, literacy, access to educational options and modern transportation (Isran & Isran, 2012; Jafree & Ahmad, 2013 and Bhattacharya, 2014). Furthermore, this theoretical framework has been described under the picture of "Feminist theory" that increasingly relating to gender, religion, and class in shaping health and improved life (Turner & Maschi, 2015). Moreover, these dimensions and indicators with their measurement have been documented in materials and methodology.

Materials and Method

The present study objectives were accomplished by dividing the methodology into two parts. The construction translation and adaptation of the Women Personal Empowerment Scale (WPES) consisted of part 1. The validation of the Women Personal Empowerment Scale (WPES) in Urdu was done in this present research in part 2. Whereas, the description of dimensions and indicators with their estimating procedure for the domain of personal empowerment was prepared by setting up a matrix question index dependent on thirty-three indicators/things is given in Table 1. At that point, the answers were estimated on a 3-point rating scale by utilizing the score of 1 for 'No ability', 2 for 'Sometimes ability' and 3 for 'Full ability', respectively. While for freedom of movement, mobility refers to mobility to move alone outside (Nessa, 2011; Niethammer *et al.*, 2007 and Mumtaz & Salway, 2005). The responses of eight items were checked on a 3-point rating scale by using the score of 1 for 'No freedom', 2 for 'Sometimes freedom', and 3 for 'Full freedom.' Lastly, political socio-cultural awareness refers to the awareness regarding the political socio-cultural norms in society (Bhattacharya, 2014; Jafree & Ahmad, 2013 and Isran & Isran, 2012). The method for this area was prepared by using a matrix question index based on ten indicators/ items measured by 1 for 'Not agree', 2 for 'Sometimes agree', and 3 for 'Full agree' correspondingly.

Table 1

Description of dimensions and indicators with their measurement

Component	Description	Coding & measurement of scale	Sources
Economic Decision Making (EDM) (15 items)	Spending own income	1= No ability, 2= Sometimes ability, 3= Full ability	Vondrová and Valach (2014) Sohail, (2014)
	Spending family's income	1= No ability, 2= Sometimes ability, 3= Full ability	Subramaniam, Maaniam & Ali, (2013)
	Purchasing things with own decision	1= No ability, 2= Sometimes ability, 3= Full ability	Vaessen, Rivas, Duvendack,
	Providing financial help	1= No ability, 2= Sometimes ability, 3= Full ability	Palmer, Leeuw,
	Spending on her own health care	1= No ability, 2= Sometimes ability, 3= Full ability	Van and Waddington, (2014)
	Spending on children's education	1= No ability, 2= Sometimes ability, 3= Full ability	

	Lending and borrowing money	1= No ability, 2= Sometimes ability, 3= Full ability	
	Buying gifts for social functions	1= No ability, 2= Sometimes ability, 3= Full ability	
	Spending on daily food items	1= No ability, 2= Sometimes ability, 3= Full ability	
	Spending on ice-cream or chocolate for children	1= No ability, 2= Sometimes ability, 3= Full ability	
	Spending on clothing	1= No ability, 2= Sometimes ability, 3= Full ability	
	Spending on livestock	1= No ability, 2= Sometimes ability, 3= Full ability	
	Decision on leasing land	1= No ability, 2= Sometimes ability, 3= Full ability	
	Decision on buying vehicle	1= No ability, 2= Sometimes ability, 3= Full ability	
	Manage the emergency fund	1= No ability, 2= Sometimes ability, 3= Full ability	
Freedom of Movement (FOM) (8 items)	Go outside the home without permission of your husband	1= No freedom, 2= Sometimes freedom, 3= Full freedom	Nessa (2011) Niethammer <i>et al.</i> , (2007)
	Go to visit to relatives	1= No freedom, 2= Sometimes freedom, 3= Full freedom	Mumtaz and Salway (2005)
	Go alone outside the village	1= No freedom, 2= Sometimes freedom, 3= Full freedom	Pitt, Kandker & Cartwright, (2006)
	Go outside the district or sub-district	1= No freedom, 2= Sometimes freedom, 3= Full freedom	Mason and Smith, (2003).
	Go to health center alone	1= No freedom, 2= Sometimes freedom, 3= Full freedom	
	Go to a bank alone	1= No freedom, 2= Sometimes freedom, 3= Full freedom	
	Go to a local government office alone	1= No freedom, 2= Sometimes freedom, 3= Full freedom	
	Go for shopping alone	1= No freedom, 2= Sometimes freedom, 3= Full freedom	
Political Socio-cultural Awareness (PSA) (10 items)	Agree to cast your vote according to your own	1=Not agree, 2= Sometimes agree, 3= Full agree	Bhattacharya, (2014) Jafree and Ahmad, (2013)
	Agree to participate in any public protest	1=Not agree, 2= Sometimes agree, 3= Full agree	Isran and Isran, (2012)
	Agree to participate in any social participation	1=Not agree, 2= Sometimes agree, 3= Full agree	Cheung, Mok and Cheung, (2005)
	Agree to have your own views about registration marriage	1=Not agree, 2= Sometimes agree, 3= Full agree	

Agree to have your own views early marriage	1=Not agree, 2= Sometimes agree, 3= Full agree
Agree to support stopping dowry	1=Not agree, 2= Sometimes agree, 3= Full agree
Agree to support stopping child labor	1=Not agree, 2= Sometimes agree, 3= Full agree
Agree to support girl-child education	1=Not agree, 2= Sometimes agree, 3= Full agree
Agree to support equal food for girl and boy child	1=Not agree, 2= Sometimes agree, 3= Full agree
Agree to support to make small family	1=Not agree, 2= Sometimes agree, 3= Full agree

Source: Vaessen, Rivas, Duvendack, Palmer, Leeuw, Van and Waddington, 2014; Nabahat, 2014; Nessa, 2011; Khan & Rehman, 2007; Pitt, Kandker & Cartwright, 2006 and Cheung, Mok and Cheung, 2005 and Mason and Smith, 2003.

PART I: CONSTRUCTION TRANSLATION AND ADAPTATION OF WOMEN PERSONAL EMPOWERMENT SCALE (WPES)

For the construction of the Women Personal Empowerment Scale (WPES) 33 items were selected from different scales by Golla *et al.*, (2011); Khan, (2010); Mostofa *et al.*, (2008), and Pitt, Khandker and Cartwright (2006).

Stage 1: Adaptation of Women Personal Empowerment Scale (WPES)

English WPES was socially assessed with the goal that it might be utilized for Pakistani Populace. At the initial stage of WPES was assessed in a social setting from the 7 specialists (seven experts with Ph.D. degree holders in social sciences).

Table 2

Expert Profile for Content Validity

Expert Name	Position	Biography
Evaluator 1	Professor of Economics, Department of Economics, OYGSB, University North Malaysia	He has served University Utara Malaysia as Dean of Academic Development, Deputy Dean of the Faculty of Economics, and Director of the Institute for Economic Research. He is currently Chief Editor of Journal of Business Management and Accounting and editorial board member of the International Journal of Banking and Finance (IJBF), Journal of Business and Finance, and Journal of Emerging Issues in Economics,

		Finance and Banking (JEIEFB).
Evaluator 2	Professor of Resource Economics and Management	He is a chief regular asset financial specialist with over 30 years of knowledge with asset financial aspects, strategy and advancement research, sociology research limit building, instruction and preparing. He was an individual from the World Bank Affiliated Centers for International Agricultural Research (CGIAR) senior specialists' group of the World Fish Center.
Evaluator 3	Assistant Professor, Department of Business Administration. The Islamia University of Bahawalpur.	She has completed her PhD and currently doing a job as Assistant Professor in Department of Computer Science. She has past teaching experience of 14 years.
Evaluator 4	Assistant Professor, Department of English Superior University of Lahore.	She has completed his PhD and currently doing a job as Assistant Professor in Department of Superior University of Lahore.
Evaluator 5	Assistant Professor, Department of English Superior University of Lahore.	He has completed his PhD and currently doing a job as Assistant Professor in Department of Superior University of Lahore.
Evaluator 6	Assistant Professor, Department of Applied Psychology, The Islamia University of Bahawalpur.	She has completed his PhD and currently doing a job as Assistant Professor in Department of Applied Psychology.
Evaluator 7	Assistant Professor, Department of Urdu & Iqbaliyat , The Islamia University of Bahawalpur.	He has been working as an Assistant Professor in Department of of Urdu & Iqbaliyat , The Islamia University of Bahawalpur.

In the second stage, the scale was advanced to a group of people consisted of Professors of Economics and the researcher herself. Members of the committee reviewed the changes of every construct critically and suggested the one that explains the items.

The scale was controlled on a specimen of 30 individuals to check the comprehension of the things in the third stage. Their training was from Bachelors to Master of Philosophy. The age range was from 18-65 years ($M = 2.76$; $SD = 1.1382$). Be that as it may, no inquiry was brought up by the members.

Stage 2: Translation of Women Personal Empowerment Scale (WPES)

The standard methodology of translation and back translation (Brislin, 1976; Hambleton, 1994) was utilized to complete the translation of WPES. Five bilingual specialists were approached for translation into Urdu. Among them, two translators had a Master's degree in English from Islamia University, Bahawalpur, one translator was M. Phil in Economics from Bahaudin Zakariya University, and one with an M.S in management sciences from the Islamia University of Bahawalpur, Pakistani were approached. The committee members examined these translated constructs precisely and chose the most exact ones that passed on the best interpretation. Every construct was re-assessed by the members of the committee, and it was amended. It was hard to translate specific items definitively into the target language in this way, an exact interpretation with clarification in the bracket was given to pass on the sense. This would improve the phonetic proportionality between the original construct and their concerned interpretations. A questionnaire was made an interpretation of back into English by the autonomous fluent specialists incorporating four experts of economics from the Islamia University Bahawalpur, one was a master of English, and one was a Masters in Economics. The original English constructs of WPES were not presented to bilingual specialists. Members of the same committee examined the translation of every construct analytically and tested the worthiness of the transformed construct. In the back, translation constructs were fundamentally examined and were settled.

Stage 3: Pretesting

After translation pretesting was carried out in this step.

Sample

Forty females were selected on the basis of the criteria that she must be a member of the microfinance institution. They were selected from different areas of Punjab in pretesting. 18 to 65 years was age ranges ($M = 2.76$, $SD = 1.1382$). The females of ages below 18 and above 65 were not included in the sample. The research participants should be able to read Urdu easily this is the minimum requirement. Only females were involved. The simple random sampling technique was used. The sample's sampling distribution with other demographic variables was 30 females doing business by using micro-financing banks.

Procedure

Initially, Participants' written consent was pursued by approaching them. Formally, overseeing the test, the scientist clarified the destinations and the purpose of the research and guaranteed the members that outcomes would be utilized just for examination reason and kept entirely secret. At that point, scale was given to the research participants and researcher instructed them to answer every question and not spare any question unanswered. There was no limitation of time. They were being asked for their remarks that they have any problem in giving reply to any question.

Result

No query was raised by the participants while giving answers to the questionnaire. For 38 items Cronbach's Alpha Reliability for WPES- U was 0.75. For 38 items, 0.76 was Guttman's split-half coefficient. This demonstrated measure has high internal reliability for the utilization in the current research.

PART II: VALIDATION OF WOMEN PERSONAL EMPOWERMENT SCALE –URDU (WPES –U)

For the validation of WPES-U, a sample of 20 females was taken for the cross-language validation of WPES-U (Cohen & Swerdlik, 2009). Construct validity was established through Confirmatory Factor Analysis (CFA) and Exploratory Factor Analysis (EFA).

Cross-Language Validation

For the Cross-language validation and to evaluate the quality and empirical value of the WPES-U and original WPES English form was done on females (N = 20) (M = 21.95; SD = 1.28). The respondents were designated by employing the sampling technique of convenience sampling, and they all have master degrees. They were also competent in both languages, i.e. English and Urdu. So the researcher built up cross-dialect validity of college students on convenience. Another goal was to verify the similarity of translated constructs. Two equal groups were randomly selected, having 10 members in each. The group one was given an English version of WPES on the first day and WPES-U on the 12 days. The second group was given WPES-U on the first day and the English version of the 12 days (Anastasi, 1976). Pearson Product Correlation Method was used to measure the Correlation of English and Urdu version of WPES. The correlation of 1st group was ($r = 0.75, p < 0.05$) and 2nd group was ($r = 0.90, p < 0.01$). The total correlation coefficient was 0.90 ($p < 0.01$). It indicates the cross-language validity of WPES-U for both original and translated. So, this scale is a valid tool for measuring personal empowerment in females.

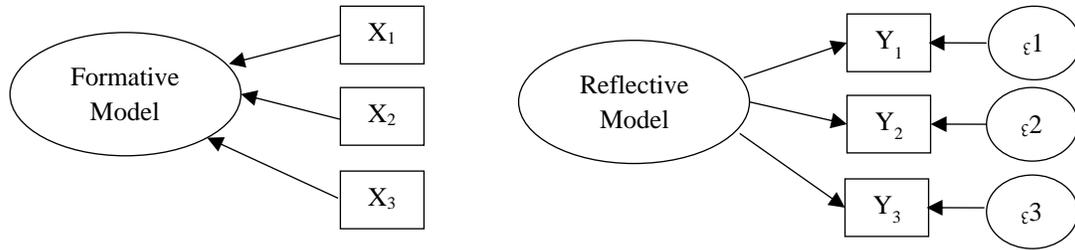
Model Building

With the construct defined and appropriate items created or adapted from existing instruments, the appropriate data analysis technique, Partial Least Square (PLS) based Structural Equation Modeling (SEM) was selected for the data analysis. For the measurement of the model, the current research has illustrated the two main types of measurement models such as formative and reflective (Hulland, 1995). Therefore, by definition informative measures, the indicators can have positive, negative or zero correlation while the indicators in reflective measures must be highly correlated (Hulland, 1999) Thus, by the Criterion, Bollen and Lennox (1991) suggested that it is essential to use the reflective and formative indicators for the measurement specification. Furthermore, the misspecification of reflective and formative constructs measurements can underestimate theoretical framework testing and have two conceptual distinctions (Diamantopoulou & Siguaw, 2006 and Mackenzie *et al.*, 2005). Moreover, the purpose is to explain these measurements to discuss the different statistical procedures such as validity test, reliability test, and structural model test (Petter *et al.*, 2007). In addition, many of the most common misspecification measurements of the model will not be detected by using the goodness of fit measurements (Mackenzie *et al.*, 2005). Therefore, the brief discussion of drawing a distinction between formative and reflective indicators of the model and the assessment of rules for determining whether a construct is formative or reflective is explained.

Table 3

Summary of differences between formative and reflective measurement model (Albers, 2010)

Composite Latent Variable (Formative) Model	Principle Factor (Reflective) Model
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Direction of causality is form measure to construct.	Direction of causality is form measure to construct.
Internal consistency is not implied (No reason to expect the measures are correlated).	Measures should possess internal consistency reliability (Measures expected to be correlation).
The meaning of the construct may alter by dropping an indicator from the measurement model.	The measurement model does not alter the meaning of the construct if an indicator is dropped.
At the construct level measurement error can be taken into account.	Takes at the construct item level measurement error into account. Construct possesses "surplus" meaning.
When Scale score does not adequately represent the construct, it means construct possesses "surplus" meaning.	Scale score does not adequately represent the construct it means construct possesses "surplus" meaning.

In the present research, personal empowerment is composite measured in different dimensions such as economic decision-making ability, freedom of movement ability, and political socio-cultural awareness dimensions that differ in simple and plausible grounds. Thus, the model is reflective- formative Type II, it shows the second-order formative construct and first-order reflective measurement model. Hence, the operationalization of the variables construct are as follows:

Table 3

Operationalization of the Variables

Variables	Order	Items
Personal Empowerment (PE)	2 nd Order, Formative	3 Dimensions
Economic Decision Making (EDM)	1 st Order, Reflective	15 Items
Freedom of Movement (FOM)	1 st Order, Reflective	8 Items
Political Socio-cultural Awareness (PSA)	1 st Order, Reflective	10 Items

Thus, Table 3, depicted that the operationalization of the variables in which personal empowerment (PE) is formative measured of second-order (higher-order) constructs consists of the Economic Decision Making (EDM), Freedom of Movement (FOM), and Political Socio-cultural Awareness (PSA) respectively. While the dimensions of personal empowerment (PE), namely, Economic Decision Making (EDM), Freedom of Movement (FOM), and Political Socio-cultural Awareness (PSA) illustrated the reflectively measured first order (lower order) constructs correspondingly. The model has explained more explicitly in below Figure 2.

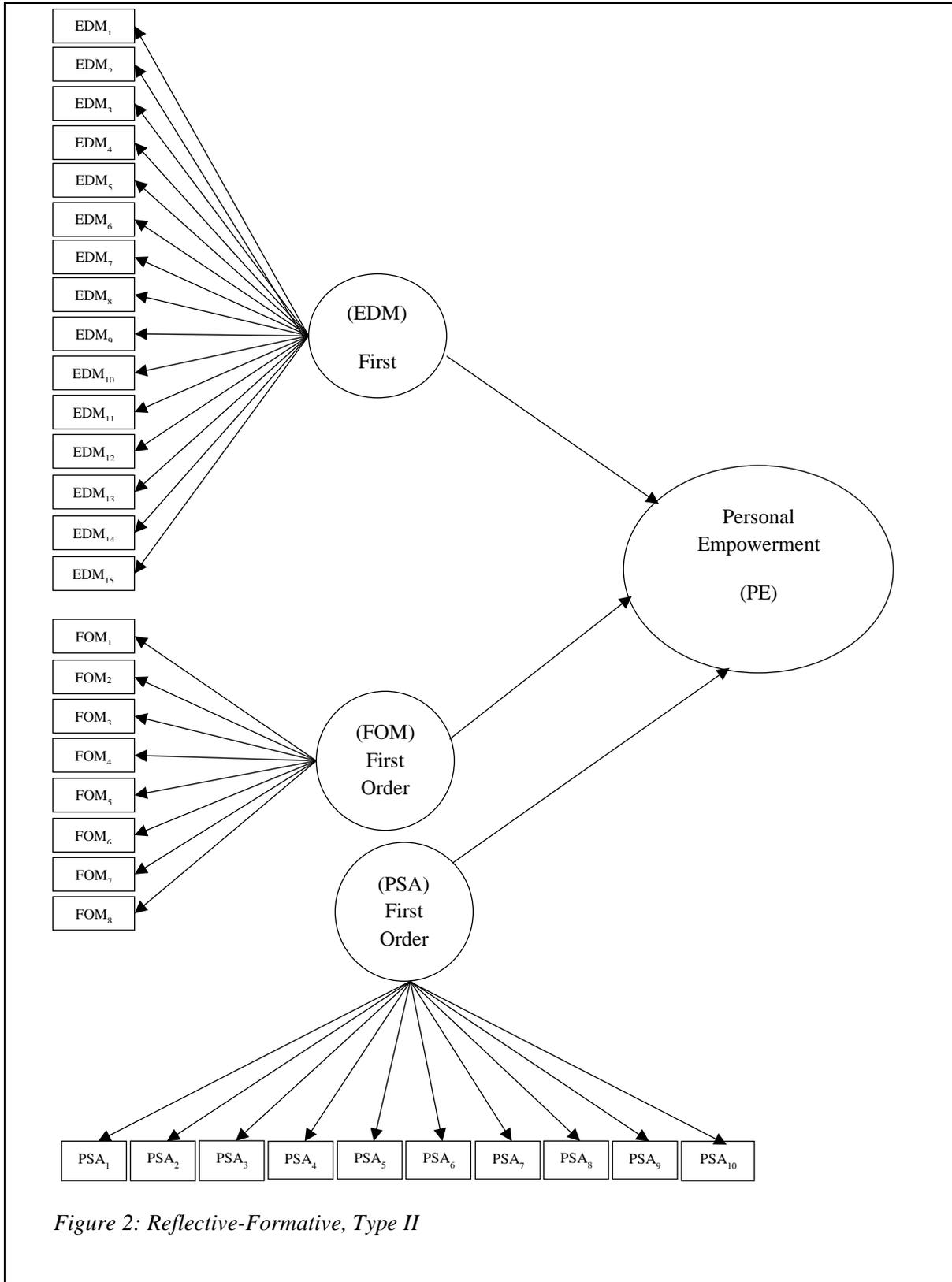


Figure 2: Reflective-Formative, Type II

Results

To findings of the current study has applied a second-generation statistical modeling technique, "Structure Equation Modeling (SEM)" that permits the simultaneous modeling of the relationship among the multiple independent constructs (Gefen, Straub & Boudreau, 2000).

Thus, by the criterion, the Structure Equation Modeling (SEM) has required to process in to two steps i) - Building and testing a measurement model and ii) - Building and testing a structural model. The current study has primarily focused on the measurement model. In the measurement model the study used the "Confirmatory Factor Analysis (CFA)" method to check the "Construct Validity" of the adapted questionnaire. Furthermore, the process of Construct Validity has further divided into two principles, namely, "Convergent Validity" and "Discriminant Validity." Moreover, there are three steps for further required to prove the Convergent Validity, knows as i) - Factor loadings, ii)-Average Variance Extracted (AVE), and iii) - Composite Reliability (CR). Whereas to prove the Discriminant Validity, the current researches concentrated on two extents further, namely, i) - Fornell- Larcker Criterion and ii)-Heterotrait- Monotrait (HTMT) Ratio.

Based on the findings, in the case of Convergent Validity, Table 4 shown the factor loadings of the items that depicted the current research has deleted the 11 items out of 33 items based on the lowest factor loadings among all the items. Thus, nearly 30 percent of items can be deleted than to get the final accurate validity (Hair *et al.*, 2010). Therefore, in case of Convergent Validity, all the conditions of the required criteria have been fulfilled by depicting that the Average Variance Extracted (AVE) should be greater than 0.5, Composite Reliability (CR) must be greater than 0.8, and Cronbach's Alpha reliability should be greater than 0.7 correspondingly.

Table 4

Confirmatory Factor Analysis (CFA)

Constructs		Items	Loadings	Alpha	CR	AVE
Economic Decision Making (EDM)		EDM1	0.699	0.879	0.93	0.51
		EDM2	0.751			
		EDM3	0.677			
		EDM4	0.716			
		EDM5	0.75			
		EDM6	0.646			
		EDM7	0.667			
		EDM8	0.788			
		EDM9	0.719			
	Freedom of Movement (FOM)		FOM1			
		FOM2	0.764			
		FOM3	0.856			
		FOM4	0.745			
		FOM5	0.769			
Political Awareness (PSA)	Socio-cultural	PSA1	0.652	0.859	0.891	0.508
		PSA2	0.726			
		PSA3	0.678			
		PSA4	0.604			
		PSA5	0.717			

PSA6	0.892
PSA7	0.731
PSA8	0.664

Note: Alpha= Cronbach's Alpha, CR= Composite Reliability and AVE= Average Variance Extracted

The above description has been pointed out through graphical expression are as follow in the appendix. Moreover, by moving towards the second criterion namely, Discriminant Validity it has been proved through Fornell- Larcker Criterion but, few types of research suggested that under certain circumstances, this criterion is not effective (Henseler *et al.*, 2014; Ronkko and Evermann, 2013), they are pointing to potential weakness in the most commonly used discriminant validity. On the other hand, these studies do not provide any systematic assessment of the Fornell- Larcker Criterion's efficacy regarding testing discriminant validity. Additionally, while researches frequently note that cross-loadings are more liberal in terms of loadings it will support discriminant validity when the Fornell- Larcker Criterion fails to do (Hair *et al.*, 2010 & Henseler *et al.*, 2009). Thus, to prove the discernment validity by using its second method Heterotrait- Monotrait (HTMT) Ratio. Hence the thresh hold value for the (HTMT) should be less than 0.85 (Kline, 2011) has shown in Table 5.

Table 5

Heterotrait- Monotrait Ratio (HTMT)

Constructs	Economic Decision Making (EDM)	Freedom of Movement (FOM)	Political Socio-cultural Awareness (PSA)
Economic Decision Making (EDM)			
Freedom of Movement (FOM)	0.773		
Political Socio-cultural Awareness (PSA)	0.82	0.89	

Thus, from the above procedure, it is proved that the women's personal empowerment scale is a good measure to check the personal empowerment of women.

DISCUSSION

This article has introduced an authorized model and instrument for estimating personal empowerment from various points of view. Given past personal empowerment, research has lacked hypothetical establishing, the choice of model builds in this investigation was grounded in an explanatory (model building) survey to confirm the relevance and completeness of the most widely cited personal empowerment model. Interestingly, Women Personal Empowerment Scale- Urdu (WPES-U) is found concurred with key features of formative measures with its three dimensions: Economic Decision Making (EDM), Freedom of Movement (FOM), and Political Socio-Cultural Awareness (PSA). Furthermore, this research has assessed a second-order- a reflective- formative model of Women Personal Empowerment Scale- Urdu (WPES-U) using the repeated indicators approach suggested by Vaessen *et al.*, 2014; Nabahat, 2014; Nessa, 2011; Khan & Rehman, 2007; Pitt, Kandker & Cartwright, 2006 and Cheung, Mok and Cheung, 2005 and Mason and Smith, 2003.

In addition to the discussion of Women Personal Empowerment Scale- Urdu (WPES-U) this study has provided more sensitive results compared to the previous studies which frequently measured personal empowerment (e.g Moglen, 1983; Clark, 1988; Farlow, 1991; Blinde, Taub & Han, 1993; Boyd, 1999; Edwards, Green & Lyons, 2002; Cheung, Mok, & Cheung, 2005 and Moyle, Dollard & Biswas 2006). The sound key discoveries can be seen through the observational proof of estimation boundary assesses, the nonappearance of Multicollinearity, build legitimacy, and discriminant legitimacy in the second-request intelligent – developmental model. Moreover, the proposed developmental proportion of Women's Personal Empowerment Scale-Urdu (WPES-U) shows three measurements specifically, Economic Decision Making (EDM), Freedom of Movement (FOM), and Political Socio-Cultural Awareness (PSA). Even though it is somewhat hard for this investigation to contrast the current discoveries and the restricted past examinations because of the way that developmental estimates Women Personal Empowerment Scale-Urdu (WPES-U) contemplates was seldom led, at any rate, this investigation makes a significant commitment to the hypothesis, technique, and practice.

Significantly, the present research has prolonged the significance at the socio-cultural level by postulating and approximating a formative measure of the Personal Empowerment Scale- Urdu (WPES-U). The findings of the study supported that the Economic Decision Making (EDM), Freedom of Movement (FOM), and Political Socio-Cultural Awareness (PSA) define and tap the conceptualization of Personal Empowerment based on Pakistan male-dominant societal perspective. From the methodological point of view, the present research innovated a second-order reflective formative model of Personal Empowerment Scale- Urdu (WPES-U), which would definitely provide new insights for variance-based structural equation modeling using PLS.

IMPLICATIONS

This analysis and later confirmation of the model constructs (model testing) recommend the existence of three distinctive and individually significant dimensions of personal empowerment. The researchers have faith in these distinctive dimensions and consider it valid to any personal empowerment appraisal. The constructs are positively related and when united yield a single valid measure of overall personal empowerment.

Furthermore, the practical implications of this paper addressed to the policymakers, financial providers, and financial advisors to check and further promote personal empowerment abilities, especially in the women entrepreneurs. However, the key dimensions of personal empowerment such as economic decision making, freedom of movement, and political socio-cultural awareness illustrated the tremendous practical importance to enhance their empowerment in their business activities. Moreover, it serves as a role in rectifying unequal access to power and resources from a theoretical perspective. Consequently, it is highly considered to be more improved for their personal qualities to handle the problems. Besides, the financial providing institution and policymakers ought to conduct the training Programs to recognize what type of training is essential for improving personal empowerment. By doing so, the policymakers and financial providers can significantly promote knowledge sharing skills through this native language instrument at a very low cost among these less-educated women of microfinance borrowers.

This instrument has also provided a clear picture of how to make a good commanding women business entrepreneur with very limited resources. Moreover, by implementing precise personal empowerment practices, a strong bond will be developed to provide institutions and establish belief between women and fiancé institutions because these financial institutions are the tactical resources for every entrepreneurial business activity's success. Consequently, the gratification and emotional attachment, especially of women borrowers with their staff is a highly dominant task for the finance-providing institution. Therefore, these institutions give fair recognition and appreciation of their feebleness and

organize diverse training programs. As a result of these events, borrowers privately share their thoughts and feelings with their other borrowers' associates keeping away their resourceful activities, which resultantly improves impact based trust among them and keep them dedicated with their small or large business activities.

CONCLUSION

This scholarship's key role in developing a set of adaptation, validation, and translation concerning the reflective-formative measurement for the personal empowerment scale. The reflective-formative measurement model assessment conferring to the classic principles of scale development, reveal reliability and validity tests (Henseler *et al.*, 2009; Jarvis *et al.*, 2003; Petter *et al.*, 2007; Coltman *et al.*, 2008; Diamantopoulos and Winklhofer, 2001). The current study believes that the scale developed in this research is parsimonious and will be useful for future research to calculate the women's empowerment belonging to eastern culture like Pakistan.

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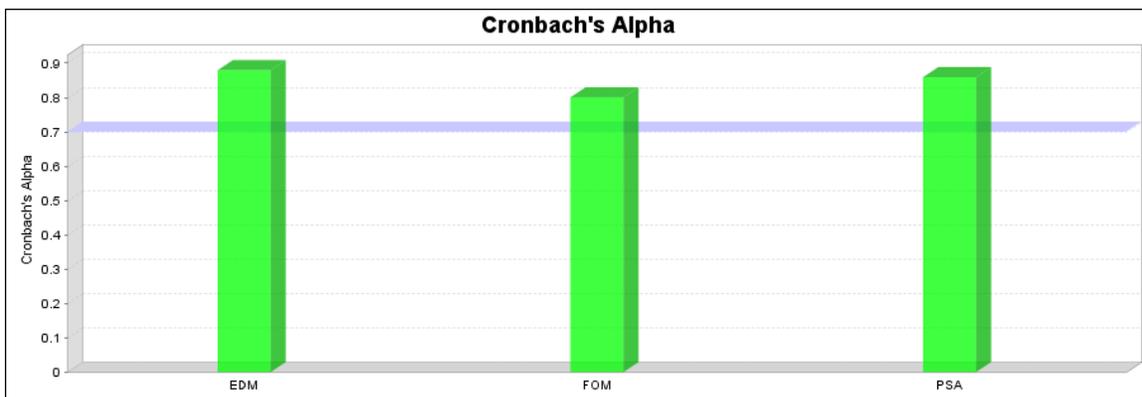
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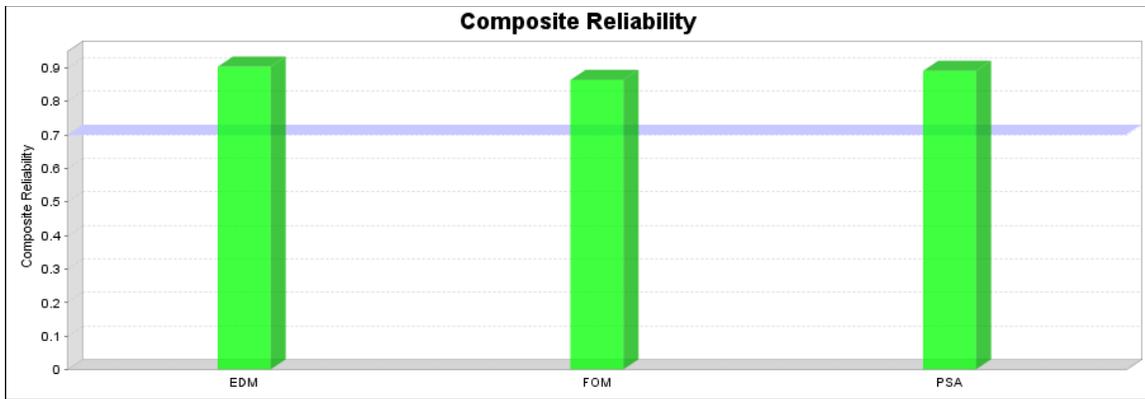
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APPENDIX



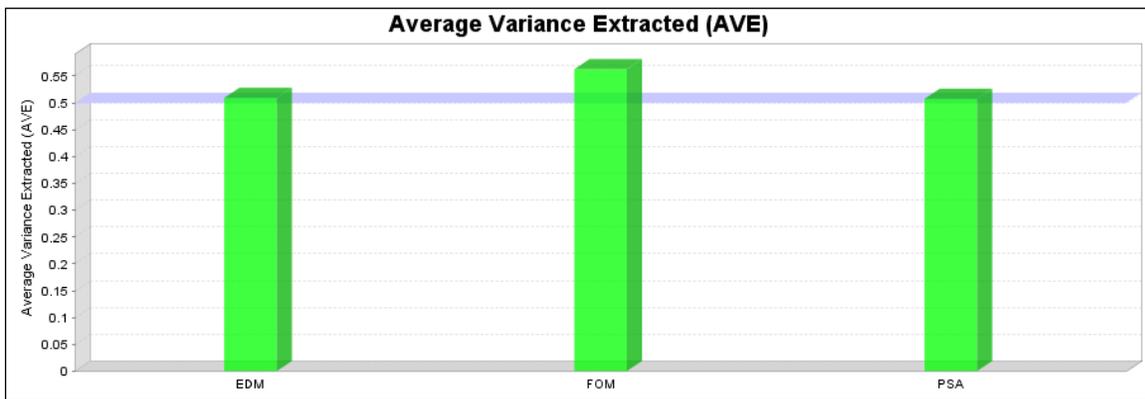
Cronbach's Alpha

The above Figure, depicted the graph of Construct Validity of the scale by using Cronbach's Alpha reliability. It showed that Cronbach's Alpha reliability of the scale is greater than 0.7 has fulfilled the benchmark.



Composite Reliability

Likewise, this Figure, portrayed the graph of Composite Reliability (CR) to measure the Construct Validity of the scale, it also illustrating that Composite Reliability (CR) is greater than 0.8.



Average Variance Extracted (AVE)

Similarly, the Figure, exposed the graphical illustration of Average Variance Extracted (AVE) of to measure the Construct Validity of the scale, it also demonstrating that Average Variance Extracted (AVE) should be greater than 0.5 correspondingly.