

Women Empowerment Practices in Nepal

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Abstract

This study examines women empowerment practices in Nepal. Financial independency is the dependent variable. The selected independent variables are self-efficacy, leadership skill, entrepreneurial skills, access to resource and insurance service. The primary source of data is used to assess the opinions of the respondents regarding the women empowerment practices in Nepal. The study is based on primary data of 126 respondents. To achieve the purpose of the study, a structured questionnaire is prepared. The correlation coefficients and regression models are estimated to test the significance and importance of women empowerment practices in Nepal.

The study showed that leadership skills have a positive impact on financial independency of Nepalese women. It indicates that better the leadership skills, higher would be the financial independency of the women in Nepal. Similarly, self-efficacy is positively correlated to financial independency. It means that increase in self-efficacy leads to increase in financial independency of the women. Similarly, access to resources has a positive relationship with financial independency. It implies that access to resources to women leads to increase in financial independency. The result also revealed that entrepreneurial skill has a positive relationship with financial independency. It indicates that enhancing entrepreneurial skills of women leads to increase in financial independency of women. In addition, insurance services are positively correlated with financial independency. This reveals that better insurance services to the women leads to increase in financial independency.

Keywords: self-efficacy, leadership skill entrepreneurial skills, access to resource, insurance service, financial independency, women empowerment

1. Introduction

Women's empowerment is contentious both in theory (its meanings and mechanisms are hotly disputed) and in practice (it is resisted or subverted or neutralized by those who stand to lose from it). The language of women's empowerment has been coopted as a 'buzzword' by actors promoting the virtues of the market, and deployed in ways that have lost it much of its original political content (Batliwala and Dhanraj, 2007). At least in international development policy circles, it is no exaggeration to say the term is now a 'saccharine' concept that hints not at struggles over power but at harmony and

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prosperity: empowered women are assumed to be better mothers, workers, and citizens; everyone is a winner (Cornwall and Anyidoho, 2010). But feminist and development economist debates about women's empowerment recognize this as contentious partly because of what is at stake – that is, a change in gendered power relations. However, feminists engaging with the Gender and Development field have also created their own myths and fables about women's empowerment (including instrumentalizing and essentializing women as closer to nature, more peaceful, and treating women's productive capacity as critical for economic growth) in order to move aid resources in their direction (Cornwall *et al.*, 2007).

Women empowerment is typically discussed in relation to the political, social, and economic empowerment, but the economic empowerment of women has received particular attention and is often cited as one of the most important ways to promote gender equality, reduce poverty and improve the well being of not only women but also the children and societies. Economic empowerment includes women's participation in economic activities as well as women's economic decision-making authority and power. Employment, specially paid employment is seen as the fundamental component of economic empowerment of women (Ikeduru. 2002). Similarly, Weber and Ahmad (2014) found that women in higher loan cycles were on a higher level of empowerment. The study further concluded that microfinance has an impact on the empowerment of female borrowers and empowerment increases with the number of loan cycles.

Kabeer (1999) defined empowerment as a process by which those who have been denied ability/power to make strategic life choices acquire the ability to do so. For women, strategic life choices may include capacity to choose a marriage partner, a livelihood, whether or not to have children. This definition views women empowerment as both a process and an end result. The author further argues that, for this power to come about, three interrelated dimensions are needed: access to and control of resources; agency (the ability to use these resources to bring about new opportunities) and achievements (the attainment of new social outcomes). Therefore, poverty levels may affect or act as barrier for one to make strategic life choices. Moreover, empowerment is commonly defined as the process of acquiring the power to make strategic life choices in a context in which power was previously denied (Kabeer, 2005; Malapit *et al.*, 2019). Past studies (e.g., Chowdhury and Chowdhury, 2011; Jeckoniah and Mdoe, 2012) have used diverse measurements or proxies for women's empowerment, such as household decision-making, asset control and

ownership, education, and labor force participation. These varieties of methods contribute to difficulty in understanding and tracking changes in women's empowerment and ignore the multidimensional nature of empowerment by considering only one or two aspects of women's empowerment. The need to measure empowerment and to track changes in empowerment over time with a validated and standardized tool that allows researchers to compare results across different contexts more accurately became evident.

Yasmeen and Abd Karim (2014) examined the contribution of microfinance towards women empowerment in Punjab. The results showed the women's borrowers are more empower than women no borrowers. Further, the study concluded that age, education, and family size is significant and has a positive relationship with household decision making. Mudaliar and Mathur (2015) analyzed the relationship between entrepreneurial skills and women empowerment. The study showed that entrepreneurship skills have a positive relationship with women empowerment. Ali and Mumtaz (2014) examined the role of microfinance programs in poverty reduction among the poor women in Bogra District. The study findings revealed that there was no significant relationship of microfinance on specific variables such as household income, education opportunities, employment, health, nutrition, sanitations facilities and women's empowerment in the district of Bogra. Likewise, Al-Shami *et al.* (2015) revealed that microfinance has a positive impact on household income of women borrowers who spent three years in the scheme as compared to new borrowers who have not received treatment. This indicated that women with knowledge about business are more able to make profit and enhance their business revenue.

Longwe (1998) concluded that women can be empowered through provision of education and training opportunities to improve their skills and enhance their access to credit facilities. Kabeer (2012) revealed that women have poor access to property and legal rights i.e., land, water, and other natural resources. Lack of knowledge of legislation and poor implementation reduces the capability of women to speak for their rights. To access and compete in markets of developing countries, women entrepreneurs must experience hindrances like lack of mobility, ability, and professional skills relative to men? Karwati *et al.* (2018) examined the relationship between entrepreneurial skills and women empowerment in Indonesia. The findings showed that the implementation of entrepreneurial activities as an effort to empower women can improve the level of better family economy. The study further concluded that the model of empowerment of entrepreneurship women

is very effective to improve self-reliance.

According to Shettar (2020), women empowerment means to give freedom to women to make decision of their own and make a better place for them in the society. Garbuja and Pasa (2016) investigated the role of technical and vocational education and training in women empowerment. The study found significant role of technical and vocational education and training that has been positively affecting women empowerment and local development process. Chaudhary (2016) found that political instability and weak implementation of law and order in Nepal has been a major stumbling blocks for women entrepreneurial growth besides giving greater attention to the creation of conducive culture for women empowerment. It is widely recognized that women empowerment is very important for the economic growth, innovation, and job creation in Nepal. Islam and Aktaruzzaman (2001) also analyzed the problems of rural women entrepreneurs in Bangladesh. The study found that the lack of education is the major problem for women entrepreneurs. Madan *et al.* (2014) found that empowerment of women is an innovative success mantra for the development of country's economy and entrepreneurship among women's has led to their empowerment in the country.

In the context of Nepal, Bhattarai (2009) revealed that the empowerment of women in community is a complex process as it needs a holistic approach to measure the desire level of empowerment from the specific climate. Women have less opportunity to enhance their own capacity and boost their own morals. Women have a range of skills required to successfully introduce, manage implement and evaluate social changes. Karki (2005) revealed that poverty and lack of opportunities breed inequality between men and women. Moreover, Acharya and Pandey (2018) concluded that bringing women into the market economy positively affects their influence in resource allocation and domestic decision making. Acharya *et al.* (2007) found a positive relationship between community development program and empowerment of rural women.

The above discussion reveals that the empirical evidence varies greatly across the studies concerning women empowerment practices in Nepal. Though there are above mentioned empirical evidence in the context of other countries and in Nepal, no such findings using more recent data exist in the context of Nepal. Therefore, to support one view or the other, this study has been conducted.

The main purpose of the study is to analyze the women empowerment practices in Nepal. Specifically, it examines the relationship of self-efficacy, leadership skills, entrepreneurial skills, access to resources and insurance service with financial independency of women.

The remainder of this study is organized as follows. Section two describes the sample, data, and methodology. Section three presents the empirical results, and the final section draws the conclusion.

2. Methodological aspects

The study is based on primary data. The data were gathered from 126 respondents through questionnaire. The respondents' views were collected on self-efficacy, leadership skills, entrepreneurial skills, access to resources, insurance service and financial independency. The study is based on descriptive and causal comparative research designs.

The model

The model estimated in this study assumes that financial independency of women depends on self-efficacy, leadership skills, entrepreneurial skills, access to resources and insurance service. Therefore, the model takes the following form:

$$FI = \beta_0 + \beta_1 SE + \beta_2 LS + \beta_3 ER + \beta_4 ES + \beta_5 IS + e$$

Where,

FI = Financial independency

SE = Self efficacy

LS = Leadership skills

ER = Access to resource

ES = Entrepreneurial skills

IS = Insurance service

Self-efficacy was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "I have the ability to perform a particular activity", "If needed, I can file a lawsuit in

court” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.711$).

leadership skills were measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “I have ability to make decisions on my own without consulting others”, “I often take other opinions and input into account during the decision-making process” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.756$).

Access to resources was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “I have ability to obtain credit at reasonable rates from traditional sources”, “I have ability to access, use and control over land and productive resources” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.712$).

Entrepreneurial skills were measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “I have the courage to act on my plans and ideas,” “Because of my ambitious nature, I persist to succeed” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.702$).

Insurance service was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “I have had my business insurance”, “Because of insurance company, there is less risk in operation the business” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.745$).

The following section describes the independent variables used in this study along with the hypothesis formulation.

Leadership skills

Leadership skills are the strengths and abilities individuals demonstrate that help the oversee processes, guide initiatives, and steer their employees towards the achievement of goals. Yousaf *et al.* (2021) showed that leadership

skills improved women empowerment and enhanced gender equality. Kamau (2012) found that there is a high correlation between financial independency and leadership potential. Leadership skill in this study refers to the different types of leadership skill women possess. Leadership skill affect the quality of work life of women and effective leadership skills helps to increase women empowerment (Nanjundeswaraswamy *et al.*, 2020). Mehta and Sharma (2014) revealed that leadership skills have a positive relationship with women empowerment. The study showed that women leaders are more persuasive than their male counterparts. Based on it, this study develops the following hypothesis:

H₁: There is a positive relationship between leadership skill and financial independency of women.

Self-efficacy

Self-efficacy refers to the belief of an individuals' own skills and competence to accomplish a specific duty (Bandura, 1986). Most of the individuals perform better where they observe that their self-efficacy is high, whereas on the contrary avoid those tasks in which they sense low self-efficacy (Forbes, 2005). Postmus *et al.* (2012) found a positive and significant relationships between financial literacy with economic empowerment, economic self-efficacy, and economic self-sufficiency. The results also indicated that financial literacy, race, and economic self-efficacy are significant predictors of economic empowerment. Empowerment is about self-actualization and competence. Al-Qahtani *et al.* (2021) indicated that study participant's self-esteem was equally distributed between moderate and high. Also, the participants who have high self-efficacy had high total women's empowerment. Rawlett (2014) showed that self-efficacy has a positive impact on empowerment. The study reflected the extent to which women have been both personally engaged by the organization and mobilized sufficiently to project expectation for themselves into the future. Veisi *et al.* (2015) indicated significant positive correlation between women empowerment and women self-efficacy. Based on it, this study develops the following hypothesis:

H₂: There is a positively relationship between self-efficacy and financial independency of women.

Entrepreneurial skills

Dwivedi *et al.* (2020) found that entrepreneurial skills are appropriate

for those women entrepreneurs who are having problem to earn money and get outside home due to family responsibility, or their culture and they can start their venture inside their home. Noor *et al.* (2021) examined that entrepreneurial skills played as significant role and increased decision making power of women entrepreneurs as compared to the housewife. Nepal and Ramtel (2020) found that productivity of enterprises run by single and non-single women showed that single women were more productive than non-single women who had high capital and family support. Al-Dajani and Marlow (2013) revealed that marginalized subordinated women were empowered through their home-based enterprises. The result showed that entrepreneurial skills have positive impact on women empowerment. Bhandari (2020) found that entrepreneurial skills is the engine for social and economic growth of any society. It drives people towards wealth and job creation which leads to better lives for people in the society. Based on it, this study develops the following hypothesis:

H₃: There is a positive relationship between entrepreneurial skills and women empowerment of women.

Access to resources

Access to resources is the opportunities to make use of something/resource for a larger gain. Access to resource in this study refers to the ability of women to use resources to a greater extent. Access to finance enables poor women to become economic agents of change by increasing their income and productivity, access to markets and information, and decision making power (Sharma and Kota, 2019). Nkatha (2016) found that women who had access to resource that leads to increase in financial independency. Kabeer (2005) revealed that access to financial resources make positive contribution to the economic productivity and social well being of poor women and their households. Sinha and Matin (1998) found that access to financial services and the resultant transfer of financial resources to poor women over time have led to women becoming more confident and empowered. Based on it, this study develops the following hypothesis:

H₄: There is a positive relationship between access to resources and women empowerment of women.

Insurance services

Sarumathi (2011) revealed the impact of insurance service is appreciable

in bringing confidence, courage, skill development and empowerment. Gnawali (2018) showed that correlation between capacity building and insurance facility with women empowerment is significant and positive. Shaheen *et al.* (2018) found that insurance service has a considerable impact on economic empowerment of women. Fwamba *et al.* (2015) found that services like finance and insurance have a positive impact on women empowerment. Mehra *et al.* (2012) showed that financial services provided by insurance companies for low-income women has a positive impact on empowerment. The study also showed that services like finance and insurance has a positive impact on women entrepreneurs’ economic empowerment. Based on it, this study develops the following hypothesis:

H₅: There is a positive relationship between insurance services and women empowerment.

3. Results and discussion

Correlation analysis

On analysis of data, correlation analysis has been undertaken first and for this purpose, Kendall’s Tau correlation coefficients along with means and standard deviations have been computed and the results are presented in Table 1.

Table 1

Kendall’s Tau correlation coefficients matrix

This table presents Kendall’s Tau coefficients between dependent and independent variables. The correlation coefficients are based on 126 observations. The dependent variable is FI (Financial independency). The independent variables are SE (Self-efficacy), LS (Leadership skills), ER (Access to resource), ES (Entrepreneurial skills), and IS (Insurance service).

Variables	Mean	S.D.	FI	SE	LS	ER	ES	IS
FI	4.048	0.629	1					
SE	4.171	0.450	0.378**	1				
LS	4.086	0.471	0.383**	0.426**	1			
ER	4.146	0.445	0.535**	0.404**	0.446**	1		
ES	4.164	0.467	0.373**	0.345**	0.475**	0.497**	1	
IS	4.052	0.452	0.335**	0.338**	0.382**	0.447**	0.503**	1

Notes: The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent levels respectively.

Table 1 shows that leadership skills have a positive relationship with financial independency. It indicates that better the leadership skills, higher would be the financial independency of the women in Nepal. Similarly, self-efficacy is positively correlated to financial independency. It implies that increase in self-efficacy leads to increase in financial independency of the women. Similarly, access to resources has a positive relationship with financial independency. It means that access to resources to women leads to increase in financial independency. The result also shows that entrepreneurial skill has a positive relationship with financial independency. It indicates that providing entrepreneurial skills to women leads to increase in financial independency of women. In addition, insurance services is positively correlated with financial independency. This reveals that better insurance services leads to increase in financial independency.

Regression analysis

Having analyzed the Kendall's Tau correlation coefficients matrix, the regression analysis has been carried out and the results are presented in Table 2. More specifically, it presents the regression results of leadership skills, self-efficacy, entrepreneurial skills, access to resources and insurance service on financial independency of women in Nepal.

Table 2 shows that the beta coefficients for leadership skills are positive with financial independency. It indicates that leadership skills have a positive impact on financial independency. This finding is consistent with the findings of Rawlett (2014). Furthermore, the beta coefficients for self-efficacy are positive with financial independency. It indicates that self-efficacy has a positive impact on financial independency. This finding is similar to the findings of Postmus *et al.* (2013). Similarly, the beta coefficients for entrepreneurial skills are positive with financial independency. It implies that entrepreneurial skills have positive impact on financial independency. This finding supports the findings of Al-Dajani and Marlow (2013). Likewise, the beta coefficient for access to resources are positive with financial independency. It means that access to resources has a positive impact on financial independency. This finding is consistent with the findings of Sinha and Matin (1998). In addition, the beta coefficients for insurance service are positive with financial independency. It indicates that insurance services have a positive impact on financial independency. This finding is similar to the findings of Fwamba *et al.* (2015). The regression result also shows that the beta coefficients of all the explanatory variables are significant at one percent level.

Table 2

Estimated regression result of leadership skills, self-efficacy, entrepreneurial skills, access to resources and insurance service on financial independency of women

The results are based on 126 observations using linear regression model. The model is $FI = \beta_0 + \beta_1 SE + \beta_2 LS + \beta_3 ER + \beta_4 ES + \beta_5 IS + e$, where the dependent variable is FI (Financial independency). The independent variables are LS (Leadership skills), SE (Self efficacy), ES (Entrepreneurial skills), ER (Access to resources), and IS (Insurance services).

Models	Intercepts	Regression coefficients of					Adj. R_bar2	SEE	F-value
		SE	LS	ER	ES	IS			
1	1.581 (3.201)**	0.606 (5.362)**					0.128	0.569	28.754
2	2.057 (4.473)**		0.487 (4.358)**				0.126	0.588	18.994
3	0.110 (0.296)			1.003 (11.207)**			0.499	0.445	125.591
4	1.557 (3.429)**				0.598 (5.516)**		0.191	0.566	30.428
5	1.136 (2.603)**					0.718 (6.711)**	0.261	0.541	45.034
6	1.068 (2.054)*	0.468 (3.560)**	0.252 (2.001)*				0.201	0.562	16.728
7	0.493 (1.115)	0.242 (2.288)*	0.095 (0.902)	0.946 (8.907)**			0.512	0.440	44.702
8	0.479 (1.077)	0.263 (2.354)*	0.066 (0.562)	0.971 (8.460)**	0.079 (0.597)		0.509	0.441	33.439
9	0.539 (1.181)	0.260 (2.321)*	0.066 (0.560)	0.930 (6.975)**	0.094 (0.696)	0.075 (0.607)	0.507	0.442	26.685

Notes:

- i. Figures in parenthesis are t-values.
- ii. The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent levels respectively.
- iii. Financial independency is the dependent variable.

4. Summary and conclusion

Women empowerment emphasizes the importance of increasing their power and taking control over decision and issues that shape their life. Women can be empowered by boosting their self-esteem, shutting down negativity and many more. Women empowerment brings better mental health and greater resilience and are more likely to be positive role models and encourage mental resilience in their children. Women empowerment depends on different variables like self-efficacy, entrepreneurial skills, leadership skills, access to resource and insurance service.

The study attempts to analyze the women empowerment practices in Nepal with 126 observations.

The study reveals that self-efficacy, entrepreneurial skills, leadership skills, access to resource and insurance service have a positive impact on financial dependency of women in Nepal. The study also concludes that access to resources followed by insurance services and self-efficacy are the most dominant facts that's affects the financial independency of the women in Nepal.

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