

## **Psychological Empowerment of Women through Micro-Enterprises Established in Parbat District, Nepal**

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### **Abstract**

*One method of empowerment is a progressive one. Women's empowerment is essential to manage and alter traditional traditions in the modern setting. Governmental and non-governmental organizations are attempting to empower women holistically to eliminate gender-based prejudice from the process. One form of empowerment that might give people the confidence to play a significant role in society is psychological empowerment. The study aimed to determine how micro businesses gave women psychological power. In the Parbat district, 384 working women participated in the survey. Because the p-value was 0.000, which was less than 0.05 significant levels, the results showed a significant shift in the micro-enterprise between before (mean 15.6105) and after (mean 25.8421). It demonstrates the beneficial effects of micro-business on the psychological emancipation of women. Therefore, the government should keep up this policy to maintain success and give women more political clout.*

**Keywords:** Empowerment, Micro-enterprises, Psychological empowerment of Women

## **Introduction**

Barriers to incorrect cultural stereotypes must be removed for people to reach their full potential and make a difference, especially women (Rowlands, 1995). Agarwal and Rao (1996) defined women's empowerment as a woman's capacity to be economically independent and in charge of decisions that may have a good or negative impact on her life (Agarwal & Rao, 1996). Has mainly benefited women. Women must start a microbusiness or small enterprise to support their family and make a living in this male-dominated environment where work possibilities are limited (Madichie & Nkamnehe, 2010). In general, women work harder than men, yet they receive less recognition. According to Fofana, Antonides, Niehof, and Ophem in their article How microfinance empowers women in Cote De'ivore (2015) and Gomez (2013), they behave similarly to their and manage the home in some way to improve the standard of living for the family. Women are primarily involved in microfinance projects in developing nations like Nepal, organized in self-help organizations. Finding a job is made easier for women thanks to microcredit. Women frequently discover microfinance organizations as a result. By providing them with the tools and resources they need to launch small companies, most initiatives aim to lessen women's poverty. Other programs enhance rural communities' living standards and address other social issues. The Millennium Development Initiative is also advanced (Khan, Bhat, & Sangmi, 2020).

Empowerment includes various areas, including social and cultural, health, economic, legal, political, psychological, natural resources, and spirituality (Hennink, Kiiti, Pillinger, & Jayakaran, 2012; Malhotra & Schuler, 2005). Women's psychological empowerment is defined by, among other things, increased self-assurance, self-esteem, self-reliance, breaking gender conventions, and decreased psychological discomfort. Due to micro-enterprise, women's collective efficacy, proactive attitude, and self-efficacy are likely to increase.

Despite the positive impact of micro businesses on women's psychological empowerment, stress and strain on women cannot be ignored (Moyle et al., 2006). According to Kim et al. (2007), microenterprise has a better chance of boosting women's self-confidence and financial confidence and shattering gender norms. Another study found that women who engage in microenterprise strengthen their social networks and values (Hansen, 2015). An investigation into the impact of microfinance on beneficiaries' socioeconomic status in Nepal gathered the opinions of microfinance managers. 25% of respondents agreed that microfinance helps beneficiaries improve their financial situation, with 75% strongly agreeing (Dhakal & Nepal, 2016).

The impact of small farmers' cooperative limited (SFCL) 's impact on Nepalese women's sociocultural and political empowerment was the subject of independent research. The opinions of microfinance managers were gathered as part of an inquiry examining the effect of microfinance on beneficiaries' socioeconomic levels in Nepal. 25% of respondents agreed, with

75% strongly agreeing that recipients of microloans can improve their financial circumstances (Dhakal & Nepal, 2016). A separate study examined the effect of small farmers' cooperative limited (SFCL) on Nepalese women's sociocultural and political empowerment (Poudel & Pokharel, 2017). The psychological empowerment of women through microfinance and SFCL was not discussed in either study. Given this gap, a study was undertaken to determine the psychological empowerment of women through micro-enterprises developed in the Parbat district of Nepal. No study was conducted among the micro-enterprise beneficiaries in the Parbat district of Nepal.

## **Materials & Methods**

The study was carried out in Nepal's Parbat district. Nepal's Parbat District is a hilly region. One of Nepal's 77 districts, it is a part of the Gandaki Province. The region encompasses 494 km<sup>2</sup>, and Kusma serves as its district headquarters (191 sq mi). The Parbat district also has a Micro Enterprise Development Program (MEDEP). The United Nations Development Program (UNDP) and the Nepal Ministry of Industry, Commerce, and Supplies jointly launched this program in 1998, with money from AusAID. It aims to make Nepal less impoverished. The program's goal is to assist participants in establishing microbusinesses that would enable them to engage in sustainable income-generating and livelihood activities.

From 1998 to 2018, it was a successful effort that was carried out in 77 districts throughout Nepal. The UNDP had set a goal of 70% female involvement, and MEDEP is proven to be a helpful tool for empowering women. Consequently, the researcher chose this area for examination. Both quantitative and qualitative data were gathered from the field for this mixed-method study. 384 women were chosen randomly from the district, and several case studies were also carried out. Short case studies and statistical analysis of quantitative data were also produced to logically validate the quantitative conclusions.

## **Result & Discussion**

Men predominate in our society, and women are excluded from essential services. Women are less wealthy than men and have less access to necessities, including healthcare, clean water to drink, sanitary conditions, and education. In rural Nepal, there is still a persistent belief that girls should not go to school but should help with family duties. They do not receive the same treatment as boys do. Women still frequently do not receive salaries at work that are equivalent to those of men. Some places do not pay women for their labor and experience various forms of violence (United Nations., 2015).

Therefore, there is a need for more female employees at work to lower this ratio. It aids in reducing female prejudice and poverty. Consequently, one of the crucial interventions in rural and isolated places is micro-enterprise (Chant, 2014).

Microbusinesses run by women help them support their families financially. They depend less and less on the males in their families. Additionally, it helps them pay off loans and debt accumulated for various reasons. Compared to men, women are more accountable to their family members.

The perception is that women are more organized and punctual than men. Women can now work and make money because of this. They are more likely to take care of their family members' financial, educational, and medical requirements (Fofana, Antonides, Niehof, & Ophem, 2015). Organizations work with women and women-related businesses in Nepal's rural and remote areas to help them become self-sufficient in their families and communities. Additionally, it has improved their social standing and self-esteem. Women are gaining power on all fronts—socially, economically, and psychologically.

This kind of initiative helps shift the way that society thinks. Even their society shows more regard for them. Politics, economics, health, knowledge, capacity, and sustainability play multiple roles in women's empowerment at the individual, group, and organizational levels. There are connections between the political, psychological, social, and economic spheres (Hennink, Kiiti, Pillinger, & Jayakaran, 2012).

Through microbusiness, women are altering their society due to women's empowerment. They are helping to create jobs for other people. They are developing their entire civilization. They have a good perspective, promoting society's expansion and improvement (Khan, Bhat, & Sangmi, 2020). In Nepalese culture, women put in a lot of effort to keep their family position. Along with living a good life, they also desire to be well-known in society. They created tiny businesses in Nepal's rural and remote regions due to their optimistic and forward-thinking mindset.

### **Descriptive statistics of psychological empowerment of women**

Human rights and development are fundamentally dependent on the empowerment of women. While women's empowerment might hasten development, it also helps to reduce gender inequities. Women's empowerment doesn't mean they are handed power; instead, it just gives them the ability to use it. Regarding motivation and education, women now have more influence but still do not belong to an empowered class (Valarmathi & Hepsipa, 2014). Women are learning more but still do not receive the same treatment as men in all areas. The concept of women's empowerment is often misinterpreted in rural and isolated areas. They are unlikely to believe that women's empowerment can help their families and societies advance, though. As a form of wealth, health is. The mental well-being of individuals is crucial. Women's empowerment isn't complete without psychological empowerment because mental health is a crucial component of total wellbeing. Mental health is rarely discussed in our society. When

mental health is discussed, people's perceptions of it are not good (Moubarak, Afthanorhan, & Alrasheedi, 2022).

In Nepal's rural and isolated areas, women should be empowered, and their psychology should be addressed. This study reveals the psychological empowerment of women through micro business. Table 1 displays the descriptive statistics (mean) for women's psychological empowerment. The average mean before and after engagement in micro-enterprise for women's psychological empowerment varied significantly, from 15.61 to 25.85.

*Table 1: Descriptive statistics of psychological empowerment of women*

<b>Descriptive Statistics (Mean)</b>	<b>Before</b>	<b>After</b>
I feel proud to be women	1.7812	2.9713
I feel confident to handle any situation	1.5853	2.8460
I always try my best to do the work what I promised to do	1.7109	2.9922
I am fully aware on my abilities and capacities	1.8333	2.8958
I always think positively about my future	1.8021	2.9167
I always feel happy in my life	1.7500	2.9453
I always involve in my family discussion and decision	1.8047	2.8932
Community people take my advice in their problem	1.7031	2.6979
I can take leadership of community group	1.6354	2.6953
<b>Total Mean</b>	<b>15.606</b>	<b>25.8537</b>
<b>Total Average Mean</b>	<b>1.734</b>	<b>2.872633</b>

The total average mean before (1.73) and after (2.87) participation in a micro-enterprise for women's psychological empowerment shows a significant change. The mean value for women working hard to complete the tasks they were promised to do improved dramatically from 1.71 to 2.99 after they took part in micro-enterprise. Similar to this, there was an increase in the mean value of respondents feeling confident to handle any situation following (2.85) involvement in micro-enterprise. The average value was 1.59 previously. Additionally, the mean value for feeling proud to be a woman before and after participating in micro-enterprise was 1.78 and 2.97, respectively.

Additionally, after participating in a micro business (2.90), women were more aware of their qualities and abilities (1.83). The mean value before (1.80) and after (2.92) participation in micro-enterprise was altered for optimistic attitudes about their future. The mean value for constantly feeling happy in their life grew from 1.75 to 2.95 after participating in micro-enterprise. Additionally, the mean value of women's involvement in family discussion and decision-making increased after (2.89) participating in a micro business (1.80).

After participating in micro-enterprise, it was discovered that community members listened to their recommendations because the mean value improved from 1.70 to 2.69. Finally, after

participating in the micro-enterprise, respondents' mean value increased from 1.64 to 2.70, signaling that they thought they could head a community organization.

One of the responders to the field interview, Mrs. Maya Kisan, 30, states, "I didn't have much confidence to talk to anyone." We didn't have much money, and our family was poor. But I started tailoring with the help of my family. This effort now involves the entire family. As a result, our income has grown, and we've been able to keep giving our kids a top-notch education. My confidence has increased, which is vital for the future.

### Psychological empowerment of women through micro-enterprise

In order to create a good country, women must be given more influence. If women are given more influence, society will be more stable. It helps develop a good family, society, and country (Gupta, 2018). Women have some social ties and are in charge of their families. Rural and remote areas of Nepal benefit from women's empowerment since it promotes balanced development.

Women must be psychologically empowered to handle a problem, boost self-confidence, increase freedom of choice, and build coping mechanisms at home. As a result, they become more intelligent.

Positive women have a significant impact on their families and society. Due to their abilities, assurance, and leadership traits, they can more effectively improve their civilizations. (Afthanorhan, Alrasheedi, & Moubarak, 2022). Almost of women think they are in charge of their families. They can work confidently and continue raising their families thanks to this thinking. Additionally, it helps society progress.

In this part, a matched sample test was used to determine whether micro-enterprise has a positive psychological impact on women. Table 2 displays the variances in mean, standard deviation, and significance. It demonstrates that the tendency to consistently put forth their best effort to complete their assignment on time resulted in the highest change in mean value (-1.28) with a standard deviation of 1.71. (-1.28).

**Table 2: Psychological empowerment of women through micro-enterprise**

Paired Samples Test									
		Paired Differences					T	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
I feel proud to be women	Before-After	-1.19321	1.02291	.05227	-1.29598	-1.09044	-22.829	382	.000

Paired Samples Test									
		Paired Differences					T	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
I feel confident to handle the any situation	Before-After	-1.26053	1.05171	.05395	-1.36661	-1.15444	-23.364	379	.000
I always try my best to do the work what I promised to do	Before-After	-1.28125	1.71129	.08733	-1.45295	-1.10955	-14.672	383	.000
I am fully aware on my abilities and capacities	Before-After	-1.06250	1.72260	.08791	-1.23534	-.88966	-12.087	383	.000
I always think positively about my future	Before-After	-1.11458	.86860	.04433	-1.20173	-1.02743	-25.145	383	.000
I always feel happy in my life	Before-After	-1.19531	1.32888	.06781	-1.32865	-1.06198	-17.626	383	.000
I always involve in my family discussion and decision	Before-After	-1.08854	.91832	.04686	-1.18068	-.99640	-23.228	383	.000
Community people take my advice in their problem	Before-After	-.99479	.87910	.04486	-1.08300	-.90659	-22.175	383	.000
I can take leadership of community group	Before-After	-1.05990	.76411	.03899	-1.13656	-.98323	-27.181	383	.000

According to Table 2, the mean value and standard deviation for feeling confident in any situation before and after taking part in micro-enterprise were -1.26 and 1.05. Additionally, the standard deviation of the mean value of being pleased to be a woman (-1.19) increased. The change in the mean value for constantly feeling happy in life was -1.20, with a standard deviation of 1.32. Additionally, with a standard deviation of 0.87, there was an improvement in their perception of the future (-1.11).

After participating in micro-enterprise, women were more active in family discussion and decision-making (-1.09, standard deviation 0.92). Their comprehensive understanding of their abilities also improved (-1.06), with a standard deviation of 1.72. More women (-1.06) with a standard deviation of 0.76 thought they could lead a community organization through micro-enterprise. The last change in the mean value for community members seeking assistance with an issue was 0.99, with a standard deviation of 0.88, resulting from participation in micro-enterprise. Additionally, the p-value was 0.000, less than a 0.05 significant value, showing notable variances in the averages for all indicators.

In her interview, Mrs. Nirmaya Nepali, 40, claimed that her society did not value women. People avoided them in discussion groups because they thought women couldn't work as effectively as men. She now runs a tailoring business with three employees. She stated that more people are incorporating her in debate programs and asking for her advice.

### **Psychological changes before and after**

Most organizations today concentrate on the psychological empowerment of women in addition to the economic, political, social, and educational empowerment. Women's psychological empowerment enables them to be independent, self-assured and equipped to handle any situation. Women must be educated about their strengths and abilities to succeed as members of their families and society.

As students work on a project, they start to study and develop their knowledge of the subject, which enables them to advance (BHASIN, 2021). It is crucial for women to feel psychologically empowered in developing countries like Nepal. Many problems and prejudices impact women. Therefore, strengthening women psychologically helps them overcome such limitations.

The psychological alterations that take place in women both before and after they take part in a micro business are covered in this section. Table 4.28 displays the statistics for paired samples. Micro-enterprise has been used to study the psychological changes in women. It shows that the mean value was 15.61 with a standard deviation of 5.98 before engaging in micro-enterprise. Micro-enterprise was used, and the result was 25.84 with a 2.73 standard deviation.

**Table 3: Psychological changes before and after**

<b>Paired Samples Statistics</b>					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Before	15.6105	380	5.97849	.30669
	After	25.8421	380	2.72704	.13989
<b>Paired Samples Test</b>					



		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Before- After	-10.23158	7.10227	.36434	-10.94796	-9.51520	-28.083	379	.000

Table 3 shows that the difference in mean was -10.23 with a standard deviation of 7.10. It shows that there was much change in the psychology of women after micro-enterprise. Moreover, it shows that there was a significant difference between both mean values as the p-value was 0.000 which was less than the 0.05 significant level.

## Conclusion & Recommendation

Finally, there were noticeable improvements in the psychological state among the women who worked at or managed microenterprises. Women who participated in micro-enterprises reported feeling more confident in their abilities, capable of taking on leadership roles, adept at handling problems, and generally happier. Therefore, the relevant authority should regularly offer technical assistance and update training to enable women to transform society.

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