

**Household Livelihood Support and Gender in Mahalaxmi Municipality-4, Lalitpur,
Nepal**

A Dissertation

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Tribhuvan University, Kirtipur, Nepal

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By

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DECLARATION

I, **Bandana Pokharel** declare that this dissertation entitled “**Household Livelihood Support and Gender in Mahalaxmi Municipality-4, Lalitpur, Nepal**” submitted to Central Department of Rural Development, TU, Kirtipur is my own original work unless otherwise indicated or acknowledged in the dissertation. The dissertation does not contain materials which has been accepted or submitted for any other degree at the University or any other institution. All sources of information have been specifically acknowledged by proper citation and reference to the author(s) or institution(s). Therefore, I formally declare that this research work strictly follow true academic integrity and scientific rigor.

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The MPhil dissertation entitled “**Household Livelihood Support and Gender in Mahalaxmi Municipality-4, Lalitpur, Nepal**” has been prepared by **Bandana Pokharel** under my guidance and supervision. I, hereby, recommend it in partial fulfilment of the requirements for the Degree of Master of Philosophy (MPhil) in Rural Development for final examination.

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ABSTRACT

This study explores the household livelihood support and gender, primarily focusing on the financial contributions made by men and women. This study aims to compare gender differences in financial contributions across various areas of household livelihood support, including daily necessities, education, health, EMI/rent, savings and loan payments, and recreation. It also examines the factors influencing these differences and explores the reasons behind them. The research was conducted in Mahalaxmi Municipality-4, Lalitpur, Nepal, using a mixed-method approach that combined surveys and in-depth interviews. A total of 384 respondents were participated. Data were collected through structured questionnaires and interview guides. Data analysis was performed by applying descriptive statistics, cross-tabulation, chi-square tests, and regression analysis. The reliability of the tools was validated by using the test-retest method.

The findings reveal significant gender disparities in household livelihood support. Men are generally the primary earners, contributing more towards major household expenses such as daily necessities, education, and healthcare. Women, despite earning less, allocate a higher proportion of their income to household expenditures. Women are also more engaged in own household work, limiting their participation in higher-paying economic activities. Factors such as income levels, education, family size, and socio-cultural norms play a crucial role in shaping these differences. Furthermore, financial decision-making remains largely male-dominated, although decided jointly. The study concludes that gender disparities in household livelihood support stem from inequalities in employment opportunities, income distribution, and decision-making power. While women's contributions both financial and non-financial are essential for household well-being, they are often undervalued.

Keywords: gender differences, household livelihood, Nepal, socio-cultural norms, contribution.

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ABBREVIATIONS/ACRONYMS

ADB	Asian Development Bank
EMI	Equated Monthly Instalment
FAO	Food and Agricultural Organization
FGD	Focus Group Discussion
GAD	Gender and Development
GoNWCSC	Government of Nepal, Ministry of Women, Children and Senior Citizens
HLS	Household Livelihood Support
ILO	International Labour Organization
IWDA	International Women's Development Agency
KII	Key Informant Interview
MAXQDA	Max Weber's Qualitative Data Analysis
NPR	Nepali Rupees
SDGs	Sustainable Development Goals
SPSS	Statistical Package for Social Sciences
UN	United Nation
USAID	United States Agency for International Development
VIF	Variance Inflation Factor
WAD	Women and Development
WID	Women in Development

CHAPTER-I: INTRODUCTION

1.1 Background of the Study

Behind every household's survival and success lies a delicate balance of contributions but do men and women truly share this responsibility equally? Household depend on the combined efforts of all members to meet their daily needs. However, the roles and responsibilities of men and women in supporting their families are often shaped by cultural, social and economic norms (Acharya, 2024). These gender differences influence how resources are managed, how decisions are made, and how task are divided within the household. Traditionally men are often seen as the primary providers, engaging in income-generating activities such as farming, trading, or formal employment. Women on the other hand are frequently responsible for unpaid care work such as cooking, cleaning, childcare and household management. This unequal distribution of labour limits women's opportunities for paid work and economic empowerment perpetuates the gender differences within households (Cinamon & Rich 2002).

Household livelihood emerged in the mid-20th century as researchers began to understand the importance of analyzing how entire households, rather than just individuals, sustain themselves. This approach became more formalized in the 1990s with the development of the Sustainable Livelihoods Framework, which looked at the various resources households use to make a living. Gender perspectives in household livelihood analysis started gaining attention in the 1970s and 1980s. Traditional economic models are ignoring women's contributions, particularly in household. Over time, gender became a crucial aspect of livelihood studies, with recognition that men and women often have different access to resources and face different challenges. Today, understanding these gender dynamics is essential for creating effective policies and interventions that address the needs of all household members (Kabeer, 1994; Chari Wagh, 2018).

A household comprises individuals who share meals from the same pot and collectively strive to maintain and enhance their socio-economic well-being across generations. A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood system is the total combination of activities undertaken by a typical household to ensure a living (Singwane & Gama, 2012). Household livelihood refers to the means by which a household secures the

necessities of life, including food, shelter, clothing, and other basic needs. It encompasses the strategies and activities undertaken by household members to generate income, access resources, and sustain their well-being over time. This can include employment, agriculture, business activities, social networks, and any other means of economic support (FAO, 2024).

Household livelihood support, defined as the economic activities and resources that enable households to maintain and improve their well-being, is a critical aspect of socioeconomic development. The engagement of both men and women in economic activities is essential for supporting household livelihoods. Equal economic contributions from both genders can significantly enhance household lifestyles and, consequently, contribute to the overall development of a country. However, gender differences in household livelihood support remain a persistent global issue. These differences manifest in various forms, including income disparities and unequal access to resources and opportunities (ADB, 2010). Gender differences occur due to the social, economic, and cultural factors between men and women that influence their roles, opportunities, and responsibilities in society (Ridgeway, 2011). These differences affect various aspect of life including employment, income, decision making and share responsibilities within household.

Income disparities between men and women are a well-documented phenomenon. According to the International Labour Organization (2024), globally, women earn approximately 20% less than men. Income disparities are influenced by several factors, including educational attainment, work experience, occupational segregation, and discrimination. Additionally, women often face barriers to accessing higher-paying jobs and are more likely to be engaged in informal and unpaid work, further exacerbating income inequalities (ILO, 2024).

The study "Gender-based differences in employment opportunities and wage distribution in Nepal" by Yamamoto, et al. (2019) underscores the pervasive gender-based inequalities in employment and wages, revealing systemic barriers that women face in achieving economic parity with men. These inequalities are further exacerbated by factors such as education, access to resources, and societal expectations, which collectively hinder women's full participation in economic activities. Given these disparities, there is a critical need to explore gender differences in household livelihood support, particularly within the context of Nepal.

Households rely on diverse sources of income and earnings, which can include wages, agricultural activities, small businesses, remittances, and social transfers. The expenditure sectors of income in household livelihoods typically cover essentials such as food, housing, healthcare, education, and other necessities. Gender differences in income and expenditure patterns can have significant implications for household well-being and economic stability. In Nepal, gender differences in household livelihood support are pronounced. The UN Women (2023) reports that women in Nepal are less likely to participate in formal employment and are often confined to low-paying and informal sectors. Additionally, women's contributions to household income are frequently undervalued, despite their substantial involvement in agricultural and domestic activities.

Both men and women contribute to household livelihood through financial support and unpaid labour. However, differences have been seen in how much each partner contributes, which can create inequality within the household. Studying these differences is important to understand the challenges men and women face in sharing responsibilities. This study can help to identify these gaps and provide insights into how household support can be more balanced, leading to better family wellbeing and gender equality.

1.2 Statement of the Problem

Household livelihood support, which encompasses the strategies and activities undertaken by household members to secure essential resources and maintain their well-being, is a critical aspect of economic and social stability. However, there are significant gender differences in how men and women contribute to household support, particularly in the context of Nepal, where a male-dominated society often restricts women's participation. These differences affect in various sectors of household expenses, including food, education, healthcare, and housing, where men's and women's income contributions and control over resources vary widely (Devkota, 2005).

Antonopoulos (2009) highlights the disparities between men's and women's roles in household support, with women frequently earning less and having limited access to higher-paying jobs, while also shouldering the bulk of unpaid domestic labour. In Nepal, due to socio-cultural norms, values, and lack of education, women are less involved in formal work than men and earn much less, mostly in lower-paying farming jobs. Men predominantly engage in formal employment, whereas women are more evenly distributed between agricultural activities and various other forms of work. Many women face risks and lack

protection in informal jobs. That hampers the income of the individual and contribution within the household. All these factors affect gender differences in household support (GoNWCSC, 2023).

While much research has been conducted on gender inequalities in income and employment, there is a notable gap in understanding how these disparities specifically impact household livelihood support and expenditure patterns in Nepal. This research aims to bridge this gap by providing a comprehensive analysis of gender differences in household livelihood support, focusing on both income generation and expenditure sectors.

1.3 Research Questions

This research work has done with intend to answer the following research questions:

1. What are the differences in gender financial contributions across the sectors of household livelihood support, including daily necessities, education, health, EMI/rent, savings and loan payments, and recreation?
2. What are the determinants that influence gender differences in financial contributions to daily necessities, education, health, EMI/rent, savings and loan payments, and recreation within households?
3. Why do gender differences exist in household livelihood support?

1.4 Objectives of the Study

The main objective of this research is to investigate the gender differences in household livelihood support. The specific objectives are-

1. To compare the differences in gender financial contributions across sectors of household livelihood support including daily necessities, education, health, EMI/rent, savings and loan payments, and recreation.
2. To examine the determinants that influence gender differences in financial contributions to daily necessities, education, health, EMI/rent, savings and loan payments, and recreation within households.
3. To investigate the reasons of gender differences in household livelihood support.

1.5 Significance of the Study

This study contributes to the academic understanding of gender dynamics in contributions within households. This study serves as a foundation for further research on related to this topic. On a societal level, the study aims to raise awareness of the important

yet often overlooked roles that both men and women play in supporting their households. The findings of study can be crucial in informing the development of gender-sensitive policies and programs. This can be a crucial step towards promoting gender equality particularly in the contribution within household livelihood.

1.6 Delimitation of the Study

This study has primarily delimited to a single ward of Mahalaxmi Municipality in the Lalitpur district. The focus of this study is economic contributions to household livelihood, specifically examining family income and expenditures over the past month. The information has collected from employed couples excluding other household members, the elderly and unemployed individuals. Methodologically, the study has utilized surveys and in-depth interviews.

1.7 Operational Definition of Term Used

Formal employment: Formal employment refers to jobs that are officially recognized and regulated by government labour laws and regulations. These positions typically involve a formal contract, adherence to legal standards, and the provision of benefits such as health insurance, paid leave, and retirement plans. In this study, it is measured by respondent's self reported work status.

Employed couple: An employed couple refers to a pair of individuals, typically partners or spouses, who both earn money from paid work, employment, or by owning a business, enterprise, or their own work. This definition includes not only those who are employed by others but also those who generate income through self-employment or entrepreneurial activities. For this study, it is measured by asking respondents whether both partners engage in income-generating activities and whether their work provides financial returns.

Household livelihood support: Household livelihood support refers to the various strategies, resources, and efforts that members of a household utilize to sustain their economic well-being and meet their basic needs. This includes activities such as income generation, employment outside the households, self run businesses, agricultural production, and other means of securing food, shelter, and essential services. Household livelihood support encompasses both financial contributions and non-financial efforts, such as managing household expenses, securing access to resources, and maintaining a stable living environment. The goal of household livelihood support is to ensure the economic stability and overall welfare of all household members. Household livelihood support is measured for

this study by assessing the range of income generating activities and non financial efforts reported by household members.

Daily necessities: Daily necessities are the essential goods and services required to maintain basic living standards and support fundamental human needs. They include basic items and services such as food, water, clothing, electricity, transportation, and sanitation, which are crucial for sustaining health, well-being, and daily functioning.

Intersectionality: Intersectionality refers to the ways in which different aspects of a person's identity, such as gender, ethnicity, education, age etc can expose them to overlapping forms of discrimination and marginalization. In this study, intersectionality is recognised by analysing the combined influence of these factors for discrimination or marginalization.

Socio-Cultural Norms: The shared beliefs, values, and behaviours that shape how people interact within a society. These norms influence customs, traditions, and every day practices, guiding what is considered acceptable or unacceptable in a community. It is measured through respondent's agreement or disagreement about these beliefs, values and behaviours that how influence the everyday practices.

Socio-Cultural Expectations: The specific behaviours or roles that society expects individuals to follow based on cultural values and traditions. These expectations can affect different aspects of life, including family responsibilities, work roles, and social interactions. These are measured by asking respondents about the roles and behaviours that society expects of men and women in their community, including expectations in family, work and decision making.

Gender Role: The social and cultural expectations placed on individuals based on their gender. These roles define how men and women behave, work, and contribute to society. For example, men are often expected to be providers, while women are expected to be caregivers. It is measured by respondent's self reported duties and responsibilities within household and workplace categorized by male or female roles.

Gender Stereotype: Gender stereotype is a fixed and oversimplified belief about the characteristics, abilities, or roles of men and women. For example, the stereotype those men are naturally better at leadership and decision-making, while women are more suited for supportive or care giving roles. It is measured by evaluating the respondent's belief about those capabilities and roles of men and women.

Traditional Roles: Long-standing societal roles and responsibilities that have been passed down through generations. These roles are often based on customs, history, and religious or cultural beliefs, such as men being the head of the household and women managing domestic duties. It can be identified by asking respondents about the division of labour and these responsibilities.

1.9 Organization of the Study

This study has organized into five chapters. Chapter one has introduced the study, provide background of the study, statement of the problem, questions, objectives, and significance of the study, delimitation of the study, operational definitions of terms used and organization of the study. Chapter two provides a literature review, theoretical frameworks, policy review, methodological review, identified gaps, and a conceptual framework. Chapter three has focused on the research methodology, including design, data collection methods, sampling techniques, data analysis methods, validity and reliability, ethical considerations, and the study's novelty and contribution in disciplinary areas. Chapter four has focused on the introduction of the study area, data analysis, and interpretation of results. Chapter five has included summarized findings, conclusions, and recommendations. The study has concluded with references and appendices.

CHAPTER-II: LITERATURE REVIEW

This section provides the conceptual, theoretical, empirical, policy and methodological perspectives of literature on gender differences in household livelihood support. Gender difference in household livelihood support is a critical area of study, particularly in understanding how different factors influence the distribution of resources and responsibilities within households.

2.1 Conceptual Review

Some literature has been reviewed to understand livelihoods and household livelihood support in the context of gender contributions under the following subheadings.

Livelihood

According to Robert Chambers, a livelihood refers to the way people secure their means of living, incorporating the skills, resources, and actions necessary to sustain their lives over time. Livelihoods are not just about earning income but also about how individuals and households manage and utilize various resources to sustain their well-being over time. A livelihood is considered sustainable when it can withstand and recover from shocks and stresses, maintain or improve its capabilities and assets, and provide opportunities for future generations without degrading the natural resource base (Chambers & Conway, 1991).

Household livelihood refers to the combined efforts of all family members to support their home. It includes financial contributions from jobs, farming, business, or remittances (money sent by family members working elsewhere). However, it also includes non-financial contributions like household chores, childcare, and farming for home consumption. Household livelihood varies based on location (urban or rural), family size, gender roles, and access to resources. In many cases, men and women contribute differently. Men may earn wages outside the home, while women may engage in household work and informal income activities (Khatiwada et al., 2018). A household livelihood is also influenced by the assets it own.

The Five Capitals According to Robert Chambers

Chambers, in his work on the Sustainable Livelihoods Framework, identifies five key types of capital that are essential for understanding and analyzing livelihoods:

Human Capital: Human capital refers to the collective skills, knowledge, health, and physical abilities that individuals possess, enabling them to pursue various livelihood strategies (Liu et al., 2023). Analysts differ in their emphasis on these aspects. Carney (1998) includes both the amount and the quality of labour resources within the scope of human capital. Moser (1998) treat these aspects separately.

Social Capital: Social capital encompasses the rules, norms, obligations, reciprocity, and trust inherent in social relationships, structures, and institutional arrangements within a society, enabling individuals and communities to achieve their objectives. It operates at various levels, including households, communities, and broader society. Since social capital is a relational concept, it cannot be directly quantified; instead, it is usually evaluated through proxy indicators (Narayan, 1997; Booth et al., 1998).

Natural Capital: Natural capital consists of natural resource stocks such as land, water, and other environmental assets that provide resources essential for livelihoods. Rural populations often depend heavily on these natural resources due to limited access to private assets, whereas urban populations typically rely less on them (Carney, 1998; Liu et al., 2023).

Physical Capital: Physical capital refers to tangible assets or material resources. Building, vehicles, private land, tools, equipment, and technology constitute physical capital. This type of capital facilitates production and helps households to secure their livelihoods more efficiently (Carney, 1998).

Financial Capital: Money is the most common form of financial capital. Financial resources, including income, savings, credit, and economic assets, provide households with the means to invest in other forms of capital and to cope with financial shocks. Savings constitute the share of income reserved for future use rather than being used for current consumption (De Waal & Whiteside, 2003).

Relating Livelihoods to Gender and Household Contribution

Gender plays a crucial role in shaping household livelihoods, as men and women often have different access to and control over the five types of capital. Gender norms and roles influence how resources are allocated within households, the types of livelihood activities individuals can engage in, and the overall distribution of labour. For instance, women may have less access to financial and physical capital due to social norms that limit

their participation in formal employment or ownership of assets. This affects their ability to contribute economically to the household (Kabeer, 2018).

However, women often play a critical role in managing human and social capital, such as through care giving and community networking, which are essential for the resilience of household livelihoods. Understanding the gendered dimensions of livelihoods is crucial for designing interventions that address inequalities and enhance the overall well-being of households. By recognizing the distinct contributions of men and women to household livelihoods, development programs can be better tailored to support both genders equitably and to ensure that livelihood strategies are sustainable and inclusive (Chambers & Conway, 1991).

The concept of household livelihood support refers to the range of activities, resources, and strategies that households employ to sustain their means of living (Ellis, 2000). Livelihoods encompass various economic activities, including wage employment; self-employment, agriculture, and informal sector work, which together contribute to the well-being of a household. Both men and women play essential roles in supporting household livelihoods. However, gender differences in economic participation often lead to unequal contributions and income disparities, which subsequently affect economic contribution within the household (Kabeer, 1999). Gender equality in household livelihood support is a critical concept, emphasizing the need for equitable access to opportunities and resources for both men and women. This includes the ability to earn income, control over economic resources, and participation in household decision-making processes (Agarwal, 2000).

Gender equality is not only about fairness but also closely linked to broader development goals, such as poverty reduction, improved household well-being, and national economic growth (Duflo, 2012). In the context of household livelihood support, it is important to consider diverse sources of income, including wages, agricultural earnings, small business profits, remittances, and social transfers (Ellis, 2000). The way income is spent within households also plays a significant role in understanding gender dynamics, with expenditures on essentials such as food, education, healthcare, and housing influenced by who controls the income and how it is allocated (Opata & Ume, 2020). Gender differences in both income generation and expenditure patterns have far-reaching implications for household sustainability and overall economic development (World Bank, 2012).

In Nepal, the relevance of household livelihood support is heightened by the country's socio-economic structure, where traditional gender roles often restrict women's participation in formal economic activities and managing resources. The undervaluation of women's contributions to household livelihood and their limited access to resources exacerbate gender inequalities, underscoring the importance of addressing these disparities (USAID, 2020).

2.2 Theoretical Review

The theoretical foundation of the study is grounded in Gender and Development (GAD) theory and intersectionality theory. These theories provide critical insights into the dynamics of gender differences in household livelihood support. These frameworks enable a deep understanding of the structural inequalities and intersecting social identities that influence how men and women contribute to and experience household livelihoods.

Evolution of Gender Approaches

WID (Women in Development), WAD (Women and Development), and GAD (Gender and Development) are three theoretical frameworks that guide research and development in the field of gender and development. An interesting connection between WID (Women in Development), WAD (Women and Development), and GAD (Gender and Development) is the shift in language, from focusing on women to emphasizing gender in the context of development. These approaches reflect evolving perspectives on gender and development, and each has focused on specific areas (Mwije, 2014).

WID emerged in the early 1970s when development plans mostly ignored women's contributions. Inspired by feminist ideas and Ester Boserup's book *Women's Role in Economic Development* (1970), WID aimed to include women in existing development programs (Rathgeber, 1990). By the 1970s, modernization theory was challenged as evidence revealed that women often benefited less from development or even experienced declining conditions. Educational access, particularly at higher levels, remained limited for women. Technologies and policies primarily targeted men, and women were relegated to low-paying or marginal roles in formal sectors. WID focused on giving women better access to jobs, education, and resources to boost economic growth. However, it did not question the deeper causes of gender inequality, such as unequal power structures (Rodgers, 2010).

WAD appeared in the mid-1970s as a response to WID's limitations. WAD functioned as a connecting link among the three frameworks: WID, WAD, and GAD. It

argued that both men and women are affected by global economic inequalities, but women face more challenges. Influenced by Marxist and dependency theories, WAD saw development as a system that exploits women's labour rather than truly empowering them. While it highlighted women's economic contributions, it did not fully address issues like patriarchy or gender roles in families and communities (Jaquette, 1982). GAD developed in the 1980s as an improvement over WID and WAD. Instead of focusing only on women, GAD examined the relationships between men and women and how society creates gender roles. It emphasized changing unfair power structures rather than just adding women to existing systems. GAD also considered factors like class, race, and ethnicity, recognizing that different groups of women experience inequality in different ways (Rathgeber, 1990; Taşlı, 2007).

Gender and Development (GAD)

By the late 1970s, some experts criticized the WID (Women in Development) approach. The WID approach emphasized women as separate entities, overlooking how gender relations restrict their access to resources (Razavi & Miller, 1995). Studies from the 1970s began to differentiate between biological sex and socially constructed gender roles. It showed that gender identity is socially constructed, not based on biology (Edholm, Harris, & Young, 1977). Feminist anthropology revealed how cultural ideologies shape the roles of men and women. These ideologies reinforce gender inequalities. Feminism defined itself as the belief that women face universal oppression. It committed to understanding and ending all forms of oppression (Maguire, 1987).

The WID (Women in Development) and WAD (Women and Development) approaches created opportunities for women but did not focus on empowerment or addressing power imbalances. This led to the emergence of the Gender and Development (GAD) approach, which emphasized integrating gender issues into development programs. The Gender and Development (GAD) approach emerged in the mid-1980s. It focused on addressing the social relationships between men and women. This approach aimed to understand power and status differences rooted in societal structures and culture. The GAD approach aimed to address strategic gender needs by empowering women and transforming gender relations. Empowerment involves giving women better access to knowledge, resources, and decision-making, enabling them to improve their disadvantaged positions and take control of their

lives (Stichter, 1989). However, achieving this goal has been challenging, and gender inequality remains a significant issue, especially in areas like access to resources.

Men and women have different roles in society, shaped by historical, cultural, and other factors. While WID and GAD share a focus on improving women's conditions, they differ in their policies, focus, and planning. Over time, six key approaches have shaped the evolution of gender development thinking through WID and GAD.

Table 2.1

Main Periods and Approaches in the Historical Perspectives of Gender

Approach	Period	Area of interventions	Focused on
Welfare	1950-1970	Roles in ensuring reproductive health through food security, nutrition, and birth control measures.	Women
Anti-poverty	1970 onwards	Support provided to economically disadvantaged women.	Women
Equity	1975-1985	Introducing gender-responsive political and economic actions to ensure women have equal opportunities and justice in development processes.	Women
Efficiency	Post 1980	Supporting women's economic roles and developing skills to overcome problems associated with time burdens and unpaid responsibilities.	Women
Empowerment	1985 onwards	Supporting women's self-reliance through grassroots engagement and awareness campaigns.	Women
Equality	Since 1995	Balanced distribution of power and fairer collaboration between women and men.	Women and Men

Note: (Pillai et al., 2009)

Since the 1980s, the Gender and Development (GAD) approach has gained importance in international cooperation, complementing the earlier Women in Development (WID) approach that focused on enhancing women's status in developing countries. Gender

and development (GAD) theory emphasizes the importance of understanding the roles, responsibilities, and contributions of both men and women in development processes. Unlike earlier approaches that focused solely on women's issues, GAD recognizes that gender relations and the distribution of power between men and women are critical to development outcomes (Kabeer, 1994).

GAD approach argues that gender disparities in economic contributions stem from deeply ingrained social norms and institutional structures that favour men over women. This approach helps explain the unequal economic contributions of men and women to household livelihoods. In many societies, men are perceived as primary earners, while women are relegated to unpaid domestic work and care giving roles (Elson, 1999). This division of labour affects how resources are allocated within households, and often leading to gender disparities in income and expenditure patterns. For instance, studies show that men typically control larger financial decisions, such as investments and major purchases, while women manage daily household expenses (Blumberg, 1988).

In the context of household livelihood support, the GAD approach is particularly useful for understanding how gendered power relations affect access to and control over resources, decision making processes, and the division of labour within households. GAD theory argues that both men's and women's contributions to livelihoods should be analyzed not only in terms of economic inputs but also through the lens of unpaid labour, care-giving, and social reproduction. These areas often undervalued in traditional livelihood assessments (Kabeer, 2021).

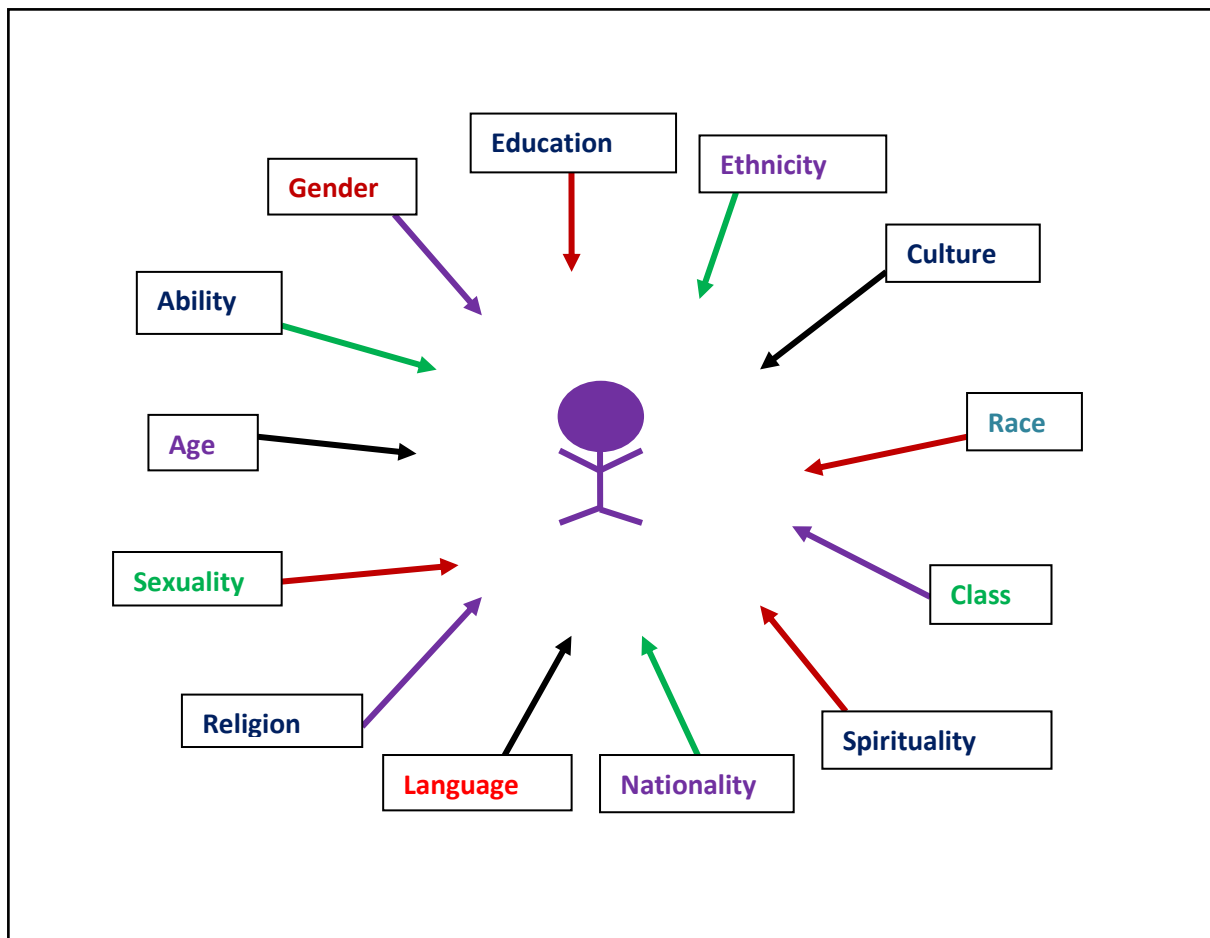
Recent studies by using the GAD framework highlight how household roles are influenced by gender norms. As a result that determines who participates in which livelihood activities and how income and resources are used and distributed (Doss et al., 2017). Women typically bear a greater burden of unpaid domestic work, even while contributing economically. Whereas men often control financial decisions despite being less involved in daily household tasks. However, these studies have not emphasized the proportion of contributions across different sectors of household livelihood, nor have they explored the determinants that influence such contributions. The GAD approach also emphasizes empowerment, pushing for structural changes that promote equitable participation in livelihood strategies. This includes recognizing women's work, supporting joint decision-making, and transforming social norms that limit women's autonomy in both private and public spheres (Cornwall & Rivas, 2015).

Furthermore, GAD can advocate the intersecting inequalities related to class, caste, ethnicity, and geography, which are highly relevant in rural and urban areas of Nepal.

Intersectionality

Intersectionality theory, introduced by Kimberlé Crenshaw (1991), who emphasizes the interconnected nature of social categorizations such as gender, race, and class, which create overlapping systems of discrimination or disadvantage (Crenshaw, 1991). This intersectionality theory argues that gender cannot be understood in isolation from other social factors that influence experiences and opportunities of individuals. Intersectionality theory is crucial for understanding how multiple social factors intersect to influence gender differences in economic contributions to household livelihoods. Women from marginalized communities often face compounded disadvantages, further limiting their economic contributions to household support (Skinner, 2000). In Nepal, for instance, gender, caste, ethnicity, and geographic location intersect with gender to shape individuals' access to resources and economic opportunities.

Intersectionality is widely used to illustrate the interplay between discrimination, whether it's based on gender, race, age, class, sexual identity, religion, or more. In the context of household livelihoods, this theory enables an in-depth understanding of how gender differences are compounded by other social identities. Women from marginalized socio-economic groups often face greater barriers to livelihood opportunities compared to their male counterparts or women from more privileged backgrounds (Collins, 2000). This theory challenges the homogenization of gender experiences by acknowledging that women's and men's economic roles are not uniform but are shaped by overlapping systems of power and discrimination. Figure 2.1 presents the intersectionality.

Figure2.1*Intersectionality*

Note: (IWDA, 2018)

Applying intersectionality in this study allows identifying the correlates of gender differences in household livelihood support by exploring how multiple axes of identity shape access to resources and opportunities. It provides a deep understanding of the socio-economic factors influencing livelihood strategies and outcomes.

By combining GAD and intersectionality theory, this study is positioned to provide a comprehensive analysis of gender differences in household livelihood support. GAD offers a macro perspective on structural inequalities, while intersectionality provides the tools to explore the nuanced, context-specific experiences of individuals within households. Together, these frameworks illuminate both the systemic and localized factors that influence gendered livelihood outcomes, aligning with objectives of comparing sector-wise differences, identifying correlates, and investigating pathways of gender differences in household livelihood support.

2.3 Empirical Review

This section reviews literature related gender differences in household livelihood support of income, income sources, and wage disparities by gender, and expenditure patterns within households. These elements are integral to understanding the broader context of household livelihood support, despite the absence of literature directly focused on gender differences in this area. Very less research has done on directly related to gender differences in household livelihood support.

In the study by Zakaria et al. (2015) explores gender differences in household livelihoods in Northern Ghana. The research reveals significant gender disparities in labour participation, with men more likely to engage in a broader range of livelihood activities, particularly in paid wage labour. Conversely, women predominantly focus on non-farm self-employed enterprises, such as petty trading and agro-processing. Despite widespread involvement in multiple livelihood activities, the study finds that women are more likely to diversify into both on-farm and non-farm activities compared to men, underscoring gender differences in household livelihood support in the region. However, the study places less emphasis on the contribution of these activities to household livelihoods and more on the diversification itself.

Another study by Babatunde et al. (2018) asserts that gender differences significantly impact household livelihood support. The study used a sample size of 200 for the questionnaire and employed qualitative methods such as key informant interviews (KII), focus group discussions (FGDs), and case studies. They found that factors such as access to resources and assets, education, differences in income, the age of employed household members, and marital status all contribute to gender differences in household livelihood support. These gender differences affect support for children's education, daily necessities, and the overall well-being of other family members, which are primary sectors of household support.

Another study related to gender differences and household livelihood support highlights that the involvement of both men and women in household livelihood leads to significant improvements in family care, health, nutrition, and housing. The bargaining power of men and women within households is influenced by their actual and perceived economic positions. Okoro et al. (2020) found that when women participate in income-generating activities, they are more likely than men to allocate their earnings towards enhancing their

children's future, specifically in areas such as food, education, healthcare, clothing, and housing. The study also emphasizes that women tend to invest more resources in caring for themselves and their children by ensuring the provision of basic necessities like food and clothing. While the study discusses gender differences in contributions to household livelihoods, it places greater emphasis on women. However, it does not delve deeply into the reasons behind these gender differences or clearly specify the sectors within household livelihoods where these contributions are made.

Owitti (2015) investigates the gender disparities and dynamics within rural household livelihoods in South-western Ethiopia. It reveals that traditional gender roles play a significant role in determining the division of labour within households. Men are predominantly involved in productive work, such as hunting, fishing, and land cultivation, which are seen as economically valuable activities. In contrast, women have limited access to income-earning opportunities and are primarily engaged in domestic tasks, which are often undervalued in economic terms. The study also highlights that men are the primary decision-makers in most households, particularly in matters related to livelihood support. This male-dominated decision-making process often limits women's participation in important economic activities and reinforces gender disparities within the household livelihood.

Many studies in economics have explored the gender income differences, seeking to understand why women typically earn lower income than men. Researcher has identified several factors contributing to this disparity, including differences in work experience and job tenure (Blau & Kahn, 1997), educational attainment (Nakavachara, 2010), and occupational segregation (Groshe, 1991). Additionally, variations in working life cycles (Joshi et al., 2007), lower promotion rates for women compared to men (Booth et al., 2003), and the responsibility of childcare, which disproportionately affects women's career progression (Waldfogel, 1997), have been highlighted as key drivers of gender income inequality. These studies collectively demonstrate that gender differences in work experience and other factors significantly influence income and expenditure patterns. Moreover, some research suggests that societal attitudes, which often regard women as less valuable to educate, contribute to lower educational attainment and, consequently, lower income for women compared to men (Tisdell & Hossain, 2005).

Studies in developing countries have shown that there are significant earning differences between informal and formal workers in places like Brazil, Mexico, South Africa,

Vietnam, and Tajikistan. Bargain and Kwenda (2013) analyzed data from Brazil, Mexico, and South Africa from 2002 to 2007 and found that informal workers earn much less than their formal counterparts, mainly due to lower levels of both observable and unobservable skills. Additionally, Rand and Torm (2012) studied Vietnamese manufacturing household firms in the informal sector and confirmed the existence of a wage gap between formal and informal employment.

The study by Dasgupta et al. (2015), titled “Earnings Differentials between Formal and Informal Employment in Thailand,” looks at the difference in pay between people working in formal and informal jobs. Using data from Thailand’s 2011 Socio-Economic Survey, the researchers found that people in informal jobs earn much less than those in formal jobs. About 68 percentage of this pay gap is due to factors like education, gender, type of job, and whether they live in a city or rural area. The study shows that men earn more than women. People with higher education earn more and those working in cities or in services or non-farm jobs tend to have better pay. Also, people who work multiple jobs usually earn less, likely because their main job doesn't pay enough. The study suggests that to reduce this gap, needs to invest in better jobs, improve education, support gender equality, and help workers move from informal to formal employment.

Overview of Gender Differences in Livelihood Activities

Research conducted in rural areas of central Nepal reveals significant gender differences in livelihood activities. Men and women are both shifting from traditional subsistence activities to higher-returning livelihoods. However, the nature of this shift differs by gender. Men are more engaged in out-migration and non-farm wage-based jobs, while women are increasingly involved in market-oriented commercial farming and rural enterprises. This difference is influenced by both individual and location-specific characteristics, as well as household ethnicity, which particularly affects women’s livelihood choices (Paudel et al., 2018).

Impact of Social and Cultural Factors

Gender norms and values significantly influence the livelihoods of migrant women in Nepal. A study focusing on Tibetan women in Kathmandu found that their livelihood strategies are deeply gendered, influenced by their identity, cultural practices, and socio-

economic conditions. The research emphasizes that understanding these livelihoods requires a feminist lens to appreciate the complexities of their gendered experiences (Sapkota, 2024).

The reviewed studies highlight significant gender disparities in livelihood support within Nepal and global context, driven by a combination of socio-cultural norms, and access to resources. This research focuses on further disaggregating data by gender to better understand the nuances of these differences and inform more effective interventions.

2.4 Policy Review

The 2015 Constitution of Nepal ensures equal rights and prohibits discrimination on the basis of gender. Article 18 explicitly states the right to equality and prohibits discrimination on the grounds of sex, caste, ethnicity, and more. Nepal's National Gender Equality Policy aims to eliminate gender-based discrimination and ensure equal opportunities for men and women. The policy focuses on enhancing women's participation in economic activities, improving access to education and healthcare, and promoting legal reforms to protect women's rights (Government of Nepal, 2077).

The United Nations Sustainable Development Goals (SDGs), particularly Goal 5: Achieve Gender Equality and Empower All Women and Girls, provide a global framework for addressing gender disparities. The SDGs emphasize the need for equal access to education, employment, and resources, recognizing that gender equality are crucial for sustainable development. It is closely linked to gender differences in household livelihood support. Target 5.4 highlights the need to recognize unpaid care and domestic work. In Nepal, women perform most of this work, which is essential to household wellbeing but often goes unrecognized and undervalued. Target 5.a, especially Indicator 5.a.2, calls for laws that ensure women's equal rights to own and control property and land. Target 5.c emphasises the need for strong gender-responsive policies and laws (United Nations Nepal, 2023).

2.5 Methodological Review

The methodological framework for studying the gender differences in household livelihood support is informed by established research methodologies in social sciences, particularly those focusing on gender issues and economic disparities. This literature review examines the relevant methodologies and justifies their application according to nature of topic. Creswell and Plano Clark (2018) argue that Mixed-methods research is a research methodology that incorporates multiple methods to address research questions in an

appropriate and principled manner. It entails the collection, analysis, interpretation, and presentation of both qualitative and quantitative data.

In-depth interviews were conducted to gather qualitative information for this study on household livelihood diversification and gender, as discussed by Aloba Loison (2019) in *Household Livelihood Diversification and Gender: Panel Evidence from Rural Kenya*. Respondents had selected purposively for this study. Kuang et al. (2021) discuss gender differences in livelihood capital and had adopted household survey for this study. Field (2013) explains that techniques such as t-tests, chi-square tests, and regression analysis can identify significant differences and relationships between variables, such as gender and livelihood support. These methods offer empirical support for the study's findings and conclusions. According to Phillippi and Lauderdale (2017), field notes are valuable for contextualizing interview and survey data, offering a holistic view of the research setting.

2.6 Summary of Literature Review

The literature review explores various perspectives on gender differences in household livelihood support, focusing on conceptual, theoretical, empirical, policy, and methodological aspects. It highlights the critical role of socio-economic and cultural factors in shaping how resources and responsibilities are distributed within households. Theoretical frameworks such as Gender and Development (GAD) approach and Intersectionality are discussed to understand the complexities of gender disparities in economic contributions. Empirical studies reveal significant gender disparities in income and livelihood activities, often driven by traditional gender roles and access to resources.

The review also examines the policy context, noting that while Nepal's constitution and international frameworks like the SDGs advocate for gender equality, significant challenges remain in practice. Methodologically, the review emphasizes the importance of using mixed-methods research, combining quantitative and qualitative approaches to provide a comprehensive understanding of gender differences in household livelihood support. Despite the breadth of existing research, there remains a gap in studies specifically addressing gender differences in household support, particularly within the Nepalese context.

2.7 Research Gaps

Despite extensive research on gender and livelihoods, critical gaps persist in understanding gender-based disparities in household financial contributions in Nepal. While existing studies highlight income and employment inequalities (Tisdell & Hossain, 2005;

Bargain & Kwenda, 2013; Dasgupta et al., 2015; Babatunde et al., 2018), they often overlook intra-household, sector-specific financial contribution such as spending on education, healthcare, savings, and daily necessities. Previous research has focused predominantly on income gaps while overlooking how these gaps arise and how they influence gendered financial contributions within households. Studies have mainly focused on rural livelihood strategies but have ignored exploring peri-urban contexts, where traditional gender roles coexist with emerging economic patterns.

Furthermore, the intersectional influences of caste, education, income, and other factors remain underexplored. Although frameworks such as Gender and Development (GAD) and intersectionality have been applied to women's labour participation, they have neglected to analyze household livelihood support structures. Also, the use of qualitative methods especially in-depth interviews that can give detailed and meaningful insights has often been overlooked. Previous studies have not combined surveys with in-depth interviews to fully understand how social and economic factors affect gender differences in household support.

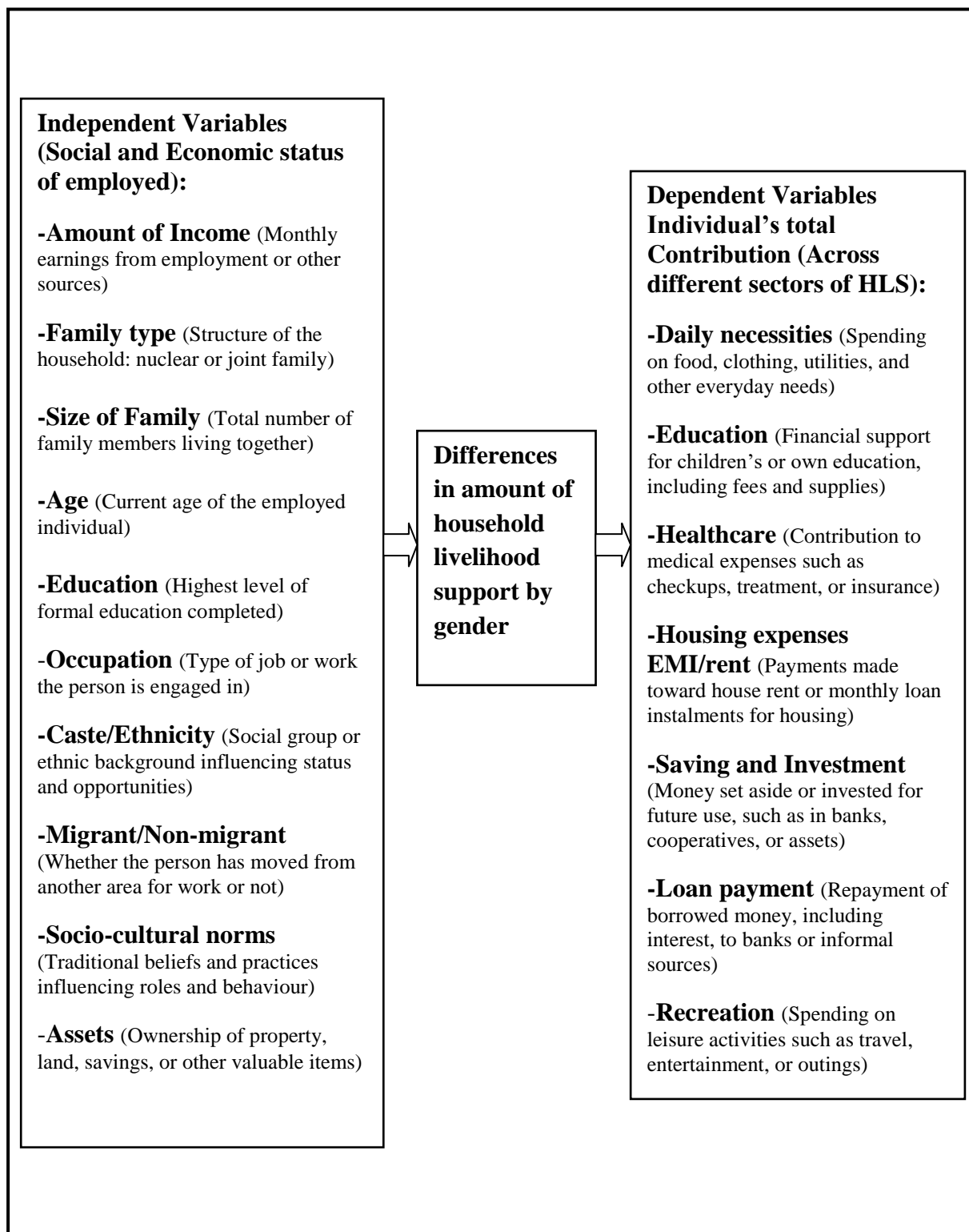
To address these gaps, this study adopts a mixed-methods approach to: quantify gender disparities in sector-specific household financial contributions, analyze the socio-cultural determinants shaping these patterns using in-depth interviews, and examine the intersection of gender with caste, education, income, and other factors in the context of household livelihoods. By focusing on primary data in a peri-urban Nepali setting, this research provides a comprehensive and context-specific understanding that advances current knowledge in the field.

2.8 Conceptual Framework

This conceptual framework guides the research methodology and analysis, ensuring a comprehensive examination of gender differences in household livelihood support and identifying practical pathways to achieve it. To provide the conceptual foundation for this study, the framework has been presented. First, the researcher outlines the determinants that influence an individual's total income. Then, the total income is shown, followed by a classification of the different sectors of household livelihood support. Figure 2.2 presents the conceptual framework of this study.

Figure 2.2

Conceptual Framework of gender differences in household livelihood support



Note. HLS = Household Livelihood Support. EMI = Equated Monthly Instalment

Household livelihood support (HLS) is influenced by multiple factors that determine the total contribution of men and women in a household. These factors shape the availability and extent of resources that individuals can provide, leading to gender differences in HLS. Several factors influence the level and nature of household livelihood support contributed by men and women. The level of income directly affects how much an individual can contribute to household expenses (Nik Mustapha et al., 2011). Generally, men tend to have higher earnings in formal sectors, while women may contribute more through informal work. In a nuclear family, there are fewer members compared to joint family. Because of this, their household expenses are lower, so they need to contribute less to support their livelihood. On the other hand, joint families have more members, which mean higher expenses and a greater need for financial contribution. Larger families require greater financial and non-financial contributions, which may create variations in how household members contribute to household needs.

The age of an individual influences earning capacity, job stability, and financial decision-making within the household. Higher education levels often lead to better employment opportunities, influencing income levels and the type of work men and women engage in. The nature of employment (formal vs. informal) affects income stability and contribution levels in the household. Social identity plays a role in determining job opportunities and earning potential, leading to differences in household contributions by gender. Migrant workers often face job insecurity, lower wages, and remittance-based contributions, which may differ between men and women. Socio-Cultural Norms often dictate how men and women contribute to household livelihood, with men being primary earners and women being responsible for care giving and unpaid labour (Minot et al., 2022). Ownership of assets such as land, property, or savings impacts financial security and the ability to contribute to household needs.

Men and women may have different sources of income, which affects their ability to contribute to household livelihood. Income sources can be categorized into formal and informal sectors: Formal Sources (More common for men) includes Government Jobs, Private Sector Jobs, NGO/INGO Jobs, and Business Ownership. Informal Sources (More common for women) includes Wage Labour, Farm and Agricultural Work, Domestic Work

(House Work, Care giving, cleaning etc.) These variations in employment create differences in earnings, job security, and overall economic contribution within the household.

Men and women contribute to household livelihood in different sectors. The financial contribution areas include education, health care, daily necessities, Housing (Rent/EMI Payments), Savings and Investment, recreation, and loan payment sectors. Both men and women support children's education, but in different ways. Women often contribute through direct involvement, such as helping with homework, care giving, and attending school meetings. Men, on the other hand, may contribute financially by paying school fees and purchasing educational materials. Women play a major role in providing care for sick family members, managing health routines, and ensuring proper nutrition at home. Men often contribute by covering medical expenses, such as hospital bills, medicines, and insurance.

In daily necessities sector, household expenses like food, clothing, and utilities are shared by both men and women. However, the proportion of their contributions depends on their income levels and cultural roles, with men typically handling larger financial responsibilities and women managing day-to-day household needs. Housing expenses, such as rent or mortgage payments, are generally covered by men, as they often have higher incomes. However, women may contribute by managing household finances, budgeting, or supporting through informal savings. Long-term financial planning, such as investments and savings for future security, is usually handled by men. Women, meanwhile, often focus on short-term savings, such as household emergency funds or informal savings through community self-help groups.

Women tend to prioritize family well-being, spending on family-related activities, such as outings, festivals, and children's entertainment. Men, on the other hand, may spend more on personal recreation, such as social gatherings or leisure activities. Financial liabilities, such as home or business loans, are often managed by men due to their greater financial resources. However, women may contribute through small-scale savings, microfinance participation, or assisting in repaying informal loans.

This conceptual framework highlights the key factors that shape gender differences in household livelihood support, illustrating how income sources, socio-cultural norms, and household responsibilities contribute to disparities between men and women. By understanding these factors, policymakers and researchers can develop strategies to promote gender equality in household livelihood support.

CHAPTER-III: RESEARCH METHODOLOGY

This chapter provides details about the study's philosophical perspective, research design, and the reasons for choosing the study area. It also describes the type and sources of data, how participants were selected, the sample size, and the methods used for data collection. Additionally, it explains the tools and techniques applied in the study and discuss the reliability and validity of the study.

3.1 Philosophical Standpoint

Every research study shows its scientific strength by connecting its process, findings and discussion to a philosophical perspective. This study focuses on a social issue, specifically gender differences in household livelihood. Some studies show that gender differences are influenced by several factors such as age, experiences, income, societal norms, and culture (Dahal et al., 2022). Therefore, the phenomenon of gender differences in household livelihood support cannot be fully understood by observing a single, existing reality. It is necessary to gain a comprehensive understanding of the research problem by converging quantitative and qualitative data and information. The study collected both objective facts and subjective perspectives, reflecting both single and multiple realities from the study area.

There are aspects of knowledge and information that cannot be captured by objective methods alone. Therefore, to make the findings of this study more realistic, the analysis is enriched by gathering knowledge and experiences from the participants. A pragmatic worldview, which allows for various methods and techniques of data collection and analysis (Creswell & Creswell, 2023), is well-suited to this approach. This study does not follow the post-positivist approach. It also differs from the constructivist approach since it does not try to develop a theory based on people's different perspectives or social experiences. For this reason, the study is guided by a pragmatic worldview, in accordance with its nature and subject matter.

3.2 Research Design

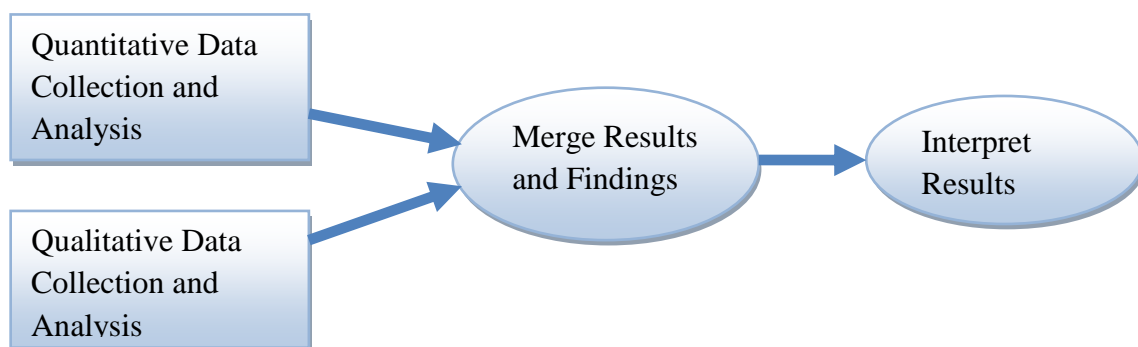
In line with the subject matter and nature of this study, the pragmatic paradigm was followed, employing a convergent mixed-method design (Creswell & Creswell, 2023). A convergent mixed-method design was used, meaning that both quantitative and qualitative methods were applied at the same time to get a complete understanding of gender differences in household livelihood support. Pragmatism offers a practical foundation for a pluralistic

approach, suggesting that truth is what works in a given context, recognizing that research is always situated (Scott & Briggs, 2009). The quantitative method was used to compare household livelihood support across different sectors and to identify factors related to gender differences in the amount of support provided. The qualitative method was used to explore the reasons behind these gender differences.

For the quantitative part, a cross-sectional survey was conducted, where data was collected at a single point in time (within the last month). This helped in identifying patterns and making conclusions. For the qualitative part, in-depth interviews were conducted to investigate the reasons behind these gender differences in household livelihood support. Using both methods together gives a broader and deeper understanding of the issue. The survey provides general trends, while the interviews offer detailed insights, helping to explain the findings in more depth. The chosen mixed-method approach is appropriate for this study as it allows for a comprehensive exploration of gender differences in contribution within household. Figure 3.1 shows the convergent mixed-method design.

Figure 3.1

Convergent mixed-method design



Note. (Creswell & Creswell, 2023)

A convergent mixed-method design is a main type of research method. In this approach, the researcher collects both numerical data and descriptive information at the same time. After gathering the data, the researcher combines the results to better understand the research problem. The findings from both types of data are then analyzed together. This process helps provide a more complete and detailed explanation of the research topic (Creswell & Creswell, 2023). This study employed a convergent mixed-methods design to gather both quantitative and qualitative data. In-depth interviews were conducted during the

survey to gather detailed insights. Both types of data were collected, analyzed, compared, and combined to interpret and summarize the findings.

3.3 Rational of Study Area Selection

The selection of the study area in Lalitpur district was well-considered due to its combination of both rural and urban characteristics. Within this district, Mahalaxmi Municipality is unique because it encompasses both rural and urban areas, unlike other areas that are either predominantly rural or urban. This mix provides a diverse setting for research. Additionally, Mahalaxmi Municipality is home to both migrant and non-migrant populations, with residents engaged in a wide range of occupational activities, from low-income to high-income professions. The area is also diverse in terms of caste and religion. Ward 4, in particular, stands out as the most suitable location for this study because it has the highest concentration of employed individuals compared to other wards in the municipality. This makes it an ideal region for examining household livelihood support. Therefore, Ward 4 of Mahalaxmi Municipality in Lalitpur has selected as the perfect location for this study.

3.4 Nature and Sources of Data

This study is based on both primary and secondary data. Primary data was collected directly from individuals through a questionnaire survey and in-depth interviews. The focus was on understanding gender differences in household livelihood support. Secondary data was gathered from various sources, including municipal office, ward office, and reports from the National Statistics Office. These documents provided additional background information to support the study. Using both primary and secondary data ensured a comprehensive and well-informed analysis.

3.5 Universe, Sampling Procedure and Sample Size

The universe for this study comprises people residing in Mahalaxmi Municipality, Lalitpur. The total number of employed couple from ward number four was constituted the population of the study. The study used purposive sampling to select participants for surveys and in-depth interviews. This method was chosen because the research needed employed couples who could provide relevant information about gender differences in household income and expenditure pattern. Since such couples were not easy to find randomly, purposive sampling helped ensure the study included the right participants.

To determine the appropriate sample size for this study, the formula has utilized:

$$n = z^2 \times p \times \frac{q}{S(e)^2}$$

Where:

- n is the sample size
- z^2 is the level of confidence according to the standard normal distribution (for a level of confidence of 95%, $z = 1.96$)
- p is the estimated proportion of the population (Assumed as 50% or 0.5)
- q is the complement of p (i.e. $q = 1-p$)
- $S(e)^2$ is the margin of error (level of precision)

A commonly used margin of error is 0.05 (5%). Let's calculate the sample size for these typical values.

For, $S(e) = 0.05$ (5% margin of error)

$$n = (1.960)^2 \times 0.5 \times \frac{(1-0.5)}{(0.05)^2}$$

$$n = 384.16$$

Therefore, the sample size is 384 for this study.

3.6 Data Collection Methods, Techniques and Tools

From each employed couple, only one respondent was selected for data collection. Data were collected from either male or female participants among employed couples, based on their willingness to provide information. Household survey was conducted with an equal number of male and female respondents from employed couples. A structured questionnaire was developed to collect quantitative data. The survey mainly included closed-ended questions. In-depth interviews were conducted with ten male and female respondents from employed couples. For in-depth interviews, an interview schedule was prepared to collect detailed information through face-to-face interactions. The participants for the household survey and in-depth interviews were different. The interviews were carried out during the household survey period. Face to face interview method was used to collect the data. To

ensure a diverse range of perspectives, respondents were selected from different backgrounds. Participants were selected purposively for the survey and in-depth interviews because the study specifically required employed couples. This approach helped capture meaningful insights on gender differences in household livelihood support.

3.6.1 Quantitative Survey

The quantitative data were collected using a structured questionnaire designed based on the objectives of the study. The questionnaire focused on gathering information related to the respondents' personal and employment details, income levels, financial contributions to the household, spending patterns on daily necessities, health, education, and housing, as well as decision-making roles within the household and time spent on paid and unpaid work. The questionnaire was arranged in a logical sequence, starting with general questions and moving toward specific aspects of household livelihood. It was composed mainly of closed-ended questions, including yes/no and multiple-choice formats, to make it easier for respondents to answer.

Before conducting the actual survey, the questionnaire was reviewed and pre-tested to check the clarity, simplicity, and relevance of the questions. Based on the feedback received from the pre-test, necessary revisions were made to improve the tool. The final household survey was carried out through face-to-face interviews at the homes of the respondents. The interviews were conducted directly by the researcher. Equal numbers of male and female participants were selected purposively from employed couples. Each interview session took approximately 20 to 30 minutes to complete.

3.6.2 Qualitative Survey

To collect qualitative data, in-depth interviews were conducted with ten participants, five males and five females from employed couples. These interviews aimed to gather detailed information that could not be captured through the structured questionnaire. A checklist was prepared in advance to guide the interviews and ensure that all important topics were covered. The checklist included questions related to the participant's daily routines, their experiences with paid and unpaid work, how they contributed to household expenses, their roles in financial decision-making, the challenges they faced, and their views on fairness and recognition within the household. Cultural and social factors influencing their household roles were also explored during the interviews.

Participants were selected purposively based on their willingness to provide relevant and rich information. All interviews were conducted face-to-face in a comfortable and private setting, usually at the participant's home or a location of their choice. Each session lasted between 30 to 45 minutes. The researcher encouraged open conversation, listened carefully, and took notes. In some cases, responses were also recorded with the participant's consent to ensure accuracy. The qualitative interviews helped provide deeper understanding of the gender-based experiences and realities in household livelihood support.

3.7 Reliability and Validity

Ensuring reliability and validity is an important part of this study. A pilot study was conducted to test whether the questionnaire was sufficient and effective. The pilot study included 40 respondents, which is slightly above 10% of the total sample size of 384. It was carried out in Ward No. 5 of Mahalaxmi Municipality, Lalitpur, as this area is similar to Ward No. 4, where the main study was conducted. To check reliability, the test-retest method was used. The same questionnaire was given to the same respondents again after 20 days to see if the answers remained consistent. The calculated correlation coefficient ($r = 0.92$, $p < 0.001$) indicates a high degree of reliability, suggesting strong consistency in the measurement over time. Validity was ensured through discussions with a professor related to gender studies at Tribhuvan University. The feedback of the expert helped confirm that the questionnaire was appropriate and relevant to the objectives of the study. This process ensured that the study used a reliable and valid approach to collect accurate and meaningful data.

3.8 Method of Data Analysis and Interpretation

The data for this study was collected and organized based on the study objectives. Quantitative data was gathered through household surveys, while qualitative data was obtained from in-depth interviews. The quantitative data was entered into SPSS (Statistical Package for the Social Sciences) for analysis and later edited using Excel. Various statistical tools, including descriptive statistics, cross-tabulation, chi-square tests, correlation, and regression analysis, were performed to examine relationships and patterns in the data. The results were presented using figures, diagrams, and tables, depending on the nature of the data. A detailed interpretation was conducted to ensure accuracy and clarity.

For qualitative data, open-ended responses were transcribed into the word document. Then categorized and organized into meaningful themes to make the findings easier to

understand. Data from in-depth interviews was transcribed to provide deeper insights into the study. The qualitative data was processed using MAXQDA software, which helped in identifying key themes and patterns. Thematic content analysis was performed, and the findings were systematically presented to highlight important ideas. This comprehensive approach ensured that both quantitative and qualitative data were thoroughly analyzed, making the study reliable and well-structured.

3.9 Field Experience

During data collection, the researcher experienced both positive moments and challenges. Some participants were happy to share their experiences, especially elderly individuals who enjoyed talking about their past and present situations. One woman blessed me and said, "Oh, you are studying this much even as a female! You should progress even more and study a lot." Others were excited because they initially thought the researcher was offering job opportunities. However, the researcher clarified that the study was purely for academic purposes. Some respondents were very cooperative and provided information willingly. A few even invited the researcher for tea and snacks while sharing details about their family and way of living.

However, there were also challenges in gathering information. Many participants were busy during weekdays, making it difficult to meet them. To address this, the researcher also collected data on Saturdays. However, some respondents hesitated to participate even on their day off, as it was their only time to relax or go out with their children. Some people who had agreed to provide information earlier did not come out when the researcher visited their household. Others were reluctant to answer questions or did not seem interested in sharing details about their lives. A few individuals did not even open their gates, possibly mistaking the researcher for a salesperson. Despite these difficulties, some participants were very helpful and open, making the data collection process a mix of both rewarding and challenging experiences.

3.10 Ethical Considerations

Ethical considerations are an important part of social science research. In this study, strict confidentiality was maintained to protect the privacy of all participants. There were no conflicts of interest throughout the research process. The researcher clearly explained the purpose of the study to the participants. Their informed consent was obtained before collecting data. Efforts were made to frame questions carefully and interact with participants

in a respectful manner to ensure they did not feel uncomfortable or offended. To protect participant's privacy, all names of research participants were replaced with codes. The collected information was stored securely and could only be accessed by researcher. Findings were reported in a way to prevent individual recognition. The study followed academic guidelines with honesty and professionalism. It strictly avoided plagiarism, data fabrication, and falsification. These ethical practices ensured the research was conducted with integrity and respect for all participants.

3.11 Novelty and Contribution of the Study in Disciplinary Areas

This study provides a novel contribution to the understanding of gender differences in household livelihood support. This study contributes to the fields of Development Studies, Gender Studies, and Economics. It addresses the gaps left by previous research. This research aims to offer empirical evidence on gender dynamics, inform policy recommendations, and contribute to more effective interventions to promote gender equality in household livelihood support.

CHAPTER-IV: DATA ANALYSIS AND INTERPRETATION

This chapter presents the data analysis and interpretation conducted for this study. It also includes the methods used to identify respondent and collect data, for survey and in-depth interview. The study area is described based on its geographical location, demographic characteristics aspects. The data is examined to identify patterns, trends, and differences in household livelihood support by gender. The results provide insights into income sources, contribution levels, and sector-wise variations and reason for this variation in household responsibilities. This analysis helps to understand the extent of gender differences in livelihood support and the key factors influencing them. By combining the study area's characteristics with quantitative and qualitative findings, this chapter aims to present a clear picture of how gender differences shape household livelihood support.

4.1 Introduction to the Study Area

Lalitpur District is located in Bagmati Province. Mahalaxmi Municipality is one of the municipalities in this district. Among its 10 wards, Ward No. 4 is the study area for this research. This ward was formed by merging the previous Imadol Village Development Committee's Wards 7, 8, and 9. Geographically, Ward No. 4 is located in the northern part of Lalitpur District and the southwest part of Mahalaxmi Municipality. It is bordered by Wards 5 and 6 to the east, Ward 1 and Lalitpur Metropolitan City's Ward 15 to the west, Wards 2 and 3 to the north, and Lalitpur Metropolitan City's Ward 28 to the south. Covering about 40% of the Imadol area, this ward spans a total area of 16 square kilometers. It has around 4,000 households and a population of 20,000 residents (Ward office-4, 2024).

The ward includes several neighborhoods, such as Ekata Tole, Karmanasha Tole, Keru Tole, Ramaniya Tole, Laliteshwor Tole, Pragati Tole, Uttar Ganga Tole, Manjari Tole, Subha Shree Tole, Sambriddha Tole, Shikhar Tole, Sudar Basti Tole, Sayapatri Tole, Ochu Height, Chandra Nagar Tole, Milijuli Tole, Chinari Ochu Tole, Downtown Resident, Jagadeshwor Singh Satal Tole, and Dunge Sanghu Google Tole. This ward is rich in religious, cultural, and historical heritage, which adds to its development and significance (Ward office-4, 2024). The figure below shows the map of study area.

Figure 4.1*Map of the Study Area***4.1.1 Population Distribution in the Study Area**

The number of men and women in the study area affects jobs, family roles, and decision-making in households. Analyzing population distribution provides insights into the community structure of the study area. This section presents the population by sex, showing the balance between males and females. The table 4.1 presents the population distribution by sex in the study area.

Table 4.1*Distribution of Population by Sex*

Sex	Population	
	N	%
Male	13482	50.8
Female	13062	49.2
Total	26544	100.0

Note. National Statistics Office, 2021

The table 4.1 shows that the total population of the study area is 26,544. Out of this, 13,482 (50.8%) are male, and 13,062 (49.2%) are female. This means that the number of men and women is almost equal, with a slightly higher male population. This balanced distribution may influence household roles, employment opportunities, and decision-making within families.

4.1.2 Sex of Household Heads in the Study Area

Household heads play an important role in managing family responsibilities and making key decisions. In many cases, who becomes the head of the household can be influenced by social norms, economic factors, and family structure. This section presents the number of male and female household heads in the study area. The table 4.2 presents the distribution by sex of the study area.

Table 4.2

Distribution of Household Head by Sex

Household Head by Age Group	Sex		Total
	Male	Female	
Above 70	1095	500	1595
60-69	2360	873	3233
50-59	4494	1301	5795
40-49	5515	2158	7673
30-39	5010	2692	7702
20-29	3388	2124	5512
15-19	335	226	561
Below 14	18	17	35

Note. National Statistics Office, 2021

This table 4.2 shows the number of household heads in the study area, divided by age groups and by sex. In every age group, there are more male household heads than female household heads. In the 30-39 age groups, there are 5,010 male household heads compared to 2,692 female household heads, making a total of 7,702 households. The age groups with the most household heads are between 30 and 49 years old. The number of household heads in the 60 to 70 age group is relatively low, while it is even lower in the 15 to 19 age group. On the other hand, there are only a few household heads below the age of 14. Overall, the data indicates that household heads are mostly found in the middle age ranges and that men make up a larger share of these heads in all age groups.

4.1.3 Employment Characteristics of Population in the Study Area

Employment patterns are an important factor in understanding the economic situation of a population. This section looks at the employment status of people aged 10 and above in

the study area, broken down by sex. It helps to understand how many males and females are employed, and how the employment situation differs between the two sexes. The table 4.3 presents the distribution of employment for males and females in the study area.

Table 4.3

Employment Status of Population Aged 10 and Above by Sex

Sex	Employed Number	
	N	%
Male	6486	64.6
Female	3560	35.4
Total	10046	100.0

Note. National Statistics Office, 2021

The table 4.3 shows the number and percentage of employed people in the study area, broken down by sex. Out of the total employed population of 10,046, 6,486 (64.6%) are male, while 3,560 (35.4%) are female. This indicates that a higher percentage of males are employed compared to females in the study area. The data highlights a gender disparity in employment, with males making up the majority of the workforce.

4.2 Identifying Respondents to Collect Data and Analysis

The researcher conducted a household survey using a structured questionnaire and carried out in-depth interviews with selected respondents. Due to the nature of the research topic, the respondents had to be employed couples. Therefore, the researcher purposively selected respondents to collect data only from employed couples. Data collection was done independently by the researcher, with assistance only for company during fieldwork. To identify the exact study area, information was gathered from the ward office of Ward No. 4, Mahalaxmi Municipality.

To locate households with employed couples, the researcher sought information from neighbours, ward office staff, school staff, and employees of local institutions such as money transfer office, stitching training centres, and shops. Respondents for the in-depth interviews were different from those who participated in the household survey to ensure diverse perspectives. After data collection, the information was entered into SPSS for statistical analysis, while Excel was used for further editing and presentation. The analyzed data is

presented in the following sections to provide insights into gender differences in household livelihood support.

4.3 Demographic and Socio-economic Information of the Respondents

4.3.1 Age and Sex of the Respondents

Age and sex are basic characteristics of the respondents that help in understanding the roles of individual play in household. Different age groups contribute in various ways to family livelihood, depending on their stage of life and responsibilities. This section presents the distribution of respondents based on age group and sex. The table 4.4 presents how different age groups are represented by male and female respondents in the study area.

Table 4.4

Distribution of Respondents by Age and Sex

Age categories	Sex				Total	
	Female		Male		N	%
	N	%	N	%		
Below 21 years	5	2.6	0	0.0	5	1.3
21-40 years	120	62.5	111	57.8	231	60.2
41-60 years	62	32.3	80	41.7	142	37.0
Above 60 years	5	2.6	1	0.5	6	1.6
Total	192	100.0	192	100.0	384	100.0

Note. Field survey, 2024

The table 4.4 presents the age group of participants according to their sex. The majority of respondents (60.2%) are aged between 21 and 40 years. In this age group, there are slightly more females (62.5%) than males (57.8%). The 41 to 60-year age group makes up 37 percent of the respondents. In this group, there are more males (41.7%) than females (32.3%). Only a small percentage of respondents are below 21 years (1.3%) and above 60 years (1.6%). This distribution shows that the study mainly involves working-age adults, which is relevant for understanding household livelihood support across different genders.

4.3.2 Religion and Sex of the Respondents

Religion is an important aspect of social identity. It can influence various aspects of life, including household roles, beliefs, and practices. In the study area, people follow different religions, which can affect their participation in various activities and decision-making within families. This section looks at the distribution of respondents based on religion and sex. The table 4.5 presents how different religions are represented by male and female respondents in the study area.

Table 4.5

Distribution of Respondents by Religion and Sex

Religion	Sex				Total	
	Female		Male		N	%
	N	%	N	%		
Hindu	168	87.5	164	85.4	332	86.5
Buddhist	12	6.3	12	6.3	24	6.3
Christian	11	5.7	13	6.8	24	6.3
Muslim/Others	1	0.5	3	1.5	4	1.0
Total	192	100.0	192	100.0	384	100.0

Note: Field Survey, 2024

Table 4.5 presents the religious affiliation of the participants. The majority of respondents (86.5%) identify as Hindu, with similar proportions among females (87.5%) and males (85.4%). Both Buddhists and Christians make up 6.3% of the total sample, showing nearly equal representation between male and female respondents. A small percentage (1.1%) of participants belongs to the Muslim faith or other religious groups. This distribution indicates that Hinduism is the dominant religion in the study area, while other religions have a smaller representation.

4.3.3 Cast/Ethnic composition

The study area is home to various ethnic and caste groups, each with its own cultural and social background. These groups include Brahmin, Chhetri, Janajati, Dalit, and others. The "others" category includes groups such as Madheshi, Muslim, and similar communities. Within the respondents, the Brahmin category primarily includes Hill Brahmins such as Devkota, Paudel, Tiwari, Koirala, Aryal, Adhikari, Sharma, Dahal, Kharel, Khatriwoda, and

Panta. The Chhetri category includes Khadka, Bista, KC, Karki, Adhikari, Rayamajhi, Shahi, Thakuri, and Giri. The Janajati group consists of Newar, Tamang, Magar, Rai, Gurung, and Limbu. The Dalit category includes Nepali, Bishwakarma, Pariyar, Mijar, and Bhusal. The Madhesi category comprises Yadav, Mishra, and Chaudhary, while the Muslim category includes Ansari. Understanding the caste and ethnic composition helps to see how different groups are represented in the study area and how this might affect their roles in household livelihood. The table 4.6 presents the distribution of respondents by caste/ethnic group and sex.

Table 4.6

Distribution of Respondents by Ethnic Composition and Sex

Ethnic composition	Sex				Total	
	Female		Male		N	%
	N	%	N	%		
Brahmin	45	23.4	54	28.1	99	25.8
Chhetri	62	32.3	54	28.1	116	30.2
Janajati	50	26.0	48	25.0	98	25.5
Dalit	24	12.5	24	12.5	48	12.5
Others	11	5.7	12	6.3	23	6.0
Total	192	100.0	192	100.0	384	100.0

Note: Field Survey, 2024

The table 4.6 reveals the ethnic composition of respondents in the study area. The largest ethnic group is Chhetri (30.2%), with a slightly higher proportion of females (32.3%) than males (28.1%). Brahmins make up 25.8% of the total sample, with more males (28.1%) than females (23.4%). Janajati respondents account for 25.5 percent, with nearly equal representation of females (26.0%) and males (25.0%). Dalits comprise 12.5% of the sample, with an equal distribution between genders. The remaining 6.0% belong to other ethnic group. The findings highlight the demographic diversity of the respondents, contributing to the robustness of the analysis.

4.3.4 Family type of Respondents

Family structure plays a significant role in household dynamics and livelihood support. In the study area, families are generally categorized into two types: nuclear and joint

families. Nuclear families consist of parents and their children, while joint families include extended members such as grandparents, uncles, aunts, and cousins. This section looks at the distribution of respondents based on their family type. The table 4.7 presents the breakdown of family types in the study area.

Table 4.7

Distribution of Respondents by Family Type and Sex

Sex	Family type				Total	
	Nuclear		Joint		N	%
	N	%	N	%		
Female	138	49.1	54	52.4	192	50.0
Male	143	50.9	49	47.6	192	50.0
Total	281	100.0	103	100.0	384	100.0

Note. Field Survey, 2024

The table 4.7 presents the family types of respondents in the study area, indicating whether they live in nuclear or joint families. Out of the total 384 respondents, 73.2 percent live in nuclear families, while 26.8 percent belong to joint families. Among female respondents, 49.1 percent live in nuclear families, and 52.4 percent live in joint families. Among male respondents, 50.9 percent are in nuclear families, while 47.6 percent are in joint families. These figures indicate that nuclear families are more prevalent in the study area.

4.3.5 Family Size of Respondents

Family size can influence household livelihood strategies. Differences between men and women affect how resources are shared and managed within the household. The distribution of respondents by sex and family size helps analyze how men and women contribute to household support and decision-making. Larger families may have more financial demands, requiring both men and women to participate in income-generating activities. On the other hand, smaller families may have different economic pressures and support systems. The table 4.8 presents the relationship between sex and family size.

Table 4.8*Distribution of Respondents by Family size and Sex*

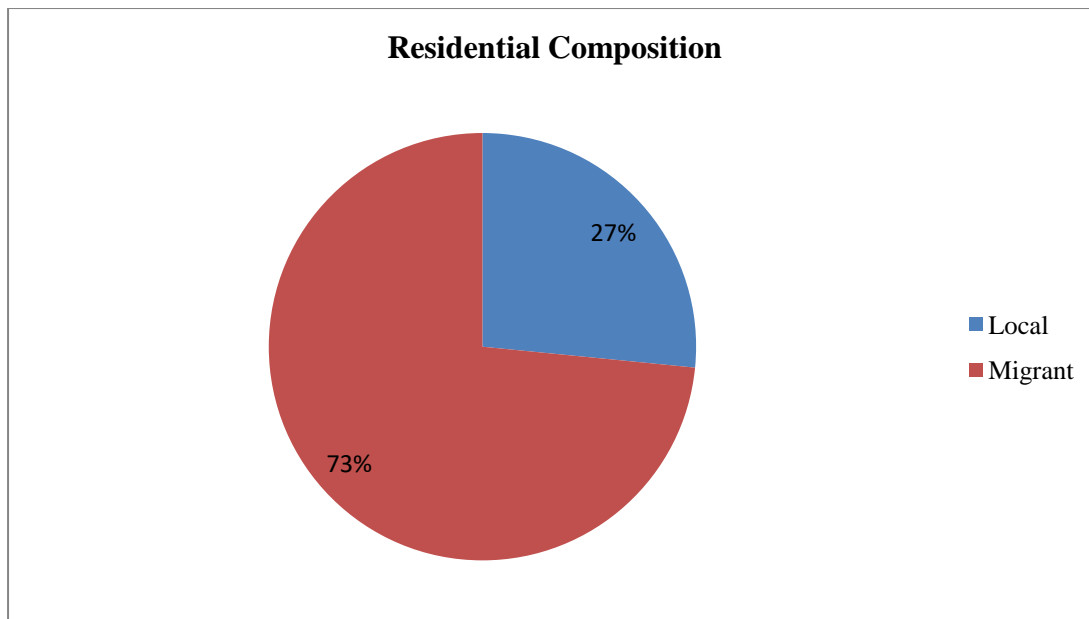
Family size	Sex				Total	
	Female		Male		N	%
	N	%	N	%		
Below 3	41	21.4	37	19.3	78	20.3
3-4 member	73	38.0	81	42.2	154	40.1
5-6 member	61	31.8	59	30.7	120	31.3
Above 6	17	8.9	15	7.8	32	8.3
Total	192	100	192	100	384	100

Note. Field survey, 2024

The table 4.8 reveals that the distribution of family size among male and female respondents in a sample of 384 individuals. Most households have 3 to 4 members (40.1%), followed by those with 5 to 6 members (31.3%). A smaller percentage of respondents come from families with fewer than 3 members (20.3%) or more than 6 members (8.3%). family size can impact household livelihood support, as larger families may have higher financial demands, requiring more income sources. In contrast, smaller families may have fewer economic pressures but might also have limited labour contributions from family members. Since both men and women are distributed similarly across different family sizes, their roles in supporting household livelihoods may depend more on other factors, such as education, employment opportunities, and cultural expectations.

4.3.6 Residential Status of Respondents

Residential status refers to whether people are migrants or locals. Local residents often have established social networks, stable access to resources, and long-term community ties, which can influence their economic activities. In contrast, migrated individuals may face challenges such as job insecurity, lack of social support, and housing instability, but they might also have access to better employment opportunities in new locations. Gender differences in migration patterns can affect household roles, as men and women may migrate for different reasons, such as employment, marriage, or education. This figure 4.2 presents the distribution of respondents as local or migrated individuals.

Figure 4.2*Distribution of Respondents by Residential Status*

Note. Field survey, 2024

The figure 4.2 illustrates the residential composition of respondents, showing the proportion of local and migrant individuals in the study. According to the chart, 73% of the respondents are migrants, while only 27% are local residents. This indicates that the majority of individuals in the sample have relocated from other areas, possibly in search of better livelihood opportunities, education, or other socio-economic factors.

The high percentage of migrants suggests that mobility plays a significant role in household livelihood strategies. Migrants may face challenges such as job insecurity, lack of stable housing, and limited social support, which can impact their ability to contribute to household income. On the other hand, local residents may have more stable economic opportunities due to established social networks and familiarity with the local environment.

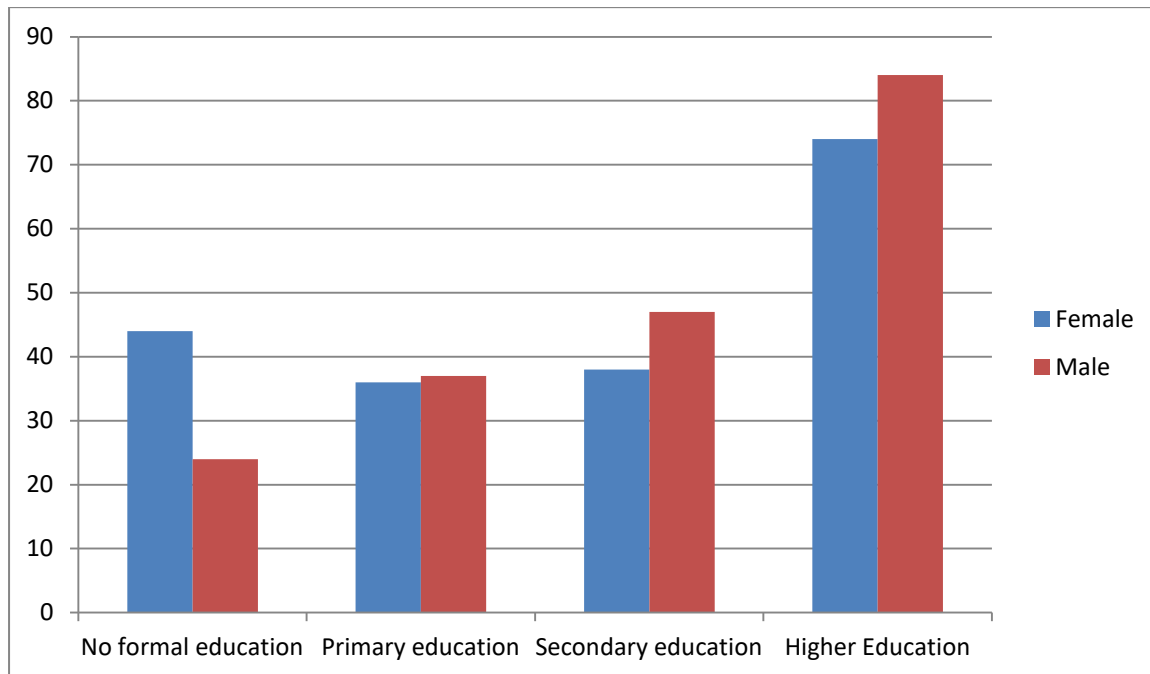
4.3.7 Education Status of Respondents

Education can influence the ability of individual to support household livelihoods. Higher levels of education often lead to better job opportunities, higher income, and improved decision-making skills, which can directly impact household well-being. Gender differences in education levels can influence the roles men and women play in supporting their families. If one gender has lower educational attainment, they may face challenges in

accessing stable and well-paying jobs, affecting household income and economic security. The figure 4.3 presents the distribution of respondents by sex and education level.

Figure 4.3

Education level of Respondents by Sex



Note. Field Survey, 2024

The Figure 4.3 shows the education levels of males and females in a sample of 384 individuals, with an equal number of men and women (192 each). More men (84) than women (74) have higher education, while more women (44) than men (24) have no formal education. The number of men and women with primary and secondary education is relatively similar. This difference in education levels can impact household livelihood support. Women with lower education may have fewer job opportunities, leading to a greater reliance on informal work or household-based activities. On the other hand, men with higher education levels may have better employment opportunities, contributing more to household income. These educational differences highlight gender disparities that can influence how households sustain their livelihoods.

4.3.8 Occupation of the Respondents

Household livelihood support can be influenced by occupation, as it directly impacts individual's income levels and economic stability. Gender differences in occupation can influence how men and women contribute to their households, with some jobs being more

accessible to one gender due to social, cultural, or economic factors. Men are often found in higher-paying formal jobs, while women may be engaged in informal work, care giving, or part-time employment, which can impact household income and financial security. Table 4.9 presents the occupation and sex of the respondents.

Table 4.9

Distribution of Respondents by Occupation and Sex

Occupation	Sex				Total	
	Female		Male		N	%
	N	%	N	%		
Government	26	13.5	37	19.3	63	16.4
Private	52	27.1	39	20.3	91	23.7
NGO/INGO	2	1.0	4	2.1	6	1.6
Business	27	14.1	29	15.1	56	14.6
Labour	14	7.3	24	12.5	38	9.9
Farm and agriculture	34	17.7	7	3.6	41	10.7
Others	37	19.3	52	27.1	89	23.2
Total	192	100.0	192	100.0	384	100.0

Pearson Chi-Square, 27.456, df 6, $p < 0.001$

Note. Field Survey, 2024

Table 4.9 shows the distribution of occupations among male and female respondents in a sample of 384 individuals, with an equal number of men and women (192 each). The most common occupations for both sexes are in the private sector (23.7%) and the "Others" category (23.2%), which includes drivers, cart pullers, painters, sewing workers, and individuals working in furniture. However, there are notable gender differences in certain occupations. More men (19.3%) than women (13.5%) are employed in government jobs, while more women (27.1%) work in the private sector compared to men (20.3%). A significant gender disparity is seen in farm and agriculture work, where 17.7% of women are engaged compared to only 3.6% of men. This suggests that women are more involved in subsistence farming or household-based agricultural activities. On the other hand, more men (12.5%) than women (7.3%) are involved in labour work, which typically includes construction, daily wage jobs, or physically demanding work. The number of men (15.1%)

and women (14.1%) in business is relatively similar, indicating that both genders are equally engaged in entrepreneurial activities.

The Pearson Chi-Square value of 27.456 with 6 degrees of freedom and a p-value of less than 0.001 suggest a statistically significant relationship between sex and occupation. This means that occupation distribution is not random but influenced by gender. These findings highlight the impact of social, economic, and cultural factors in determining job opportunities for men and women. Women's higher involvement in agriculture and private-sector jobs may indicate limited access to formal employment, while men's dominance in government and labour jobs suggests better access to structured employment opportunities. Understanding these differences is crucial for addressing gender-based employment inequalities.

4.3.9 Employment Type of the Respondents

Employment type is a crucial factor in determining household livelihood support, as it affects income stability, job security, and overall economic well-being. The type of employment individuals engage in whether permanent, temporary, self-employed, or informal work can influence their ability to contribute to household income. Differences between men and women in employment type often reflect broader social and economic patterns, where men may have greater access to stable and well-paying jobs, while women may engage more in informal or part-time work due to care giving responsibilities or limited job opportunities. Table 4.10 presents the distribution of respondents by employment type and sex.

Table 4.10

Distribution of Respondents by Employment Type and Sex

Employment type	Sex				Total	
	Female		Male		N	%
	N	%	N	%		
Full time	142	74.0	173	90.1	315	82.0
Part time	27	14.1	11	5.7	38	9.9
Seasonal	7	3.6	1	0.5	8	2.1
Casual	16	8.3	7	3.6	23	6.0
Total	192	100.0	192	100.0	384	100.0

Pearson Chi-Square, 17.809, df 3, $p < 0.001$

Note. Field Survey, 2024

This table 4.10 shows the distribution of employment types among male and female respondents in a sample of 384 individuals. A majority of both men (90.1%) and women (74.0%) are engaged in full-time employment, but the proportion of full-time workers is significantly higher among men. This suggests that men have greater access to stable, long-term jobs, while women are more involved in other types of employment. A notable gender difference is seen in part-time employment, where (14.1%) of women work part-time compared to only (5.7%) of men. This may indicate that women are more engaged in flexible or lower-hour jobs, possibly due to care giving responsibilities or limited job opportunities. Similarly, more women (3.6%) than men (0.5%) are engaged in seasonal work, which is often temporary and dependent on agricultural or industry-specific demand. Casual employment, which includes irregular or short-term jobs, is also higher among women (8.3%) compared to men (3.6%).

The Pearson Chi-Square value of 17.809 with 3 degrees of freedom and a p-value of less than 0.001 indicate a statistically significant relationship between sex and employment type. This means that employment type is strongly influenced by gender. These findings highlight the challenges women face in securing stable jobs, which can impact their ability to provide consistent household livelihood support. Women's higher participation in part-time, seasonal, and casual employment suggests a greater risk of income instability, which can affect household economic security.

4.3.10 Primary Source of Income of Respondents

Primary source of income is another important factor in household livelihood support. The primary income sources are classified as Services, Business, Farm and Agriculture, Labour, Household Work, and Others. The table 4.11 presents a distribution of income sources categorized by sex.

Table 4.11*Distribution of respondents by Source of Income and Sex*

Source of Income	Sex				Total	
	Female		Male		N	%
	N	%	N	%		
Services	77	40.1	78	40.6	155	40.4
Business	27	14.1	33	17.2	60	15.6
Farm and agriculture	34	17.7	8	4.2	42	10.9
Labour	13	6.8	24	12.5	37	9.6
Household work	8	4.2	3	1.6	11	2.9
Others	33	17.2	46	24.0	79	20.6
Total	192	100.0	192	100.0	384	100.0

Pearson Chi-Square, 24.384, df 3, $p < 0.001$

Note. Field Survey, 2024

The table 4.11 shows the distribution of the primary sources of income for both females and males. The highest percentage of individuals in both sexes derives their income from services, with (40.1%) of females and (40.6%) of males. A notable difference emerges in business, where (17.2%) of males engage in business compared to (14.1%) of females. Agriculture is another area with a significant disparity: (17.7%) of females earn income from farming, whereas only (4.2%) of males do so. Labour is more common among males (12.5%) than females (6.8%), while household work, which accounts for (4.2%) of females and 1.6% of males, represents another difference between male and female. The "others" category shows that (24.0%) of males report income from other sources compared to (17.2%) of females. Other categories include driving, painting, sewing, beads maker and cart puller.

The Pearson Chi-Square test result, with a value of 24.384, a degree of freedom of 3, and a p-value less than 0.001 indicates that there is a statistically significant relationship between sex and the primary source of income. This means that the differences in income sources between females and males are probably not random and are caused by actual factors related to gender. Therefore, gender plays a significant role in determining the primary source of income in the sample population.

4.4 Financial Contribution Differences across Different Sectors of Household Livelihood by Gender

4.4.1 Income Level (Monthly) of Respondents

Income levels may vary due to factors such as employment opportunities, education, and access to resources, which can differ between men and women. Table 4.12 presents the monthly income and sex distribution of respondents to understand gender differences in household livelihood support.

Table 4.12

Distribution of Respondents by Income (Monthly) and Sex

Income level (Rs)	Sex				Total	
	Female		Male		N	%
	N	%	N	%		
Below 16000	82	42.7	23	11.9	105	27.4
16000-30000	63	31.8	71	36.9	134	34.9
31000-60000	33	17.2	72	37.5	105	27.4
61000-120000	9	4.7	16	8.3	25	6.5
Above 120000	5	2.6	10	5.2	15	3.9
Total	192	100.0	192	100.0	384	100.0

Pearson Chi-Square: 51.742, df:4, $p < 0.001$

Note. Field survey, 2024. Rs = Rupees

The table 4.12 shows significant differences in earnings between male and female respondents. A larger proportion of women (42.7%) fall into the lowest income category (below 16,000), compared to only (11.9%) of men. This suggests that women are more in lower incomes, which could be due to factors such as limited job opportunities, lower wages, or engagement in informal or part-time work. In the middle-income categories, the distribution is more balanced. Among those earning between 16,000 and 30,000, (31.8%) are women, while (36.9%) are men. Similarly, in the 31,000 to 60,000 range, the percentage of men (37.5%) is notably higher than that of women (17.2%), indicating that men are more in moderate incomes.

At higher income levels, the difference between men and women is smaller, but men still earn more. In the 61,000 to 120,000 range, (8.3%) of men earn this amount compared to

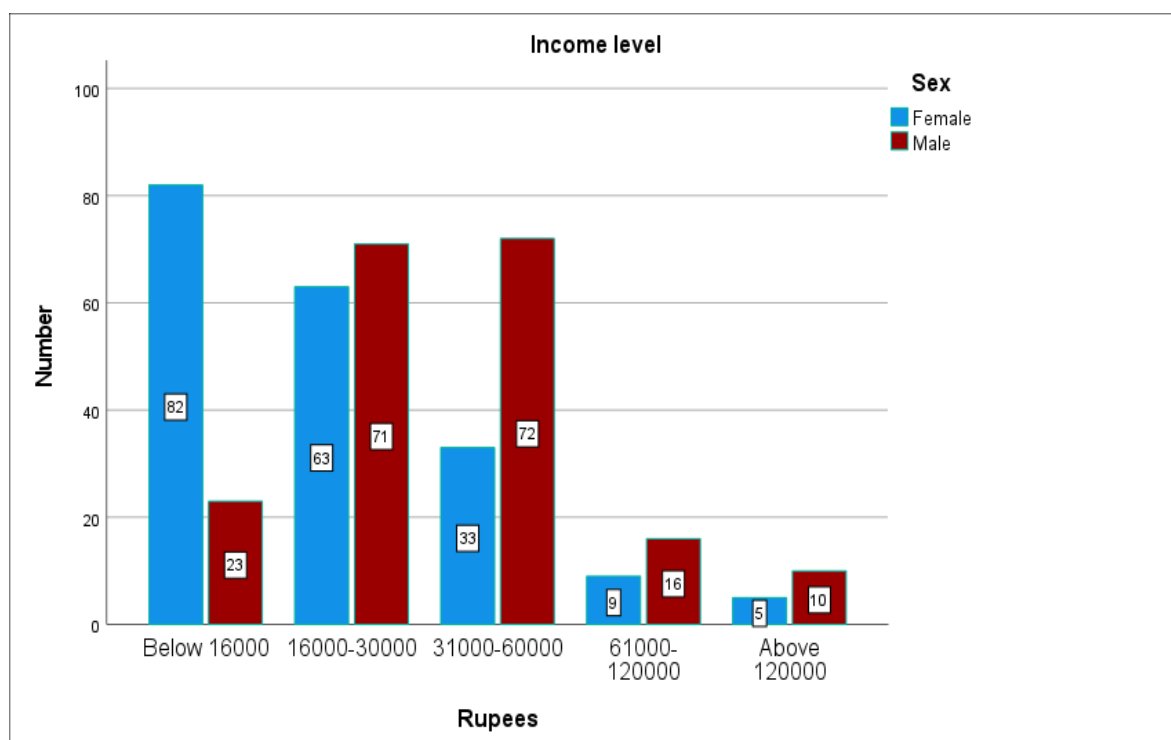
(4.7%) of women. For those earning above 120,000, (5.2%) are men, while only (2.6%) are women. This suggests that fewer women reach the highest income brackets, possibly due to barriers such as career advancement limitations or differences in employment sectors. The Pearson Chi-Square test result (51.742, $p < 0.001$) indicates a statistically significant relationship between income level and sex. This means that income distribution differs significantly between men and women, and the observed patterns are occurred by gender roles. Overall, the findings highlight gender disparities in earnings, with women being more concentrated in lower-income categories and men more likely to earn higher incomes. These differences may have important implications for household livelihood support.

4.4.2 Financial Contribution to Household Livelihood

Men and women play different roles in supporting household livelihoods. These contributions can include earning income, managing resources, or doing household tasks. The figure 4.4 looks at how gender affects the way people financially contribute to household livelihoods, showing the roles and responsibilities of men and women in supporting their families.

Figure 4.4

Financial Contributions to Household Livelihood by sex



Note. Field Survey, 2024

The figure 4.4 provides insights into individual contributions to household livelihood based on gender and income levels. The data shows clear differences between men and women in their income contributions. Among women, the majority (82) contribute below 16,000, with fewer contributing at higher income levels. In contrast, men are more evenly distributed across income brackets, with the highest number (72) are contributing 31,000–60,000. A smaller proportion of both genders contribute at the highest income levels (above 120,000), but the number of men is slightly higher than women in these brackets.

The Chi-Square test reveals a statistically significant relationship between gender and income contribution (p -value = 0.000), indicating that gender plays a key role in the level of individual contributions to household livelihoods. Women contribute lower amounts, due to low income, limited access to high-paying jobs, low education level, occupational segregation, or the dual burden of paid and unpaid work. Men, on the other hand, tend to contribute more at higher income levels, reflecting their traditional role as primary earners in many households. These findings highlight the unequal economic contributions between genders, which can impact household livelihood support. Women's lower contributions may limit their financial influence within the household, while men's higher contributions align with societal expectations of them as providers. According to respondents income affects on their ability to support household activities.

4.4.3 Financial Contribution across Different Sectors of Household Livelihood by Sex

The contribution to household livelihood support (HLS) plays a crucial role in maintaining family well-being and financial stability. Men and women often have different responsibilities in supporting household expenses that can be influenced by several factors such as income levels, cultural expectations, and economic roles. This analysis examines the sector-wise differences in contributions by men and women, highlighting their roles in key areas of household financial management. One of the most essential aspects of HLS is daily necessities, which include food, utilities, and other essential expenses. The level of contribution to these needs reflects the economic participation of household members. Education support is another critical area, as it impacts the long-term social and economic development of the family. The extent to which men and women contribute to education expenses often depends on their financial capacity and societal norms.

Healthcare support is vital for ensuring the well-being of all household members. Responsibilities in this sector include both financial contributions and care giving, with

gender often influencing how these roles are divided. Another major expense in households is housing costs, such as Equated Monthly Instalments (EMI) or rent, which requires careful financial planning. The responsibility for meeting these commitments may differ between men and women based on their earnings and financial roles within the household. In addition to these primary expenses, the "Others" sector includes loan payments, recreation, and savings for the future. While these contributions are sometimes overlooked, they are essential for maintaining financial security and improving the quality of life. Gender dynamics influence how these financial obligations are managed and shared within the household.

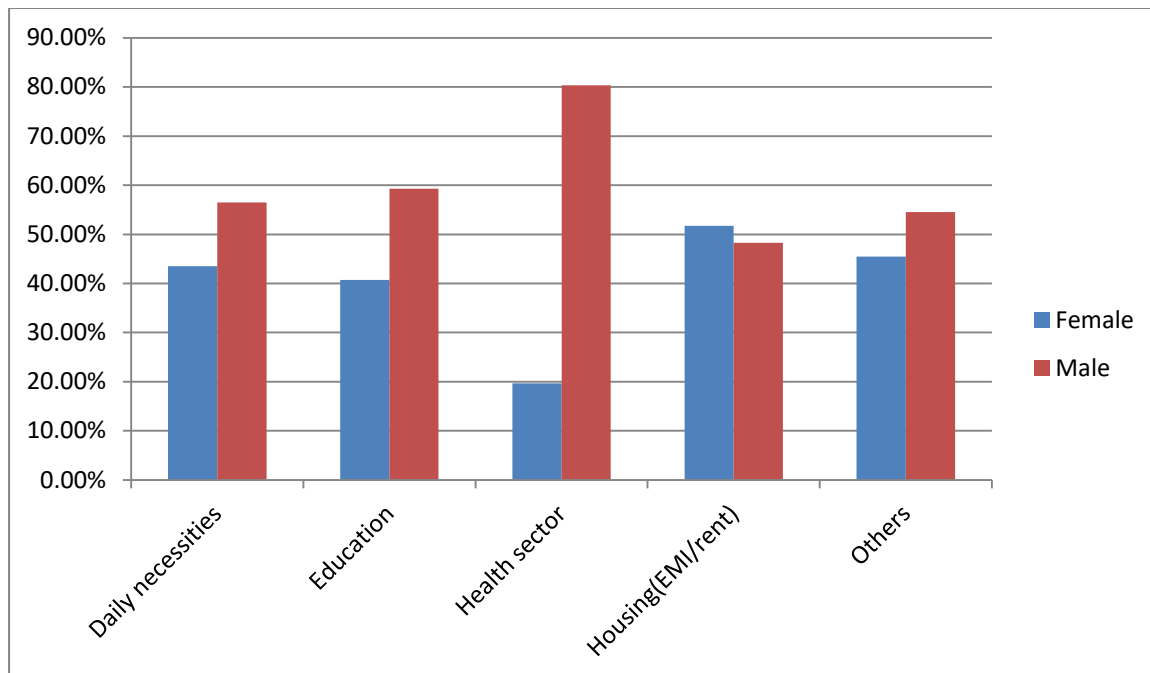
This analysis explores how men and women contribute to these key sectors of household livelihood support and examines the differences in their financial roles. The table 4.13 presents the sector-wise contributions of respondents.

Table 4.13*Financial Contribution across HLS Sectors of Respondents by Sex*

Sex	Own contribution In daily necessities					
	Yes		No		Total	
	N	%	N	%	N	%
Female	128	43.5	64	71.1	192	50.0
Male	166	56.5	26	28.9	192	50.0
Total	294	100.0	90	100.0	384	100.0
Pearson Chi- Square=20.956, df = 1, p<0.001						
In education						
Female	79	40.7	113	59.5	192	50.0
Male	115	59.3	77	40.5	192	50.0
Total	194	100.0	190	100.0	384	100.0
Pearson Chi- Square=13.501, df = 1, p<0.001						
In healthcare						
Female	12	19.7	180	55.7	192	50.0
Male	49	80.3	143	44.3	192	50.0
Total	61	100.0	323	100.0	384	100.0
Pearson Chi- Square=26.681, df = 1, p<0.001						
In housing EMI/rent						
Female	78	51.7	114	49.4	192	50.3
Male	73	48.3	117	50.6	190	49.7
Total	151	100.0	231	100.0	382	100.0
Pearson Chi- Square=0.194, df = 1, p>0.05						
In others						
Female	55	45.5	137	52.1	192	50.0
Male	66	54.5	126	47.9	192	50.0
Total	121	100.0	263	100.0	384	100.0
Pearson Chi- Square=1.460, df = 1, p>0.05						

Note. Field Survey, 2024. EMI = Equated Monthly Instalment

HLS = Household Livelihood Support

Figure 4.5*Financial Contribution across sectors of HLS by Sex*

Note. Field survey, 2024

The table 4.13 and figure 4.5 reveals significant gender differences in contributions across various sectors. The Pearson Chi-Square test results indicate statistically significant relationships, suggesting that men and women contribute differently to different aspects of household expenses. In daily necessities, such as food and utilities, a higher percentage of men (56.5%) contribute compared to women (43.5%). Meanwhile, more women (71.1%) report not contributing to daily necessities compared to men (28.9%). This suggests that men are more financially responsible for household essentials, while women may rely on shared or alternative support systems.

For education-related expenses, men again contribute more (59.3%) than women (40.7%). A larger proportion of women (59.5%) do not contribute, compared to (40.5%) of men. This indicates that men tend to take financial responsibility for education, possibly due to traditional expectations that fathers or male household heads bear such costs. The difference between men and women in healthcare expenses is even bigger. Only (19.7%) of women contribute to healthcare costs, compared to (80.3%) of men. This suggests that men play a dominant role in financing medical needs, while women may take on more care giving

roles rather than direct financial contributions. The significant Chi-Square value further supports this strong gender-based difference.

Regarding housing expenses, including EMI or rent, contributions are relatively balanced, with 51.7% of women and 48.3% of men contributing. The small difference suggests that both genders share financial responsibilities for housing, making this sector the most equally distributed among men and women. However, the Chi-Square test shows no significant variation, meaning gender does not strongly determine who pays for housing. In the "Others" sector, which includes loan payments, recreation, and savings, men contribute slightly more (54.5%) than women (45.5%). However, this difference is not as large as in other categories. The close distribution suggests that both men and women play a role in managing additional financial obligations, though men still contribute slightly more.

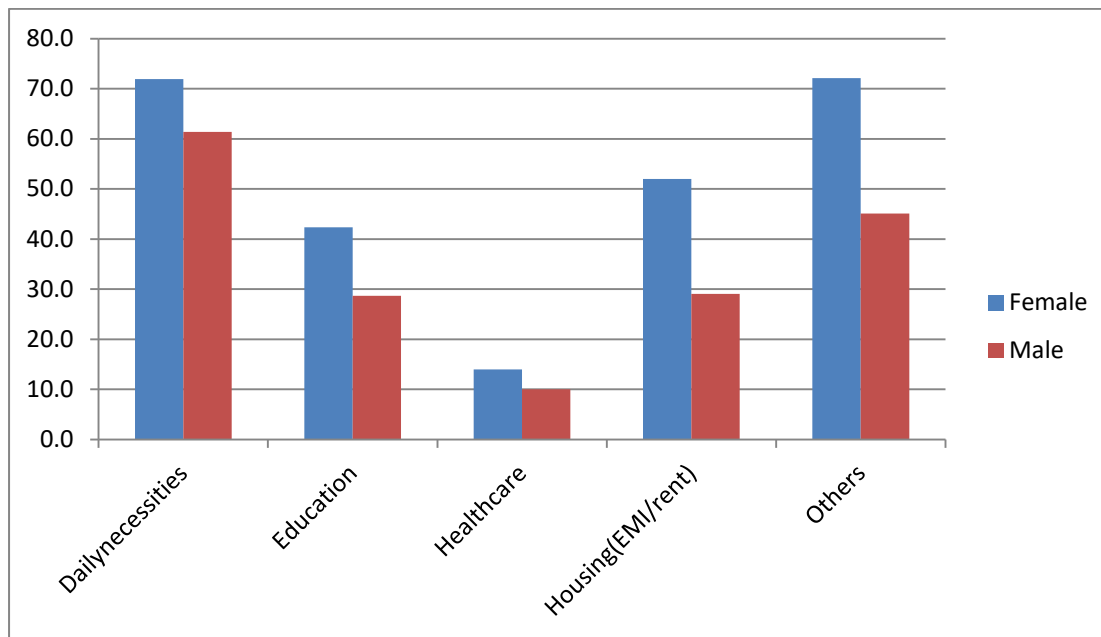
Overall, the analysis highlights clear gender differences in financial contributions to household livelihood support. Men are more likely to contribute to daily necessities, education, and healthcare, while contributions to housing and other expenses are more balanced. These findings reflect traditional gender roles in financial decision-making and economic participation within households.

4.4.4 Income Percentage Contribution by Sex across Different Sectors of HLS

Understanding the differences in income contribution across various household sectors such as daily necessities, education, healthcare, housing, and other expenses helps reveal the financial roles played by men and women in supporting their families. This analysis compares the percentage of income contributed by males and females across these key household sectors. The figure 4.6 presents the percentage of income contributed by men and women in different household livelihood sectors.

Figure 4.6

Income Contribution Percentage of Respondents by Sex



Note. Field Survey, 2024. HLS = Household Livelihood Support

The figure 4.6 reveals that women contribute a higher percentage of their income to household expenses than men. However, this does not mean they spend more in absolute terms. Women generally have lower income in the study area (see table 4.12) but figure 4.6 reveals that they allocate a larger share of their earnings to essential needs. Women contribute (71.9%) of their income to daily necessities, while men contribute (61.4%). In education, which includes school fees and other learning costs, women allocate (42.3%), compared to men's (28.7%). For healthcare, women contribute (14.0%), slightly more than men at (10.0%).

A major difference is seen in housing expenses, including EMI and rent payments. Women allocate (52.0%) of their income, nearly double the (29.1%) contributed by men. In other expenses, which include savings, loan repayments, and recreation, women contribute (72.1%), while men allocate (45.1%). This shows that women take on more financial responsibility, not just for daily needs but also for long-term financial security as well as spend on recreation expenses. Despite earning less, women dedicate a larger proportion of their income to household well-being. Men, who typically have higher earnings, contribute a smaller percentage across all sectors.

4.5 Determinants Influencing the Differences in Financial Contribution of Household Livelihood by Gender

4.5.1 Determinants of Differences in Household Livelihood Support

Men and women often contribute differently to household expenses due to differences in income, employment opportunities, education levels, and traditional gender roles. Understanding these factors is important for analyzing why men and women have varying financial responsibilities within the household. Economic factors such as income gaps, job types, and access to financial resources play a key role in shaping these differences. Social and cultural norms also influence household responsibilities, often expecting men to be primary earners while women take more time on care giving roles. Education levels and financial literacy impact an individual's ability to contribute to household expenses. Table 4.14 presents the key determinants that contribute to gender differences in household livelihood support.

Table 4.14

Determinants of Differences in Household Livelihood Support

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.872 ^a	0.76	0.752	23273.6

Predictors: (Constant), Total income, Resident type, Religion, Sex, Income activities, Family size, Ethnicity, Age, Occupation, Family type, Education level

This indicates that the model explains 76.0% of the variance in the dependent variable, suggesting strong predictive power. The adjusted R² (0.752) shows the number of predictors, confirming the model's robustness.

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error			
1 (Constant)	-23014	13782.3		-1.67	0.096
Age	63.529	144.863	0.012	0.439	0.661
Sex	3678.28	2509.78	0.039	1.466	0.144
Religion	-775.35	2063.46	-0.01	-0.376	0.707
Ethnicity	2461.54	1168.99	0.062	2.106	0.036
Family type	-1417.5	3683.92	-0.013	-0.385	0.701
Family size	2702.25	1010.26	0.091	2.675	0.008
Resident type	-1295.5	2850.32	-0.012	-0.455	0.65
Education level	3509.54	1537.2	0.085	2.283	0.023
Occupation	128.491	709.114	0.006	0.181	0.856
Income activities	-649.49	1712.02	-0.011	-0.379	0.705
Income	0.706	0.024	0.824	29.069	0.000

Dependent Variable: Own total contribution

The regression analysis examines the factors influencing individual contributions to household livelihood support. The model summary shows that the independent variables explain (76.0%) of the variation in total household contribution ($R^2 = 0.76$), indicating a strong predictive power. The adjusted R^2 (0.752) confirms the robustness of the model, meaning the selected predictors effectively explain the differences in financial contributions.

The coefficient analysis provides insights into the effect of each variable on household contribution. Income is the strongest predictor ($B = 0.706$, $p < 0.001$), showing

that higher income leads to a greater contribution to household support. This is expected, as individuals with higher earnings can contribute more financially. Education level has a positive and significant impact ($B = 3509.54$, $p = 0.023$), suggesting that individuals with higher education tend to contribute more. This could be due to better job opportunities and higher earnings. Ethnicity is also a significant factor ($B = 2461.54$, $p = 0.036$), indicating that cultural or social factors linked to ethnic background may influence financial responsibility in households. Family size has a positive and significant effect ($B = 2702.25$, $p = 0.008$), suggesting that larger families require higher contributions from individuals to meet household needs.

However, some variables were not significant in explaining household contributions. Sex ($p = 0.144$) suggests that being male or female does not significantly impact financial contribution when controlling for other factors. Age ($p = 0.661$) and occupation ($p = 0.856$) do not significantly influence household contributions, meaning employment type and age differences may not be key determinants. Residential status and family type also do not show significant effects, indicating these factors do not strongly determine financial contributions.

The results highlight that level of income, education, family size, and ethnicity are the most important factors influencing financial contributions to household livelihood support. The regression model suggests that these factors, particularly income, number of family member, education, and ethnic background play a more critical role in determining contribution levels. That means gender influences economic contributions within households due to differences in income levels and education between men and women, as well as socio-cultural factors. These findings provide valuable insights into economic participation and financial responsibilities within households.

4.5.2 Spending Time on Own Household Work and Care Giving

Own household work and care giving are important parts of daily life. People spend time doing household chores, taking care of children, and supporting family members. However, men and women often share these responsibilities unequally. Women usually spend more time on own tasks, while men focus more on paid jobs. This difference can affect many aspects of life, including financial security, career opportunities, and overall well-being. Understanding how men and women divide unpaid work and care giving helps see the challenges they face. It also shows how family roles and social expectations influence daily

routines. Table 4.15 examines how much time men and women spend on own household work and care giving.

Table 4.15

Spending Time on own Household Work and Care-giving by Sex

Sex	Spending on own household work and care giving				Total	
	Yes		No		N	%
	N	%	N	%		
Female	150	69.8	42	24.9	192	50.0
Male	65	30.2	127	75.1	192	50.0
Total	215	100.0	169	100.0	384	100.0

Pearson Chi- Square=76.356, df = 1, p<0.001

Note. Field Survey, 2024

The table 4.15 shows a clear difference between men and women in spending time on own household work and care giving. Out of the total 384 participants, (69.8%) of women reported doing unpaid work and care giving, while only (30.2%) of men did the same. On the other hand, (75.1%) of men said they did not engage in own household work and care giving, compared to only (24.9%) of women. This means that women take on a much larger share of household and care giving responsibilities than men.

The Pearson Chi-Square test result ($\chi^2 = 76.356$, $df = 1$, $p < 0.001$) confirms that this difference is statistically significant. This means the gap between men and women in unpaid work and care giving is not due to chance but reflects a real pattern. The findings highlight the unequal division of household and care giving duties, with women carrying most of the burden. This could have important effects on their time, career opportunities, and overall well-being.

4.5.3 Frequency of Own Household Work and Care giving

How Time spent on unpaid work and care giving varies between men and women. While both contribute to household tasks and family care, the amount of time they spend is often different. Women usually spend more time on these responsibilities, while men spend less. This difference can affect their daily lives, work opportunities, and overall well-being. Understanding how men and women divide their time on unpaid work and care giving is important. It helps to see patterns in how responsibilities are shared and the challenges each

group faces. The table 4.16 examines the frequency of time spent on unpaid work by men and women.

Table 4.16

Frequency of Unpaid Work and Care-giving by Sex

Frequency of unpaid work and care giving	Sex				Total	
	Female		Male		N	%
	N	%	N	%		
Sometimes	18	11.9	30	45.5	48	22.1
Often	133	88.1	36	54.5	169	77.9
Total	151	100.0	66	100.0	217	100.0
Pearson Chi- Square=29.979, df = 1, p<0.001						

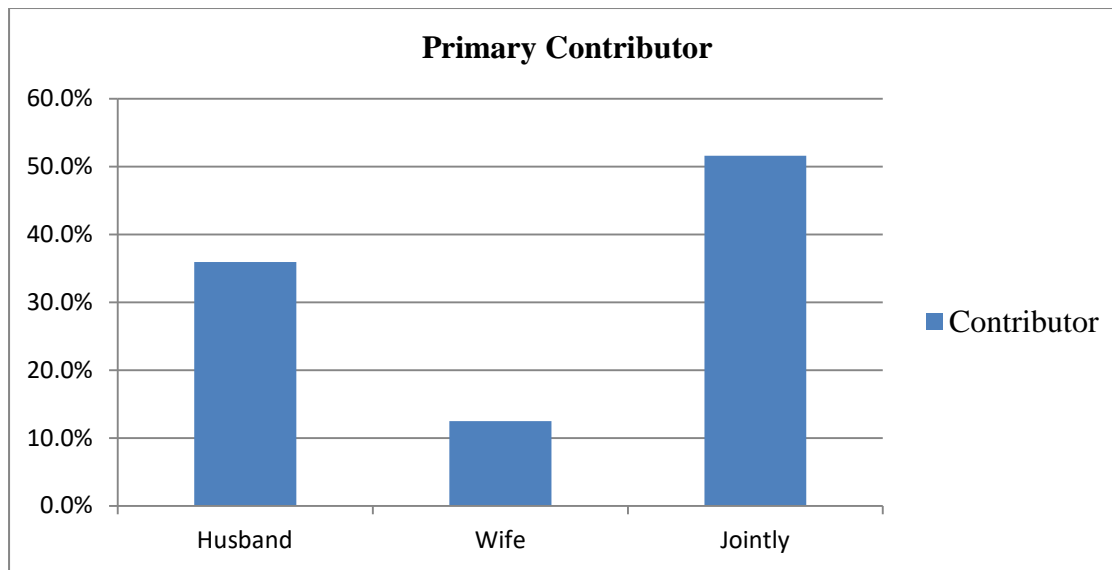
Note. Field Survey, 2024

The table 4.16 shows a significant difference between men and women in how often they engage in unpaid work and care giving. Among the 217 participants, (88.1%) of women reported doing these tasks often, while only (54.5%) of men said the same. In contrast, (45.5%) of men stated that they sometimes engage in unpaid work and care giving, compared to only (11.9%) of women. This means that women are more engaged on these responsibilities regularly, while men do them occasionally.

The Pearson Chi-Square test result ($\chi^2 = 29.979$, $df = 1$, $p < 0.001$) shows that this difference is statistically significant. This means the gap in frequency of unpaid work and care giving between men and women is due to gender roles. The findings highlight the unequal distribution of household and care giving duties, where women take on a larger and more frequent role. This imbalance may impact women's time availability, job opportunities, and overall well-being.

4.5.4 Primary Contributor to the Household Livelihood

In every household, different family members contribute to the family's livelihood in various ways. Some provide financial support through paid work, while others contribute by doing household chores and care giving. The way these responsibilities are shared can be different for men and women. In many cases, men are expected to be the main earners, while women take on more unpaid household and care giving duties. The figure 4.7 presents the role of men and women as primary financial contributor in their households.

Figure 4.7*Primary Contributor to the Household Livelihood*

Note. Field Survey, 2024

The figure 4.7 clearly shows that men and women have different roles in supporting household livelihoods. In many families, husbands are more often reported as the main contributors, reflecting traditional gender roles where men take primary responsibility for providing financial support. However, a significant number of households (51.6%) report joint contributions from both spouses, indicating a shift toward shared responsibility in supporting the household. The percentage of households where wives are the main contributor is relatively low, showing that women are still less as the main household supporters. However, the high number of joint contributors suggests progress toward a more balanced system where both partners share economic responsibilities. This change could be due to rising living costs and changing social norms.

4.5.5 Decision Maker to Financial Management in Household Livelihood

Making decisions about household expenses, savings, and financial planning is an important part of managing a family. In many households, one person may take the lead in making financial decisions, or both partners may decide together. These decisions include how money is spent on daily needs, education, health, and future savings. Traditionally, men have been seen as the main decision-makers in financial matters, but this may be changing as more women take active roles in managing household finances. Understanding who makes these decisions helps to see if financial responsibilities are shared equally or if one person has

more control. The table 4.17 examines who is responsible for allocating household expenditure and making key decisions about spending and saving.

Table 4.17

Decision Makers to Household financial management

Decision maker in expenditure allocation	Sex-wise Response				Total	
	Female		Male		N	%
	N	%	N	%		
Husband	30	15.6	50	26.0	80	20.8
Wife	30	15.6	36	18.8	66	17.2
Jointly	132	68.8	106	55.2	238	62.0
Total	192	100.0	192	100.0	384	100.0
Pearson Chi- Square=47.029, df = 6, p<0.05						
Decision maker in saving and spending						
Husband	68	35.4	79	41.1	147	38.3
Wife	30	15.6	22	11.5	52	13.5
Jointly	94	49.0	91	47.4	185	48.2
Total	192	100.0	192	100.0	384	100.0
Pearson Chi- Square=2.103, df = 2, p>0.05						

Note. Field Survey, 2024

This table 4.17 shows how financial decision-making in households varies between men and women, particularly in expenditure allocation. The results indicate that joint decision-making is the most common practice (62%), with more women (68.8%) engaging in shared financial decisions compared to men (55.2%). This suggests that women often collaborate with their spouses in financial matter. However, men make expenditure decisions alone (26%) more often than women (15.6%). It is indicating that husbands still hold more individual financial control in some households. Similarly, when the wife is the sole decision-maker, it occurs in only 17.2% of households, showing that women are less involve in independent financial authority compared to men. The Pearson Chi-Square test ($\chi^2 = 47.029$, $df = 6$, $p < 0.05$) confirms that there is a significant relationship between gender and decision-making in expenditure allocation. This means that whether a husband or wife makes financial decisions depends strongly on their sex.

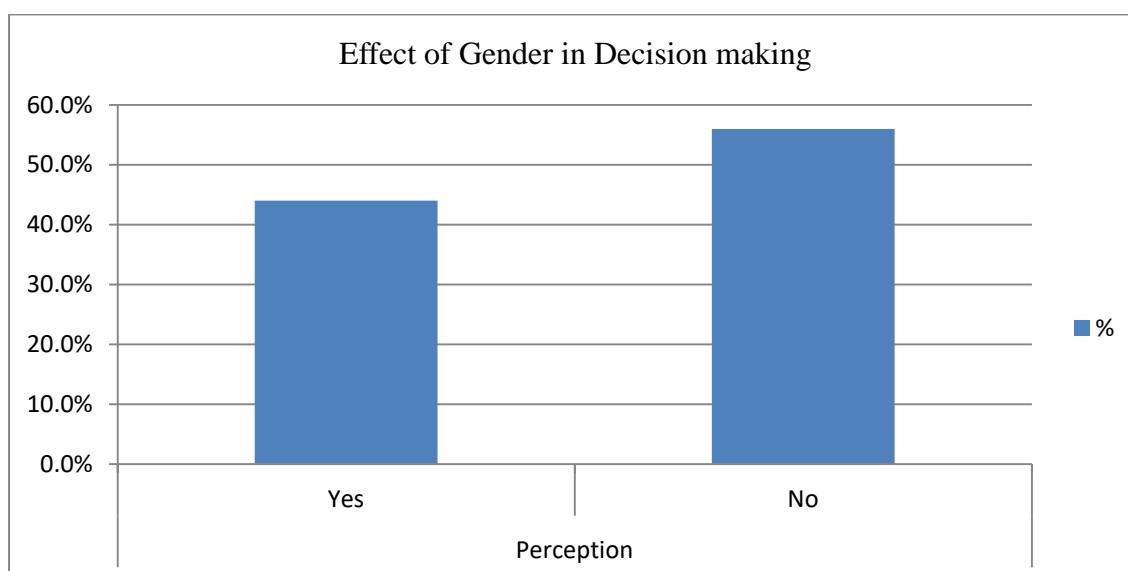
The second part of the table examines decision-makers between male and female in financial spending and saving. Again, Joint decision-making is common, but the husband tends to play a larger role in this financial matter. About (38%) of all respondents said the husband makes the decisions, around (13.5%) said the wife makes the decisions, and nearly (48%) said that both make the decisions together. The chi-square test shows that the differences in responses between women and men are not significant (chi-square=2.103, df=2, $p>0.05$), meaning their answers are similar. The finding shows clear gender differences in household financial decision-making. While joint decision-making is the most common, men have sole financial control than women. Women tend to participate more in shared decisions but have limited authority when acting alone. This reflects traditional gender roles in financial management, where men still hold more control over household finances.

4.5.6 Effect on Household Decision-Making by Sex

In many households, decisions about finances, responsibilities, and daily activities are made by one or more family members. Gender can influence who has more control over these decisions. This figure 4.8 looks at how gender may affect decision-making within households, exploring whether men and women have different roles when it comes to making important household choices.

Figure 4.8

Perception of Effect on Household Decision-Making by Sex



Note. Field Survey, 2024

The figure 4.8 shows that significant proportion of respondents (44%) acknowledge that sex plays a role in household decision-making. This suggests that traditional gender roles and

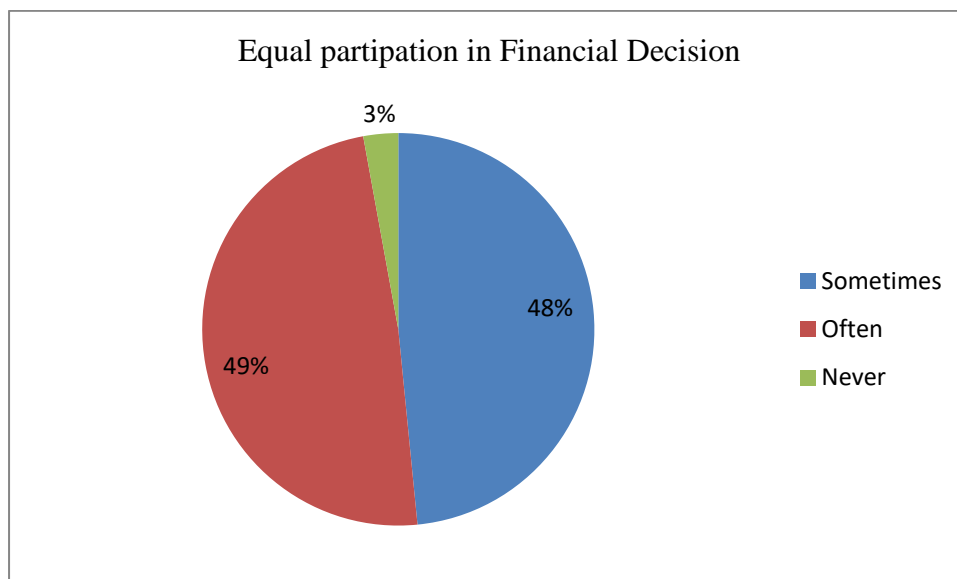
societal expectations may still influence who holds decision-making authority in some households. On the other hand, (56%) of respondents do not see sex as a factor in decision-making. This could indicate a growing trend toward equality, where decisions are based on factors like mutual agreement, competence, or necessity rather than sex. This reflects a shift toward equality, with both partners contributing to livelihood strategies and financial decisions regardless of gender.

4.5.7 Equal Participation in Financial Decision within Household

Financial decision-making in households is a key to managing resources effectively. In many families, both the husband and wife contribute to these decisions, but the level of participation can vary. This figure 4.9 presents how equally husband and wife share responsibility for financial decisions, and whether both partners have an equal say in how money is spent and saved within the household.

Figure 4.9

Equal Participation in Financial Decision



Note. Field Survey, 2024

Figure 4.9 reveals important patterns in how couples make financial decisions. Nearly half of the respondents (49%) reported that both partners often participate in financial decisions, indicating that in many households, financial responsibilities are regularly shared between men and women. Additionally, (48%) of respondents stated that both partners sometimes participate in these decisions. Although joint decision-making is not constant in

these cases, it still reflects a degree of cooperation and shared responsibility within the household. Only a small minority (3%) reported that both partners never make financial decisions together, suggesting that in very few households, financial authority remains with one partner alone.

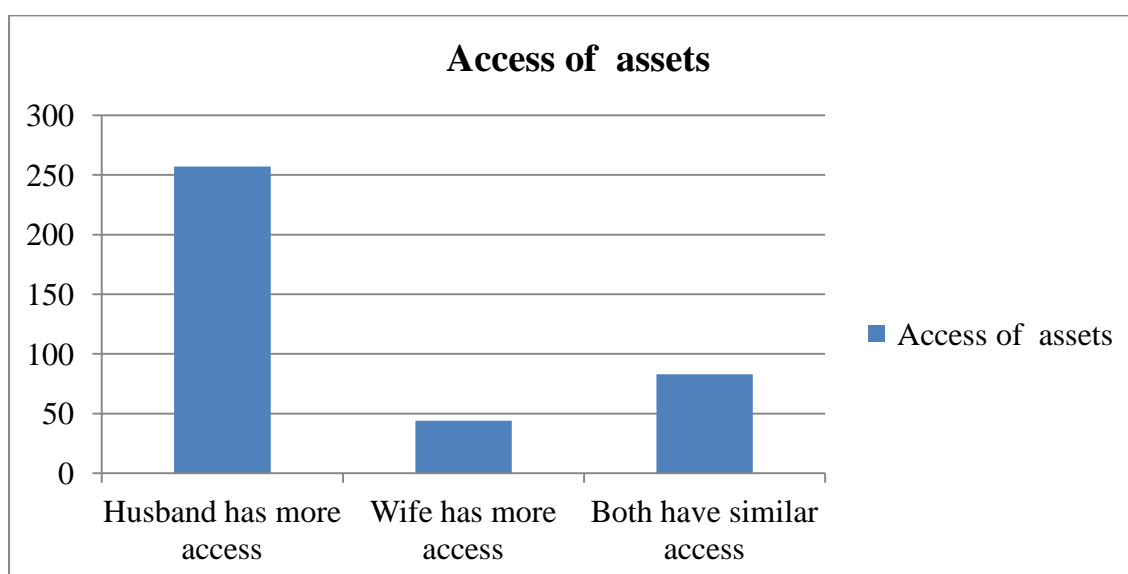
Overall, the data reflects an increasing trend toward joint decision-making in household financial matters. The high percentage of households reporting "Often" or "Sometimes" joint participation suggests that financial responsibilities are being shared more equally between men and women. This could indicate a shift from traditional gender norms, where men often held sole decision-making power, to a more collaborative approach.

4.5.8 Access to Household Assets

Access to household assets can be an important factor in managing and improving family well-being. This analysis looks at how different members of the household have access to these assets and whether there are any differences in how assets are owned or controlled. The assets of the respondents include owned land, houses, and jewellery, ownership of an office, savings in bank accounts, investments in the share market or other productive ventures, and other properties. Access to assets helps to reveal the balance of power and resource distribution between men and women within the household. Table 4.10 presents the access to household assets between husband and wife.

Figure 4.10

Access to Household Assets



Source: Field Survey, 2024

The figure 4.10 presents data on the distribution of access to household assets, broken down by gender. According to the findings, a significant portion of the households (66.9%) report that the husband has more access to assets compared to the wife. This indicates a predominant trend where men seem to have more control or ownership of household resources. On the other hand, (11.5%) of respondents stated that the wife has more access to household assets, suggesting that in a small minority of households, women might have greater control over these resources. Additionally, (21.6%) of the households reported that both the husband and wife have similar access to household assets.

The data suggests that men typically have more influence over household assets, which may reflect traditional gender roles and power dynamics within households. This imbalance in asset access could impact the livelihood support system, where men are often seen as the primary decision-makers in financial and asset-related matters. In contrast, the smaller percentage of women with more access to assets (11.5%) could indicate more progressive or equitable household arrangements. However, the nearly one-quarter of households where both have equal access (21.6%) reflects a shift towards more balanced gender roles in terms of economic resources.

Overall, the findings underline the significant gender disparity in asset control within households, with men generally holding more access. This has important implications for understanding how gender affects livelihood support, as the control of assets often directly influences decision-making power, economic stability, and opportunities for the household.

4.5.9 Influence of Social Expectation and Cultural Practices

Social expectations and cultural practices play a significant role in shaping women's involvement in household livelihood support (HLS). These factors can influence how much women contribute to household tasks, financial support, and decision-making. The table 4.18 explores how these societal and cultural factors impact women's roles in household livelihood, highlighting the challenges and limitations they may face in fulfilling their responsibilities

Table 4.18*Influence of Social Expectation and Cultural Practices in women's HLS*

	Influence of Social Expectation and Cultural Practices		
	Yes	No	Total
Frequency	260	124	384
Percent	67.7	32.3	100.0

Note. Field Survey, 2024. HLS = Household Livelihood Support

The table 4.18 shows that social expectations and cultural practices significantly influence household livelihood support (HLS). Out of 384 respondents, 260 (67.7%) agreed that these factors impact HLS, while 124 (32.3%) disagreed. This indicates that a majority of respondents recognize the role of social expectations and cultural practices in shaping household livelihoods. The high percentage of agreement (67.7%) highlights that these factors affect how responsibilities are distributed within households, especially for women. Traditional roles and expectations might limit or define their participation in income-generating activities, household decision-making, or resource management.

On the other hand, (32.3%) of respondents believe that social expectations and cultural practices do not significantly influence HLS. This could suggest that in some households, factors like education, economic necessity override traditional norms. Overall, the data underscores that cultural and societal expectations play a crucial role in shaping women's contributions to household livelihoods.

4.5.10 Affect of Social -Cultural Norms in Economic Activities

Social and cultural norms can greatly influence people's ability to participate in economic activities, especially for women. These norms often define what is considered acceptable for men and women in terms of work, financial independence, and career choices. Table 4.19 presents impact of these social and cultural expectations in individuals' opportunities to engage in economic activities.

Table 4.19*Impact of Social and Cultural Norms on Economic Participation*

Affects in ability to engage	Frequency	
	N	%
Yes	264	68.7
No	120	31.3
Total	384	100.0

Note. Field Survey, 2024

The table 4.19 shows that socio cultural norms significantly influence people's ability to engage in economic activities, as indicated by (68.7%) of respondents agreeing that these norms have an impact. In contrast, (31.3%) believe that socio cultural norms do not affect economic engagement. This suggests that cultural expectations and societal rules shape how individuals participate in economic activities, particularly within households. These findings highlight how deeply rooted gender norms influence economic dynamics within households.

4.5.11 Gender Based Challenges in Work

Many people face challenges in their work, but some of these challenges are specific to gender. These can include unequal opportunities, unequal pay, or expectations based on gender roles. The table 4.20 looks at the gender-based challenges respondents have experienced in their work, highlighting the difficulties faced by men and women in their professional lives.

Table 4.20*Gender-Based Challenges Experienced in Work*

Experience of gender based challenges	Gender		Total
	Female	Male	
Yes	55	49	104
No	137	143	280
Total	192	192	384

Pearson Chi-Square: 0.475 df: 1 p value 0.491

Note. Field Survey, 2024

The table 4.20 reveals insights into gender-based challenges experienced in work. Among females, 55 out of 192 respondents reported facing gender-based challenges, while 137 said they had not. Similarly, 49 out of 192 males reported experiencing such challenges, with 143 indicating they had not. Overall, 104 respondents (27.1%) acknowledged facing gender-based challenges, while 280 (72.9%) did not. The Chi-Square test results show no statistically significant association between gender and the experience of gender-based challenges, with a p-value of 0.491 (greater than the common significance threshold of 0.05). This indicates that both men and women report relatively similar experiences of gender-based challenges in this context. According to the respondents, those who reported facing challenges mentioned issues like pay gaps, occupational segregation, and limited access to resources. Men, on the other hand, mentioned challenges such as the pressure of being the primary earners or receiving limited emotional support.

In response to the question about gender differences in household livelihood support, several respondents shared their perspectives. They mentioned that females typically handle money and household management, as males are not seen as capable of managing these tasks in the same way. Males tend to spend more on recreation compared to females, which affects the overall household budget. As a result, females often take on the responsibility of managing the household. However, respondents pointed out that males are not as serious about care giving and unpaid work, which usually falls on females. Even when decisions are made, the final, significant decisions are often made by males.

While males can enjoy free time with friends, females are burdened with work and cannot dedicate time to leisure activities or socializing. Furthermore, females, especially those with low incomes, are more focused on saving for future security, but household expenses often make it difficult for them to save. Respondents emphasized that males alone cannot support the household financially, as females also contribute to the household expenses. This discussion illustrates how gender roles and expectations significantly impact household livelihood support, with females taking on additional responsibilities while trying to balance financial and care giving duties.

4.6 Reasons behind the Gender Differences in Household Livelihood Support

The analysis focuses on several key areas, including roles in livelihood activities, access to resources, decision-making power, challenges faced, and the influence of cultural

Participant I explained that she had to manage both earning and all the household work without much support from her husband.

I handle almost all household chores, including cooking, cleaning, and looking after the children. My husband helps occasionally, but household work is primarily seen as my responsibility.

Participant II also shared a similar experience, saying that even though both she and her husband earn, she alone takes care of care-giving and household tasks. Participant II said “I take full responsibility for household chores and care-giving. My husband earns and provides income but does not participate in managing the home or household tasks”. These information shows that women are expected to do both earning and household work, while men often focus only on income. These roles are shaped by long-standing traditions and beliefs about what men and women should do.

Economic Pressures and Workload Distribution

Many participants discussed how money affected the way responsibilities were shared at home. Men usually earned more, while women’s income went toward smaller daily expenses. Some women earned less because they could not take full-time jobs due to their household duties. Participant VI, a male respondent, said his wife not only earned but also managed all the expenses and household tasks. Participant VI said “I focus on earning, while my wife earns and manages all the household expenses”. Participant V, a woman involved in household work, shared that her husband earned more but did not spend wisely. Despite earning less, she managed the family needs carefully. Participant V said” My husband brings more money but spends it quickly on unnecessary things. I earn less, but I ensure that the money is used wisely for the family”. This uneven workload means women have less time to improve their skills or find better-paying jobs.

Limited Access to Education and Opportunities

Several female participants said that limited education and fewer opportunities prevented them from earning more. They shared that while their husbands had completed higher education and worked in better-paying jobs. They had stopped studying early and could only take low-paying jobs. Participant III shared how this gap affected her ability to earn. Participant III said “My husband earns more because he went to college. I only studied until grade 10, so I have fewer job options”. Participant IV also said that girls’ education was not

given priority in her family, which affected her present income. Participant IV also said “If I had better education, maybe I could earn more. But in our family, girls’ education was not a priority”. Because of this difference in education, women often remained in lower-paying roles and had to rely on their husbands for financial support, even if they worked.

Societal Expectations and Gender Stereotypes

The interviews showed that society still expects men to earn and women to take care of the home. This belief often influenced how responsibilities were divided, even when both partners worked. Participant VI said that he grew up believing men should not do housework. Participant VI said “Since childhood, I was told that a man’s job is to earn and a woman’s job is to take care of the family. I never thought about sharing housework”. Participant II also pointed out that care-giving and home management were considered women’s responsibilities in her household, even though both partners earned money. Participant II said “Care-giving and household management are seen as female responsibilities, while earning and outside work are seen as male tasks”. These comments show that gender roles are learned from an early age and continue to shape behaviour in adult life.

Challenges in Financial Decision-Making and Asset Control

Many participants shared that even when women earn and help manage money, they often have limited control over savings, investments, or property. Men usually take the lead in making major financial decisions, and assets are commonly held in their names. This shows that decision-making power is often linked to who earns more or who is considered the head of the household. Participant I explained that although she manages daily expenses, her husband has the final say in important financial matters. Participant I said “Financial decisions are typically made jointly. However, even if I manage household finances and suggest decisions, my husband usually gives the final approval”. Participant IV said that cultural norms influenced who made financial decisions and who owned property. Participant IV said “I manage the household expenses, but decisions about significant spending or savings are usually made by my husband”.

Inherited property is more easily transferred to men due to traditional customs, legal practices, and social expectations. Even though the law may give men and women equal rights, in reality, women are often left out of inheritance or property ownership.

Participant IV expressed this clearly when she said:

All our property is in my husband's name. Even if I earn, I have no say in big financial matters. If someone has kept property in his wife's name, it is either to reduce taxes or to prevent it from being divided among other family members.

Participant X shared that land from his family was passed directly to him, not to his sisters or daughters. Participant X said “My father gave land to me, but daughters in our family do not get such inheritance. They will get their husband's income, so why should we give them anything”. These examples show that women’s access to property and control over financial decisions is not just about income. It is also shaped by deep-rooted traditions and gendered family practices. This limits women’s independence and long-term financial security, even when they contribute to the household in many ways.

Impact of Traditional Practices on Household Responsibilities

Many participants described how traditional practices still shaped who did what at home. Women were expected to continue doing all the household chores, even if they had jobs outside. Men rarely helped, often because they were never taught to do so. Participant VI said he did not help with housework because of how he was raised. Participant VI said “My wife works from morning to evening, but she still has to cook, clean, and care for children. I do not help because my parents never taught me to do these things”. Participant IV added that she had to keep doing all the chores, even when she felt sick or tired. Participant IV said “Even if I am sick or tired, I still have to do household chores. My husband does not step into the kitchen”. Such expectations made it harder for women to focus on their own well-being, rest, or career development.

Social Pressures and Family Expectations

Family and society put pressure on both men and women to follow traditional roles. Women were expected to prioritize their children and home over their own needs, while men were discouraged from helping in the household. Participant II said that her salary went mostly toward children’s education and daily needs, while her husband’s salary was saved or spent on larger purchases. Participant II said “My salary goes to my children’s education and food. My husband’s salary is used for savings and big purchases”.

Participant III explained that her husband did not help with household chores because society would judge him negatively.

If a man helps in household chores, people say he is weak. This is why my husband never helps. Even during festivals, when I'm sick, he doesn't invite guests because he knows he'll have to handle everything himself.

These social expectations continue to limit women's financial independence and discourage men from sharing responsibilities. Many participants said that while these roles may have worked in the past, they no longer feel fair or helpful for modern family life.

4.7 Discussion

This study highlights significant gender differences in household livelihood support, confirming and, in some cases, challenging previous research findings. By comparing the results with existing literature, we can better understand how gender influences livelihood contributions and decision-making within households.

The study by Zakaria et al. (2015) found that men engage in a broader range of livelihood activities, particularly in paid wage labour, while women focus more on non-farm self-employment, such as petty trading and agro-processing. This study supports these findings, showing that women are more engaged in agriculture and private-sector jobs, whereas men dominate government and labour-intensive jobs. Additionally, women face more employment instability, often participating in part-time, seasonal, and casual jobs. However, unlike Zakaria et al. (2015) study, these findings highlight that despite women's active involvement in multiple livelihood activities, their contributions are often undervalued.

Similarly, Babatunde et al. (2018) emphasized that factors such as access to resources, education, and income levels significantly impact gender differences in household livelihood support. My findings align with this, showing that men generally have higher education levels, leading to better employment opportunities, while women with lower education rely more on informal or household-based work. Additionally, my study reinforces that income disparities between men and women influence household financial contributions, though there is no direct difference in the amount of contribution based on sex. Instead, gender differences emerge due to variations in income levels.

Okoro et al. (2020) found that women tend to allocate their earnings toward their children's education, healthcare, and household necessities. My study confirms this, showing that men primarily contribute to daily necessities, education, and healthcare, while other expenses are more evenly shared. However, my findings go further by revealing that even

when women contribute financially, they do not always have equal decision-making power within the household. Traditional gender roles persist, with men being the primary financial decision-makers, although joint decision-making is becoming more common.

Owitti (2015) highlighted that men in South Western Ethiopia are more involved in productive work such as farming and fishing, while women are engaged in domestic tasks that are undervalued in economic terms. My study also finds that women shoulder the majority of unpaid domestic work and care giving, limiting their job opportunities and overall well-being. However, unlike Owitti's study, my research suggests that joint financial contributions are increasing, although women's economic participation is still constrained by traditional gender roles and social expectations.

Existing studies on gender income differences (Blau & Kahn, 1997; Nakavachara, 2010; Groshen, 1991) have pointed to factors such as work experience, education, and occupational segregation as key contributors to income disparities. My study supports these findings by showing that men earn higher incomes, while women are concentrated in lower-income categories. The education gap remains a major barrier, preventing women from equally sharing financial responsibilities. Additionally, my study adds to the literature by showing that women's earnings are often used for household expenses, whereas men's incomes are directed toward savings or investments, further reinforcing financial disparities.

Bargain and Kwenda (2013) and Rand and Torm (2012) examined wage differences between informal and formal workers in various countries. Their studies concluded that informal workers earn significantly less than formal workers due to lower levels of skills and job security. My study aligns with these findings, as women in my research area are more likely to be in informal, low-paying jobs, while men dominate higher-paying formal employment. However, this study also highlights that women's contributions, despite being crucial to household survival, remain underappreciated.

Paudel et al. (2018) found that men in rural Nepal are more likely to migrate for non-farm wage jobs, while women engage in market-oriented farming and rural enterprises. My findings support this, as a high percentage of migrants appeared in my study area, with men seeking higher-paying jobs and women managing household-based work. However, unlike Paudel et al. (2018), this study further emphasizes that migration impacts household financial stability, often increasing women's financial responsibilities in the absence of male earners.

Sapkota (2024) examined the role of gender norms in shaping Tibetan women's livelihoods in Nepal, emphasizing that socio-cultural values influence economic participation. My study confirms that traditional gender expectations restrict women's ability to engage in paid work. Women remain responsible for care giving and household management, even when they contribute financially. Additionally, this finding extends Sapkota's research by showing that men's control over household assets and financial decisions limits women's economic independence.

While this study aligns with much of the existing literature, it also presents new insights. Unlike previous studies, this research highlights that while there is no direct difference in financial contributions based on sex, gender disparities emerge due to differences in income levels, education, and employment stability and socio-cultural factors. This study emphasizes that women manage dual roles, balancing work and domestic responsibilities, which significantly limits their ability to pursue better income opportunities. This 'double burden' is often overlooked in existing research. This study reveals that women contribute a higher percentage of their income to household expenses across all sectors than men. Despite earning less, they dedicate a larger share of their income to household well-being.

While women frequently manage household expenses, findings of this research show that their financial influence is overshadowed by men's role as primary earners. Even when women contribute financially, their control over major financial decisions remains limited. This study reveals that property inheritance and asset ownership favour men, reinforcing economic disparities and limiting women's financial autonomy. Unlike earlier studies that highlight male-dominated decision-making, this research indicates a gradual shift toward joint financial and household decision-making, particularly among younger generations.

Women's limited education restricts their access to higher-paying jobs, perpetuating traditional gender roles and financial dependence on their male counterparts. Gender roles, educational barriers, and societal stereotypes continue to shape traditional expectations, limiting women's participation in the workforce and their ability to make financial decisions. Traditional gender roles continue to shape economic participation, with men earning higher incomes and controlling household assets, while women contribute significantly but remain financially disadvantaged. However, joint financial contributions and decision-making are increasing, that shows gradual social change.

CHAPTER-V: SUMMERY OF THE FINDINGS, CONCLUSION AND RECCOMENDATIONS

This chapter summarizes the major findings of the study, draws conclusion about the Gender Differences in Household Livelihood Support in Nepal and provides recommendations to make Nepal can work towards reducing gender disparities, empowering women, and promoting equitable contributions to household livelihood support. Summery mainly focuses on the objectives and methods of the study. Conclusion section attempts to synthesize the result of objectives. Similarly, the recommendation part consists of some fundamental recommendation to the immediate stakeholders.

5.1 Summarised Findings

The study “Gender Differences in Household Livelihood Support in Nepal” was conducted in ward number four of Mahalaxmi Municipality of Lalitpur district aim in to assess the gender differences in household livelihood support at the study area.384 respondents were surveyed and five males and five females were interviewed for in depth interview. The study was carried out some sequential steps of research methodology such as defining research problem, reviewing literature, designing research, collecting data, interpreting data and reporting.

The study has been able to come up with the following findings:

Socioeconomic status of Respondents

- The study included 384 respondents with equal numbers of males and females. Most respondents were between 21 and 40 years old. A slightly higher percentage of women were in this age group compared to men. Only a small number were below 21 or above 60 years.
- The majority of respondents followed the Hindu religion. Buddhists and Christians each made up 6.3 percentages and Muslims were less than 1percentage of the sample.
- In terms of caste and ethnicity, Chhetri was the largest group, followed by Brahmins and Janajati. Dalits and the rest belonged to other ethnic groups.
- Most respondents lived in nuclear families. Family size varied, with most families having 3–4 members. Larger families were less common.

-Regarding residential status, a majority of the respondents were migrants. This suggests that many people had moved from other areas, likely for better job opportunities or education. Migration may affect livelihood strategies due to challenges like job instability or lack of social networks.

-Educational background showed differences between genders. More men had higher education, while more women had no formal education. Primary and secondary education levels were similar between genders. These differences could impact job opportunities and income levels.

-Occupational data revealed that private sector jobs were most common for both men and women. However, more women were engaged in agriculture, while more men worked in government and labour-related jobs.

-In terms of employment type, most men had full-time jobs, while fewer women did. Women were more involved in part-time, seasonal, and casual work, which may be due to care-giving roles or fewer job options.

-When looking at the primary source of income, services were the most common for both sexes. Men had a higher share in business and labour, while more women earned from agriculture and household work. Other income sources included sewing, painting, driving, and cart pulling, with more men reporting income from such categories.

Financial Contribution Differences across different Sectors of Household Livelihood by Gender

-Men earn higher incomes, while women are concentrated in lower-income categories, affecting household financial contributions.

-Men primarily contribute to daily necessities, education, and healthcare, while other expenses are more balanced between men and women.

-Women contribute a higher percentage of their income to household expenses across all sectors than men. They contribute a higher percentage than men, particularly in housing-related expenses such as EMI/rent, savings, loan payments, and recreation expenses. Despite earning less, they dedicate a larger share of their income to household well-being.

Determinants Influencing the Differences in Financial Contribution of Household Livelihood by Gender

-Income level, education, family size, and ethnicity are the most important factors influencing in amount of contributions to household livelihood support.

-There is no direct difference in the amount of contribution based on sex, but since there is a difference in income and education level between males and females as well as socio-cultural factors. It creates an indirect gender differences.

-Traditional gender roles persist, with men being the primary earners, but joint financial contributions are increasing. Household decision-making is often male-dominated, though joint decision-making is becoming more common.

-Women spend significantly more time on unpaid domestic work and care-giving, limiting their job opportunities and well-being. Despite joint financial participation, women may not always have equal decision-making power.

-Men generally have greater access to household assets, which influences economic stability and decision-making power.

-Social and cultural expectations shape women's economic participation, often restricting their ability to engage in paid work. Women face challenges such as pay gaps and occupational segregation, while men experience pressure as primary earners.

-Women are expected to manage household finances and care giving, while men spend more on recreation. Women contribute significantly to household livelihood but often in own household work or underappreciated roles.

Reasons behind the Gender Differences in Household Livelihood Support

-Financial and care giving burdens fall disproportionately on women, reinforcing economic disparities.

-Men are expected to be primary earners, while women handle household chores and care giving, even when they contribute financially.

-Women manage dual roles, balancing work and domestic responsibilities, while men focus mainly on earning income.

- Men dominate higher-paying formal jobs, while women's contributions are often unpaid or supplementary. Women shoulder the majority of own household work, limiting their ability to pursue better income opportunities.
- Women's lower education levels restrict them to low-paying jobs, reinforcing dependence on men for financial stability. The education gap prevents women from equally sharing financial responsibilities.
- Men are seen as providers, while women are expected to manage the home, limiting their workforce participation. Women's household contributions remain undervalued despite their importance in family well-being.
- Men dominate financial decisions and control household assets, leaving women with limited autonomy. Inherited property is more easily transferred to males due to cultural traditions, legal systems, and social norms.
- Even when women manage expenses, their financial influence is overshadowed by men's role as primary earners.
- Women remain responsible for care giving, even when employed full-time, creating a double burden. The unequal division of labour restricts women's ability to fully engage in economic activities.
- Women's earnings are often used for household expenses, while men's incomes are directed toward savings or investments. Societal norms discourage men from participating in household work, reinforcing gender imbalances.
- Despite their significant contributions to household needs, women have limited control over assets and financial decisions. Men's incomes often support significant household expenses, while women's earnings are typically used for household needs, reinforcing gender hierarchies.
- Women's limited education restricts their access to higher-paying jobs, perpetuating traditional gender roles and financial dependence on their male counterparts.
- Gender roles, educational barriers, and societal stereotypes continue to shape traditional expectations, limiting women's participation in the workforce and their ability to make financial decisions.

This analysis highlights the complex intersection of gender, education, income, cultural norms, and societal expectations, which perpetuate gender disparities in household livelihood support. Women's contributions, especially in care-giving and household management, are vital but often underappreciated, while men dominate formal, higher-paying work and financial decision-making. These findings strongly align with the Sustainable Development Goal (SDG) 5. The results connect with Target 5.4, which highlights the need to recognize and value unpaid care and domestic work. The findings also relate to Target 5.a, which focuses on women's equal rights to economic resources, including property and financial services. Indicator 5.a.2 assesses whether legal frameworks guarantee women equal rights to own and control land. In addition, the findings support Target 5.c, which calls for sound policies and enforceable laws to promote gender equality. These targets are important for addressing the gender disparities in household livelihood contributions revealed in this study.

5.2 Conclusion

This study explored gender differences in household livelihood support, highlighting disparities in financial contributions, decision-making power, and socio-cultural influences. The findings reveal that men and women contribute differently due to variations in income levels, education, job stability, and societal -cultural expectations. Men are the primary earners in most households, contributing more to essential expenses such as daily necessities, education, and healthcare. However, women allocate a higher percentage of their income to household expenses, particularly in housing-related costs, savings, loan payments, and recreation, despite earning less. Women are predominantly engaged in informal and lower-paying jobs, while men occupy more stable, high-income positions. Additionally, women spend significantly more time on unpaid domestic work, limiting their participation in income-generating activities. Traditional gender roles continue to shape financial decision-making, with men having greater control over household assets and major financial decisions. Although joint decision-making is common, it is not yet equally shared.

The study underscores the need for gender equality in financial contributions and decision-making, advocating for increased educational opportunities, equal pay, and greater recognition of women's unpaid work. Addressing these gender disparities is crucial for creating a more equitable household livelihood system, ensuring that both men and women contribute fairly to their family's well-being. This study also highlights the importance of achieving Sustainable Development Goal (SDG) 5, which aims to promote gender equality in all aspects of life, including household livelihood. Ultimately, despite carrying a dual burden

of paid and unpaid work and receiving little recognition for their efforts, women contribute more than men to sustaining household livelihoods.

5.3 Recommendations

Based on the findings of the study on gender differences in household livelihood support, the following recommendations are proposed to guide future research and practical interventions. These recommendations address gaps identified in the study, suggest focusing on that need for further study relevant to this topic and highlights policy implications.

-The study is specially focused on financial support, but future research should examine non-financial contributions, such as household labour and emotional support which are often understudied related to this topic.

- Future research should focus on comparative studies across rural and urban settings to provide a more comprehensive understanding of gendered financial contributions. This study was conducted to fulfil academic requirements, and due to time and cost constraints as a student, a comparative analysis between rural and urban areas was not feasible.

-Women's lower education levels restrict them to formal jobs, increasing their financial dependence. Government policies should focus on providing scholarships and skill development programs for women to ensure better access to higher education and vocational training.

These recommendations can help future researchers explore gender roles in household livelihood support more deeply. They can also guide policymakers and organizations in creating fairer systems where both men and women can contribute to their households more equally.

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Appendix I

Namaste!

My name is Bandana Pokharel. I am pursuing an MPhil leading to a PhD at central department of Rural Development, Tribhuvan University (TU), Kirtipur, Kathmandu. So, I believe that you will help in this study by correctly answering the questions asked about you and your family. All personal information asked for within this questionnaire will be kept confidential according to the Statistical Act, 2015. The information recorded in this form will be used only for statistical purposes. Your participation in this survey is entirely voluntary, but we hope you will agree to answer the question since your views are important. If I ask any question you don't want to answer, just let me know and I will go on the next question or you can stop the interview at any time.

May I begin the interview now?

Respondent agrees to be interviewed

1 Continue Interview

Respondent does not agree to be interviewed

2 End Interview

Household Survey Questionnaire

Respondent code:

Municipality:**Ward:****Tole:**

Section one: Family Characteristics				
Q.No.	Questions	Responses	Code	Skipping
1	Respondent's name		
2	Age		
3	Gender	Female	1	
		Male	2	
4	Religion	Hindu	1	
		Buddhist	2	
		Christian	3	
		Muslim	4	

		Others	5	
5	Cast/Ethnicity	Brahmin	1	
		Chhetri	2	
		Janajati	3	
		Dalit	4	
		Others	5	
6	Type of family	Nuclear	1	
		Joint	2	
7	Number of family member		
8	Migrant/local:	Local	1	
		Migrant	2	
Section two: Socio-economic Information				
1	Education level	No formal education	1	
		Primary education	2	
		Secondary education	3	
		Higher education (college/University)	4	
2	Occupation	Government	1	
		Private	2	
		NGO/INGO	3	
		Business	4	
		Labour	5	
		Farm and Agriculture	6	
		Other	7	
3	Employment type (in last month)	Full time	1	
		Part time	2	
		Seasonal	3	
		Casual	4	
4	Do you have Child?	Yes	1	If “No”, go to section three.
		No	2	
5	If yes, how many children do you			

	have?		
Section Three: Income and Economic Contribution				
1	Total monthly income of last month	Rs.....		
2	What was your primary source of income in the last month?	Services Business Farm and agriculture Labour Household work Remittance Others	1 2 3 4 5 6 7	
3	Do you perform additional work besides your primary source?	Yes No	1 2	If "No", go to Q5.
4	If yes, what other work do you do?	Services Business Farm and agriculture Labour Household work Others	1 2 3 4 5 6	
5	What amount of the household income came from each source in the last month? (Combined for both husband and wife) -Services -Business -Farm and agriculture -Labour -Household work -Remittances -Others (specify).....	Specify amount (Rs) for each. Rs..... Rs Rs Rs Rs Rs Rs		
6	Total income (combined of			

	couple)	Rs.....		
7	Did you spend time on unpaid domestic work/care giving last month?	Yes No	1 2	If “No”, go to section four.
8	If yes, how often?	Sometimes Often	1 2	
Section Four: Sector-wise Differences in contribution to Household Livelihood				
1	Who primarily contributed the income in the household livelihood? (within couple)	Husband Wife Jointly	1 2 3	
2	How was your household income allocated across sectors last month? (by both)	Daily necessities education healthcare housing savings/investment recreation All of above Others (Specify).....	1 2 3 4 5 6 7 8	
3	Specify the amount spent by both on each sector in the last month: - Daily necessities -Education -Healthcare -Housing -Savings/investment -Recreation -Others (Specify).....	Rupees Rs..... Rs Rs Rs Rs Rs Rs		
4	Total amount contributed by both			

	for household livelihood	Rs.....		
5	What key activities did you perform to support household livelihood last month?(by you only)	Daily necessities Education Health care Housing (rent/EMI) Saving and Investment Recreation Others	1 2 3 4 5 6 7	
6	Specify the amount spent on each sector (your own only): -Daily necessities -Education -Healthcare -Housing -Savings/investment -Recreation -Others (Specify).....	Rupees (Rs): Rs..... Rs Rs... Rs..... Rs Rs Rs		
7	Total amount contributed by you for household livelihood	Rs.....		
8	Who decides how to allocate household expenditures? (Within your couple)	Husband Wife Both (jointly)	1 2 3	
Section Five: Gender Differences in contribution				
Income Contribution by Gender				
1	Does being female affect an individual's income?	Yes No	1 2	
2	Does social expectation and cultural practices influence	Yes No	1 2	

	women's economic contribution in their household?			
Decision-Making Power				
3	Who has the primary decision-making power for household spending and saving?	Husband Wife Both (jointly) Other male family members Other female family members	1 2 3 4 5	
4	Do you think gender affects decision-making in your household?	Yes No	1 2	
5	How often did both husband and wife equally participate in financial decisions last month?	Sometimes Often Never	1 2 3	
Access to Resources				
6	Who had greater access to household assets?	Husband has more access Wife has more access Both have similar access	1 2 3	
7	Did this access impact your ability to support the household?	Yes No	1 2	
Challenges				
8	Do social or cultural norms affect your ability to engage in economic activities?	Yes No	1 2	
9	Have you experienced any gender based challenges in your work?	Yes No	1 2	If "No," go to Q11.
10	If yes, what challenges have you faced?	Pay gap Occupational segregation	1 2	

		Other (specify).....	3	
11	Do you feel your income affects your ability to support household activities?	Yes No	1 2	
Perceptions				
1. Is there anything would you like to share about gender differences in household livelihood support?				
.....				
.....				
.....				

Thank you!

Appendix II

Namaste!

My name is Bandana Pokharel. I am pursuing an MPhil leading to a PhD at central department of Rural Development, Tribhuvan University (TU), Kirtipur, Kathmandu. So, I believe that you will help in this study by correctly answering the questions asked about you and your family. All personal information asked for will be kept confidential according to the Statistical Act, 2015. The recorded information will be used only for statistical purposes. Your participation in this survey is entirely voluntary, but we hope you will agree to answer the question since your views are important. If I ask any question you don't want to answer, just let me know and I will go on the next question or you can stop the interview at any time.

Do you have any question?

May I begin the interview now?

Respondent agrees to be interviewed

1 Continue Interview

Respondent does not agree to be interviewed

2 End Interview

In-depth interview guidelines:

Respondent code:

Date:

Name of Interviewee:

Gender:

Age:

Occupation:

Interview Topics:

1. Could you please tell me a little about your household (number of members, children's ages)?

.....

2. How do you define your role in supporting your household's livelihood?

.....
.....

3. How do you and your spouse contribute to the household's income and overall economic stability?

-How much did you earn last month? How much did you spend? Did you manage to save or invest?

.....
.....

4. In what ways do your contributions differ from each other?

.....
.....

5. Do you ever feel this way or not (I wish I could save my income without spending it because it's mine. My spouse spend his/her own earnings anyway, it shouldn't be an issue)?

.....
.....

6. Could you explain how household tasks and responsibilities are divided between you and your spouse?

.....
.....

7. Are there specific tasks considered to be "male" or "female" responsibilities? If yes, what are they, and why do you think these distinctions exist?

.....
.....

8. How are financial decisions made in your household (spending, savings, and investments)? Who has the most influence over these decisions, and why?

.....
.....

9. Can you describe how you and your spouse decide on the allocation of income for various household needs (food, education, healthcare and other sectors)?

.....
.....

10. Are these decisions typically made jointly, or does one person take the lead? Why do you think this is the case?

.....
.....

11. Who has control over the family assets (land, property, and savings)? Could you explain the reasons for this arrangement?

.....
.....

12. Have cultural or traditional practices affected the way of division of household responsibilities and economic contributions in your family? Are there any other challenges do you and your spouse face in contributing to the household livelihood?

.....
.....

13. In your opinion, what are the main reasons behind the differences in livelihood support between men and women in your household? Do you think these differences are justified or should change? Why or why not?

.....
.....

14. Do you believe that gender roles affected the amount of support provided by men and women? How?

.....
.....

Thank you!

Appendix III

Map of Mahalaxmi Municipality, Lalitpur

