

**IMPACT OF FEDERALISM ON WOMEN'S
EMPOWERMENT IN CHANDRAGIRI
MUNICIPALITY, NEPAL**

A Thesis

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DECLARATION

I hereby declare that this thesis entitled “IMPACT OF FEDERALISM ON WOMEN’S EMPOWERMENT IN CHANDRAGIRI MUNICIPALITY, NEPAL” which I have submitted to the Department of Economics, Patan Multiple Campus, in partial fulfillment of the requirement of the Degree of MASTER OF ARTS in ECONOMOICS is entirely my original work prepared under the guidance of my supervisor. I have made due acknowledgement to all ideas and information borrowed from different sources in the course of writing the thesis. The results of this thesis have not been prepared or submitted anywhere else for the award of any degree. I shall solely be responsible for any evidences found against my declaration.

.....

Puspa Kunwar

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ABSTRACT

Women's empowerment in Chandragiri Municipality, Kathmandu, Nepal, is a multi-faceted issue encompassing economic participation, educational attainment, and political representation. Challenges include disparities in access to resources and services, cultural norms affecting gender roles, and the effectiveness of local initiatives aimed at promoting gender equality. Understanding these dynamics is crucial for fostering inclusive development and empowering women in the community. The objective of the study was to assess women's empowerment situation after federalism in the study area and analyze the impact of local government on women empowerment in the study area, completing by the descriptive research design. The study area was Chandragiri municipality ward number 12, Kathmandu. Sample of study was 121 from the municipality selected randomly from the household about women's empowerment in the study area. The data were analyzed by the descriptive statistical tools like frequency table, percentage and t test. The finding of the study shows that after federalism, local government positively effects on various aspect of women empowerment such as: property ownership right, family budget decision, investment and expenditure decision, recreational decision and responsibility of child health and education. It means that federalism has boost to women's empowerment in Chandragiri municipality, that is participation promotion by the public policy always influences the general public lifestyle through the socio-economic progress within family as well as society. These findings can inform efforts to promote women's empowerment related policy and programs in Chandragiri municipality and contribute to the local government, policy maker and agencies which are operating women's empowerment related program in Chandragiri municipality.

ACRONYMS AND ABBREVIATION

UN	United Nation
UNDP	United Nation Development Program
WEI	Women Economic Empowerment
GGPI	Global Gender Parity Index
RGARR	Regional Gender Annual Results Report
GBV	Gender Based Violence
SPSS	Statistical Package for Social Sciences
SMEs	Small and Medium Enterprises
FL	Financial Literacy
DFL	Digital Financial Literacy
WEE	Women's Economics Empowerment
FD	Financial Development
WE	Women's Empowerment
PDHS	Pakistan Demographic and Health Survey
KADO	Korean Agencies for Digital Opportunity
ANC	Absolute Neutrophil Count
MFI	Micro Finance Institutions
PAF	Participatory Action Framework
ANOVA	Analysis of Variance
CASA	Church's Auxiliary for Social Action
CREA	Creating Resources for Empowerment in Action

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CHAPTER I

INTRODUCTION

1.1 Background of the study

Women empowerment is a multifaceted concept that encompasses a range of social, economic, and political dimensions aimed at enhancing the status and rights of women.

Women empowerment refers to the process of providing women with the necessary resources and opportunities to exercise their rights, participate in decision making process and have control over their lives (Reshi and Sudha, 2022). It also refers to the social issues like social discrimination, social justice, women discrimination, social inclusion or participation and many more issues related with society and people living there (Bhandari, 2012). Tariq et al. (2020) said that in the past, women were solely permitted to handle household chores. But as industry has expanded, women's responsibilities in modern society have changed significantly. After despite the major international conflicts, there have been notable developments in the political, social, and economic domains. Women empowerment is a tool to balance gender equality. it means, in general equipping and encouraging them with socioeconomic opportunities (Dhamala, 2019).

In patriarchal societies, women's empowerment, particularly in relation to local government, necessitates a multifaceted approach that encompasses psychological, social, economic, and political dimensions. Recent studies underscore the critical importance of these elements in fostering comprehensive empowerment programs (Makinde, 2021). Empirical surveys among female politicians, managers, and experts reveal the necessity for a competency framework that integrates sector-specific job requirements, gender-based educational programs, and initiatives by non-governmental organizations (Vander et al., 2019). Women's political roles are often heavily influenced by familial dynamics, with many participating as 'mask representatives' to enhance their family's power rather than as autonomous agents (Butt and Victor, 2014). This underscores the need for a bottom-up approach to participatory democracy that advocates for increased local representation and meaningful participation, which is crucial for securing women's rightful place in national politics. Decentralization emerges as a promising policy to enhance women's political participation by providing more opportunities for citizen

engagement at the local level (Khan, 2011). By amplifying women's voices in the policymaking process, decentralization significantly advances political empowerment (Khan, 2011). To achieve genuine empowerment, it is essential to address both the practical and strategic gender needs while acknowledging women's multifaceted societal roles structural, institutional, and cultural barriers have historically hindered women's political presence, making it imperative to implement strategies that promote genuine representation rather than symbolic participation (Vander et al., 2019).

Establishing a competency framework tailored to women's empowerment in local government can help bridge this gap, supporting women's entry and progression in political and managerial roles (Vander et al., 2019). Additionally, family dynamics must be navigated carefully to ensure that women's participation in politics is autonomous and impactful (Butt and Victor, 2014). The integration of comprehensive empowerment programs, regulatory support, and educational initiatives is key to fostering an inclusive and equitable society (Makinde, 2021). Prioritizing psychological, social, economic, and political empowerment will enable women to contribute meaningfully to their communities and beyond (Makinde, 2021). Ultimately, promoting genuine representation and supporting decentralization policies are crucial steps towards achieving gender equality and empowering women within local government (Khan, 2011).

According to the United Nations Nepal women representation from 2022 election (36.4 percent at provincial and 33.8 percent at federal level. Decrease in deputy mayor/vice chair position (93 percent in 2017 to 75 percent in 2022). The constitution of Nepal has mentioned every woman shall have equal lineage without gender - based discrimination and the right to safe motherhood and reproductive health. Women shall have the right to obtain special opportunity in education, health, employment and the social security on the basis of positive discrimination. The spouse shall have equal right to property and family affairs.

In Nepal, the status of women's empowerment has seen significant strides in recent years, yet challenges persist. Legal reforms and policies aim been enacted, including provisions for women's representation in political institutions and quotas in various sectors. However, entrenched patriarchal attitudes and traditional gender roles still hinder progress. Economic empowerment remains a key issue, with many women facing limited access to education, employment opportunities, and financial resources. Social

norms often restrict women's autonomy and decision-making power, particularly in rural areas. Despite these obstacles, grassroots initiatives and women-led organizations are actively working to empowerment through education, entrepreneurship, and advocacy. The government's commitment to gender equality, along with international support and awareness campaigns, continues to drive efforts towards a more inclusive and empowered society for Nepalese women. Nevertheless, sustained efforts are essential to address deep-rooted inequalities and ensure the full realization of women's rights and potential in Nepal.

1.2 Statement of the problem

The empowerment of women ensures that women have the same rights as men and are not oppressed in respect of their societal benefits. It is also a vital issue related to improving aggregate welfare. economic growth is encouraged if women continue to thrive and quickly enhance their educational level, job training and skills. To Investigate the impact of interactive effects of women empowerment and financial development on employment and economic growth based on world bank income groups as follows: upper-middle-income countries, lower- middle- income countries and low- income countries (Asaleye and Strydom, 2023). This study intends to determine whether family businesses empower women, encourage their entrepreneurship, and enable them to become fully engaged in activities that generate finances by allowing them to select their own business idea. Methodology: Empowering women is crucial for accelerating economic and financial progress. The question of the economic empowerment of women is of utmost importance to political philosophers, social scientists, and reformers because it is currently thought of as a sine qua non of progress for a nation (Mubeen et al., 2022). Their ambitions to become financially independent and entrepreneurs are hampered by a lack of loan availability, a lack of financial awareness, and deeply rooted gender bias.

Social norms and promoting women's participation in community activities can ensure the broader social benefits of microfinance. Ultimately, promoting women's empowerment through microfinance can contribute to social progress (Gubhaju, 2023). Although they are able to identify their own development priorities and needs, they require assistance from their family, society, and country. Gender friendly policies and programs should be developed to provide the necessary support for the empowerment of women. The lack of support for women's empowerment is a major issue that needs to

be addressed. A solution to this problem would be the implementation of policies and programs that promote gender equality and support the empowerment of women (Gautam, 2020). Overall, the article highlights the importance of these factors in fostering personal and financial growth. However, systemic and cultural barriers such as limited financial literacy, societal expectations around gender roles, and unequal distribution of assets need to be addressed. Microfinance institutions should prioritize gender-sensitive programming and training, while also providing support services like childcare and transportation (Joshi, 2023). Even in the 21st century, women are suffering from different kinds of malpractice. Even the Nepalese constitution secures 33 percent of women representation in every section of government and nongovernment sectors but in this election, only 11 percent of women got the election ticket. Why? Why the situation of women is so miserable in Nepal? Women are seriously victimized socially, economically, culturally, physically, and politically as well (Dhamala, 2019). More than half of the world's population are women, who dedicate their lives to raising their families and raising their children. Family ties are formed by women

Women empowerment remains a pivotal issue, particularly concerning poverty alleviation, financial access, and education. In many parts of the world, women are disproportionately affected by poverty due to limited access to resources and opportunities. Moreover, financial institutions often overlook women, hindering their ability to access credit and other financial services critical for economic advancement. Education also plays a crucial role; women with limited access to education face greater challenges in securing stable employment and making informed financial decisions. Entrepreneurship emerges as a potential avenue for empowerment, yet women encounter barriers such as lack of capital, mentorship, and societal biases. To address these disparities, comprehensive strategies are essential, including policies that promote gender equality in education, finance, and entrepreneurship. Moreover, initiatives supporting women-owned businesses and providing training in financial literacy and entrepreneurship can significantly affect women's economic empowerment. Ultimately, empowering women economically not only benefits them individually but also fosters broader societal progress and development.

The family budget is an important consideration for many households. Planning and managing expenses help households stay within their financial limitations and achieve their goals. Investment decisions also have a significant impact on financial stability,

creating avenues for wealth growth and security. Property ownership is another major decision, with many families aiming to own a home as a long-term investment. Events like child health and education can significantly affect family finances, thereby requiring careful consideration. Recreation decision-making processes also play a role in budgetary decisions, as families may choose to allocate funds towards leisure activities.

In Nepal, achieving meaningful women's empowerment within local government presents a complex challenge that requires a holistic approach encompassing psychological, social, economic, and political dimensions. Despite efforts to promote gender equality, significant barriers persist, limiting women's representation in political spheres. Studies indicate that many women engage in political roles primarily to bolster familial influence, rather than as independent actors, underscoring the need for strategies that foster genuine participation and representation. Decentralization policies hold promise by enhancing local citizen engagement, thereby amplifying women's voices in decision-making processes. To effectively empower women in Nepal's local governance, it is crucial to develop tailored competency frameworks that address sector-specific job requirements and integrate gender-sensitive educational initiatives. Overcoming structural and cultural obstacles requires comprehensive empowerment programs that acknowledge and support women's multifaceted societal roles. By prioritizing these initiatives, Nepal can advance towards inclusive governance that ensures women contribute meaningfully to community development and national progress. To fulfill the research, gap this study aims to address the following research questions:

- i. What is the women's empowerment status after federalism in the study area?
- ii. How is the impact of local government on women's empowerment in the study area?

1.3 Objectives of the study

The specific objectives of this study are:

- i. To assess women's empowerment status after federalism in the study area.
- ii. To analyze the impact of federalism on women's empowerment in the study area.

1.4 Significance of the study

This study may be a milestone for economist wishing to conduct the similar study about women. Besides, it may be helpful for Nepal government, local government and non-governmental organizations and agencies to have a simple knowledge about the socio-economic condition of the Nepalese women.

It is not only provided valuable insights into the current situation but also offers suggestions for uplifting the socio-economic conditions of women in the study area. The findings are not only significant for researchers and students but also have practical implications for policymakers, local governments, non-governmental organizations and agencies.

For economists, this study can serve as a valuable reference point for future research endeavors focusing on women's empowerment. By shedding light on important factors influencing socio-economic conditions, it provides a basis for further exploration in critical areas.

Moreover, the study's recommendations can be directly applied by policymakers at both national and local levels. The insight provided here can help inform gender-responsive budgeting initiatives as well as social protection measures that recognize and support women's roles in economic decision-making within households.

The potential benefits extend to non-governmental organizations (NGOs) working towards improving women's rights and equality in Nepal. The data collected may offer guidance on effective strategies to advance their missions through informed approaches.

In addition to offering practical applications, this study has educational value. Students and new researchers seeking to understand the complex interplay between empowerment and socio-economic status will find invaluable information within its pages.

Ultimately, while focused on Nepalese women specifically, the implications of this study reach far beyond its borders. Its findings could contribute significantly to broader discussions around gender equality globally by serving as a case study demonstrating how efforts aimed at empowering women can have tangible impacts on their overall well-being and economic status.

1.5 Scope and limitations of the study

The scope of this study encompasses an in-depth assessment of women's empowerment and its impact on the socio-economic conditions of Nepalese women, providing valuable insights into the current situation and offering suggestions for uplifting their socio-economic status. The study aims to serve as a milestone for economists and sociologists looking to conduct similar research on women's empowerment. It also has practical applications for policymakers, local governments, NGOs, and agencies involved in gender-responsive budgeting and social protection measures.

Women's empowerment is a vast and wide subject to research. It carries most wide scope and area but this study is focused on only Chandragiri municipality ward number 12. Some limitations may include the geographical scope being confined to a specific area within Nepal.

Additionally, the study may not capture every nuance of the complex interplay between empowerment and socio-economic conditions due to constraints such as time, resources, or access to specific data. Furthermore, while providing valuable insights into Nepalese women's experiences, it might not fully represent all cultural or regional diversities within Nepal. Additionally, this study might have certain biases or limitations based on any existing constraints during data collection or analysis process.

While women's empowerment is a broad and complex subject, this study narrows its focus to a specific geographic area to provide a more in-depth analysis. The study was carried out using sampling methods instead of conducting a census, which may limit the generalizability of the findings.

Furthermore, the study uses only six variables to assess women's empowerment status: family budget decision, investment decision, property ownership, recreational decision, expenditure decision, and child health and education. This limited set of variables may not fully capture the multidimensional nature of women's empowerment.

The methodology employed for data analysis is based on simple descriptive statistical tools such as tables, percentages and t test. This approach may provide an overview but could lack more sophisticated analysis techniques that could yield deeper insights into women's empowerment in the selected area.

Additionally, the use of only close-ended structural questionnaires for data collection

may restrict participants' ability to express nuanced or context-specific experiences related to their empowerment status.

Overall, while this study provides valuable insights into women's empowerment in a specific locality within Nepal through focused variables and simple analysis tools, it also comes with certain limitations that should be considered when interpreting the results.

1.6 Outline of the study

This study is divided into 5 chapters.

Chapter I Introduction: This chapter provides background of the study, statement of the problem, objectives, significance, scope and limitations and outline of the study.

Chapter II Review of literature: This chapter provides literature review in national and international context and research gap.

Chapter III Research methodology: This chapter provides theoretical/conceptual tools of analysis/empirical model, model specification and operational definition of the variables.

Chapter IV Data presentation and analysis: This chapter provides description of the study area, result based on title objectives and discussion.

Chapter V Summary and conclusion: This chapter provides summary, conclusions and policy implications

CHAPTER II

REVIEW OF LITERATURE

2.1 Introduction

In this chapter, attempts have been made to review the literature related to women empowerment and local government. The main objective of this chapter is to review the findings of study previously conducted in the similar and related topics. The literature review is divided into three sections: the national context, the international context, and the research gap.

2.2 literature Review

2.2.1 International Context

Ewerling et al. (2020) explored the survey-based women's empowerment index (SWPER) was initially developed for African countries, measuring social independence, decision-making, and attitude to violence.. Data from Demographic and Health Surveys for 62 LMICs were analyzed and compared with global gender development indicators. Consistency in item loadings was observed across most countries, demonstrating the potential for a common measure of women's empowerment, termed SWPER Global. This indicator can serve as a comprehensive tool for monitoring progress in women's empowerment at both individual and country levels globally. The data from the latest demographic and health survey for 62 low and middle - income countries since 2000 only used in the study

Ruszczuk et al. (2020) investigated on empowering women through participatory action research in community- based disaster risk reduction efforts. The literature on the role of women in community-based disaster risk reduction efforts (CBDRR) is relatively scarce. This study aimed to address this gap by presenting a comparative case study of participatory action research (PAR) in CBDRR conducted in both rural and urban areas within Kathmandu Valley, Nepal. The study was motivated by the National Society for Earthquake Technology-Nepal's (NSET) interest in understanding how to empower women effectively in disaster risk reduction at the local level, with a focus on enhancing resilience to everyday hazards and risks as well as earthquakes. The hazards identified by residents in rural Bhainse included issues related to drinking water supply and landslides, whereas urban Tajhya Tole residents perceived drinking water

supply and earthquakes as significant risks. The research highlights small-scale mitigation activities implemented by female-led disaster risk management groups, working alongside local authorities and NSET. These activities addressed everyday risks such as fire, which were important to the community, as well as concerns related to livelihoods such as landslides and drainage pipe issues. While evidence of women's empowerment and capacity building is evident from these initiatives, it is underscored that their sustainability relies heavily on the commitment of local authorities to integrate them into local policies and actions. The paper identifies a disparity between aspirations for empowering women through practice and their actual implementation within CBDRR efforts. Overall, the study indicates that implementing empowerment initiatives within CBDRR remains challenging. It underscores how 'doing' empowerment requires further attention when integrating it into practical disaster risk reduction efforts. This study carried out only participatory action research, which is the limitation of the study.

Tariq et al. (2020) analyzed the impact of microfinance on the economic empowerment of rural women, specifically within the Umeed scheme under the National Rural Livelihood Mission in Kashmir Division. Data have been collected from women's SHGs mobilized and nurtured under the flagship programme NRLM. Its quasi-experimental design, incorporating treatment and control groups, lends credibility to establishing causal links between microfinance participation and economic empowerment indicators. Through a mixed sampling approach, the study ensures representation across diverse backgrounds, enhancing the generalizability of its findings. By focusing on various economic empowerment indicators such as independent income, savings, and asset generation, the study provides a comprehensive understanding of microfinance's influence on women's economic agency within their households. The use of statistical methods such as the Independent Samples Test and effect sizes allows for a nuanced assessment of the impact of microfinance interventions. The significant and positive differences observed between treatment and control groups underscore the efficacy of microfinance in poverty alleviation and women's empowerment, informing policymakers about the need for program expansion and enhancement. Moreover, the study recognizes the multi-dimensional nature of empowerment and suggests avenues for future research to explore the non-economic effects of microfinance interventions. Extending the geographical scope of the research beyond Kashmir Division could provide insights

into the scalability and replicability of the findings across diverse contexts. Overall, the study contributes valuable insights into the role of microfinance in promoting women's economic empowerment, with implications for both policy and future research endeavors. However, the study's limitation is based on the basis of study area i.e. rural areas of Kashmir division only.

Dadi (2021) entitled women empowerment in Indonesia: community learning activity center programs and aimed to analyze these activities using narrative synthesis studies, focusing on the use of local natural resources and delivery methods. Women's participation in community development is essential for national progress. Educated women are key to improving human resources. The government and the community have a responsibility to facilitate educational activities for women, which can be supported by institutions such as Community Learning Activity Centers. These centers help prepare community members, especially marginalized women, to be more independent through programs like women's life skills education program. Many researchers have documented these activities in scientific journals, shedding light on their efforts. The findings provide practical implications and future recommendations for developing women's life skills. Narrative synthesis study is used for analysis, it is the limitation of this study.

Gupta (2021) entitled the role of NGOs in women empowerment: case studies from Uttarakhand, India aimed to identify the role of NGOs in promoting women empowerment through immediate livelihood facilities and to develop the themes of women empowerment for future research work. The case study method was used in the study where add up to of five case studies of ladies who accomplished preparing and begun their claim wander have been created utilizing in-depth interviews. Discoveries Ladies strengthening happens through wander creation and business enterprise, which can be accomplished with appropriate preparing and data. Inspiration and viable administration offer assistance ladies in picking up certainty, and they point to accomplish their objectives. Legitimate data around government approaches, organizing with clients, relationship with self-help groups (SHGs) and NGOs moreover offer assistance them in accomplishing strengthening. Commonsense suggestions This ponder shows to the government and analysts that, instep of starting unused approaches, it is critical to center on the existing arrangements and make strides them. Only the case study method is

used to explore the role of NGOs in empowering women by using only in-depth interview as a tool of data collection method.

Makinde (2021) examined the interactive impact between empowerment and women programs in selected local government areas in Ekiti state. The Nigerian society is fundamentally patriarchal, with this patriarchal nature deeply entrenched in its social, cultural, economic, and religious realms. Recognizing the need for women's empowerment to address these pervasive inequalities, this study focused on assessing empowerment programs for women in Ekiti State, Nigeria. Utilizing a descriptive survey design, a sample of 500 respondents was selected from 10 local government areas within the state. The data analysis was conducted using the Statistical Package for Social Sciences (SPSS) version 23. The null hypotheses were tested at a 0.05 level of significance, revealing significant results for psychological empowerment ($B = 0.399$, $t = 22.853$; $P < 0.05$), social empowerment ($B = 0.318$, $t = 15.160$, $P < 0.05$), economic empowerment ($B = 0.305$, $t = 11.955$; $P < 0.05$), and political empowerment ($B = 0.732$, $t = 21.221$; $P < 0.05$). The findings show that social, financial, political, and mental strengthening essentially contribute to women's empowerment programs in Ekiti State. Thus, the study suggests prioritizing social, economic, psychological, and political empowerment as key components in fostering women's empowerment. In this study, only quantitative research was held which is the limitation of this study.

Andriamahery and Qamruzzaman (2022) studied on do excess to finance, technical know-how, financial literacy offer women empowerment and aimed to gauge the effects of access to finance, technical know-how, and financial literacy on women's empowerment through establishing women's entrepreneurial development. A sample of 950 women-owned SMEs was considered, and structured questionnaires were sent from getting target responses. After careful assessment through the data cleansing procedure, it was found that only 795 responses are suitable for further investigation, implying the sample response rate for the study is 74.71 percent. The study implemented structural equation modeling and multivariate regression analysis for gauging the causal association that is direct and indirect effects of target variables. According to findings, a positive statistically significant linkage was revealed with women's entrepreneurship sustainability and women empowerment. Furthermore, the mediating effects were also established for women's empowerment. According to the study findings,

it is suggested that for women entrepreneurship sustainability, effective policies surrounding financing accessibility, technical knowledge expansion, and financial understating have to be promulgated in the economy, which allows bringing women empowerment at large. This study applied structural equation modeling and multivariate regression analysis only. These are the limitations of this study.

Aziz et al. (2022) aimed to address the issues of Asian countries toward why females are discouraged and more likely to be removed from the formal financial system than males in his research on financial inclusion for women empowerment in south Asian countries. Utilizing data from 2004 to 2017 for eight South Asian countries, including Bangladesh, India, Pakistan, Sri Lanka, Afghanistan, Maldives, Nepal and Bhutan, the paper explores gender disparities in structured financial services through multilevel models tailored to individual experiences. It uses a multilevel modeling methodology to estimate the impact of socio-economic factors on women's financial inclusion while controlling for individual-level characteristics. The findings indicate strong correlation between gender and usage of financial services. The study also reveals that in nations where religious restrictions limit women's economic participation or ownership rights are restricted due to cultural norms or legal barriers; they are less likely than males to own a bank account. However, it is noted that countries with legislation promoting gender equality and effective regulatory mechanisms tend to have more financially active women. Only a structured questionnaires were used in this study which is the limitation of the study.

Madaha (2022) discussed on decentralization and the empowerment of local communities in Tanzania with special focus on water issues and aimed to use Action Research (AR) to empower marginalized communities by involving them as co-researchers in identifying local challenges related to accessing public resources such as water and taking initial steps towards addressing them through local government structures. The study discusses the empowerment of action researchers who work with participants in conducting research, as well as the Tanzanian government's efforts to devolve power to local governments. The decentralization process in Tanzania, known as Decentralization by Devolution (D-by-D), has attracted scholarly attention for its potential. The application of AR suggests that Tanzania's local government structures can accommodate the participation of marginalized communities in resource management but em-

phasizes the need for empowerment through participatory approaches for effective interaction with these structures and ensuring accountability. Action research was used to explore strategies to empower marginalized community. It is the limitation of this study.

Mubeen et al. (2022) explained the role of family businesses in empowering women and fostering their entrepreneurship, crucial for economic progress. Utilizing data from the 2017–18 Pakistan Demographic and Health Survey (PDHS), binary logistic regression was employed to analyze the relationship between women's financial empowerment, employment, and household dynamics. The findings reveal that educated and employed women exhibit higher levels of empowerment compared to those who are not employed. Moreover, the study underscores the indispensable connection between women's advancement and economic development, emphasizing the need to equip women with technical skills and marketing strategies to cultivate sustainable businesses. Notably, this research introduces a novel approach by incorporating fertility as a variable, previously overlooked in similar studies. Additionally, it identifies key factors of women's empowerment through the analysis of four distinct indicators. Overall, this study contributes valuable insights to the existing literature on women's economic empowerment within the context of family businesses and societal progress. Only the result from 2017-18 PDHS survey were used and only married women are included in the poll. These are the limitation of this study.

Sahni et al. (2022) researched on reviewing best practices on role of local government in women's empowerment by using secondary sources to understand the role of local government, NGO's and self- help groups in women's empowerment. The exploratory and descriptive research design was used in the study. All the lawful arrangements and organizations that came forward are playing significant part in providing ladies with their rights and help them in locks in the financial exercises by providing the collateral free advances. Such exercises offer assistance the ladies to enable them and take crucial money related choices in the family. As a result of political strengthening, they have an acquired an authentic space in the political institutions. Self-help bunches are the self-governing bodies and are exceptionally much successful in engaging the women in common and the country ladies particularly by locks in them in the salary generating activities such as by giving them chances to gotten to be business people by giving them microfinances and smaller scale credits. These SHG's offer assistance ladies in

opening up their status and social recognition in the society moreover makes a difference in boosting their self-reliance, autonomy and self- certainty. Only secondary sources mainly journal articles, books, websites are used in the study.

Shantini et al. (2022) investigated local government efforts in the protection of women and children during the covid 19 pandemic. In this case, the units included joint Headway Orchestrating Office at Sub-National Level, Women's Reinforcing, Child Security and Family Orchestrating Office, and distinctive community organizations that center on women's fortifying and child security. The approach utilized in this consider was subjective with fundamental examine endeavoring to get it the particular setting and brilliantly. This brief consider of the institution in the West Java Locale in the common and district work environments was conducted interior one week. The comes almost of the consider showed up that there are no specific approaches set by the government concerning the managing with of COVID-19 for women and children by the three adjacent government teach indicated over. Approaches made by the neighborhood government are still common in nature. There have been a few key steps taken by government organizations with regard to the security of children and women. Government saves have been reallocated to offer help end the transmission of the disease by spreading information to the open through tv, video conferencing, and other media. These programs should to in addition be executed nonconcurrently to keep up their movement in the future. Non-governmental organizations have the flexibility to actualize security programs for children and women concurring to the issues and needs in the community. In the midst of the broad period, innovative programs for sex mainstreaming, women's reinforcing, and child security can be conducted by changing the orchestrate of existing programs to take after social-distancing prosperity traditions but still keep up the supportability of the programs for the long term. Qualitative approach was used in in this study with critical research endeavoring to understand the particular context and interactions. It is the limitation of this study.

Asaleye and Strydom (2023) investigated the interplay between women's empowerment (WE) and financial development (FD) in driving economic growth and employment across African countries. Using advanced statistical methods, the authors discern the nuanced effects of these factors across different income groups. In lower-middle-income and low-income countries, the combined impact of WE and FD on output and employment lacks long-term significance, suggesting limited effectiveness in fostering

economic growth and job creation in these contexts. However, in upper-middle-income countries, although the interactive effects are significant, the observed coefficient is less than anticipated, indicating a potentially weaker influence than expected. Moreover, there is evidence of a feedback loop between WE and economic growth in these countries. Additionally, the study highlights direct influences: FD directly affects growth in lower-middle-income countries, while WE directly affect employment in low-income countries. Overall, these findings underscore the intricate dynamics shaping economic development in Africa and emphasize the importance of addressing both WE and FD to achieve sustainable and inclusive growth across the continent. This study is used panel fully modified least square and vector error correction model which is the limitation of this study.

Fajri et al. (2023) studied the community engagement program in Sinduadi Village, Yogyakarta, Indonesia, aimed to empower homemakers as proficient financial managers amidst the challenges posed by the COVID-19 pandemic. Employing a research model centered on Family Financial Planning (FFP), the initiative adopted a comprehensive design, comprising the introduction of FFP materials, training sessions, and expert-guided discussions. Through participatory workshops, homemakers identified key financial concerns within their households, enabling them to prioritize and develop tailored financial plans. The results of the program underscored its efficacy in facilitating proactive financial management, empowering participants to make informed decisions and mitigate financial risks. Ultimately, the initiative exemplifies a proactive approach to addressing the financial impacts of the pandemic at the grassroots level, fostering community resilience and empowerment. Based on the study area this study is limited on implementation of a community project in Sinduadi village only.

Rahayu et al. (2023) studied on financial literacy, digital financial literacy and women's economic empowerment: study in west sumatera, Indonesia. With 259 female respondents participating, the study employs PLS Structural Equation Modeling to analyze the influence of both traditional financial literacy (FL) and digital financial literacy (DFL) on WEE. The findings reveal that both FL and DFL positively and significantly impact WEE, with DFL exerting a more substantial influence than FL. Notably, DFL affects all five dimensions of WEE, while FL only influences three dimensions. These results underscore the inadequacy of traditional FL in facilitating sound financial decisions in the digital realm, emphasizing the need for a comprehensive understanding of DFL.

Consequently, there is a call for broader educational initiatives aimed at equipping women with the necessary skills to navigate digital financial platforms effectively. Beyond academia, these findings have significant implications for policymakers, urging them to prioritize DFL in crafting policies to promote women's economic empowerment. By recognizing the importance of DFL and integrating it into policy frameworks, governments can foster a more inclusive and sustainable economic landscape, empowering women to leverage the opportunities presented by the digital economy. In this study, only 259 female respondents participated and PLS structural equation modeling was used these are the limitation of the study.

Shah et al. (2023) investigated on empowering women through vocational trainings in Hung, Gilgit Baltistan to determine the role of vocational training in skill development for women and to identify challenges encountered by women during vocational training in Hung. The population of the study consists of KADO handicrafts companies. Purposive sampling technique was used to conduct interviews with participants working at KORGAN Carpet Center. Thematic analysis was used for data analysis. The findings reveal that financial stability, the desire for independence, personal growth, and learning new skills are primary motivations for women to join vocational training. Challenges faced by women during vocational training include balancing training with household tasks, language barriers, societal judgments, and external disruptions such as the ATAWAD disaster and COVID-19. This study mentioned on the conclusion the journey of women during vocational training is evidence of their determination, adaptability, and the transformative power of skill development. These women not only enhance their economic prospects but also view vocational as a pathway to personal and professional growth. In spite of facing challenges, their commitment to acquiring skills and overcoming obstacles reflects the impact of vocational training on women's lives. Only qualitative research design was applied and data was analyzed through thematic analysis, which are the limitations of the study.

Soharwardi (2023) explored the conceptualization of women empowerment through 5s approach for the gender equality in the modern era. 5S approach is utilized to investigate and conceptualize the women's strengthening. 5S stand for self-esteem, self-efficacy, self-confidence, self-management, and self-decision. If a lady able to accomplish all five of these abilities, they will be able to live and move through society as she

regards fit. This 5S approach points to recognize and oversee women's self-empowerment by their claim volition. The comes about are specified numerous ladies in destitute and ruined countries need self-awareness; subsequently, it is vital to enable all ladies, make them competent, and make them mindful of their regard for and commitment to their convictions. By applying these 5S approach we can be able to enable the ladies from each viewpoint of their capabilities to make their lives worth full and important and covering the sex crevice. In the conclusion when ladies take control of their lives through 5S approach, they ended up more competent of taking on capable parts and administration positions inside society—ultimately enabling not fair person families but whole communities to rise out of destitution and edginess. So, for each lady who wants a superior future for herself or her family, as long as her self-awareness is basic in producing a brighter way for economic improvement. In this study, only 5S approach was used to explore and conceptualize the women's empowerment which is the limitation of the study.

Ahmed et al. (2024) conducted a study in Oyo State sought to evaluate the influence of small and medium-scale enterprises (SMEs) on women's empowerment. Through a sample comprising women with an average age of 40, holding NCE/OND qualifications, and primarily engaged in agriculture as sole proprietors for around 10 years, the research aimed to uncover the dynamics of economic participation and empowerment among these women. Sample size of 309 respondents out of population in Oyo state was chosen to administer the questionnaire and in-depth interview instrument. Logit probability model was applied in the study. Findings revealed that SME involvement positively affected the personal savings and financial stability of the respondents, with many agreeing on the significance of supportive government policies in promoting savings through SMEs. Moreover, SME participation was found to enhance financial literacy and empower women economically and socially, despite challenges such as economic setbacks. While a significant proportion of women generated income from salaries and wages, SME participation correlated with improved living conditions for many. The study concluded by emphasizing the importance of targeted support mechanisms and an enabling environment for SMEs, including financial assistance, training programs, market linkages, and supportive regulatory frameworks. These measures, the research suggests, are vital for maximizing the positive impact of SMEs on women's

empowerment in Oyo State. A simple percentage frequency distribution analysis method was used to analyze the data. It is the limitation of the study.

Jaysawal (2024) explored the role of NGOs in women empowerment: a case study of CASA and CREA. This study is aimed to highlight the role of NGOs in building awareness among women, to highlight the approaches adopted by NGO in strengthening capacity of women entrepreneurs and to find out the way to reduce challenges on women empowerment. The case study method and descriptive research design has been applied in the study. The case study data has been analyzed based on categorical aggregation method. A sample of 2 NGOs has been taken out of 10 in the area of women empowerment through purposive sampling. In the findings NGO's role is very much visible in mobilization of internal and external resources. It insures political and financial independence for women through reducing inequality with men and thus putting advanced status for them. NGOs have been influential in shaping the current global policy framework on women's empowerment and gender equality. Only a sample of two NGOs has been taken out of ten NGOs in the study area which is the limitation of this study.

Khare et al. (2024) explored the impact of digital financial inclusion on women's empowerment in Satna District, to find out the impact of DFI on women's social and economic empowerment by using mixed-methods approach. This approach combines quantitative data from surveys with qualitative insights gathered through in-depth interviews and focus group discussions among women in the region. The findings reveal that access to digital financial services has empowered women by enhancing their financial independence, decision-making ability, and social status. Specific facilitating and hindering factors are identified, including literacy levels, access to technology, and prevailing social norms. Recommendations include implementing targeted financial literacy programs and improving access to affordable smart phones and internet connectivity. SPSS software was employed to ensure the accuracy and significance of the study's results. In conclusion, the research underscores the importance of leveraging digital technologies to foster women's economic inclusion and promote gender equality. Its findings provide valuable insights for policymakers, development practitioners, and stakeholders in designing effective interventions to empower women through digital financial inclusion. In this study, survey was conducted among a representative sample of women in Satna district and used structural questionnaire only.

Meena et al. (2024) on empowering women through microfinance: a journey of economic reform to investigate how microfinance affects women's entrepreneurial endeavors and to determine the obstacles female entrepreneurs face in microfinance programs. Inquire about papers utilized a combination of subjective and quantitative strategies for investigation. Quantitative considers make up the larger part of numerous papers, whereas a sizable parcel of investigate depends on subjective strategies. The interpretive worldview serves as the establishment for subjective strategies. Moreover, 80 percent or more of investigate is conducted utilizing a combination of strategies and heterogeneous approaches, counting overviews, interviews, and case thinks about. This considers looks at how microfinance intercessions affect political, social, mental, and financial strengthening and disempowerment. Disempowerment in the political, social, mental, and financial circles some of the time comes about in partiality against ladies in society. As a result, the microfinance conspires for those living in provincial ranges risen, concentrating on ladies as operators of social alter. Subsequently, a few inquire about that utilized an exceptionally wide definition of ladies strengthening and were distributed in diaries with peer audit were cleared out. To dispose of any instability in the hypothetical and experimental establishment, this study's examination of women's strengthening through microfinance is grounded in a comprehensive writing overview. An intensive writing audit shapes the premise of this study's examination of women's strengthening through microfinance to guarantee completeness in the experimental and hypothetical underpinnings. Concurring to the writing, fund as a case has not brought approximately the fundamental socio-economic change and has indeed had negative impacts in certain circumstances. In any case, this thing about illustrates that the program for microfinance enables ladies and reduces societal imbalances to a few levels. in almost 78 percent of the study, field data on women empowerment through microfinance was analyzed theoretically. It is the limitation of this study.

Sahu et al. (2024) researched in the financial empowerment of indigenous women within the context of India's developmental discourse, aiming to contribute to the dialogue on economic equality and societal transformation. Through a qualitative methodology involving literature review, case studies, and stakeholder interviews, the study explores the complex relationship between economic justice initiatives and sustainable development pathways. The findings reveal multifaceted challenges hindering the fi-

nancial autonomy of tribal women, including limited access to education, income disparities, low financial literacy, and entrenched cultural biases. However, the research identifies promising interventions such as microfinance programs, savings and loans initiatives, cash transfers, and government schemes. These interventions, coupled with collective efforts from governmental, non-governmental, and community stakeholders, hold the potential to create a more egalitarian society. In conclusion, by navigating the complexities of financial inclusion processes and advocating for targeted interventions, this research envisions a future where indigenous women not only achieve economic justice but also play active roles in reshaping a more equitable and resilient society. In this research, archival and observational research applied and data has drawn from the internet and other secondary sources which is the limitation of this study.

2.2.2 National context

Gautam (2020) entitled impact of government policy on women empowerment aimed to investigate the impact of government policy-based programs on women's empowerment, utilizing the Participatory Action Framework (PAF) model. Community organization members were selected as the sample for the study, and both qualitative and quantitative data were analyzed. The PAF model, which adopts a community-driven approach, facilitated the identification of development priorities, needs, and solutions by the community itself. The findings indicated that women were in the process of empowerment, but they required support from family, society, and the country. It was suggested that the country should develop gender-friendly policies and programs to further enhance women's empowerment. Only mixed approach was used for the data analysis and the key impact of results were derived from quasi experimental impact evaluation method. These are the limitations of this study.

Guvaju and Sherpa (2020) aimed to assess the impact of microfinance on women's empowerment, analyzing data from Nari Chetana Laghu Bitta, Durga Mandir, and Nava Kantipur microfinances. Cronbach's alpha was used to ensure questionnaire reliability before distribution to 100 respondents. Quantitative analysis employed a Likert five-point scale, with descriptive statistics revealing varying means among variables. Correlation analysis demonstrated both positive and negative correlations between independent variables changing lifestyle, socioeconomic activities, microfinance effectiveness and women's empowerment as the dependent variable. ANOVA tests were conducted to compare women's empowerment across different demographics age, marital

status, and educational qualification. The researcher concluded by acknowledging limitations and offering recommendations for future studies and microfinance practices. Only quantitative analysis was employed in the study which is the limitation of this study.

Jain (2020) entitled microfinance services and women empowerment in Biratnagar metropolitan, Nepal to examine how microfinance services positively affected the empowerment of Nepali women in the eastern part of Nepal. It used a purposive sampling method and collected responses from 97 women through structured questionnaires. These women had been using microfinance services independently for at least three years. The results indicated that the use of microfinance services, including credit and saving, helped in women's empowerment. Access to financial services and satisfaction with loan payment periods did not make a significant difference in empowerment improvement. However, saving services were notably associated with women's household decision-making and the availability of basic household needs. Microfinance services also contributed to women's socio-economic empowerment and their children's education. Overall, the study highlighted the positive impact of microfinance services on women's empowerment and household well-being in the region. Only structured questionnaires were used in this study which is the limitation of this study.

Lamichhane (2020) examined the role of microfinance in empowering women, focusing on its impact in rural and marginalized communities. This study aimed to analyze the current status of women's and future strategy for women's empowerment and to analyze the impact of microfinance on social, political and economic status of women's by using descriptive research design. It found that microfinance programs addressed various challenges faced by women, such as poor economic status, illiteracy, and limited access to resources. These programs provided financial services tailored to women's needs, enabling them to engage in income-generating activities and contribute to household decision-making. Participation in microfinance institutions (MFIs) helped women develop skills in savings and entrepreneurship, leading to increased economic independence and self-employment opportunities. Additionally, microfinance had broader social impacts, enhancing women's status within their communities and encouraging their participation in social and community activities. By fostering self-help group programs, microfinance became a catalyst for social change and empowerment at the grassroots level. Overall, the study highlighted the positive relationship between

microfinance and women's empowerment, demonstrating its potential to transform individual lives and entire communities by addressing the multifaceted challenges faced by women. This study is highlighted the relationship between microfinance and women's empowerment based on working experiences and past literature. It is the limitation of this study.

Dhungana et al. (2023) examined various strategies employed by microfinance institutions (MFIs) in Nepal, focusing on serving disadvantaged populations and promoting socio-economic development. Primary data was collected from 240 women clients of three MFIs through structured questionnaires. Parametric and non-parametric tests, along with exploratory factor analysis, were applied for analysis. Results revealed that MFIs had different segmentation strategies based on income levels, total consumption, and family size. Interestingly, it was found that private MFIs reached poorer populations compared to other MFIs. Differences in loan allocation priorities and communication strategies were observed between private and government-owned MFIs. The exploratory factor analysis highlighted clients' perceptions of poverty alleviation and empowerment, with factors such as increased consumption and capital expenditure playing significant roles. Overall, the study provided insights into the diverse strategies and impacts of MFIs in Nepal, contributing to the understanding of microfinance's role in promoting socio-economic development and empowering marginalized communities. The research used primary data collected through structured questionnaires from the three different microfinance institutions which is the limitation of this study.

Gubhaju (2023) conducted a study on women empowerment in self- help groups through microfinance: a case study of Rautahat district, to analyze the impact of microfinance on women's empowerment in Rautahat district, focusing on income & savings, ownership of assets, decision making, and mobility. The researchers collected primary data from 209 women involved in microfinance programs in the district using a convenience sampling method. They utilized descriptive, correlational, and regression techniques with SPSS. The study found that microcredit positively influenced women's empowerment both socially and economically. Services like micro saving, microcredit, training, and awareness programs offered by microfinance institutions contributed to the overall development of participating women. Participants experienced increased income levels and savings, higher asset ownership, more involvement in household

financial decision-making, and improved mobility compared to non-participants. Overall, the research concluded that microfinance had a significant impact on empowering women, highlighting its role in poverty reduction and driving social change. Additionally, the study emphasized the importance of self-help group microfinance in empowering women. This study is based on primary data through administered questionnaires to 209 women those who were involved in microfinance program which is the limitation of the study.

Joshi (2023) examined how microfinance programs affected the socio-economic empowerment of women in Nepal and aimed to examine the impact of microfinance program on socio economic empowerment of women in Nepal. It focused on three dependent variables: self-confidence, decision-making ability, and financial independence. The study selected several independent variables, including leadership skills, self-efficacy, entrepreneurial skills, access to resources, and insurance services. Data was collected through structured questionnaires from 154 respondents across 23 microfinance institutions. Correlation coefficients and regression models were used to analyze the data's significance. Results showed that leadership skills had a positive impact on self-confidence, decision-making ability, and financial independence. Similarly, higher self-efficacy levels were associated with increased self-confidence, decision-making ability, and financial independence. Entrepreneurial skills were also found to positively influence these outcomes. Moreover, increased access to resources was linked to higher levels of self-confidence. Additionally, better insurance services were associated with increased self-confidence, decision-making ability, and financial independence. Overall, the study demonstrated the positive effects of microfinance programs on women's socio-economic empowerment in Nepal. The study was limited on primary data with 154 respondents only.

Nepal (2023) entitled empowering women through microfinance: catalizing societal transformation via entrepreneurship aimed to investigate the impact of microfinance on women's entrepreneurship and societal transformation via entrepreneurship in Bupal sub-metropolitan city emphasizing decision-making, effectiveness, lifestyle changes, and the reduction of domestic violence and gender inequality. The study, which surveyed 100 women entrepreneurs, indicates that microfinance has a significant positive impact. It shows that microfinance empowers women in decision-making,

enhances their effectiveness, improves living standards, promotes investments, and reduces domestic violence. Additionally, microfinance fosters entrepreneurship and challenges patriarchal norms while contributing to economic growth and social change. The study further highlights strong associations between women's entrepreneurship development and other variables through correlation analysis. These findings emphasize the important role of microfinance in empowering women and promoting economic development. As a result, policymakers should prioritize regulatory support and targeted interventions to sustain and enhance the microfinance sector for inclusive economic growth and the empowerment of women entrepreneurs. However, the study limitation is based on the basis of study area which the study conducted in Butwal sub-metropolitan city only.

Regmi (2023) researched on effectiveness of women empowerment program: a case study of the Madhyabindu municipality, Nawalparasi -east and aimed to investigate the socio-economic status of women and find out the socio-economic empowerment of women through empowerment training in the study area. Descriptive research design and non-probability purposive sampling technique was used. Structured questionnaire and interview were used as a tools of data collection method. Majority of Household head were male (68.33 percent) and most of the family members were literate i.e., only (12.22 percent) reported to be illiterate. The average family size was found to be 4.40 members. Similarly, majority of sample household come Tharu and Magar ethnicity. Likewise, the main source of household income was from foreign employment. This study concluded that more people are now aware of various benefits that Empowerment training can bring into their lives. Women empowerment training has empowered in health, education, degree of freedom, income level, family decision, uses of fuel for cooking, toilet facility, housing condition and consumption capacity of the female. As a tools of data collection, this study is limited on structured questionnaire and interview only.

Wilson et al. (2023) entitled women construction workers in Nepal: collectives under precarious conditions aimed to understand women's experience of work in in construction. The research was carried out between October 2019 and august 2019 in urban and semi urban centers in the district of Kathmandu, Lalitpur, Kavre, Nuwakot and Sindhupalchok and involved discussion with 102 women construction workers. Focus group discussion and interview were applied as tools of data collection. This study mentioned

that experiences of women construction workers in Nepal were deeply rooted in the country's broader socio-economic context characterized by informality, precocity, and gendered responsibilities. Compelled by economic necessity, these women faced significant challenges and exploitation within labor markets. They navigated multiple layers of inequality shaped by gender, class, caste, and ethnicity, not only in the workplace but also in their roles within households and societal expectations. Structural inequalities manifested in limited access to resources, lower wages compared to male counterparts, and higher vulnerability to exploitation and violence. Despite policy interventions aimed at promoting women's participation in labor markets, such as the post-earthquake mason training scheme, these initiatives often overlooked underlying structures of inequality and exploitation. Women construction workers employed a range of collective strategies, both formal and informal, to negotiate and challenge working conditions, including forming networks of support, organizing within trade unions, and advocating for their rights. Their narratives diverged from those promoted by international financial institutions and the state, emphasizing collective action and resistance against oppressive structures rather than individual resilience and entrepreneurship. Overall, the experiences of women construction workers in Nepal were complex and multifaceted, requiring a holistic approach to address the root causes of inequality within both the workplace and broader society. Based on the study area, this study is limited on five districts only. It can't represent all over Nepalese women construction workers.

Chand and Bhatt (2024) researched on assessing financial literacy levels in rural Nepalese communities, particularly within Pancheshwor Rural Municipality. Despite a global emphasis on financial literacy, rural areas like Pancheshwor remain understudied, hindering effective policy formulation. Utilizing secondary data analysis, the study aims to evaluate current financial literacy levels, identify influencing factors, and propose interventions for improvement. The research draws on data from the National Population and Housing Census 2021 and other relevant surveys. It examines residents across various demographic segments, employing descriptive analysis, comparison, and correlation techniques. The study's significance lies in informing policy, promoting financial inclusion, and reducing vulnerability to financial risks. Acknowledging limitations such as data reliability and sample size, the research aims to mitigate biases and provide meaningful insights. Ultimately, the findings aim to empower communities, enhance economic development, and foster social equity within Pancheshwor Rural

Municipality. This study limits on secondary data analysis and study area Pancheswor rural municipality only.

Pokharel (2024) explored the impact of skill trainings on women empowerment and aimed to find out the social and economic impact of skill trainings on the lives of women in Kirtipur municipality and to explore the women's empowerment after receiving the skill- based training in the study area. By participating in skill training, women not only enhance their economic prospects but also gain the autonomy to engage more freely in various sectors. Conducted in Kirtipur Municipality, Kathmandu District, the research involved interviews with 65 women who underwent skill training, revealing significant improvements in their incomes and overall living standards. Because of their involvement in income-generating activities, these women experienced notable shifts in their societal roles. The study underscores how skills training contribute to the empowerment of women by enhancing their economic, social, and political standing. Through firsthand accounts, it sheds light on the transformative impact of skills development programs on women's lives and communities. By focusing on the experiences of beneficiaries, the research provides valuable insights into the effectiveness of such initiatives. It highlights the broader implications of skills training beyond individual empowerment, affecting societal norms and structures. Overall, the findings underscore the importance of investing in skills development as a means to empower women and promote gender equality. This study was conducted in Kirtipur municipality with sixty - five respondents which is the limitation of the study.

Pokharel and Khadka (2024) researched on women's empowerment through micro finance: an investigation into the life circumstances of women in Kathmandu to examine the life situation of women engaged in microfinance programs in Kathmandu. Unstructured interviews conducted as part of comprehensive studies have revealed notable shifts in women's attitudes and social circumstances, including increased independence and mobility. This study mentioned that microfinance in Kathmandu has emerged as a crucial catalyst for women's empowerment, offering a range of programs aimed at enhancing their skills and decision-making abilities. Through initiatives such as literacy advocacy and vocational training, women have seen tangible improvements in their organizational capacities and economic standing. Microfinance programs have also empowered women to confront social injustices and challenge traditional gender norms, fostering a more equitable society. Training sessions within these programs

have played a pivotal role in bolstering women's self-confidence and encouraging them to assert themselves in various spheres. Additionally, microfinance has provided a supportive environment for women to exercise leadership within organizations, fostering communication skills and facilitating greater participation in local institutions. In essence, microfinance in Kathmandu stands as a transformative force for women, promoting their empowerment and driving positive social change within communities. This study was conducted by descriptive research design and study area covered only Chandragiri municipality. These are the limitation of this study.

Sapkota and Wei (2024) studied on the effect of male outmigration on women's empowerment in Nepal to fully understand the impact of outmigration and remittances. Using data collected in 2006 and 2011 and employing instrumental variable estimation to tackle potential biases, researchers examine how the departure of men affects various aspects of women's empowerment. The results present a nuanced perspective: while married women in households with male outmigrants experience certain improvements in their autonomy, such as a decreased likelihood of being in polygamous relationships and gaining more control over their health decisions, they also encounter challenges. These challenges include restrictions on visiting family or relatives, possibly stemming from increased cohabitation with parents-in-law. Such findings highlight the intricate dynamics within households and underscore the necessity for comprehensive strategies to address gender disparities in migration contexts. Policymakers and stakeholders can leverage these insights to develop interventions that support women's empowerment while navigating the complexities of migration dynamics in Nepal.

Timilsina (2024) entitled women's participation in local governance of Nepal: assessing local elections of 2017 and 2022, aimed to explore gender-balanced seat allocation in key municipal positions such as chief and deputy chief, chairperson and vice-chairperson, with at least one female occupant. It seeks to understand why political parties nominate women candidates for these roles and whether they are considered reservations for women. Utilizing primary field visits and secondary sources, descriptive analytical and content analysis methods were employed to draw conclusions about women's representation in local elections from 2017 to 2022. The study found that inclusion is emphasized in Nepal's constitution and other legislation requiring women's representation across all fields. In the 2017 and 2022 local elections, women

held 92 percent and 74 percent of deputy positions respectively; however, neither politically nor constitutionally is the office of deputy chief solely reserved for women. The analysis sheds light on motivations behind political parties nominating female candidates for these positions while exploring whether they are perceived as reservations for women. Descriptive analysis content analysis method was used to draw conclusion which is the limitation of the study.

2.3 Research Gap

Looking at the mentioned above literature review, it was found that most of the studies are related to women's empowerment have been researched on the effect of micro-finance and government policies on women's empowerment, impact of digital financial inclusion on women empowerment, impact of skill training on women empowerment.

In Nepal, several studies have been done in the various sector such as impact on income, loan, education, assets in women's empowerment but few studies have been done in the sector such as family budget decision, investment decision, property ownership, expenditure decision, child health and education and recreational decision.

There is gap between current research and previous study conducted. So, this study has been undertaken to examine the relationship between system of local government and women empowerment. This study deals with certain concept of women's empowerment and the available literature relating to women empowerment and capacity building especially about the contribution of family budgeting and property ownership in women's empowerment in Nepal. The study focused on budgeting by women's and property right on women's' hand, impact of women's empowerment in family financial decision. The study focused on the assessment of women empowerment status after federalism and impact of local government on various aspect of women empowerment such as property ownership, women's freedom about budgeting, investment, expenditure decision, child health and education, recreational decision.

CHAPTER III

RESEARCH METHODOLOGY

3.1 Introduction

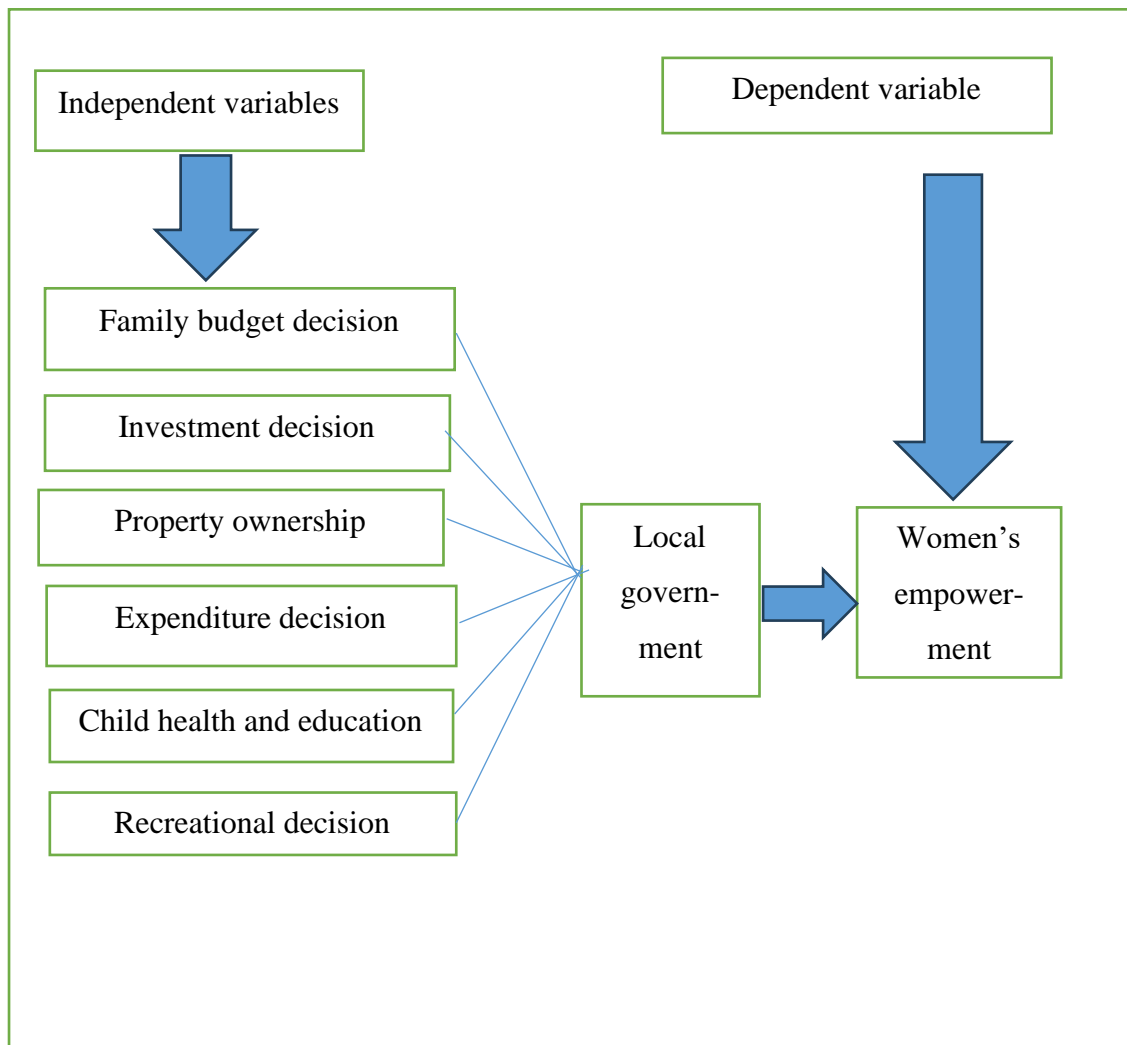
Research methodology is the blueprint that guides the journey of inquiry from problem identification to solution discovery. It encompasses the systematic framework of principles and procedures employed in the investigation of phenomena. Through research methodology, scholars delineate the scope of inquiry, select appropriate data collection methods, and devise strategies for data analysis. It serves as the roadmap for researchers, ensuring rigor, validity, and reliability in the pursuit of knowledge. The following section deals with research design, research methods and sources of data, data collection method, data collection tools, tools of analysis and operational definition of the variables.

3.2 Theoretical /Conceptual Framework

The conceptual framework is a crucial element of any research study, as it provides a clear structure for understanding the relationship between different variables and concepts. The conceptual framework helps to guide the research process and provide a foundation for data analysis and interpretation. Gupta (2021) explained the role of NGOs and used women empowerment as a dependent variable and economic independence, social identity, attaining self- confidence, freedom and mobility, creativity and innovation and achievement motive as an independent variable.

Figure 3.1

Conceptual framework



Source: Gupta,2021

The figure 3.1 explains the dependent and independent variables of the study. The independent variables contain six different determinants such as family budget decision, investment decision, property ownership, expenditure decision, child health and education and recreational decision and women empowerment as a dependent variable.

3.3. Research Design

The research is analyzed through the descriptive research design. To fulfill the objectives of the study close ended questionnaire were prepared and distributed for the female household member who were above 25 years old in the study area. Among them some respondents were eligible to fill up questionnaire themselves without explaining the question and some were not eligible to fill up questionnaire themselves. For those

respondents by explaining the question and listening their response, myself filled up questionnaire. After collecting the data, data processing was done by checking the accuracy of the data. The excel and SPSS software were used for the analysis.

3.4 Nature and Sources of Data

Quantitative primary data is used in the study. The household survey study is made for the collection of the data. Primary data are collected from the household survey by using close ended structural questionnaire. This approach enables to study first hand information on the assessing of women Empowerment status and analyzing the impact of local government on various aspect on women empowerment before federalism in 2007 AD and after federalism in 2032 AD. The use of primary data in this study offers several advantages. Primary data collection method provides the opportunity to obtain data that is tailored to the research problem. It offers an opportunity for the study to explore emerging themes and issues that may arise during research process, providing more comprehensive insight into the study area.

3.5. Data Collection Method

The study is conducted by household survey with the help of close ended structural questionnaire.

3.5.1 Study Area

Chandragiri is a municipality in the Kathmandu district of Nepal's Bagmati province (Given on Annex III). It was officially established on 2 December 2014 through the merger of several former Village Development Committees, including Baad Bhanjyang, Balambu, Dahachok, Mahadevsthan, Machhegaun, Matatirtha, Naikap naya bhanjyang naikap purano bhanjyang Satungal, Thankot and Tinthana. The municipality consists of 15 wards, and for this study, ward number 12 has been selected. The selection of ward number 12 for the study is based on it having the highest female population among all wards in the municipality. Specifically, it has a female population of 6496 (Details in Annex). This makes it an ideal location to examine gender representation and dynamics within local governance structures.

The research is conducted in the Chandragiri municipality near Kathmandu. The specific choice of studying this location was due to its proximity to Kathmandu Metropolitan, which offers various facilities and opportunities for women's empowerment. Additionally, the study aimed to explore the impact of the country's new resume system of

government on women's empowerment, particularly in areas surrounding the capital city of Nepal.

3.5.2 Sampling design:

To determine the appropriate sample size with finite population, For the sampling size, W.W. Daniel (1999) sample size formula is used.

For finite population,

$$n = \frac{Z^2 \cdot N \cdot P(1 - p)}{(N - 1)e^2 + Z^2 P(1 - p)} \dots\dots\dots \text{eq.(i)}$$

Where n = sample size with finite population

N= Population size (the total female population of the Chandragiri municipality ward number 12 is 6496

Z = z statistic for a level of confidence (if the level of confidence is 95percent then z=1.96)

P= expected proportion (if the prevalence is 5 percent P=0.5) e= error (if the error is 5 percent than e=0.05)

Sample size of 121 females with different household were randomly selected. After comparing the gender-wise population of Chandragiri municipality across its 15 wards, ward number 12 was identified as having the highest female population. As a result, it was chosen as the focus for this study due to its potential for providing valuable insight into gender dynamics within the local community. To collect data, questionnaires were distributed to female members of households within ward number 12. These questionnaires were designed to gather information on various aspects related to gender representation and dynamics in the area. Additionally, in cases where respondents required further clarification on questions or assistance with completing the questionnaire, researchers provided explanations and support as needed. The research aimed to gain a comprehensive understanding of how gender roles and representation manifest within this specific ward of Chandragiri municipality. By gathering insights directly from female residents through these questionnaires, the study sought to shed light on their experiences and perspectives within the local community.

.5.3 Data Collection Tool

This study was meticulously planned and executed using a survey questionnaire as the primary data collection method. The focus of the questionnaire was to gather information from female members of households in ward number 12 of Chandragiri municipality, located in Kathmandu. To ensure efficient and structured data collection, a closed-ended structural questionnaire format was employed.

The questionnaire consisted of a total of 13 questions (Given on Annex I), carefully crafted to effectively capture relevant data. Seven questions were dedicated to collecting demographic variables such as age, education level, occupation, and household composition among others. Meanwhile, the remaining six questions were designed specifically to address the objectives of the study. These objectives were centered around understanding various determinants related to women's empowerment within the community.

3.6 Tools of analysis

The study is used descriptive statistical tools to analyze the collected data such as table, percentage analysis. The demographic variables of the respondents are presented and analyzed by table and percentage. Additionally, in assessing women's empowerment status as per objective 1, the responses of the respondents were meticulously presented in tables for thorough analysis. The impact of local government on women's empowerment was also analyzed through tables and percentages and t test to interpret the data.

T-Test: the t-test is a statistical method used to determine if the mean values of two periods are significantly different from each other (Makinde, 2021). The t -test analysis of women's empowerment, it helps to analyze the impact of federalism on women's empowerment in the study area. The t-test is calculated as under:

$$t = \frac{\bar{d}}{S.E.(d)}$$

Where:

t = t-test

d = Difference between before and after change in percentage of women's empowerment

S.E = Standard deviation

\bar{d} = mean value of difference between before and after change in percentage of women's empowerment

3.7 Operational definition of the variable

Women's empowerment

It refers to the process of increasing women's access to control over the strategic life choices that affect them and access to opportunities that allow them fully to realize their capacities.

Property ownership

Women who own property or otherwise control assets are better positioned to improve their directly gain from such benefits as use of the land and higher income as well as having a secure place to live.

Family budgeting

It is a plan on how family income should be spent to provide for family needs and family income is allocated for female members. It's the parent's primary task to prepare a budgeting plan.

Investment decision

It refers to financial resource allocation for female family member's decision to invest. It is a well- planned action that allocates financial resources to obtain the highest possible returns on women empowerment.

Expenditure freedom

It refers to the female family member's freedom to spend budget without family pressure.

Child health and education

It means women have right and responsible for own children's health and education.

Recreational decision

It means women have right to decide about recreational activities like entertaining, long-distance travel, visiting friends and picknick program etc.

CHAPTER IV

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

The chapter on data presentation and analysis is essential in research studies, serving to offer a comprehensive understanding of collected data and the methodologies employed for its examination. This segment typically comprises several components aimed at effectively communicating findings to readers. First, researchers present the raw data, employing various visual aids such as tables, graphs, or charts to enhance comprehension. Subsequently, they detail the methods used for data analysis, ensuring transparency and validity in their approach. The presentation often includes statistical tools and techniques personalized to the study's objectives, facilitating the identification of patterns, correlations, and trends within the data. Finally, the chapter synthesizes these findings, providing a concise overview of the study's outcomes and their implications for the broader research context.

4.2 Overview of the study

Women's empowerment in Nepal has received significant attention from the federal government, with various policies and initiatives aimed at improving the status and rights of women. The government has implemented programs to address gender disparities in education, economic opportunities, healthcare, and political representation. Efforts have also been made to combat gender-based violence and discrimination.

The federal government has demonstrated a commitment to empowering women through various measures such as affirmative action policies, legal reforms, and social welfare programs. The implementation of quotas for women in political positions and decision-making roles is one example of these efforts. Additionally, the promotion of financial inclusion for women through microfinance programs has been a key focus area. These initiatives aim to enhance economic independence and create opportunities for entrepreneurship among Nepalese women. While progress has been made in advancing women's empowerment in Nepal, challenges remain in terms of achieving gender equality across all sectors. The federal government continues to work towards addressing these issues through ongoing policy reforms and strategic interventions aimed at empowering women at all levels of society. The Nepal government budget for fiscal

year 2081/82 includes various provisions related to women's empowerment. These provisions are aimed at addressing gender disparities and promoting equality across different sectors. Some of the key areas where allocations have been made include:

- **Women's education:** The government has allocated funds for programs that aim to increase female enrollment and retention in schools, improve access to quality education for girls, and address issues related to gender-based violence within educational institutions.
- **Economic empowerment:** The budget includes provisions for entrepreneurship training programs, microfinance schemes, and access to financial resources aimed at creating economic opportunities for women.
- **Healthcare:** There are allocations earmarked for healthcare initiatives targeting maternal health, reproductive rights, family planning services, and reducing maternal mortality rates amongst women in Nepal.
- **Political participation:** The budget also addresses political inclusion by providing resources for increasing the representation of women in decision-making roles through local governance structures.
- **Gender-based violence prevention:** Funds have been allocated towards programs that address domestic violence issues affecting women

The status of women's empowerment in Kathmandu district has seen significant progress in recent years, with various initiatives aimed at addressing gender disparities and promoting equality. Efforts have been made to empower women across different sectors including education, employment, healthcare, and political participation. In terms of education, there have been programs to increase female enrollment and retention in schools. Initiatives have focused on providing access to quality education for girls and addressing issues related to gender-based violence within educational institutions. Economically, there has been a focus on creating opportunities for women through entrepreneurship training programs and access to financial resources. Microfinance schemes have played a crucial role in enabling economic independence for many women in Kathmandu district. Healthcare initiatives targeting maternal health and reproductive rights have also been prioritized. These programs aim to improve access to healthcare services for women while also focusing on issues such as family planning and maternal mortality reduction. There has also been an effort to increase

the representation of women in decision-making roles through local governance structures. Measures such as quotas for female participation in local government bodies are examples of steps taken toward greater political inclusion.

Despite these advancements, challenges persist regarding domestic violence, social stigma against widows or single mothers, limited mobility due to safety concerns especially during late hours or after dark due suggestive clothing related troubles which need attention regarding their cognitive behavior therapy. There is ongoing work needed to address these issues as part of the ongoing efforts towards comprehensive women's empowerment across Kathmandu district.

Representatives of major development partners and the United Nations (UN) agencies in Nepal lauded Chandragiri Municipality's practice to localize the Sustainable Development Goals (SDGs). The municipality has been incorporating and implementing its policies in its plan, taking up SDGs as the main basis for making education, health, gender equality, drinking water and sanitation, safe, beautiful and accessible to all. Representatives of the United Nations Human Settlement Programme (UN HABITAT), the European Union, the World Bank, the United States Development Agency (USAID) and the United Nations Office for Project Services (UNOPS) said the municipality's efforts for sustainable, inclusive and resilient economic and social development to achieve the SDGs were laudable and suggested to continue those efforts. In a meeting with the representatives of these agencies on Wednesday, the municipality delivered a presentation about the contents included in its policies and plans and the works being carried out to achieve the SDGs. It may be noted that Chandragiri Municipality was selected for the 'City for Women' project under the SDGs.

In Chandragiri Municipality, Kathmandu, Nepal, significant progress has been made in economically empowering women and enhancing their property ownership rights. Various skill development programs have been introduced, equipping women with the necessary skills to engage in income-generating activities and start their own businesses. Microfinance initiatives have been particularly impactful, providing women with access to small loans that enable them to invest in entrepreneurial ventures. These financial initiatives have not only increased women's income levels but also their financial independence and confidence in managing economic activities. Additionally, training programs in areas such as agriculture, handicrafts, and small-scale industries have di-

versified women's economic opportunities. Efforts to improve women's property ownership have also been noteworthy. Legal reforms and awareness campaigns have been implemented to ensure women are informed about their rights to inherit and own property. These initiatives are gradually breaking down traditional barriers that have historically restricted women's property rights. Women's access to land and property ownership has improved, allowing them greater control over assets and resources. This, in turn, enhances their economic stability and security.

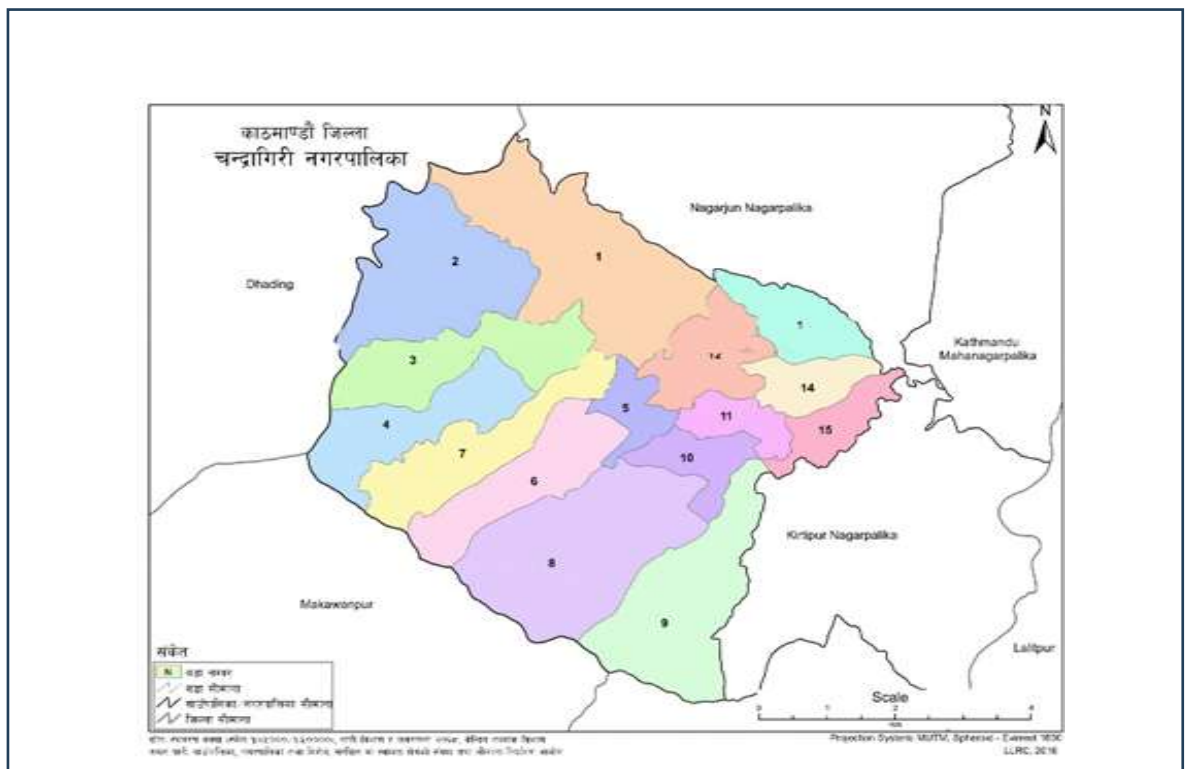
The combined efforts of the federal, local government, non-profit organizations, and local communities in Chandragiri Municipality are fostering a more inclusive and equitable economic environment for women, leading to their increased empowerment and economic independence.

4.3. Description of the Study Area

The area of the study was Chandragiri municipality, Nepal.

Figure 4.1

Map of study area



Source: Chandragiri municipality profile

Women's empowerment in the Chandragiri Municipality area is a vital aspect of community development. Efforts to empower women here focus on enhancing their educational opportunities, economic participation, and social status. Various local initiatives aim to provide vocational training, financial literacy programs, and support for women's entrepreneurship. Additionally, health and wellness programs are designed to address specific needs of women, ensuring better access to healthcare and family planning services. Legal aid and advocacy groups work to protect women's rights and combat gender-based violence. Community centers and local NGOs play crucial roles in facilitating these empowerment projects. Education campaigns raise awareness about the importance of gender equality and women's contributions to society. Chandragiri Municipality is committed to creating an inclusive environment where women can thrive and participate fully in all aspects of life. These efforts collectively contribute to the broader goal of sustainable development and social progress in the region.

Demographic variables encompass a diverse array of attributes that collectively shape the intricate tapestry of human societies. Gender, as a fundamental demographic marker, often delineates societal roles, expectations, and opportunities, influencing a spectrum of socio-economic outcomes. Age, another pivotal variable, stratifies populations into generational cohorts, each with distinct life stages, behaviors, and needs that impact consumption patterns, workforce participation, and social services demand. Marital status, reflecting individuals' relationship contexts, affects household composition, economic stability, and social dynamics. Profession, indicative of occupational engagement, underscores varying levels of economic contribution, skill sets, and social prestige across different sectors. Educational level serves as a critical determinant of knowledge, skill acquisition, and socio-economic mobility, often correlating with income levels and employment prospects. Religion, embodying spiritual beliefs and practices, permeates cultural norms, moral values, and community cohesion, while also influencing lifestyle choices and social networks. Caste, particularly salient in certain cultures, stratifies individuals based on hereditary hierarchical systems, impacting social interactions, economic opportunities, and access to resources. Together, these demographic variables offer a comprehensive lens through which to understand and analyze the complex and multifaceted nature of human societies, shedding light on the interplay between individual characteristics and broader societal structures which can be shown following table 4.1 as follows:

Table 4.1*Age group of respondents*

Age	Frequency	Percent
25-35	11	9.1
36-45	27	22.3
46-55	44	36.4
Above 55	39	32.2
Total	121	100.0

Source: Field survey, 2023

The age distribution of the sample population, as presented in Table 4.1, reflects a predominance of middle-aged and older individuals. The largest age group is 46-55 years, comprising 44 individuals, which accounts for 36.4 percent of the total sample. This suggests that a considerable portion of the population falls within this age range. Furthermore, the above 55 age category includes 39 individuals, or 32.2 percent of the sample, indicating a substantial representation of older individuals in the population. The 36-45 years age group consists of 27 individuals, making up 22.3 percent of the sample population. While this group is smaller than the aforementioned categories, it still represents a significant portion of the overall population. In contrast, the smallest group is in the 25-35 years category, consisting of only 11 individuals and representing just over nine percent (9.1 percent) of the total population. Overall, this distribution highlights that a majority of the sample population is older than middle-aged with significant concentrations in both middle-aged (46-55 years) and older (above 55) age groups.

Table 4.2*Marital status of respondent*

Marital Status	Frequency	Percent
Unmarried	27	22.3
Married	94	77.7
Total	121	100.0

Source: Field survey, 2023

The data provided presents a clear picture of the marital status distribution within the sample population. Among the 121 individuals surveyed, 94 - or approximately 77.7

percent - reported that they were married. This highlights that a significant majority of the surveyed population is currently in a married respondent. In contrast, 27 individuals - comprising about 22.3 percent - stated that they were unmarried. While this group represents a smaller portion of the total sample, it still provides insight into the number of unmarried individuals within this particular population. The data underscores the prevalence of marriage among respondents and emphasizes that marriage is indeed predominant within this group.

Overall, these findings indicate that most individuals represented in this sample are married, while there is also a notable minority who are not currently in a marital relationship. This information offers valuable insights into the demographic composition and marital status distribution within this specific population subset.

Table 4.3

Education level of the respondents

Education Level	Frequency	Percent
Illiterate	7	5.8
Literate	34	28.1
SLC	19	15.7
Plus 2	34	28.1
Graduate	25	20.7
Post Graduate	2	1.7
Total	121	100.0

Source: Field survey, 2023

The data presented in Table 4.3 provides a comprehensive overview of the educational backgrounds of the surveyed population, shedding light on the distribution and prevalence of various educational levels within the sample group. The findings indicate a diverse range of educational backgrounds among the 121 individuals surveyed. The largest proportion, at 28.1 percent, holds a Plus 2 qualifications, signifying that this level of education is prevalent within the group.

Interestingly, an equal proportion (also at 28.1 percent) has completed their literacy education, indicating an even split between these two educational levels within the sample population. Furthermore, it is evident that there is substantial representation from individuals with higher education backgrounds as indicated by the 20.7 percent

holding Graduate degrees. Insights into other educational levels reveal that 15.7 percent have completed their SLC representing another notable portion within the sample population - while there are also segments categorized as Illiterate at 5.8 percent and Post Graduates at a smaller fraction of only 1.7 percent.

This breakdown reflects a diverse range of educational achievements within the sample group and underscores variability in terms of educational attainment among its members. Overall, this information provides valuable insights into how different levels of education are distributed within this specific subset of the population and highlights important trends in terms of educational attainment among its members.

Table 4.4

Profession of the respondents

Profession	Frequency	Percent
Student	12	9.9
House wife	30	24.8
Government Job holder	2	1.7
Private jobholder	29	24.0
Self-employed	48	39.7
Total	121	100.0

Source: Field survey, 2023

The data provided offers a comprehensive insight into the diverse range of professions within the sample group, comprising 121 individuals. It reveals a varied occupational landscape, reflecting different roles and employment statuses within the community. The largest proportion of the sample, constituting 39.7 percent, identified as self-employed. This finding suggests a prevalent entrepreneurial spirit within the community, with a significant portion engaged in managing their own businesses or ventures.

Following closely behind were housewives, representing 24.8 percent of the group. This indicates that domestic roles play a substantial part within this demographic and highlights the importance of household and caregiving responsibilities among its members. Private jobholders accounted for 24 percent of the sample population, indicating that employment within private companies or organizations is also significant within this subset. Students made up 9.9 percent of the group, reflecting an important segment comprising individuals still pursuing their education while being part of this sample.

Table 4.5
Religion of the respondents

Religion	Frequency	Percent
Hindu	85	70.2
Buddhist	18	14.9
Shikha	1	0.8
Cristian	17	14.0
Total	121	100.0

Source: Field survey, 2023

The data provided depicts the religious affiliations within a sample population. Among the 121 individuals surveyed, Hinduism emerges as the predominant faith, with 85 respondents identifying as Hindu, comprising approximately 70.2 percent of the total. Following Hinduism, Buddhism represents a significant portion, with 18 individuals, constituting roughly 14.9 percent of the sample. Christianity also holds a notable presence, with 17 individuals identifying with the faith, accounting for about 14 percent of the surveyed population. Additionally, there is a single respondent who identifies with the Sikh faith, representing a minimal but present 0.8 percent of the total. This breakdown provides insight into the religious diversity within the surveyed group, highlighting the prevalence of Hinduism while acknowledging the presence of other faiths such as Buddhism, Christianity, and Sikhism.

Table 4.6
Caste of the respondents

Caste	Frequency	Percent
Brahman	24	19.8
Chhetri	21	17.4
Newar	36	29.8
Tamang	14	11.6
Magar	2	1.7
Rai	1	0.8
Gurung	1	0.8
Dalit	13	10.7
Sanyashi	1	0.8
Limbu	1	0.8
Kulwar	1	0.8
Chaudhari	6	5.0
Total	121	100.0

Source: Field survey, 2024

The data provided in Table 4.6 offers a comprehensive breakdown of caste distribution within a specific population, based on a survey of 121 individuals. The findings reveal a diverse representation of different caste groups within the surveyed community. Brahman comprises the largest group, accounting for 19.8 percent of the total population. This highlights the substantial presence of this particular caste within the surveyed sample. Following closely behind are Newar at 29.8 percent and Chhetri at 17.4 percent, indicating significant representation of these castes within the demographic. Other notable groups include Dalit at 10.7 percent and Tamang at 11.6 percent, reflecting their presence as distinct segments within the surveyed population. Additionally, smaller percentages are represented by Magar, Rai, Gurung, Sanyashi, Limbu and Kulwar - each making up less than one percent of the population - further showcasing their presence albeit in smaller numbers. Chaudhari accounts for around five percent of the population which is also noteworthy as it represents a relatively significant proportion compared to some other castes in this sample group. Overall, this data provides valuable insight into the diversity and representation of various caste groups within the surveyed population while illustrating varying degrees of presence among different castes. It sheds light on how different castes contribute to shaping the demographic landscape and reflects their relative proportionate representation within this community.

4.4 Women's Empowerment Status

The table presents a comprehensive assessment of women's empowerment status in Chandragiri municipality, ward number 12, based on various indicators such as family budget decision, investment decision, property ownership, expenditure decision, child health & education, and recreational decision.

By examining these specific areas related to gender equality and empowerment within Chandragiri municipality's ward number 12 according to the provided data for each indicator, we can gain valuable insights into how empowered women feel in various aspects of their lives. Based on this analysis, potential areas for improvement or targeted interventions can be identified with regards to enhancing gender equality and empowering local women within this specific community. In order to analyze the empowerment status of women in this area based on these indicators as presented in the table 4.7.

Table 4.7*Women empowerment status after federalism*

Determinants of women's empowerment	Percentage	
	Yes	No
Family budget decision	91	19
Investment decision	91.7	18.3
Property ownership	84	15.7
Expenditure decision	92.5	17.5
Child's health and education	95	15
Recreational decision	82.6	17.4

Source: Field survey, 2023

The table 4.7 indicates that a substantial majority of individuals, 95 percent, believe they are responsible for child health and education. This conclusion is drawn from a sample size of 121 respondents. Out of these, 115 affirm their responsibility, while only 6, representing 5 percent of the sample, do not consider themselves responsible for these aspects of a child's welfare. The high percentage of affirmative responses highlights a strong consensus on the importance of taking responsibility for children's health and educational needs. Conversely, the minimal proportion of negative responses suggests that very few individuals deviate from this perspective. These findings underscore a prevalent sense of duty towards ensuring the well-being and development of children. The overwhelming agreement among respondents could reflect societal values or expectations regarding child rearing. This data can be instrumental in guiding policy decisions and community programs aimed at supporting child health and education. Clear majority opinion might also influence initiatives to bolster parental or guardian involvement in these critical areas. In summary, the statistics convey a powerful message about collective attitudes towards child welfare responsibilities

The table 4.7 point out from a sample of 121 respondents reveals a significant consensus regarding women's involvement in family budgeting. Specifically, of the respondents, which accounts for 91 percent of the total, affirmed that women do 111 have a right to participate in family budgeting decisions. This overwhelming majority underscores the prevalent belief in the importance of women having a role in managing household finances. In contrast, only 11 respondents, representing 9 percent of the total,

expressed the view that women do not have this right. This minimal opposition highlights how rare it is to find disagreement on this issue within the sampled group. The data thus paints a clear picture: virtually most of the respondents support the idea that women should have a say in family budgeting, reflecting a strong endorsement of gender equality in financial decision-making within the family context. This agreement suggests that the right of women to be involved in family budgeting is widely accepted and considered essential by the vast majority of the respondents.

Table 4.7 reveals the participation of women in financial investment decision. Out of a total of 121 respondents, 111 women, representing 91.7 percent, indicated that they are involved in financial investment activities. On the other hand, 10 women, accounting for 8.3 percent, reported that they do not participate in financial investment. This data highlights a high level of engagement in financial investment among the surveyed women, with the vast majority being active investors. A smaller portion of the group, comprising 10 women or 8.3 percent of the total respondents, indicated that they do not participate in financial investment. This minority might represent various factors, such as a lack of interest, knowledge, or access to financial investment opportunities. Overall, the data suggests that financial investment is a common practice among the majority of the women surveyed, highlighting a trend of proactive financial management within this demographic. This high level of participation could reflect broader social and economic trends, such as increased financial literacy, greater access to investment opportunities, or a growing recognition of the importance of financial planning among women.

The distribution of household property ownership among a sample of 121 respondents. Out of the total, 102 individuals, which constitutes 84.3 percent of the sample, reported owning household property. In contrast, 19 individuals, or 15.7 percent, indicated they do not own household property which is shown on table 4.7. This distribution highlights that a significant majority of the respondents are property owners, while a relatively small portion do not own household property. The high percentage of property ownership suggests that most respondents have achieved a level of financial stability that allows them to invest in property. Conversely, the minority who do not own property could be due to various factors such as economic constraints, lifestyle choices, or demographic characteristics. The total number of respondents is 121, making this sample

a potentially useful reflection of property ownership trends within the studied population. Overall, the data clearly indicates that property ownership is common among the respondents, with a notable but smaller segment lacking such assets. This insight can inform further studies on the factors influencing property ownership and the socio-economic implications for the population

The table 4.7 indicates that an overwhelming majority of women have the freedom to make choices regarding their expenditures. Specifically, 112 women, accounting for 92.5 percent of the sample, reported having this autonomy. In contrast, only 9 women, representing a mere 7.5 percent, indicated that they do not have the same level of financial discretion. The total sample size for this data is 121 women. This significant disparity highlights a prevalent trend where most women exercise control over their spending decisions. The high percentage of women with financial autonomy suggests positive strides towards gender equality in financial matters. Conversely, the small percentage of women lacking this freedom underscores that there are still areas needing improvement. Ensuring all women have the ability to manage their finances independently is crucial for furthering equality. The data provides a clear picture of the current state of financial autonomy among women, with the vast majority enjoying the right to make their own spending decisions. This empowerment is essential for their overall economic and personal well-being. It is important to continue addressing the factors that limit financial freedom for the minority to achieve comprehensive progress.

4.5 Impact of Federalism on Women's Empowerment

To analyze the impact of federalism on various aspects of women's empowerment before and after the introduction of federalism, a comparison was made between two periods: 2007 (before federalism) and 2023 (after federalism). This comparison is presented in table 4.8, which highlighted the changes in different aspects of women's empowerment over time. The analysis would involve examining various indicators such as access to education and healthcare, employment opportunities, property ownership rights, involvement in community decision-making processes, and overall household decision-making authority. By comparing these indicators before and after the introduction of federalism, we can gain a deeper understanding of how local government has influenced women's empowerment within Chandragiri municipality's ward number 12. This kind of analysis is crucial for policymakers and researchers to compre-

hend the specific impacts of decentralization on gender equality within local communities. It can also help inform future policy decisions aimed at furthering women's empowerment initiatives within the context of federalized governance structures.

Table 4.8

Impact of federalism on women's empowerment

Determinants	Proportion			
	Before federalism in 2007		After federalism in 2023	
Child health and education before federalism	Yes (%)	No (%)	Yes (%)	No (%)
	4.1	95.9	95	5.
Recreational decision before federalism	Yes (%)	No (%)	Yes (%)	No (%)
	17.4	82.6	82.6	17.4
Family budgeting decision before federalism	Yes (%)	No (%)	Yes (%)	No (%)
	6.6	93.4	91	9
Investment decision before federalism	Yes (%)	No (%)	Yes (%)	No (%)
	7.4	92.6	91.7	8.3
Property ownership before federalism	Yes (%)	No (%)	Yes (%)	No (%)
	14	86	84.3	15.7
Expenditure decision before federalism	Yes (%)	No (%)	Yes (%)	No (%)
	3.3	96.7	92.5	7.5

Source: Field survey, 2023

4.5.1 Impact of on family budget decision

Family budgeting decisions are crucial for women's empowerment as they provide financial autonomy and enhance decision-making skills. By managing household finances, women gain control over financial resources, reducing dependency and promoting self-reliance. Budgeting also equips women with valuable skills transferable to other areas, expanding their growth opportunities. Furthermore, financial empowerment through budgeting fosters economic stability and social participation, allowing women to advocate for their rights and influence policies. Overall, family budgeting decisions contribute significantly to women's economic and social development

The table 4.8 illustrates a significant shift in family budgeting decisions before and after federalism. Prior to federalism, only 8 household's female members (6.6 percent) was involved in family budget decisions, while the overwhelming majority, 113 household's female members (93.4 percent), did not participate in such decisions. In contrast, after the implementation of federalism, the situation reversed dramatically. Most of the household's female members, 110 (91 percent), started participating in family budgeting decisions, with only 11 (9 percent) not involved. This suggests that after federalism women's empowerment has had a profound impact on family budgeting practices.

4.5.2 Impact on investment decision

Investment decisions play a pivotal role in women's empowerment by enabling them to allocate financial resources strategically. When women actively participate in investment decisions, they gain opportunities to build wealth, secure their financial futures, and contribute to household prosperity. By making informed investment choices, women can diversify their assets, mitigate financial risks, and enhance their economic independence. Moreover, investing provides avenues for learning about financial markets and building confidence in financial management, empowering women to influence broader economic activities and advocate for their interests. In essence, investment decisions are integral to fostering women's empowerment through economic empowerment and financial autonomy.

Investment decisions also highlighted an improvement. Before federalism, 7.4 percent of women were involved, whereas 92.6 percent were not. After federalism, participation increased to 91.7 percent were involved with only 8.3 percent not involved in any financial investment

4.5.3 Impact on property ownership

Property ownership is a cornerstone of economic empowerment and stability for women, granting them tangible assets and financial security. Owning property provides women with a sense of ownership and control over their living spaces and economic futures. It enables them to build equity, access credit, and generate income through rentals or property appreciation. Property ownership also enhances women's social status and influence within their communities, fostering greater independence and deci-

sion-making power. Overall, owning property plays a crucial role in advancing women's economic empowerment by providing them with tangible assets and opportunities for financial growth and stability.

The table 4.8 presents a comparison of property ownership before and after the implementation of federalism. Before federalism, only 14 percent of the respondents (17 individuals) owned property, while a substantial 86 percent (104 respondents) did not get right to own property. After the implementation of federalism, there was a significant impact on property ownership. The percentage of respondents who owned property raised dramatically to 84.3 percent (102 respondents), while those without property ownership decreased sharply to 15.7 percent (19 individuals). The total number of respondents in both periods remained consistent at 121. This data indicates a notable increase in property ownership following the adoption of federalism with women's empowerment.

4.5.4 Impact on expenditure decision

Expenditure decision also plays a crucial role in advancing women's empowerment by allocating resources effectively to initiatives that foster economic independence and social mobility.

The presented data illustrates the impact of local government on women's empowerment in case of expenditure decision-making. Before the implementation of federalism in 2007, a mere 3.3 percent of respondents had own choice for expenditure decisions or were freedom to spent budget without family pressure, while a substantial 96.7 percent did not get to chance spending budget themselves without family's permission or they have not choice for expenditure. It means that before the federalism in 2007 AD, women have very less chance to take expenditure decision because of less women empowerment situation. This situation is dramatically shifted after federalism in 2024 AD. Among the 92.5 percent of respondents now making expenditure decisions and only 7.5 percent are not participating in such decisions. The total number of respondents in both periods was 121 and highlighting a significant impact of local government on women's empowerment in the involvement of expenditure decisions after federalism.

4.5.5 Impact on child's health and education related decision

To analyze the impact of local government on women empowerment in case of child's health and education related decision, there is compared between before federalism in

2007 and after federalism in 2024 on child's health and education related decision within family. It means that women have or have not right and responsibility for own children's health and education.

The table 4.8 shows the impact of local government women empowerment on child's health and education related decision before and after the implementation of federalism. Only 5 out of 121 respondents (4.1 percent) were abled and took decision for own child's health and education while a significant majority of 116 respondents (95.9 percent) were not enabled to take decision for child's health and education before federalism in 2007. After federalism in 2023 the scenario changed dramatically, with 115 out of 121 respondents (95 percent) are able to take decision and only 6 respondents (5 percent) are not able to take decision for their child's health and education which is shown on table 4.8. This shift suggests a substantial improvement an impact of local government on women's empowerment in case of child's health and education related decision after federalism in 2023.

4.5.6 Impact on recreational decision

Recreational decision-making by families involves choosing activities that promote relaxation, enjoyment, and bonding among family members. These Families often weigh the benefits of various recreational options, such as entertaining long- distance travels, visiting friend, picnic program, outdoor adventures, cultural events, or leisure activities, to find those that best meet their collective needs. Ultimately, these choices aim to enhance female family members cohesion, create lasting memories, and contribute to the overall well-being of each member.

Before the introduction of federalism, only a small portion of individuals participated in recreational decision-making, with 21 out of 121 individuals (17.4 percent) indicating that they were involved, while a significant majority of 100 individuals (82.6 percent) reported no involvement. However, after the adoption of federalism, there was a marked increase in participation in recreational decision-making. Post-federalism, 100 individuals (82.6 percent) indicated that they were involved in such decisions, whereas only 21 individuals (17.4 percent) reported no involvement. This shift illustrates a substantial increase in the engagement of household's female member in recreational decision-making after federalism.

4.5.7 Result of t- test

The table 4.9 presents the T-test analysis of women's empowerment in Chandragiri Municipality before and after the implementation of federalism. It includes the sample size (N), mean, and standard deviation for both time periods, as well as the results of one-sample tests, including t-values, degrees of freedom (df), and significance levels (Sig. 2-tailed).

Table 4.9

T-test analysis

	N	Mean	Std. Deviation
After	6	91.58	6.78
Before	6	7.83	6.54

One-Sample Test			
	T	df	Sig. (2-tailed)
After	33.10	5	0.000
Before	2.94	5	0.032

Source: Field survey, 2023

Table 4.9 shows the comparison between the conditions before and after federalism women& empowerment in Chandragiri municipality, Nepal. Prior to federalism empowerment initiatives, the mean score of the measured outcomes was 7.83, with a standard deviation of 6.54 among six observations. After the federalism empowerment programs were implemented, the mean score soared to 91.58, with a standard deviation of 6.78, reflecting a substantial improvement. A closer look at the one-sample t-tests reveals more about these differences. Before federalism, the t-value was 2.94 with a significance level of 0.032. This indicates a statistically significant, albeit modest, deviation from the hypothetical population mean (assumed to be zero). However, the situation after federalism shows a dramatic shift, with a t-value of 33.10 and a significance level of 0.000. This result is highly significant, suggesting that the mean score after the empowerment initiatives is profoundly different from zero and considerably higher than the pre-empowerment period. In conclusion, the statistical analysis unequivocally demonstrates the positive impact of local government on women's empowerment in Chandragiri municipality. The mean scores have increased dramatically, and the statistical tests confirm that these changes are not only significant but also highly impactful.

These results indicate that the empowerment programs have successfully enhanced the status and conditions of women in this area, leading to substantial improvements in the measured outcomes.

4.6 Discussions

The findings reveal that access to digital financial services has empowered women by enhancing their financial independence, decision-making ability, and social status. Specific facilitating and hindering factors are identified, including literacy levels, access to technology, and prevailing social norms (Gautam, 2020). The use of microfinance services including credit and saving, helped in women's empowerment. Access to financial services and satisfaction with loan payment periods did not make a significant difference in empowerment improvement (Jain, 2020). The study found that microcredit positively influenced women's empowerment both socially and economically. Services like micro saving, microcredit, training, and awareness programs offered by microfinance institutions contributed to the overall development of participating women. Participants experienced increased income levels and savings, higher asset ownership, more involvement in household financial decision-making, and improved mobility compared to non-participants. Overall, the research concluded that microfinance had a significant impact on empowering women, highlighting its role in poverty reduction and driving social change (Gubhaju, 2023). Result has showed that leadership skills had positive impact on self- confidence, decision making ability and financial independence. Over all the study demonstrated the positive effects of microfinance programs on women's socio- economic empowerment in Nepal (Joshi, 2023).

Access to digital financial services has empowered women by enhancing their financial independence, decision making ability and social status (Khare, 2024). The finding underscores the vital role of microfinance in women empowerment and economic development. The policymakers need to prioritize regulatory support and targeted interventions to sustain and enhance the microfinance sector, ensuring inclusive economic growth and empowerment of women entrepreneur (Nepal, 2022). All the lawful arrangements and organization that came forward are playing significant part in providing ladies with their rights and help them in locks in the financial exercises by providing the collateral free advances. Such exercises offer assistance the ladies to enable them and take crucial money related choices in the family. As a result of political strengthening, they have an acquired an authentic space in the political institutions. Self-help

bunches are the self-governing bodies and are exceptionally much successful in engaging the women in common and the country ladies particularly by locks in them in the salary generating activities such as by giving them chances to gotten to be business people by giving them microfinances and smaller scale credits. These SHG's offer assistance ladies in opening up their status and social recognition in the society moreover makes a difference in boosting their self-reliance, autonomy and self- certainty (Sahni et al., 2022).

Finding the assessment of women empowerment status in 2023 AD in Chandragiri municipality ward no. 12, on the basis of family budget decision there is found that 91 percent women are more powerful and empowered and less portion of the respondent 9 percent are not empowered still now. They couldn't get access to take participation on household budget decision making process. Based on investment decision there is good condition on women empowerment with 91.7 percent respondents are able to make investment decision themselves and 8.3 percent of the total respondent are not able to take decision to invest themselves. In case of property ownership in the study area, 84.3 percent are able to take right on property ownership and 15.7 percent respondent haven't get right on property ownership still now. In case of recreational decision, among the respondent 17.4 percent are not eligible to take decision on entertaining, long- distance travels, picnic programs etc. Similarly, 82.6 percent respondents are eligible to take decision for recreational activities. It means that while assessing the women empowerment status in the study area, each variables have higher portion of the positive signal and while comparing among them 15.7 percent respondents have not get any household property right for property ownership, 17.4 percent respondents are not enabling and freedom for recreational decision. It means that while assessing women empowerment status on property ownership and recreational decision there is high portion of not enable or "No" response than others aspects.

Finding objectives to analyze the impact of local government on women's empowerment status after in the study area, the data places of interest a significant improvement in women's empowerment in the study area following the implementation of federalism. Prior to federalism, child health and education decision with female members were tremendously negative, with only 4.1percent of respondents reporting positive results. After federalism in 2023 AD, this scenario reversed dramatically, with 95 percent of

respondents indicating positive outcomes, suggesting substantial progress in these critical areas. Similarly, participation in recreational decision-making saw a notable increase from 17.4 percent to 82.6 percent post-federalism, reflecting enhanced engagement and autonomy among women respondents. Family budgeting decisions has also experienced a profound shift, with participation soaring from a mere 6.6 percent before federalism to an almost universal 91 percent afterward. Investment decisions followed a similar trend, rising from 7.4 percent to 91.7 percent, indicating a significant increase in financial independence and activity among respondents. Property ownership saw a dramatic increase as well, with the percentage of property owners climbing from 14 percent to 84.3 percent, showcasing enhanced economic empowerment and stability. Expenditure decision-making witnessed one of the most striking changes, with involvement jumping from 3.3 percent before federalism to 92.5 percent after its implementation in 2023 AD. This substantial increase across various dimensions health, education, recreation, budgeting, investment, property ownership, and expenditure decisions proves the positive impact of federalism on women's empowerment. The data underscores the broad-based gains in autonomy, economic participation, and decision-making power among women in the study area, signifying a transformative shift towards greater empowerment and equality.

The data reveals a strong relationship between local government and women empowerment. The increase in property ownership signifies an improvement in women's economic independence and social status. Moreover, owning property provides women with greater security and bargaining power within their families and communities. The study highlights the importance of local government, legal and political frameworks in promoting women's empowerment status. Federalism appears to have provided women with better access to property ownership, which is a critical factor in their overall empowerment. By analyzing the changes in property ownership, the study underscores the positive impact of local government on women's rights. This finding aligns with the broader objectives of enhancing women's economic participation and autonomy. The increase in property ownership is a significant indicator of progress towards gender equality in the study area. Federalism's role in facilitating this change is evident, as it likely introduced policies that promoted women's property rights. The study's objective to analyze the impact of local government on various aspect of women empowerment

is thus met with clear evidence of positive outcomes. Property ownership saw a dramatic increase as well, with the percentage of property owners climbing from 14 percent to 84.3 percent, showcasing enhanced economic empowerment and stability. Expenditure decision-making witnessed one of the most striking changes, with involvement jumping from 3.3 percent before federalism to 96.7 percent after its implementation. This substantial increase across various dimensions health, education, recreation, budgeting, investment, property ownership, and expenditure decisions proves the positive impact of federalism on women's empowerment. The data underscores the broad-based gains in autonomy, economic participation, and decision-making power among women in the study area, signifying a transformative shift towards greater empowerment and equality. The comparison of women's empowerment conditions in Chandragiri Municipality, Nepal before and after the implementation of federalism empowerment initiatives. It highlights that before federalism, the mean score for measured outcomes was 7.83 with a standard deviation of 6.54 among six observations. After federalism programs were implemented, the mean score significantly increased to 91.58, with a standard deviation of 6.78. Additionally, one-sample t-tests were conducted to compare these differences statistically. Before federalism, there was a modest but statistically significant deviation from the hypothetical population mean (assumed to be zero), with a t-value of 2.94 and a significance level of .032. However, after federalism initiatives were implemented, there was a dramatic shift in results, evidenced by a highly significant t-value of 33.10 and a significance level of 0.000. In conclusion, it is emphasized that statistical analysis unequivocally demonstrates the positive impact of local government on women's empowerment in Chandragiri municipality; indicating substantial improvements in measured outcomes due to successful empowerment programs enhancing women's status and conditions in the area.

CHAPTER V

SUMMARY AND CONCLUSIONS

5.1 Introduction

This chapter presents comprehensive overview of the research objectives and focusing on exploration of women empowerment status and impact of local government on various aspect of women empowerment in Chandragiri municipality. This chapter presents the significant findings and observations from the analysis, addressing the research questions. The implications of the study are reflected upon, and limitations are acknowledged, followed by valuable suggestions for future investigations. These carefully considered recommendations aim to guide stakeholders and researchers in relevant applications or decisions. In essence, this chapter provides a synthesis of the study's outcomes, underlining its contributions to the field and laying the groundwork for future advancements in the area.

5.2 Summary

The study focused on assessing the women's empowerment situation and the impact of women's empowerment on various aspects among 121 female members of households in Chandragiri municipality ward number 12. The data was collected through a household survey using closed-ended structural questionnaires, and table and percentage analysis were used as tools for analysis.

In assessing the impact of local government on women's empowerment in the study area, significant improvements have been observed across various critical dimensions. Before the implementation of federalism, indicators such as child health and education outcomes, participation in recreational decision-making, family budgeting decisions, investment choices, property ownership, and expenditure decision-making showed markedly negative trends. However, following the introduction of federalism, a transformative shift has occurred. This shift is characterized by substantial progress in enhancing autonomy, economic participation, and decision-making authority among women. These findings underscore the positive effects of local government, highlighting its role in fostering greater empowerment and equality within the community.

The study focused on analyzing the impact of local government on various aspects of women's empowerment before federalism in 2007 and after federalism in 2023. In the study, before 2007, only 14 percent of women owned property, highlighting significant gender disparities in property rights and broader gender inequality issues. However, with the introduction of federalism, there was a remarkable increase in women's property ownership, soaring to 84.3 percent by 2007. This dramatic shift indicates that federalism played a pivotal role in enhancing women's empowerment by improving their access to property rights. The study aimed to investigate how federalism influenced women's ability to own property, revealing a strong correlation between federalism and increased property ownership among women. This increase signifies not only economic independence and improved social status for women but also greater security and decision-making power within their families and communities. By analyzing these changes, the study underscores the critical role of legal and political frameworks, particularly federalism, in advancing gender equality and women's empowerment. Federalism's contribution to promoting women's property rights has evidently facilitated greater gender equity and empowerment in the study area, aligning with broader efforts to enhance women's economic participation and autonomy.

The introduction of federalism has brought about a transformative shift in the Chandragiri municipality, specifically ward number 12, as it pertains to women's empowerment. This shift is marked by significant progress in enhancing autonomy, economic participation, and decision-making authority among women. The positive effects of local government on various aspects of women's empowerment after the implementation of federalism are evident. It highlights the role of local governance in fostering greater empowerment and equality within the community. This suggests that with decentralization and more localized governance structures, there has been an increase in opportunities for women to participate in decision-making processes related to their households, communities, and possibly even at higher levels of governance. This progress underlines an improvement in women's ability to make choices regarding family budget decisions, investment decisions, property ownership rights, expenditure decisions, child health & education matters, as well as recreational decisions. Federalism has likely played a key role in amplifying these positive changes by granting local governments more authority and resources to address gender disparities and empower women within their respective areas. Major findings of this study are given below:

- The mean score of measured outcomes in Chandragiri municipality increased significantly from 7.83 before federalism empowerment initiatives to 91.58 after their implementation.
- Statistical Significance: The one-sample t-tests revealed statistically significant differences, with a t-value of 33.10 and a significance level of 0.000 after federalism, indicating a profound shift in the mean scores.
- The statistical analysis unequivocally demonstrates the positive impact of local government on women's empowerment in Chandragiri municipality, with dramatic increases in mean scores and highly impactful changes.
- Empowerment programs have successfully enhanced the status and conditions of women in Chandragiri municipality, leading to substantial improvements in measured outcomes.
- The statistical tests confirm that these changes are not only significant but also highly impactful, indicating the success of empowerment initiatives on women's conditions.
- The results indicate that federalism empowerment programs have had a profoundly positive impact on women's empowerment in Chandragiri municipality through substantial improvements in measured outcomes.
- Federalism has led to a significant improvement in women's empowerment in Chandragiri municipality, particularly in ward number 12.
- Local government has played a crucial role in fostering greater empowerment and equality within the community after the implementation of federalism.

These findings highlight the transformative effect of federalism on enhancing gender equality and empowering women within the study area. It is essential for policymakers and stakeholders to recognize these advancements while also identifying any remaining challenges or disparities that still need to be addressed. Understanding how federalism has impacted such improvements can inform future strategies aimed at furthering gender equality initiatives within Chandragiri municipality, ward number 12.

5.3 Conclusion

The introduction of federalism has had a profound positive impact of women's empowerment in the study area. Before federalism in 2007 AD, indicators of women empowerment such as child health & education related decision, participation in decision-

making were significantly low, indicating limited autonomy and economic participation for women. However, following federalism in 2023 AD, there has been a remarkable improvement across various dimensions. Women have got right and responsibilities for child's health and education shown substantial progress, while participation in recreational decision-making has also increased notably. Importantly, there has been a significant rise in women's involvement in family budgeting decisions, investment choices, property ownership, and expenditure management. These changes highlight a clear shift towards greater economic empowerment and decision-making autonomy among women, signaling progress towards gender equality in Chandragiri municipality ward number 12.

In conclusion, this study highlights the profound impact of local government on various aspect of women empowerment before and after federalism in the study area. Initially, there was a significant gender disparity, with only a small percentage of women owning property before 2014. However, following the introduction of federalism, there was a substantial increase in women's property ownership. This shift underscores after federalism's crucial role of empowering women by enhancing their property rights. The relationship observed between local government and women's empowerment signifies not only improved economic independence and social status for women but also greater security and influence within their families and communities. This study emphasizes the role of local government, legal and political frameworks in advancing gender equality. After federalism has clearly facilitated better access to property ownership for women, contributing significantly to their empowerment and progress towards gender equality in the study area.

At last, this study provides valuable insights on assessment of women empowerment & its impact on various aspect among women in Chandragiri municipality. The finding highlights local government has positive impact on various indicators or aspect of women's empowerment such as family budget decision, property ownership, recreational decision, investment and expenditure decision. Nonetheless, certain aspect property ownership and recreational decision has more portion of the female which are not able and freedom to take decision on recreational activities and not to get right of the property ownership than others. These finding can inform efforts to promote women empowerment related policy and programs in Chandragiri municipality and contribute

to the local government, policy maker and agencies which are operating women's empowerment related programs in Chandragiri municipality.

5.4 Recommendations

Based on the findings of this study on women's empowerment in local government, specifically within Chandragiri municipality, the following recommendations are suggested for further improvement and success in women's empowerment following the implementation of federalism

- The local government and policymakers in Chandragiri municipality should proactively take steps to further empower women. The positive impact of federalism on women's empowerment, particularly in areas such as property ownership and decision-making autonomy, indicates potential for continued progress in promoting gender equality. Programs and policies aimed at enhancing women's economic independence, security, and influence within their families and communities should be prioritized.
- Efforts should also address specific areas where disparities still exist, such as recreational decision-making and property rights for certain groups of women. By acknowledging these disparities and tailoring interventions to specifically address them, local government bodies can work towards more comprehensive gender equality within the community.
- Additionally, ongoing collaboration between local government entities, policymakers, and agencies involved in promoting women's empowerment programs can further leverage these findings to inform evidence-based initiatives that support the advancement of gender equality in Chandragiri municipality. This will contribute to creating a more inclusive environment that enables all women to fully participate in decision-making processes related to their health, education finances, and property rights.

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ANNEX

ANNEX I: Questionnaire

Group “A”

Demographic Variable

1. Gender:

Male { } Female { }

2. Age (In year)

25 – 35 { } 36-45 { } 46-55 { } above { }

3. Marital status:

Unmarried { } Married { }

4. Education Level:

Illiterate { } Literate { } SLC { } Plus 2 { } Graduate { } Post
graduate { } above Post graduate { }

5. Profession:

Student { } House wife { } Government Job holder { } Private Job
holder { } Self-employed { }

6. Religion:

Hindu { } Buddhist { } Kirat { } Shikh { } Jain { } Islam { }
Christian { }

7. Caste:

Brahman { } Chhetri { } Newar { } Tamang { } Magar { } Rai { }
Gurung { } Dalit { } Chaudhari { }

Group “B”

Research Based Questionnaires

A. Child Health and Education Decision (Women are taking decision for child health and education)

Before Federalism (in the year 2014)		After Federalism (in the year 2024)	
Yes	No	Yes	No

B. Recreational Decision (women are able and freedom to take decision on recreational activities like entertaining, long- distance travels, picnic programs)

Before Federalism (in the year 2014)		After Federalism (in the year 2024)	
Yes	No	Yes	No

C. Family budget decision (Women got right in family budgeting)

Before Federalism (in the year 2014)		After Federalism (in the year 2024)	
Yes	No	Yes	No

D. Investment decision (Women participate in financial Investment)

Before Federalism (in the year 2014)		After Federalism (in the year 2024)	
Yes	No	Yes	No

E. Property ownership (women have got household property)

Before Federalism (in the year 2014)		After Federalism (in the year 2024)	
Yes	No	Yes	No

F. Expenditure decision (Women's have choice for expenditure)

Before Federalism (in the year 2014)		After Federalism (in the year 2024)	
Yes	No	Yes	No

ANNEX II: Raw data (survey based)

Impact of women's empowerment on various sector

Frequency				Proportion			
Before federalism (in 2014AD)		After federalism (in 2024 AD)		Before federalism (in 2014 AD)		After federalism (in 2024 AD)	
Child health and education							
Yes	No	Yes	No	Yes (%)	No (%)	Yes (%)	No (%)
5.0	116	115	6	4.1	95.9	95	5
Recreational decision							
Yes	No	Yes	No	Yes (%)	No (%)	Yes (%)	No (%)
21.0	100.0	100.0	21	17.4	82.6	82.6	17.4
Family budget decision							
Yes	No	Yes	No	Yes (%)	No (%)	Yes (%)	No (%)
8	113	110	11	6.6%	93.4	91	9
Investment decision							
Yes	No	Yes	No	Yes (%)	No (%)	Yes (%)	No (%)
9	112	111	10	7.4	92.6	91.7	8.3
Property ownership							
Yes	No	Yes	No	Yes (%)	No (%)	Yes (%)	No (%)
17	104	102	19	14	86.0	84.3	15.7
Expenditure decision							
Yes	No	Yes	No	Yes (%)	No (%)	Yes (%)	No (%)
4	117	112	9	3.3	96.7	92.5	7.5

Source: Field survey, 2023

Women empowerment status

	No of respondent		Percentage	
	Yes	No	Yes	No
Family budget decision	110	111	91	19
Investment decision	111	110	91.7	18.3
Property ownership	102	119	84	15.7
Expenditure decision	112	19	92.5	17.5
Child's health and education	115	16	95	15
Recreational decision	100	121	82.6	17.4

Source: Field survey, 2023

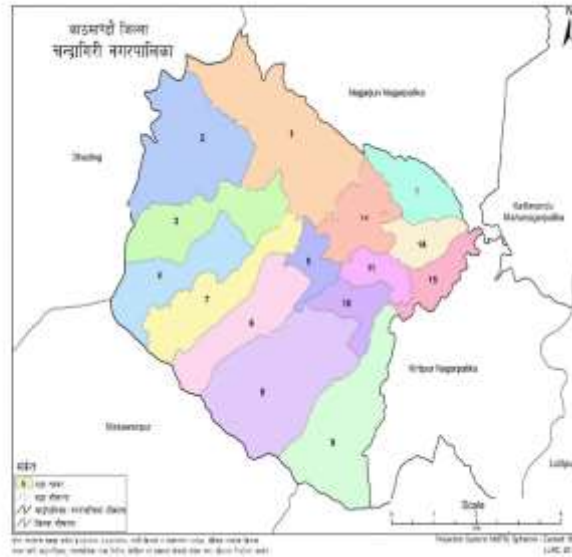
T test analysis

	After (%)	Before (%)	
	95	4.1	
	82.6	17.4	
	99.2	0.8	
	91.7	7.4	
	84.3	14	
	96.7	3.3	
One-Sample Statistics			
	N	Mean	Std. Deviation
After	6	91.58	6.78
Before	6	7.83	6.54
One-Sample Test			
	t	df	Sig. (2-tailed)
After	33.10	5	0.000
Before	2.94	5	0.032

Annex III: Map of the study area

Figure 2

Map of chandragiri municipality



Source : Chandragiri municipality profile

ANNEX IV: ward wise population of Chandragiri municipality

Ward wise Population Distribution

ward	Male	Female
1	3642	3678
2	2670	2625
3	4843	4984
4	3045	3249
5	5691	5716
6	4649	4809
7	4211	4371
8	4345	4371
9	3019	3050
10	5388	5252
11	4129	3971
12	6481	6496
13	3907	3828
14	5852	5809
15	6431	6348
Total	68303	68557

Source: Chandragiri Municipality profile and census, 2021