

Women's Empowerment and Micro Credit: Results from Newly Declared Municipality of Western Hill

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Abstract

In this article, the process of women's empowerment, after their involvement in micro credit, has been epitomized as being equally efficient wheel of the same cart and being strong enough to run in equal pace with men. The members of Khairnitar Women Development Multi-purpose Cooperative Ltd. (KWDMCL) have been studied and analyzed how women's empowerment process is enabling her to negotiate with the men and becoming stronger to decide own destiny of lives. The women empowerment process has been analyzed in both individual and collective level as envisaged by Commission on Women and Development (2007). The process of being empowered is causing more workload to women as they have to accomplish the roles assigned by patriarchy as well as new responsibilities associated with the micro credit.

Keywords: Empowerment, Power over, Power to, Power with and Power within

Introduction

The concept women's empowerment has attracted the attention of social scientists since the inception of third-wave feminism. Oxford Dictionary defines empowerment as the process of becoming stronger and more confident, especially in controlling one's life and claiming one's rights. This notion includes the democratic ideology that reflects the process of democratic participation of person to be empowered, having power to control one's own destiny and capacity to influence decision that affect one's life. In defining women empowerment, one of the similarities in the literature that is the concept of women's decision –making power as an indicator of women empowerment (Snijders & Dijkstra, 2011).

Defining women empowerment has been done in most studies by using the terms options, choice, control and power and accesss. Instead traditional development goals, such as better health or increased income, are cited as evidence of empowerment. In such cases it is not

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clear what is added by using the word empowerment (Mosedale, 2003). Here, women empowerment is conceived as power to control one's own destiny and capacity to influence decisions that affect one's life.

The conception, women empowerment is an aid to enhance women to achieve equality with men by mitigating gender gap noticeably. Women have potential hidden power and through which she can strengthen her status in the society. Thus, such potentiality can enhance the favourable ground for the development of society as well as overall development of the country. For quality life, both man and woman need to be equally empowered. And empowering women could be the favourable ground for quality life of family members. In global south, there is popular African proverb that "if you educate a man, you educate an individual. You educate a woman, you educate a family (nation)" and here by placing the word empowering instead of the word educating can be envisaged path to quality life of family.

In less developed society, empowerment of the women through income generation is one of the foundational approaches to address gender issues. Thus, this article highlights role of women's participation in income generating activities and micro credit in enhancing power to control one's own destiny and capacity to influence decision that affect one's life. Empowerment is about power – about the power to redefine ones possibilities and options and to act on oneself, the power within which enables persons to have the courage to do things they never thought themselves to be capable of, and the power that comes from working alongside others to claim what is rightfully theirs (Eyben et al, 2008). Similarly, empowerment is about social transformation and it is about the people – ordinary, common people, rather than politicians, experts and other socially or culturally advantaged persons. Above all, it is about power (Beteille, 1999).

The maxim "man and woman are the two wheels of the same cart" is famous in Nepalese society for denoting the relationship between them. It is fact that they both are equally essential for the smooth running of the society as of wheels for the cart. The wheels of the cart need to be adequately fit for smooth pace in line with its basic purpose. If one of two wheels is not adequately fit, the pace of cart will be slow as well as it cannot deliver its basic purpose. The unequal level of empowerment of men and women can be epitomized as inadequately fitted position of wheels. If the wheels are not adequately airtight, air tightness in wheel is epitomized to economic empowerment, cart cannot work efficiently in line with its objectives moreover the position of cart seems tilting towards the less airtight wheel side consequently the load carried by cart shifts to the tilted side.

Since the cart is tilted, wheel with less airtight has to face overburden as it is not in firmed position but has to bear more weight consequently vulnerable to puncture. Similarly, it is fact that Nepalese women are less empowered as well as less rightfulness consequently affecting the balanced form of man and woman relationship. The less empowered women cannot assertively raise the issues of facing overburden and vulnerability though they are accomplishing responsibilities assigned by society. As cart it tilted to less airtight wheel side and it is bearing more load burden, Nepalese women are compelled to carry more work burden of family life.

The conception of women empowerment is not just an issue of women but also of men, men might have been thought that assigning more responsibilities to women, they have less burden but in reality it would be ephemeral, as society has not been able to maintain perceived pace consequently male are also affecting to have quality life. If women feel that she is exploited, family cannot be satisfied and happy any more. Thus, it can be argued that empowering women is the best way to quality life. Their contribution in the development process has been gradually increased all over the world. Yet, the fact is that women in almost all the know societies of the world, past or present, have not enjoyed the same status, privileges, rights and power as that of men (Pincha, 2008). Poverty remains pressing problems for Nepalese women, despite economic development and alleviating poverty having been the primary objectives of the Nepali budget for the past years.

Theoretical Approach

The concept of women's empowerment has been tried to analyze with the framework of methodological guide for women empowerment approach developed by Commission on Women and Development (2007) which envisaged empowerment as a process both individual and collective. The individual empowerment is conceived as the acquisition of greater independence and capacity for self-determination, as well as means to allow individuals to broaden their opportunities, and collective empowerment as the capacity of a group to influence social change and move towards a fair and equal society, in particular in its relations between men and women.

Women's economic empowerment can be conceptualized as when women gain the ability to make/influence and act on decisions about their participation in markets (labor). Along with, this is also important to be understood is how empowerment enhances the spread of power as it is at the center of empowerment. Jo Rowlands (1997) described four types of power, each with implications for women's empowerment and their ability to advance personal and structural change; a) power over, b) power to, c) power with, and d) power within. For assessing the results and impact of women's involvement in KWDMCL, the concept of

empowerment has been broken down into a) assets, b) knowledge, c) capacity, and d) will, and these four aspects have been analysed by conceptualizing previous two as ‘power to’ and remaining two as ‘internal power’ in both levels, individual and collective as envisaged by commission on women and development (2007).

Methodology

This study is empirically located in the newly declared urban municipality of the western Nepal. Study area is located in Shukla Gandaki Municipality then Khairenitar VDC, Tanahun district of province no 4. Despite one of the least developed country of global south, Nepal has been able to brought significant change in GESI in macro level rapidly in the last decade. Status of women in Nepal with regards to their access to economic resources and personal autonomy in decision making is generally deserted. Owing to gender-based discriminations that have restricted their access to the state’s resources (such as markets and productive services) and decision-making structures, women face multiple discriminations and human rights violations.

For the last few decades, both private and the governmental agencies have been involved in lunching the programs focused on income generating initiatives for poor and marginalized women but gender development index and gender empowerment measure show the relative level of change. The Gender Development Index score for Nepal for 2011 is 0.534 and 0.482 respectively arithmetic and geometric mean whereas Gender Empowerment Measure for Nepal for 2011 is 0.568 (NPC and UNDP, 2014). Among the provinces, province no 4 has possessed the third rank of value.

Study area is heterogeneous in terms of caste, ethnicity and class. The increased flow of remittance has accelerated the expansion of settlement of the study area and enlarging local market. The absence of weekly *Haat Bazaars* in western part of country is lacking easy access of women to market but the expansion of settlement in recent years enhancing favorable ground to sale goods and services produced in domestic level. Keeping the above in context, Khairenitar Women Development Multi-purpose Cooperative Ltd. (KWDMCL) has been contributed to enhance access of financial capital to poor and marginalized women.

This study uses qualitative data generated through the interview. Women who have been participated in KWDMCL at least two year before were selected for interview. Interview was mainly focused on access to physical assets, access to micro credit, loan utilization, savings and its utilization, women’s contribution to the household, workload and responsibilities, and family support. Similarly, it was also focused on decision making, changes in financial capital and authority to spent savings.

Impact on Individual Level

Impact on individual level envisaged by Commission on Women and Development (2007) that must monitor the way in which individuals (women, men, girls and boys) can carry out their life plans or, in other words, can lead a dignified life in accordance with their own values and criteria. This implies empowering individuals by giving them “greater choice” and helping them to seize opportunities. In the longer term, this is likely to improve “quality of life”.

Nepal is one of a few countries where women have a lower life expectancy than men. Nepalese women have lower status but heavier workloads as social, cultural, economic and religious factors affecting the value of women in the society. Gender equality or equality between women and men refers to the equal enjoyment by females and males of all ages and regardless of sexual orientation of rights, socially valued goods, opportunities, resources and rewards (IASC, 2008). In most region of the world, particularly in Nepal, women receive less formal education than men consequently women’s knowledge, abilities and coping mechanism often go unrecognized thus women are facing threats to their lives, health and well-being and lack power of influence (UNFPA, 1994) to the decision related to one’s life. Gender integration approach, strategies that take gender norms into account and compensate for gender-based inequalities, may be the way to cope with this problem and its consequences.

In reality, empowering someone is giving power to decide which was not allowed before. Sharing a power between male and female is about empowering women as men used to hold the power to decide all the aspects of households and once women become confident and strong to stake own rights than men have to share the powers or rights enjoyed. In the household, women’s and men’s roles and relative power shape the division of labour, the allocation of responsibilities, and behaviour affecting reproductive health, health service utilization (IASC, 2008) as well as distribution of resources and financial contribution to the household.

Cheston and Kuhn (2002) identified self-confidence as one of the most crucial aspects of empowerment as it mentioned that it is a process of holding power already hold by others. Though, it is also difficult to measure or assess. Self-confidence is a complex concept relating to women’s perception of their capabilities and their actual level of skills and capabilities to decide one’s own destiny. Although it is difficult to measure the exact impact of accessing to microcredit on different dimensions – such as impact on decision-making and on self-confidence

Women felt that their self-confidence has increased after participating in the micro credit institution. For the purpose of clarity, high level of self-confidence was related to their ability to decide on spending their own income as well as increased financial autonomy enhancing the ground to one's own destiny although men were often consulted, articulate their views and command attention and respect within the household. Some women seemed having low self-confidence which could be directly attributed to factors such as no substantive change in income level after joining the micro credit, increased workloads, no support from family members and peer pressures to repay the loan.

Most of the women have learnt saving and got various trainings on income generating activities and found to be confident that they increased their standard of life, have a courage to do something on their own way, learn to do business concurrently they have proud of themselves that they are contributing to the household in large extend. Similarly, increased income and undertaking a business after the involvement in micro credit enhanced the confident that woman can take care of own family and can improve the quality life, moreover, they are found to be satisfied that they can earn for own living themselves and confident has gone up due to an increase in her social and economic status.

The other sayings of women were that she belongs to the lower class but she has confidence that she can also achieve something as she has received support from KWDMCL and therefore her self-confidence has gone up, another says that she is inspired to improve her personality as well as self-confidence has gone up as she is more secure and has been able to increase her income by undertaking income generating activities. An increased sense of security prevails among the women, as they have access to micro credit groups to back them up in case of any risky situation both financial and social. They feel a status of self- esteem for being in a safer position by being visibly publicly recognized in various community development committees.

Women are aware about their weak practical status in regard to protecting themselves from the problems moreover they are found to be knowledgeable about their fundamental rights, including civil rights, such as, citizenship, birth certificates, marriage certificates, right to property, right to justice against GBV, education, and human dignity, etc. they are also found to be aware about their rights to claim public services for livelihood. They can pinpoint strategic discriminations against women, the constraints and potentialities of raising voice and taking actions against discriminations and violence through united effort as micro credit is enhancing ground for sharing the issues and being united to fight against it collectively. Moreover, KWDMCL has become the public sphere for women to share their grief and experienced after the absent of public tap in the study area.

One another area of awareness that remains neglected is about the need for time and labor saving devices for women while they undertake income generating program. Even if new investment has enabled the women to access and control over valuable productive assets and services, they have identified more work burden as they have to involved in activities assigned by patriarchy as well as new one initiated by themselves for income.

Impact on Collective Level

To measure women's empowerment in the domestic sphere and public sphere is to some extend paradoxical as the question is whether community or individual characteristics are better predictor of women's empowerment, and whether different dimensions of empowerment are similarly related to community or individual traits. The existing analysis of women's empowerment can be framed into micro and macro approach, which treats gender relations from macro approach as heavily influenced by community values and norms, community is a far stronger predictor of women's empowerment than are individual traits (Mason & Smith, 2003). Whereas until and unless individual is empowered the existing values and norms would not be questioned.

The relationship of both community and individual traits to different measures of empowerment vary with the contexts, suggesting that empowerment is inherently a multi-dimensional phenomenon, with women relatively empowered in some spheres but not in others in all societies in a same way but empowerment enhances the ground for increased contribution of female and equal enjoyment by females and males (IASC, 2008) of all sections of the society. The primary policy implication is the importance of changing community norms and values about gender relations for empowering women (Mason & Smith, 2003). In terms of power, empowerment from public sphere dimension is based on power with and power within whereas will and capacity in terms of outcomes (Commission on Women and Development, 2007) as these concepts have dialectical relations with social institutions.

The policies to raise women's age at marriage enhance their educations and opened up employment opportunities will also help to empower them, at least in some respects. Mason and Smith state that the first point is that power within the household—the particular aspect of women's empowerment on which we focus is strongly influenced by social context (national and community) because it is strongly determined by social institutions rather than by individual characteristics. The second point is that all aspects of women's empowerment are interrelations among different dimensions depend on social context (Mason & Smith, 2003).

Most of the women have access to opportunities for women's association/group activities, access to technical skills, new knowledge, and information about the mobilization of credit have been enhancing the favourable ground for effective position of women in the public sphere. Moreover, women's mobility and social interaction without a relative increase in violence against women, women's access to community resources, number of women's organizations, access to knowledge and awareness on health issues, with special emphasis on reproductive health, access to counseling and training where relevant and access to facilities that support women affected by violence (MOHP et al, 2007). As impact on community level is multidimensional as well as outcome of dialectical relations with the existing social institutions. Community is found to be stronger predictor of women's empowerment than the individual traits as social values and norms heavily shape the negotiation between men and women. The women are well aware about discriminations against women in economic sphere, employment opportunities, development opportunities and untouchability based on caste and women's menstruation, and productive household assets.

Conclusions

Women's empowerment and societal development are embedded processes as women's empowerment enhances the overall development of society. The logic of empowerment demands the investment in the development of half world, one of the wheels of cart, but the Nepalese societies has not given due consideration in this regards. State and other agencies have invested more resources on the empowerment but society particularly male section seems not adequately supportive to female section in this process. Thus, the process of being empowered is causing more workload to women as they have to accomplish the roles assigned by patriarchy as well as new responsibilities associated with the micro credit. This situation can be epitomized as labour pain before delivery of child. If male section is not supportive in this period, female enthusiasm and investment in being empowerment will be worthless moreover cart is tilled to the less airtight wheel.

The impact of micro credit at individual level is found to be significant as women are found to have feeling of increased self-confidence in apropos to ability to decide on spending their own income as well as increased financial autonomy enhancing the ground to one's own destiny. Whereas the impact on collective level can be viewed that women are well aware about discriminations against women in economic sphere, employment opportunities, development opportunities and untouchability based on caste and women's menstruation, and productive household assets.

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