

**PROPERTY RIGHTS ON WOMEN EMPOWERMENT AND ITS
IMPACT ON HEALTH**

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DECLARATION

I do hereby declare that this thesis entitled "Property Rights and Women Empowerment and its Impact on Health" submitted to Balkumari College, Faculty of Education, Tribhuvan University is my original work. It is done in the partial fulfillments of the requirement for the degree of Master of Health Education (M. Ed.) under the supervision and guidance of Mr. Yam Prasad Poudel, Lecturer of Balkumari College.

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ABSTRACT

The present study “Property Rights and Women Empowerment and its Impact on Health” was conducted in Divyapuri VDC, Nawalparasi district. The main objectives of this study was to find out in situation of parental property on women and its impact on women empowerment and women health.

It is descriptive study that describes the situation of women property right and its impact on health of the women. The required data were collected from 70 women using interview schedule.

This study demonstrates the view, role, decision-making, responsibilities constraint and opportunity of women with comparison to their male counterparts with respect to household work, economic, education, health, political sector and other hand explores concept and access about women property right. The outcome of the study helps in the identification of the problems or thrust area, which will help in formulation, and implementation of appropriate policy and action program.

Majority of women are deprived from their every right such as property right, decision making right. But majority of women have high role and responsibility in household activities such as cooking, cleaning etc.

Decision-making of women is comparatively low than the role and responsibility whereas their male counterparts have comparatively high decision-making power. Majority of women have listened about property right but they do not have access to their property.

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ABBREVIATIONS

CBS	Central Bureau of Statistics
CCIC	Canadian Council for International Cooperation
CDPS	Central Department of Population Study
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
FWLD	Forum for Women Law and Development
GAD	Gender and Development
HMG/N	His Majesty of Government/Nepal
ILO	International Labour Organization
NESAC	Nepal South Asia Center
NGOs	Non Governmental Organizations
NRs	Nepali Rupees
SLC	School Leaving Certificate
TU	Tribhuvan University
UN	United Nations
UNDP	United Nations Development Programme
UNFPA	United Nations Population Fund
VDC	Village Development Committee
WAD	Women and Development
WID	Women in Development

CHAPTER-I

INTRODUCTION

1.1 Background of the Study

The term property refers to the assets and cash that are under the authority or disposal of a person. Property is measured as an indicator of living standard of a person. Like such women's property right refers to the assets and cash that are under the authority of women which is not only under by her but also can exchange or buy and sell. Commonly property includes house, land, livestock, Jewelleries, cash, land, deposits shares and the like. In theoretically the life liberty, reputations all are referred to the property of an individual. The Civil Code also defines the property as immovable (*Achal*) and moveable (*Chal*) things. The immovable property refers to the land, house and other fixed assets and moveable includes all the property except immovable (Lamichhane, 2007).

The classical succession rule of Nepal was entirely patrilinear. It was based on Hindu religion. The woman was excluded from inheritance and succession. Preference was not given to daughter, wife and widow on the matter of economic transaction and the disposition of the property. Mostly, the economic transaction was done by the males.

Women face multiple inequalities. They are discriminated against in laws, act and economically by limitations on their access to resources. Although they formally enjoy equal political rights as citizens, they are discriminated against regarding citizenship and nationality. Further they are not able to avail even the available rights fully because of inequalities in the social and economic spheres. They are unable to avail themselves of educational opportunities or to move ahead in public sphere. Efforts to promote women to decision-making positions have been marginal. However, the new declaration by parliament on these issues will be shaped legally is yet to be seen (Acharya, 2009).

Due to the economic dependency women are subjected to experience domestic violence, psychological domination, polygamy etc. Women contribute almost

all equal labour force but role of them as economic resources always has been underestimated in developing countries like Nepal. The economic contribution of women is assumed to be national economy. Women's access to resources land property and assets are seriously limited due to discriminatory laws regarding inheritance property right. Furthermore ultimate decision making is not made with concern to the women without male approval so called decision become non-function. Women's access to resource and means of production such as land, livestock, capital goods etc. gives a resource base for women's exercise of autonomy and independence, which contributes significantly to help them make their own decision with respect to their private lives such as age at marriage (Tuladhar, 2009).

Recently changes in discriminatory laws were made mostly through the Eleventh Amendments of the Country Code of Nepal and its guarantees importantly, women's right to property, rights in marriage and family life besides other rights. But discrimination still remains amongst the daughters on the basis of marital status in partition and intestate property (Acharya, 2009).

1.2 Statement of the Problem

Our society is patriarchal society where men are considered as superior in society which is run by a defective value system rather than the laws of the nation. Women are denied of the right to liberty, equality and property along with other rights. So, they make rules and regulations and cover all most of the public sphere not only earn money but also control over power. Thus, females are deprived from all of the rights such as economic, educational, health, decision making etc.

The situation of women in developing country like Nepal is worst than in the developed ones. Still at the beginning of the 21st century, due to tradition, illiteracy, and ignorance poverty and superstitious, women have been treated as second class citizens. They have less prestige, power and privileges than male counterparts in the society (Upreti, 2008).

Women comprise half of the country which is the 50.05% of the total population. Among them only 11% household reported some land in female legal ownership. Similarly only 5.5 percent household had some house in women's name, 7.2 percent household reported female livestock ownership despite multiple credit institutions targeting and finding this activity for women. Overall only 0.8 percent of the household had all three; house, land and livestock in women's name. Remain 82.9% of women had not access to any of the property. These figures speak for themselves to believe the argument that women have equal access to property in the household. They do have use of property but no ownership (Acharya, 2009).

The government of Nepal has brought many of policies and strategies to focus women but in reality the condition of women is still in pitiable plight. The above report revealed that most of the women are deprived from access of property right and other opportunities too.

Only 17.7% of women are involved in non-agriculture employment other remaining 50.6% of women are involved in agriculture. The literacy status of women is only 42% where as male literacy is 65%. Female wage rate in agriculture is 65 in NRs a day only whereas male wage rate is 85 in NRs and in non-agriculture sector female wage rate only 101 in NRs whereas male wage rate 137 in NRs (CBS, 2010).

The Gender Gap Review 2009 released by the World Economic Forum (WEF) in New Delhi on Monday has ranked Nepal 110th out of 134 countries this year from 120th in 2008 and 125th in 2007, indicating that an increasing number of women in the country are sharing resources with men. Nepal stands 116th in economic participation and opportunity, 125th in educational attainment, 123rd in health and survival, and 35 in political empowerment according to the study (Chhetri, 2010)

Women who comprise half of the population of the country have always been involved in development but they are still marginalized from the opportunities such as economic resources, property, income and employment as well as other

resources. The government of Nepal has participated and committed on the declaration of the world women's conference held in Beijing in 1995 and to ensure equal involvement for women. Despite this fact woman's role in the society has not significantly improved.

So that the issue of women's empowerment as well property right are limited in conversation, articles, writing and statements only. There is no equality in actual practice. Workloads of household are not equally and proportionally shared by men and women. Though it is said that female are given equal chance but in reality, they are not equally treated in both in government and non-government sectors. On the present context, gender equality is sweet in conversation but bitter in reality.

Above the intimate situation are extremely all over the nation as well as my study area in Divyapuri VDC, Nawalparasi also. An attempt has been made to scrutinize the situation and problem related to women's property rights and their effects in women empowerment. Now a days the issue of women's right as well women's property right is made a discussion topic in various workshops, seminars etc.

1.3 Objectives of the Study

The general objective of this study is find out women ownership of property and it's impact on women improvement on health. The specific objectives of this study are follows:

- i. To examine the knowledge, attitude and practice of women's property right.
- ii. To analyze the situation of property ownership of women.
- iii. To find out the attitude of women on parental property right with respect to the socio-economic characteristics.
- iv. To analyze the health status and impact of property ownership of women.

1.4 Research Questions

But it is not implemented properly in practice. So, this study has intended to analyze the following research questions.

- i. What are the knowledge, attitude and practice of the women's property right?
- ii. What types of problems are faced due to being women in society and family as well?
- iii. How many educated women are empowered and have succeeded to take their rights?
- iv. What is the situation of health status and impact of property ownership of women?

1.5 Significance of the Study

Gender equality and women's rights as well as property rights are important issue in changing context of the household as well as the national and international level. So, it is very important to investigate, identify and try to solve the problem of gender discrimination in society and country. Unfortunately, in Nepal such research studies are very limited and necessary steps have not forwarded to solve the problem of gender inequalities.

The issue of property right is totally related to economy which is the most important factor for the development of human society. The discriminatory provision on women from her parental property affects all the aspects of personal development, such as health, education, political participation etc. Regarding such a great issue, this study will be better to enhance a scientific study on this issue of property right. It will be useful to know women's and men's perception as well as the property ownership situation of women.

1.6 Delimitations of the Study

All the studies have their own limitations. Without limitation any type of study can't be success such as of resources, time, money etc. This study also has been delimited in the following ways:

- i. The respondents has been only female aged 15 years and above.

- ii. This study has been carried out only the ward number 1 of Divyapuri Village Development Committee (VDC).
- iii. Conclusion drawn from this study can't be generalized to all areas but can be generalize the areas with similar socio-economic characteristics.

1.7 Operational Definition of the Key Terms

Married, unmarried and widow have universal definitions.

Property:	The assets and cash those are under the authority of disposal of the person such as cash, land, house, livestock, jewelry etc.
Housewife:	That female person who is not involved any other field such as service, business. Only limit on household chores.
Agriculture:	Those women who are involved in agriculture, livestock and land.
Business:	Those who are involved in business in this study who exchanges goods and money.
Service:	Those persons who are in official work.
Literate:	Literacy is the knowledge of reading and writing. Those person who can read and write are called literate.
Illiterate:	Those persons are called illiterate who can't read and write.
SLC:	Education in which one has passed ten class national level examinations.
Intermediate:	After SLC two year education from Higher Secondary Board or Tribhuvan University where one has passed the exam.
Bachelor:	University Education where one has passed three year bachelor and above level.
Decision making:	Deciding oneself regarding the relational issues of self.

CHAPTER TWO

REVIEW OF RELATED LITERATURE AND CONCEPTUAL FRAMEWORK

2.1 Review of Theoretical Literature

All human beings are born free with equal dignity and rights is the basic theme of UN Declaration of Human Rights (UNDHR). Therefore there should not be any discrimination in terms of color, caste, race and sex or any other socially created provisions to gain opportunities. All people should have the right to develop their full potential (ILO, 2001).

Thus, equitable distribution of property and right among its entire people is a prerequisite and basic condition to be a just and developed nation. There are number of a concept that theoretically and practically deals with the power to control over the property.

I) Endowment and Exchange Entitlement Theory

Endowment refers to the ownership of asset and individual labour power. Assets can be of varied type: cash balances and other finance assets, productive assets such as land equipments buildings or livestock, house consumer durables and store of food and other products etc. The ability to work is an important asset in its own right. (Sen, 2005)

Entitlement is the common that people can exert over goods in two ways, by using their own resources in direct production or by using them to buy and sell in the market (ibid).

Thus this approach captures the combined effect of owning resources and being able to use them in production or trade to command goods. Someone may own assets and have labour power i.e., have endowment. But it is not certain that they will have ability to exert over those assets.

Sen, furthermore distinguishes different forms of entitlements, which are as follows:

- a. Trade based entitlement: one is entitled to own what one obtains by trading something one owns with willing party.
- b. Production based entitlement: one is entitled to own what one gets by arranging production using owned resources.
- c. Own labour entitlement: one is entitled to one's own labour power to the trade based and the production based entitlement related to one's labour power.
- d. Inheritance and transfer entitlement: one is entitled to own assets what is willingly given to one by another who legitimately owns it.

II) Women-And-Development and Gender-And-Development Strategy

In the second development decade of UN the integrating Women-In-Development (WID) movement expanded rapidly relationship between women and men were the main focus of analysis. WID has gone under tremendous change in its policy approaches.

- i. Welfare approach to women (1950s -1970s but still widely used).
- ii. Equity approach (1975-85 attempts to adopt it during the women's decade).
- iii. Anti-poverty approach (1970s onwards often dubbed the second WID approach).
- iv. Efficiency approach (post-1980s, now most popular approach).
- v. Empowerment approach (1975 onward: accelerated during 1980s, still limited popularity).

According to Caroline Moser "Equity is the original WID approach. Its purpose is to gain equity for women in the development process. It recognizes women's triple role, strategic gender, and direct state intervention, giving political and economic autonomy to women, and reducing inequality with men", (Moser, 2006)

Anti-poverty element is recognized as a second WID approach; it links economic inequality of women to poverty rather than to female subordination and tends to meet practical approach. Female needs to earn an income, through small-scale income generating projects. It is widely practiced by Non-Governmental Organizations (NGOs).

The efficiency approach aims, to ensure that development is more efficient and effective through women's economic contribution. Women's participation is equated with equity for women. It assumes that women are under-used in labour force, which can be exploited at low cost and that women's time is elastic and can be stretched to include tasks that fall upon them as a result of declining social services.

Empowerment is the most recent approach, articulated by Third World Women and widely popular in this region. This approach aim is to empower women through greater self-reliance. Women's subordination is seen not only as the problem of men but also of colonial and neocolonial oppression (ibid).

None of these WID approach actually integrated women in development epoch. Several studies projected that existing effort has the effect of marginalizing women's needs and concerns. Then, women began to develop new visions and strategies with a view to the construction of a more people centered development model.

Woman-And-Development (WAD) approach emerged in the late 1970s, as an alternative to integrate of WID policy. WAD is based on following assumption.

- i. Struggle against the system of inequality between man and women can't be separated from the struggle of those who are poor and powerless.
- ii. Women's position will be improved only when international and national structure becomes more equitable (Shrestha, 2007).

Both WID and WAD policy approach tended to integrate women into income generating activities simply "added on" to pre-existing development trend. In

1980s developmental agencies have to think the unintended marginalization of women by development programmes, which finally develops new arguments or women to emphasize that “need to mainstreaming”. That is to bring women’s issue into the mainstream policies programmes and projects. Formally after Nairobi period, “mainstreaming” came to replace “integration” as strategy.

The integration of women has been accompanied by the shift in few from women to gender since 1985. Hence, new Gender-And-Development (GAD) emerged in contrast to WID and WAD.

GAD is emerging as a progressive approach to development from women’s perspectives and experience. Its origins are Third World women’s learning from efforts made to integrate them into mainstream development and the growing efforts of women from both North and South to develop alternative analysis and actions. It is part of the large work of creating an alternative development model for a world view, which moves beyond on economist analysis to include environmental, sustainable and qualitative (personal, ethical, cultural) aspects in its definition of development (CCIC, 2009).

The GAD approach, thus, seeks to impress upon women’s subordination and it focuses on the social construction of gender, tries to see development through the relationship between men and women. Instead of emphasizing on the problem of excluding women from the development process, it stresses on the critical issue of unequal relations of power between men and women that prevents women’s full participation and prevents equitable development. GAD approach tries to empower women with the goal of equitable and sustainable development.

2.2 Review of Empirical Literature

Since the time of Janga Bahadur, definite rules and regulations concerning daughter’s right to inherit *Muluki Ain* 1910 up to *Muluki Ain* 1990 amended, an unmarried daughter who is above the 35 years of age will obtain equal share as brothers obtain from the parental property. If she married after obtaining parental property she can take her share to her husband’s house. (Kandel, 2001)

According to *Muluki Ain* of 1962 a daughter is debarred from the share of parental property while the son has the birth right of property. An unmarried daughter below the age of 35 has right to obtain marriage expenses during the time of her brother's separation. But daughter at or above the age 35 years has right to receive half share of paternal property. If the daughter marries after inheriting the parental property, she has to relinquish the property after deduction the 10% marriage cost. (ibid)

The daughters below the age of 35 have no right to the property of the parent except marriage cost and the cost of maintenance till they remain at father's home. Except *Daijo* (Dowry), the daughter after marriage can get nothing from her parent and she becomes the partner of her husband's property. (ibid)

The position of married women regarding the matter of property right is improved by the 6th amendment of the present civil code of 1963. It allows a woman to live separately from her husband under some conditions (ibid).

According to Nepal's Interim Constitution 2063, under the women's right following points are included:

- i. No women shall be discrimination as being women (A20.1)
- ii. Every woman shall have reproductive rights and reproductive health (A20.2).
- iii. No woman shall be physically, mentally or any other ways tortured or victimized. Such acts will be punishable by law of the land (A20.3).
- iv. There will be equal share of the inheritance property to sons and daughters (A20.4)

In the same constitution, under the equal right there is also include: for the same work of male and female no discrimination will be done in work and social security. (Nepal's Interim Constitution 2007)

Recent amendments to the Country Code of Nepal have improved women's access to property other than land. Unmarried daughters now have the right to ancestral property (other than land) irrespective of age, whereas previous

conditions required that they be above the age of 35. Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) reports ongoing restrictions in relation to women's independent use of their property: women are often required to receive permission from a male relative before disposing of any immovable property. (Pandey, 2009)

Today, women in Nepal can enjoy their right to inherit property from birth. But when they marry any property will be returned to the parent's family. The new law establishes a wife's equal right to her husband's property immediately after marriage, rather than after she reaches 35 years of age or has been married for 15 years as before. A widow's right to claim her share of property from the joint family after the death of her husband, and to use this property even if she gets re-married, is now also established in law (ibid).

Women carry a triple burden in society as a mother, producer and worker. She contributes directly to consistence and income, as a mother and a wife, she cares for the family member and children. As a community worker she gives all her leisure hours and labour to society. As for a women's access to property and modern avenues of education, skill development and knowledge is concerned. Nepalese women in general lag far behind men. (Acharya, 2009).

The absence of property right to women and unequal and conditional right to property given to women creates the environment of complete lack of access to resources for them permission of daughter is not required for transaction of property that members are supposed to be heads of the family and they have also right to mobilize ancestral property. Women in the family have very little share in the mobilization of household resources. Their participation in decision-making process is negligible. (Malla, 2010).

In the context of Asia very great majority of women are made landless by unequal divorce and inheritance laws. That law den them access to land owned by men. In the Middle East, women have no legal independence. They must have men to act as “guardian” and affect all their legal transaction including

buying and transferring goods and making credit and loan application. (Pokharel, 2010)

The International Conference on Population and Development was end with deep concern on empowerment of women for which the policies are suggested to eliminate all sorts of discrimination and to bring the women into a main stream of politics and decision making in the countries. In this respect, girls are the focal point and the actions are called to reduce the girl's mortality, son preference, and discriminating behavior in home, school and society. It further recognized that the harmonious partnership of men and women depends upon knowledge, attitude and behaviors. Therefore, the actions to make males more responsible are also being called. (UN, 2010)

The status of women is defined in terms of their marital or sexual status; the right to '*Ansha*' (share) is fragile, temporary and imperfect. A woman is entitled to her husband's property not as an independent co-partner but because she is his wife. What she receives in terms of *Ansha* from her husband is governed by the continuation of the marital relation with her husband. She can only continue to hold the right to *Ansha* until she remains chaste or sexually faithful to the husband. She is uncompromisingly and strictly prohibited to have sexual relation with any man other than her husband, failure to maintain which deprives her of the right to *Ansha*. A daughter is not entitled to *Ansha* because she gets her status changed by marriage. Yet, under the existing legal system, once she reaches an age of 35 years, she is entitled to *Ansha* because the general presumption is that the chance of changing her status through marriage then becomes almost rare. (Malla, 2010)

The position of Nepalese women is still characterized as disadvantaged, under privileged and subordinated. Women still have to work for longer hours than men and their opinion are still under valued. One of the main causes that renders the low status of women is that they are excluded from the decision making process in all household matters to the policy formulation level. (Koirala, et.al, 2010)

The deep-rotted cultural issues and structural religious and other values to son against the daughter, generally in Hindu culture dominate rural areas in Nepal. As a direct result women have to struggle to survive in an environment where they perform subordinate role. They live under male as subordinate (father, brother before marriage, husband after marriage, son after the death of the husband) all their life, as they are economically dependent on them due to existing property law structure (Malla, 2010).

Women in Nepal, as elsewhere, hold triple work responsibility of reproduction, production and community management. However reproduction isn't treated as work and house holding is not considered as predicting job at least by the state organs. Women suffer from discriminatory practices in opportunities for education, personal mobility which is required among others for skill development and independent decision-making is highly restricted. Women in Nepal works for longer hours than men although have lowest opportunities to gainful employment and posses extremely limited property right. Lack of access, control over property, mainly landed property women are deprived from decision making about the household income (NESAC, 2011).

Dr. Bhattraï describes that historically social development is interrelated with private property. Patriarchal family, the origin of the state male oriented property holdings and headed system is the major causes of gender discrimination and backwardness of women (Bhattraï, 2011).

Due to Nepal is still running under the strong feudalistic social values and norms there were no clear provisions regarding Nepalese women and property right until 1975. Following the international declaration 1975, which was the International Women's Year, the Nepali government began to celebrate International Women's Day on 8th of March. That the same year civil code was amended and a clause on women's inheritance and property right included. The clause states that if a woman remains unmarried up to 35 years of age, she would have a right to inherit property. However, the amendment limits itself as

it continues "if she gets marriage after having property that should be returned back to the brothers by deducting the marriage cost." (ibid)

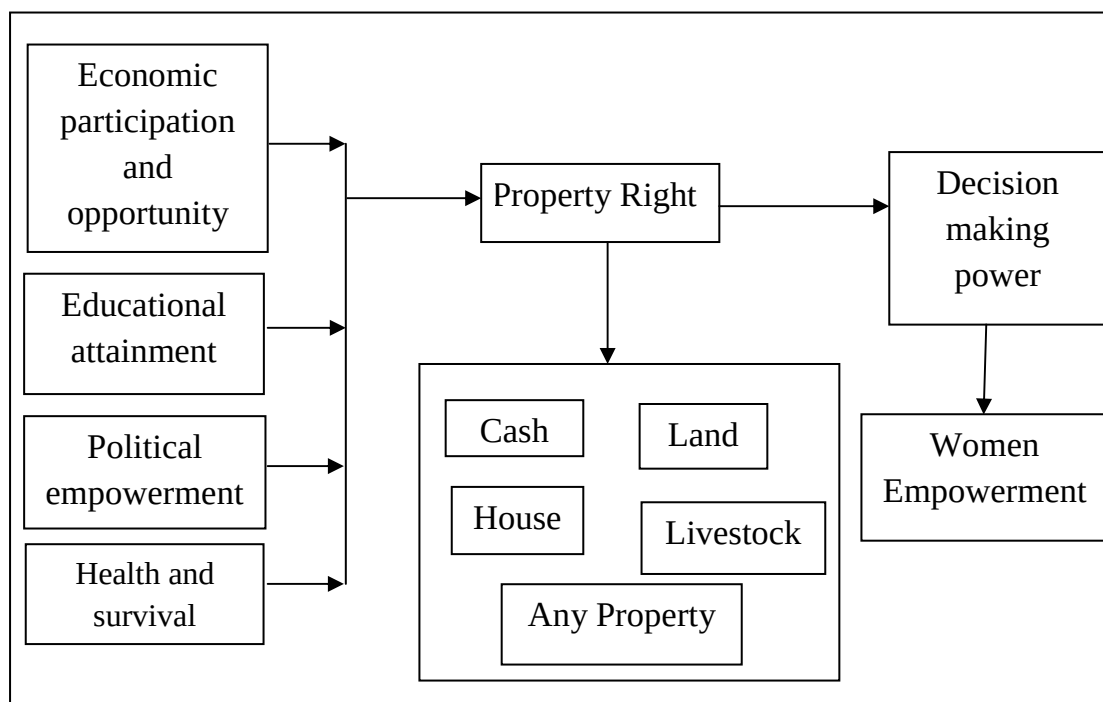
2.3 Implications of the Review for the Study

The researcher has studied more related books, reports and empirical literatures. From that, the researcher has understood about property rights on women empowerment and its impact on health in Divyapuri VDC, Nawalparasi. Above theoretical and empirical literature understood about property rights on women empowerment in study area.

2.4 Conceptual Framework

The following conceptual framework is presented for analyzing of the women's property right and their decision making power and also women empowerment.

Conceptual Framework of Property Right



Based on above literature review for the analysis and conceived conceptual framework illustrates that the access to varies opportunities are affect on women's property right including cash, land, house and any other property which is interrelated with decision making power and at last link with empowerment of women.

CHAPTER THREE

METHODS AND PROCEDURES OF THE STUDY

3.1 Design and Method of the Study

The study is mainly based on descriptive in nature. Being a descriptive work, the purpose of this research is to describe the situation of property rights and women empowerment. To carry out practical research, researcher has mostly visited the actual area under exploratory design. The study has mainly focused to find out and analyze the property rights and women empowerment and its impact on health in Divyapuri VDC, Nawalparasi district.

3.2 Population, Sample and Sampling Strategy

The total household of ward number one of Divyapuri VDC is considered as the population of the study. There are 153 households and total population is 832. The sampling frame is prepared by listing the total number of household information. There are 424 female populations. These female populations are considered as the sampling unit. Each of the female population aged 15 years among them 70 respondents have been selected by random sampling methods for sample for this study.

3.3 Study Area

Divyapuri Village Development Committee (VDC) lies in Nawalparasi District. This is located in western development region of Nepal. It lies in Lumbini zone and its district headquarter is Parasi bazaar. It is situated on the bank of Narayani River, is a neighbor of Chitwan district and is connected to Narayangarh of Chitwan by Narayani Bridge.

Divyapuri VDC itself covers approximately 23.75 square kilometers of the area. The population of this VDC was 10499 which consists 51% women and 49% male (VDC report 2011). The population has heterogeneous characteristics in terms of Caste/ethnicity, origin and culture. It has a lot of

industries and crowded population as well good environment and has large riverside.

3.4 Data Collection Tools and Techniques

The study has been used primary data collection method. Primary data has been collected from the field survey through household survey and questionnaire. Questionnaire was designed to obtain household information. The structured questionnaire has been prepared and the respondents have been requested to fill up the questionnaire. In case of respondents who could not fill up the questionnaire, the questions were asked to the respondents and answer has been filled up by researcher herself to collect required data.

3.5 Data Collection Procedures

This study used primary data collected from field survey to find out the facts and figures about understanding the property rights and women empowerment in Divyapuri VDC. Primary data has been gathered from the complete enumeration through observation, interview and structured questionnaire. Other required information has been collected from the secondary sources as published documents. The secondary data has been primarily the library sources; VDC records, bulletins, census records which deal with the literature.

3.6 Data Analysis and Interpretation Procedure

After collecting information through questionnaire, coding and tabulation of data was completed. The required tables were generated. The data are analyzed and interpreted applying simple statistical methods such as frequency, percentage distribution mean and so on.

CHAPTER FOUR

ANALYSIS AND INTERPRETATION OF RESULTS

4.1 Demographic Characteristics of Respondent

4.1.1 Age Distribution

Age is one of the most sensitive factors through which thinking capacity or thoughts are different in different age group persons. In this study all of age divided by 5 year interval.

Table 4.1 : Age Distribution of Respondents

Age Group	No. of Respondents	Percentage
15-19	4	5.71
20-24	10	14.29
25-29	19	27.14
30-34	11	15.71
35-39	13	18.57
40-44	6	8.57
45-49	3	4.29
50-54	2	2.86
55+	2	2.86
Total	70	100

Above table clearly shows that out of total 70 respondents, 47.14% are in between the 15-29 age group and 42.86% of respondents are in between 30-44 age group and rest 10% are in 45 and above age group. In this study the respondents are highest in 25-29 age groups which are 27.14% then followed by 35-39 age groups which are 18.57%. 50-54 and 55 and above respondents are very few in this study which is 2.86 and 2.86% respectively.

4.1.2 Educational Status

Education is one of the most fundamental means for alleviating poverty, gender inequality and bringing improvement of the standard of living through different socio-economic activities. Education enhances access to information that may be necessary to conduct various essential activities in daily life and work.

Table 4.2 : Distribution of Educational Status of Respondents

Educational Status	No. of respondents	Percentage
Illiterate	4	5.71
Literate	66	94.29
Total	70	100
Nepal		42.8

Above table clearly shows that there are 94.29% are literate respondents and only 5.71% are illiterate whereas in Nepal only 42.8% female literate. There is drastic difference in literacy status compare to the National figure.

4.1.3 Educational Attainment of the Respondents

Table 4.3 shows that out of 66 respondents only 10% respondents are in higher education and 27.14% respondents have only S.L.C. level education. Then 45.72% are under S.L.C. and 11.42% of respondents are just literate whose didn't attain school level class and rest 5.71% are illiterate. So due to low educational status women are always backward in society.

Table 4.3 : Distribution of Educational Attainment of Respondents

Educational Attainment	No. of Respondents	Percentage
Literate but not schooling	8	11.42
Primary	9	12.86
Lower Secondary	10	14.29
Secondary	13	18.57
S.L.C.	19	27.14
Intermediate	4	5.71
Bachelor and above	3	4.29
Total	66	94.29

4.1.4 Marital Status

Marriage is an association which admits man and woman to family which is important to organize family structure.

Table 4.4 : Distribution of Marital Status of Respondents

Marital status	No. of respondents	Percentage
Unmarried	4	5.71
Married	59	84.29
Widow	7	10.00
Total	70	100

Table 4.4 reveals that out of 70 respondents 84.29% are married respondents then followed by 10% are widow respondent and only 5.71% respondents are unmarried.

4.1.5 Occupational Status of Respondents

Occupation is one of the most important means to determine the living standard of life. Women's occupation also determine to status of women. Many of attitude, thinking and decision making power depend upon their occupational status. So that it is necessary to analyze occupational status of respondents.

Table 4.5 : Occupational Status of Respondents

Occupational Status	No. of Respondents	Percentage
Agriculture	20	28.58
Business	11	15.71
Service	14	20
Housewife only	21	30
Student	4	5.71
Total	70	100

According to table 4.5, there are 28.57% respondents as housewives i.e. which is not measured in any profession. Then, followed by agricultural sector, which is 27.14%. Agriculture also doesn't measure economic independent work. Only 18.57% are involve in service sector and followed by 14.29% are involved in business field and 11.43% are student.

4.1.6 Caste/Ethnicity of Respondents

The caste system of Nepal is basically rooted in Hindu religion. On the other hand, the ethnic system has been rooted mainly in mutually exclusive origin myths, historical mutual seclusion and the occasional state intervention (NESAC, 2010).

Table 4.6 : Percentage distribution of caste/ethnicity of respondents

Caste/ethnicity	No. of respondents	Percentage
Brahmin/Chhetri	37	52.86
Newar	9	12.86
Magar	12	17.14
Gurung	4	5.71
Bote	3	4.29
Dalit	5	7.14
Total	70	100

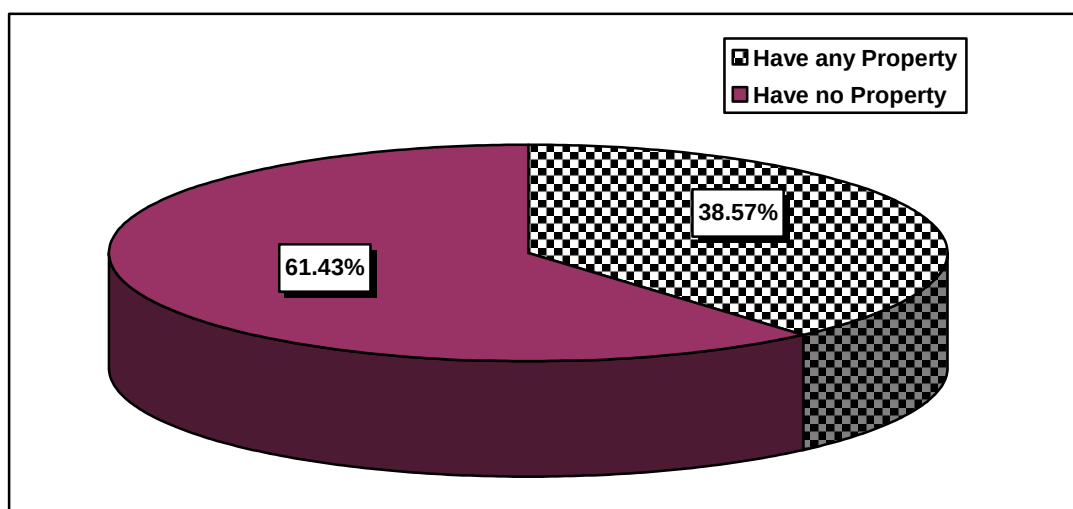
There are 6 categories of caste/ethnic group which are Brahmin/Chhetri, Newar, Magar, Gurung, Bote and Dalit. According to above table, more than 50% of respondents are Brahmin/Chhetri, which is 52.86%, then followed by Magar which is 17.14%. There is majority of Brahmin/Chhetri in the study area.

4.2 Property Rights and Women Empowerment

4.2.1 Situation of Property Ownership

Property ownership status of women is also one of the indicators of empowerment. Most of the women own less property than men in our society. It seems necessary to find the ownership status of respondents. So in this study, the property ownership status has been analyzed by asking them whether they have owned any property or not.

Figure 4.1 : Property Ownership of Respondents



According to above figure out of 70 respondents 38.57% have at least any property and rest 61.43% have not any property in their ownership.

4.2.2 Property Ownership by Marital Status

Table 4.7 : Property Ownership of Respondents by their Marital Status

Marital status	No. of Respondents	Percent
Unmarried	0	0
Married	21	77.78
Widow	6	22.22
Total	27	100

Based on marital status out of total 27 respondents, 77.78% are married, 22.22% are widow respondents. Unmarried respondents have not any property in their ownership.

4.2.3 Property Ownership by Caste and Ethnicity

Table 4.8 : Property Ownership of Respondents by Caste and Ethnicity

Caste/Ethnicity	No. of Respondents	Percent
Brahmin/Chhetri	8	29.63
Newar	7	25.93
Magar	9	33.33
Gurung	3	11.11
Bote	0	0
Dalit	0	0
Total	27	100

Above table clearly shows that out of 27 property ownership respondents 29.63% are Brahmin/Chhetri caste followed by 33.33% are Magar, 25.93% are Newar and 11.11% are Gurung ethnicity. Bote and Dalit respondent have not any property in their ownership.

4.2.4 Property Ownership by level of Education

Table 4.9 : Property Ownership of Respondents by Level of Education

Level of Education	No. of Respondents	Percent
Illiterate	2	7.41
Primary to intermediate	24	88.89
Bachelor and above	1	3.70
Total	27	100

Based on education level on property ownership above table clearly shows that the majority of property ownership of respondents are in primary to intermediate education which occupied 88.89% followed by illiterate

respondents i.e. 7.41% and rest only 3.70% respondents are bachelor and above. This study shows that property ownership is not depend on level of education.

4.2.5 Types of Property

Types of property which a women has owned is also an indicator of women equality so the responses of respondents are also analyzed by categorizing into five main types such as cash, land, house, livestock and jewelry and others in the study.

Table 4.10 : Property Ownership of Respondents by its Types

Property	No. of Respondents	Percent
Cash or bank balance	11	40.74
Land	7	25.93
House	2	7.41
Livestock	1	3.70
Jewellries and others	6	22.22
Total	27	100

According to above table out of 27 property ownership, the majority of respondents have cash or bank balance which occupied 40.74% followed by land 25.93%. Similarly, 22.22% have Jewellries and other, 7.41% have house and land ownership and the rest 3.70% have livestock.

4.2.6 Source of Property

Table 4.11 : Property Ownership of Respondents by its Source

Source	No. of Respondents	Percent
Mother's house	6	22.22
Husband's house	12	44.44
Own earning	7	25.93
Other	2	7.41
Total	27	100

The above table clearly shows that husband's house is the major source of property of respondent, which accounts 44.44%. Similarly, 25.93% respondents reported self-earning of property, only 22.22% respondents can get from mother's house and rest 7.41% from other relatives.

4.3 Knowledge on Property Rights

4.3.1 Knowledge about Existing Property Rights

Knowledge about existing provision on parental right between male and female affects the perception on equal property right. On the other hand it reflects the level of awareness of respondents. The respondents were asked whether they have knowledge about the legal provision on property right.

Table 4.12 : Knowledge about Existing Property Rights

Knowledge	No. of Respondents	Percent
Yes	59	84.29
No	11	15.71
Total	70	100

According to above table the majority of respondents have knowledge on existing property right which occupied 84.29% and the rest 15.71% respondents have not knowledge on existing property right.

4.3.2 Knowledge about Existing Property Rights by Age

Table 4.13 : Knowledge about Existing Property Rights by Age

Age group	Percent		No. of Respondent
	Yes	No	
15-29	50.85	27.27	33
30-44	42.37	45.46	30
45+	6.78	27.27	7
Total	100	100	70

Above table clearly shows that knowledge of respondents about existing legal provisions on property right with respect to their age group. Out of 59 respondents 50.85% 15-29 age group have knowledge about existing legal provision followed by 42.37% in age group 30-44 and 6.78% are in age 45 and above. Out of 11 unknown respondents on this issue 45.46% are 30-44 age group followed by 27.27% are in 15-29 and 45 and above age.

4.3.3 Knowledge about Existing Property Rights by Caste/ethnicity

Table 4.14 : Knowledge about Existing Property Rights by Caste/Ethnicity

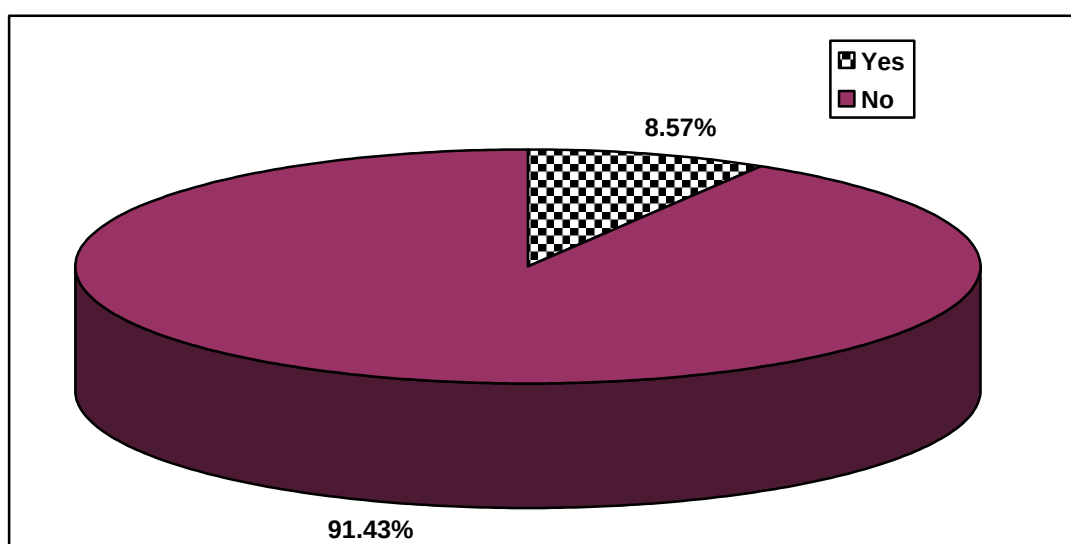
Caste/ethnicity	Knowledge		No. of Respondent
	Yes	No	
Brahmin/Chhetri	55.93	36.37	37
Newar	15.25	0	9
Magar	18.64	9.09	12
Gurung	5.08	9.09	4
Bote	1.69	18.18	3
Dalit	3.39	27.27	5
Total	100	100	70

Above table shows that the majority of knowledge about existing property right on existing property right on Brahmin/Chhetri caste which occupied 55.93% and 36.37% are unknown followed by 18.64% are Magar ethnicities are known and 9.09% are unknown. Newar have 15.25% are known in the issue which cover 100 from Newar ethnicity. Then among the Gurung ethnicity 5.08% are known and 9.09% are unknown. In Bote and Dalit community 1.69 and 3.39% are known and 18.18 and 27.27% are unknown on this issue respectively.

4.3.4 Situation of Parental Property

Most of the people advocate must be getting parental property for daughter but it is not implementing in behavior which is shown in below table.

Figure 4.2 : Situation of Parental Property



In this study area the majority of respondent can't get parental property which occupied 91.43% and only 8.57% have got parental property.

4.3.5 View about Equal Parental Property for Son and Daughter

Table 4.15 : View about Equal Parental Property for Son and Daughter

Equal Property	No. of Respondents	Percent
Yes	54	77.14
No	16	22.86
Total	70	100

Above table clearly shows that the majority of the respondents are positive on the issue which accounts 77.14% and rest only 22.86% are negative on this issue. It is positive only on view but not implement on society.

4.4 Women Empowerment

Women empowerment is an indicator of women's power on taking decision. Women's power on making decision is very low in our country. Especially those women who are illiterate and socially backward are far from the access of taking decision not only outside the house but also within their day to day affairs in the family.

Decision making power is one of the indicators of women's status. It is obviously that educated and self employed women are involved in decision making in household works as well as outer work too. But this study find out that some of literate and employed elder women doesn't make decision outside the house.

Women's power on decision making is reflected by their social economic as well as political affairs such as decision about their household expenditure, family education, as well as their political involvement in the society are the means of measuring women's decision making power. So this study has tried to analyze with the help of above mentioned means of measuring indicators by interrelating with socio-economic variables.

4.4.1 Role of Household Expenditure

Nepalese women are not only far from access of property right as well as property ownership but also deprived from the access of decision household expenditure although all of the household works should be done by women.

Table 4.16 : Distribution of Decision in Household Expenditure

Sex	No. of Respondents	Percent
Male	22	31.43
Female	48	68.57
Total	70	100

Above table clearly shows that out of 70 respondents the majority of respondents in decision making for household expenditure which occupied 68.57% and rest 31.43% can't get the decision about household expenditure. Even though, all of household activities have to do themselves so it is also low% in making decision.

4.4.2 View on Equal Opportunity in Economic Decision

Table 4.17: Equal Opportunity in Economic Decision

Equal opportunity	No. of Respondents	Decision in Percent
Yes	44	62.86
No	26	37.14
Total	70	100

According to above table, the majority of respondents are replies women must be getting in equal opportunity which occupied 62.86% and rest 37.14% reply no difference in decision.

4.4.3 Opportunity in Economic Decision by their Occupational Status

Table 4.18: Opportunity in Economic Decision by Occupational Status

Occupational Status	No. of Respondents	Decision in Percent
Agriculture	8	18.18
Business	9	20.46
Service	12	27.27
Housewife	11	25
Student	4	9.09
Total	44	100

Above table clearly shows that the majority of respondents give the view must be on equal opportunity in economic decision are service which occupied 27.27% followed by housewife 25%. Then rest 20.46% are business, 18.18% are agriculture and 9.09% are students.

4.4.4 Situation on Equal Opportunity in Economic Decision

Table 4.19: Situation on Decision in Economic Decision

Get equal opportunity	Total	Decision in Percent
Yes	19	27.14
No	51	72.86
Total	70	100

According to above table, most of the respondents view must be on equal opportunity in economic decision but above table shows only 27.14% respondents can get equal opportunity and other rest 72.86% can't get the opportunity.

4.4.5 Affect on Health Status on Property Ownership

Table 4.20 : Affect on Health Status on Property Ownership

Options	No. of Respondents	Decision in Percent
Yes	27	38.57
No	43	61.43
Total	70	100

According to above table, out of 70 respondents 27 respondents think property ownership affect on their health status and 43 respondents replied they didn't believe property ownership affect their health status.

4.4.6 Causes of effect on Health Status by Property Ownership

Table 4.21 : Causes of effect on Health Status by Property Ownership

Options	No. of Respondents	Decision in Percent
Self depend	10	37.04
Decision Making Power	7	25.93
Women Empowerment	6	22.22
All of them	4	14.81
Total	37	100

According to above table, out of 27 respondents 37.04% said they are self depend for her health checkup on property ownership. 25.93% respondents thought increasing in decision making power for property ownership. 22.22% respondents said women empowerment by property ownership and rest 14.81% believe all of them options.

4.5 Summary of the Findings

Gender discrimination between male and female is still prevailing by someway in all over the world in both developed and developing countries. In general, gender discrimination is more in undeveloped countries and societies. Due to the traditional social and cultural structure, lack of education or discrimination in education, lack of public awareness, poverty, underdevelopment and low economic condition, low access on property ownership of women and gender discrimination is still challenging problem of the present world too.

In case of Nepal, the traditional culture, conservative thinking, low literacy rate, lack of employment opportunity are found as major constraints to empower the women and bring them in mainstream program of nation development. Education is basic means of development. In the past, women had no access to education because people used to think girls have to go to others house after their marriage and so people thought that it was useless to provide education for them. But in the modern age, education has brought new thought in our society that education is necessary for both man and woman for fast economic and social development.

Women's property right was adopted under 6th amendment of civil code, 1975, but such property was codified for the first time in 1832 during the reign of king Surendra Bikram Shah. The constitutional of kingdom of Nepal, 2047 has also preserved the women's property right but that property could get only after the age of 35 years that she should unmarried or after the 15 years duration of marriage when she separates with husband. But 11th amendment of *Muluki Ain*, 2056 B.S. has provided equal property right (especially to land) to daughter and son but she has to return received property if she marriages.

The major findings in reference to the prescribed problems area are mentioned below.

1. Out of total respondents 47.14% are in 15-29 age group and few respondents 10% are 45 and above age group.
2. Out of total respondents 94.29% are literate in which 27.14% have till S.L.C. education, 4.29% have bachelor and above education and only 5.71% are illiterate.
3. Out of total respondents 84.29% are married and 5.71% are unmarried.
4. In study area 30% are housewives, followed by 28.58% are engaged in agriculture, 20% are service holders, 15.71% are involved in business and 5.71% are students.
5. Out of total respondents 52.86% are Brahmin/Chhetri caste, Newar 12.86%, Magar 17.14%, 7.14% are Dalit, 5.71% Gurungs and only 4.29% are Botes.
6. Base on property ownership of respondents out of 70 respondents 38.57% have at least any property. Among them 77.78% are married and 22.22% are widow. Unmarried have not any property in their ownership.
7. Among the 27 property ownership respondents, majority are in Magar ethnicity which is 33.33% then Brahmin/Chettri 29.33%, Newar 25.93% and Gurung 11.11%. Bote and Dalit have not only property in their ownership. Among them 7.41% are illiterate, 88.89% are primary to intermediate only, 3.70% are bachelor and above education.
8. Among the property ownership respondents 40.74% have cash, 25.93% have land, 7.41% have house, 3.70% livestock and 22.22% have Jewelleries and others. Among them 22.22% obtained form mother's house 44.44% form husband's house, 25.93% self-earning and 7.41% obtained form other sources.
9. In study area 84.29% respondents have knowledge about existing property law 15. 71% are unknown on the issue. Among known respondents 50.85% are in 15-30 age group, 42.37% are 31-45 and 6.78% are in 46 and

above age group. Similarly based on caste/ethnicity the majority of known respondents are in Brahmin/Chhetri which is 55.93% followed by Magar 18.64%, Newar 15.25%, Gurung 5.08%, Bote 1.69% and Dalit 3.39%.

10. Though the 77.14% respondents are in favour of equal property for son and daughter, only 8.57% got the parental property.
11. In study area 68.57% respondents make decision oneself for household expenditure.
12. In study area 62.86% respondents are in the view of equal opportunity in economic decision, among them majority of respondents are service sector which occupied 27.27, housewife 25%, business 20.46, agriculture 18.18 and students 9.09%. But only 27.14% can get equal opportunity in decision.
13. Out of 70 respondents 27 respondents think property ownership affect on their health status and 43 respondents replied they didn't believe property ownership affect their health status.
14. Out of 27 respondents 37.04% said they are self depend for her health checkup on property ownership. 25.93% respondents thought increasing in decision making power for property ownership. 22.22% respondents said women empowerment by property ownership.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATION

The main purpose of this chapter is to summarize the study and also to point out the major findings of the study.

5.1 Conclusions

Based on the above summary and the findings, the following conclusions could be drawn.

Women's perception about equal property right is directly or indirectly affected by socio-cultural as well as economic factors. So, there is drastic variation in the responses of agreement with the issue of women's access over property between married, unmarried and widow women. There is also variation according to their occupational status. Even the thoughts of women in service sector also vary according to their ages, the elderly aged women have traditional concepts and early aged women have positive concepts on the women's access over property.

Measuring the property ownership of women, it can be concluded that most of the women are far from the property ownership of their household and effect on health status by property ownership because they thought increase on decision making power, women empowerment and self depend.

Most of the women are well known about the existing legal provisions. Most of the women's perception towards equal property right says that it helps to improve the status of women however negligible are against about it.

Women's perception on education is greater rather than property. However there are some respondents who claimed that they should be given both property as well as education.

Women are also far from the access to make decision about social, economic as well as political affairs such as household activities about household expenditure, family education and treatment of illness.

5.2 Recommendation

The conclusion demonstrates that majority of women have negligible role in decision making, responsibility and opportunity in education, economic, political sectors but majority of women have major role, decision-making and responsibility in the low status works as household work and health services than other. Such result occurred due to the illiteracy, unemployment of women and male dominant society. The study shows that women are in need of education, employment and political involvement rather than patriarchal property right because this right to women is seem intra-contradictory among women and inter-contradictory among people. And on the other hand, this issue seems indigestible in our society due to the socio-economic conditions; therefore education is an important factor rather than patriarchal property to give women for their self-independent or self-development in their lives.

5.2.1 Recommendation for Policy Related

1. Government should be launched awareness programs conducted by the property rights and women empowerment.
2. Women empowerment education should be included through non-formal education.
3. Domestic violence is the great problem in Nepal. So, the special program should be launched for domestic violence with women.

5.2.2 Recommendation for Practice Related

1. Should be launched in awareness program which will be the best way to extend the knowledge, attitude and practices of property rights and women empowerment and its impact on health.
2. To achieve the equality in decision making, responsibility and opportunity in these sectors, women have to be given more emphasizing to involvement in these sectors.

5.2.3 Recommendation for the Further Research

1. This study is limited to only one ward of Divyapuri VDC in Nawalparasi District which is not sufficient to generalized whole part of country.
2. Such type of study must be done all over the country to find out the situation of women's property right and other rights.

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APPENDIX-I

Household Information:

Household No:

Ward No:

Caste:

Tole:

Religion:

S.N	Name	Relation of H. H.	Sex	Age	Educational Status	Educational Attainment	Marital Status	Occupation
1								
2								
3								
4								
5								

Code:

Relation to Household	Illiterate Status	Educational Attainment	Marital Status	Occupation
01 Household head	00 Illiterate	01 Primary	01 Unmarried	01 Agriculture
02 Husband/wife	01 Literate	02 Lower sec.	02 Married	02 Business
03 Son		03 Secondary	03 Divorced	03 Student
04 Daughter		04 S.L.C.	04 Separated	04 Service
05 Grand child		05 Intermediate	05 Widow	05 Housewife
06 Father		06 Bachelor		
07 Mother		07 Master		
08 Daughter-in-law				

Individual:

1. Whose role is prominent in household works in your family?
(i) You (ii) Husband (iii) Both (iv) Others
2. Who does the main decision in household works in your family?
(i) You (ii) Husband (iii) Both (iv) Others
3. Who is the responsible of success or failure in household works?
(i) You (ii) Husband (iii) Both (iv) Others
4. Whose role is prominent in economic activities in your family?
(i) You (ii) Husband (iii) Both (iv) Others
5. Who does the main decision in economic work in your family?
(i) You (ii) Husband (iii) Both (iv) Others
6. Who is the responsible of success or failure in economic work?
(i) You (ii) Husband (iii) Both (iv) Others
7. What are the constraints to perform the designing expenditure in your family?
(i) You (ii) Husband (iii) Both (iv) Others
8. Have you got opportunities in economic sector equal to men?
(i) Yes (ii) No
9. If no, then what are the reasons obtaining unequal opportunities in economic work?
(i) Family (ii) Culture (iii) Social (iv) Being women
10. Who does the main decision in educational sector?
(i) You (ii) Husband (iii) Both (iv) Others
11. Whose responsibility is prominent to be success or failure in education?
(i) You (ii) Husband (iii) Both (iv) Others
12. Have you got equal opportunities in educational sector as men?
(i) Yes (ii) No
13. If no, what are the obstacles for getting expected education?
(i) Family (ii) Culture (iii) Social (iv) Being women

14. Who makes the main decision in health treatment in your family?
 (i) You (ii) Husband (iii) Both (iv) Others
15. Whose responsibility is more in family health?
 (i) You (ii) Husband (iii) Both (iv) Others
16. Have you been involved in any political party?
 (i) Yes (ii) No
17. Do you have land in your family own?
 (i) Yes (ii) No
18. If yes, how much land does your family own?
 (i) bigha (ii) kattha to one bigha
 (iii) 5 kattha to 10 kattha (iv) < 5 kattha (v) dhoor
19. Do you have any property belonging to you?
 (i) Yes (ii) No
20. If no, do you think its necessity?
 (i) Yes (ii) No
21. What types of property belongs to you, to which you can use and exchange according to your will?
 (i) Land (ii) House (iii) Bank balance
 (iv) Livestock (v) Others
22. From which source do you acquired your property?

Acquired sources				
S.N.	Types of property	Mother's house	Husband's house	Own earning's
1	Cash			
2	Land			
3	House			
4	Livestock			
5	Others			

23. Do you have bank account?
 (i) Yes (ii) No
24. Have you ever heard of the issue of Women's Property Right?
 (i) Yes (ii) No
25. Do you know about the existing legal provision about parental property right both for male and female?
 (i) Yes (ii) No
26. In your opinion, is there necessity go give parental property to women or not?
 (i) Yes (ii) No (iii) Don't know
27. Are you in favour of equal property control between husband and wife?
 (i) Yes in favour (ii) No, husband only control
 (iii) No, wife only control (iv) Both
28. If women receive the same property right as men, then what would be the impact of it on women in their family?
 (i) Women's status would improve (ii) No difference will appear
 (iii) Preference goes to the property rather than individual
 (iv) Don't know
29. If women were provided patriarchal property in legal right equal to men, would they be able to play the decisive role in economic activities?
 (i) Yes (ii) No (iii) Don't know
30. What would be it's impact on the relationship between husband and wife?
 (i) Warm and friendly (ii) Creates tension
 (iii) No difference will appear (iv) Don't know
31. In your opinion, what should be given to women?
 (i) Property (ii) Education (iii) Both (iv) Don't know
32. Would property right solve all the problem of gender discrimination?
 (i) Yes (ii) No (iii) Don't know
33. Any of your members from your house has been gone for foreign employment?
 (i) Yes (ii) No
34. If yes whom does he send remittance from abroad?
 (i) Me (ii) Others

35. Does property ownership affect the Women Health Status?

- (i) Yes (ii) No

36. If yes, what are the effects of them?

- (i) Self Depend (ii) Decision Making Power
(iii) Women Empowerment (iv) All of them