

**A STUDY ON WOMEN EMPOWERMENT THROUGH
INCOME GENERATION PROGRAM IN DHURKOT
RAJASTHAL VDC OF GULMI, DISTICT, NEPAL**

A Thesis

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LETTER OF RECOMMENDATION

This is to certify that the thesis entitled A STUDY ON WOMEN EMPOWERMENT THROUGH INCOME GENERATION PROGRAM IN DHURKOT RAJASTHAL VDC OF GULMI, DISTRICT, NEPAL has been completed by Ms. Tulsa Bhandari under my supervision and guidance as a partial fulfillment of the requirements for the Degree of Master of Arts in Economics. I forward it with recommendation for the approval.

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APPROVAL LETTER

This is to certify that the thesis entitled A STUDY ON WOMEN EMPOWERMENT THROUGH INCOME GENERATION PROGRAM IN DHURKOT RAJASTHAL VDC OF GULMI, DISTRICT, NEPAL submitted by Ms. Tulsa Bhandari to the central department of Economics Faculty of Humanities and Social Sciences Tribhuvan University in partial fulfillment of the requirements for the Degree of Arts in Economics has been found satisfactory. Therefore, we accept this thesis as a part of the said degree.

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LIST OF ACRONYMS

ADB	Asian Development Bank
CBS	Central Bureau of Statistics
CDF	Comprehensive Development Framework
CIDA	Canadian International Development Agency
CLC	Community Learning Center
DFID	Department For International Development
GAD	Gender And Development
GDP	Gross Domestic Product
GON	Government of Nepal
HDI	Human Development Index
HIPC	Highly Indebted Poor Countries
IDRC	International Development Research Centre
IG	Income Generation
IGA	Income Generation Activities
IGP	Income Generation Program
ILO	International Labour Organization
IMF	International Monetary Fund
MDG	Millennium Development Goal
MG	Mothers Group
NGO	Non-Governmental Organization
NLSS	Nepal Living Standard Survey
NPC	National Planning Commission
NRC	National Resource Centre
NRC-CLC	National Resource Center – Community Learning Centre
PRSP	Poverty Reduction Strategy Paper
SWC	Social Welfare Council
UNDP	United Nation Development Program
UNCED	United Nations Conference on Environment and Development
VDC	Village Development Committee

WAD	Women And Development
WB	World Bank
WID	Women In Development
WTO	World Trade Organization

CHAPTER -I

INTRODUCTION

1.1 Background of the Study

The term empowerment is currently in widespread use across a range of different organizations from women's organizations to NGOs, governments, bilateral and multilateral agencies.

A number of areas of activity in development have become closely associated with the promotion of women's empowerment, such as microcredit, political participation and reproductive health and much innovative work has been done in these areas. Microcredit programs, many targeting women and claiming to empower them, have become extremely popular among donors and NGOs in recent years. The change in development policies from the focus on women's active role in production as a means to more efficient development, to the approach of women's empowerment through women organizing for greater self-reliance, has also meant a change in policies for the enhancement of women's economic life.

Empowered women contribute to the health and productivity of whole families and communities and to improve prospects for next generation. Therefore, it is very crucial to empower and capacitate women.

The socio-cultural set up of Nepalese society is based on Hindu Caste system in which class, caste, ethnicity and gender largely determine the socio-economic status of various populations. Similarly, patriarchic system with masculinity is one of the characteristics in most of the family and society. Women's economic dependency is on men (father, husband, brother) as men are considered as assertive and breadwinners of the family, they are focused on materialistic success. Because of son preference traditions of society dominated by religious belief, women are found discriminated starting from birth to upbringings, education, employment opportunities and freedom for taking part in the decision making process in the family and society. Women are found greatly confined to household and soft nature of farmyard activities. Nepal remains one of the poorest countries in the world with a poverty incidence of 23.8% (NLSS 2013) and Nepalese women are considered as poor of the poorest. Women's poverty, their comparative lack of leadership and participation in decision- making, are often attributed to a number of personal

factors, including low literacy, skills, self-esteem, financial security, and level of awareness of their rights.

After the restoration of multi-party democracy in 1990, the issue of women empowerment became very demanding through bringing the women in development process by empowering them, imparting knowledge and skills, and providing them opportunities to work with income generating activities beyond their household chores. IGP covers diverse initiatives like: Skill based training, micro enterprise promotion, women cooperatives establishment, credit and saving groups, job creation schemes, awareness issues etc.

Unofficial reports suggest that there is more than 40,000 NGOs working in Nepal, most of which in some way and others have organized programs and activities related to women. However, the mushrooming trend of NGOs is facing criticism from the people accusing them for not maintaining transparency, ineffective programs and their long term impact, and nepotism and favoritism. It is claimed that women in Nepal still largely face social, economic, political and physical discrimination, exploitation and marginalization (Helvetas Nepal 2009). So, it becomes pertinent to ask in general, whether various programs run by these NGOs really empower women in Nepal. The more specific query becomes: Do IGPs run by NGOs help increase in income and decision making power of the women? Have such programs brought awareness among the women? Are the women equally treated at family level after gaining opportunities for income generation and are they able to manage their homely financial activities at their own?

1.2 Statement of the Problem

The women of Nepal have substantial contributions both as labor and mentor in the household and outside, but their role is often underestimated and not counted as economic activity. As a woman they suffer from social, cultural and political biases, and as heads of households they have to carry out the full traditional roles with the added responsibility of household and production management. In addition compared to male counterparts women have limited access to educational and employment opportunities. Still largely the households and society directly and indirectly deny or discourage women's role as decision maker.

Women empowerment issues perceived nationally or locally are being addressed by both state and non-state agencies. Side by side with government interventions, NGOs are providing various types of women empowerment programs including IGPs. In spite of involvement of various

NGOs in women empowerment through income generation and skill development Programs, the status of women is still not satisfactory in Nepal as various official as well as unofficial reports claim and the outcomes against the stated objectives of the NGOs' women empowerment programs are often questioned.

A workshop held in Kathmandu in August 2000 to investigate how the enabling state program (A joint program of Government of Nepal and Department For International Development) could contribute to women's empowerment in Nepal. The workshop concluded that Nepalese women have very limited involvement in decision making from household level to high level legislative and bureaucratic positions due to deep-rooted patriarchal social set-up, male biased socializing of children, legal and educational discrimination and economic limitations. The workshop also recommended different measures to encourage women's participation in decision making including economic empowerment of women as one. Overall the participants felt that Nepalese women's increased economic involvement has raised their status through building up their confidence and skills.

Out of 26.49 million populations in Nepal, 51.5% is women with literacy rate 57% whereas the male literacy is 75% (2011, CBS). In spite of more than half of the total population, women are economically, socially and politically backward in Nepal. The majority of women are involved in agriculture, personal and community services where income generation is comparatively low.

Similarly, the report further mentions, a pioneering study on the status of women reveals that women undertake 86% of all domestic work and 57% of subsistence agricultural activities. In this vein, (Acharya-1979) asserts that the contribution of women to household income is estimated at 50% compared to 44% for men and 6% for children.

However, the research report supported by IDRC 2003 on Status of Women in Nepal, suggests that a large part of women's work related to income generation is not considered as economic activity in spite of their work for more hours than men and their major responsibility for maintaining the family.

As regards gender disparity, the report by (ANZDEC- 2002) shows that the female children spend approximately 1.4 times as much as a boy sharing in house holding and production responsibilities, including sibling care and farm work. Despite the fact that the bulk of the

household work such as crop farming, kitchen gardening, livestock-raising and forestry development is done by women with their low-level participation and giving them the status of “unpaid family workers”, the proportion of them is 63% in comparison to 24% of male.

Therefore, the present study is focused in assessing the impact of IGPs run by non-government organizations in empowering women. The study will attempt to answer the following research questions:

- What is the impact of NGO managed Income Generation Programs on the Empowerment of the women?
- Whether income generation program has enhanced women’s decision making capacity?
- Whether income generation program has enhanced women’s involvement and status in the community?
- How the family background (family size, education level) influences upon decision making capacity of women?

1.3. Objectives of the Study

The general objective of this research is to know the impact of income generation program on empowerment of women.

The specific objectives are as follows:

- To study about whether and how involvement of IG Program has increased woman's income
- To study about whether involvement in IG Program leads to improvement in woman's involvement and status in the community
- To assess the influence of family background upon the decision making capacity of women.

1.4. Limitations and scope of the study

To include a large area in this kind of research would be impossible due to limited resources and time. Under certain limitations, it can measure the actual problems. Having considered all those things, the study has the following limitations:

- The study is carried out in Dhurkot Rajasthal VDC of Gulmi District, thus confined to a specific area this study does not and cannot portray views and ideas of all the women of the country as views and ideas expressed by the women of village might differ from other women from other villages of the country.
- Socio-cultural variables like: caste, education, age of the participant women are not considered.

1.5 Organization of the study

The present study has been presented in 6 different chapters. The scheme of the study is made in the following process:

The 1st chapter deals with the introduction of the study. Objectives of limitation of the study.

The second chapter mainly focused on review of available literature of theoretical framework has been presented to form the basis of under taking of this research investigation.

Third chapter is related to the methodologies adopted during this study.

Forth chapter focused on characteristic of the study area.

Presentation and analysis of data and the role of women empowerment is presented in fifth chapter.

The last chapter consists of summary conclusion and suggestions.

CHAPTER- II

REVIEW OF LITERATURE

2.1 Theoretical & Emperical Review

The concept of women empowerment has been the subject of much intellectual discourse in the recent times. Empowerment is defined as the processes by which women take control and ownership of their lives through expansion of their choices. Thus, it is the process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied.

As defined by Kabeer the core elements of empowerment are agency (the ability to define one's goals), awareness of gendered power structures, self-esteem and self-confidence. Empowerment can take place at a hierarchy of different levels – individual, household, community, and societal – and is facilitated by providing encouraging factors (e.g., exposure to new activities, which can build capacities) and removing inhibiting factors e.g., lack of resources and skills.

Similarly, Keller and Mbwewe describe empowerment as A process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own 'socio-political' subordination .

Friedmann, a sociologist, exploring the concept of empowerment (based on his theory of 'Alternative Development') identified three kinds of empowerment: social, political and psychological. Information, knowledge, skills, financial resources and participation in social organizations constitute social power, while political power entails access to decision-making processes affecting one's future, including participation in voting and collective action. On the other hand, psychological power is associated with an individual's self-confidence and a sense of potency which is generated by social and political participation in society.

Empowerment, according to the World Bank, is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and

outcomes. Central to this process are actions which both build the individual and collective assets of the poor and improve the efficiency and fairness of the organizational and institutional context that govern the use of these assets.

Indeed, many feminists, especially those who are categorically classified as Western feminists, uphold the assumption of empowerment through speech (giving voice). These feminists (especially those within the WID fold) argue that cultivating women's voice endorses their creativity and promotes more active and collaborative improvement in their lives. Thus, they encourage poor women to engage in dialogue across differences, and to apply knowledge which is accumulated through interactions to address issues that disempowered them.

The women empowerment is an important issue in the process of development of all developing countries. Historically, women in Nepal are socially and economically neglected compared to men. Disparities between men and women are eminent in sectors like education, health, employment and income opportunities, control over assets, personal security and participation in the political process. This makes the women folk as disadvantaged and less empowered (NPC, 2011).

Acharya 1996 clearly shows the picture of women's employment in Nepalese content and says that employment of women presumes the qualitative and quantitative participation of women in the total governance process of country. In the content of employment the Nepalese women have made limited gains over the last decades women's educational states and visible economic participation have improved in absolute terms. But gender disparity in access to resources and modern power structure is also increasing. Traditionally rural women have contributed substantially to household income and participated substantially in the household decision making process. But with commercialization of the rural economy they may be losing ground relative to men because they are less equipped to cope with the commercialized economy.

Empowerment as the process of transforming existing power relations and of gaining greater control over the sources of power. Empowerment build people's capacity to gain understanding and control over personal social. Economic and political forces to act individually as well as collectively to make choice about the way they want to be and do things in their best interest to improve their live situation. The tenth plan also offers a variety of strategies for drawing the excluded into the mainstream of Nepal's development. These include new alliances between

major economic stakeholders and local governments to generate employment opportunities and increase income at the grassroots level. Special monitoring of deprived areas marginalized groups and women and special projects and programs based on nation-wide needs assessments. To improve regional balance and make visible program towards the G/N. However the plan cannot reduce poverty significantly without systematic efforts to augment and harmonize the fundamental components of empowerment the economic and political and the socio-cultural empowerment. Empowerment in one dimension of empowerment can play a catalytic role in bringing change in the other two. Expanding human knowledge and capabilities certainly has and indirect influence in economic and political empowerment (UNDP-2004)

On the national from the constitution of Nepal contortions special provisions for education, health and employment of women of all the sectors. Ensuring women's right is a greater challenge which needs to be implemented without any kind of discrimination.

Over the last decades women have made significant gains in areas such as health, work and education. However the current situation of conflict and internal displacement in Nepal is serious setback for the country which increases women's vulnerability to violation of civil rights, unsafe migration and trafficking.

Equality in society cannot be achieved through wishes and blessing along experiences by also some that laws is indeed required is a climates of public opinion were feeling of equality emanate from the heart of all women are bounded by socio cultural norms even parental discriminate against the girl child. There is because of lack of knowledge, a women's and education . Enabling state programme (2000) has stated that Nepalese women have very limited involvement in decision making from the household level through to high level regligence and bureaucratic positions. The comes of this are deep-rooted and are chiefly the patriarchal, social structure the made biased socializing to children, legal and educational discrimination and economic limitations. The political and bureaucratic structures also prevent the entry into the important decision making domain.

Further, some groups of feminists have argued that empowerment corresponds to women challenging existing power structures which subordinate them. For instance, according to an article in the Oxfam Handbook of Relief and Development.

Empowerment is multi-dimensional concept. It has been used in many different contexts and by many different organizations in the fields of education, health, social work, and psychology as well as in work of feminist and development organizations.

This proposed study is grounded in line with empowerment theories from both economic and social perspectives.

2.1.1. Women in Development (WID) Approach

The term "women in development" came into use in the early 1970s, after the publication of Ester Boserup's *Women's Role in Economic Development* 1970. This approach was developed recognizing women's role in development. It focused on mainstreaming of women in development through legal equality, equal access to education, property and employment by skill training, micro-credit (Aryal, 2066).

The underlying rationale of the WID approach was that women are an untapped resource that can provide an economic contribution to development. The WID approach aimed to integrate women into the existing development process by targeting them, often in women-specific activities. Essentially, WID gave primacy to women's productive roles and stressed the integration of women into the market economy, as it was based on the premise that women's subordination was directly linked to their exclusion from the formal marketplace.

One major weakness in WID's approach, which has been criticised by so many writers like Moser 1993, Buvinic et al, Young et al 1993, is its focus on women in isolation. Women's issues were treated as an alienated and independent entity, completely separated from family, society and community

The WID approach tended to focus exclusively on the productive aspects of women's work, ignoring or minimizing the reproductive side of women's lives. Thus, WID projects typically have been income-generating activities where women are taught a particular skill or craft and sometimes are organized into marketing cooperatives. Frequently a welfare outlook is added to projects and women are taught aspects of hygiene, literacy or child care at the same time.

2.1.2. Women and Development (WAD) Approach

Historically, the WAD approach probably emerged in the second half of the 1970s. It draws some of its theoretical base from dependency theory although dependency theory, for the most part, like marxist analysis, has given remarkably little specific attention to issues of gender subordination.

The Woman and Development approach provides a more critical view of women's position than WID. Women have always been part of development process-therefore integrating women in development is a myth. The WAD perspective focuses on the relationship between women and development processes rather than purely on strategies for the integration of women into development. This approach accepts women as important economic actors in their societies.

Theoretically the WAD perspective recognizes the impact of class, but in practical project design and implementation terms, it tends like WID, to group women together without taking strong analytical note of class, race or ethnicity, all of which may exercise powerful influence on women's actual social status.

WAD offers a more critical view of women's position than does WID but it fails to undertake a full-scale analysis of the relationship between patriarchy, differing modes of production and women's subordination and oppression (Rathgeber 1989).

2.1.3. Gender and Development (GAD) Approach

Gender and Development approach offers a holistic perspective looking at all aspects of women's lives. The Gender and Development (GAD) approach is different from WID and WAD in the sense that it acknowledges the multi-dimensional nature of woman's subordination. Moreover, it advocates that women as "physical beings" are universally the same with reproductive role. However, female as "cultural beings" are context-specific, changing with time and context (*Acharya, 2012*).

This approach believes that it is not the woman's reproductive responsibilities that make them subordinate them to men, but it is the culture which is responsible for male domination and female subordination. It recognizes women's contribution inside and outside the household,

including non-commodity production. Women are seen as agents of change rather than as passive recipients of development (Rathgeber, 1989).

Theoretically, the GAD approach seeks not only to integrate women into development, but also to look for the potential in development initiatives to transform unequal social/gender relations and to empower women. A long-term goal of GAD is the equal partnership of women and men in determining and directing their collective future.

The GAD approach seeks to understand women's subordination, but it also prompts us to examine all development initiatives and provides some direction for future action. Using the social construction of gender as a cornerstone it became obvious that relationships between men and women can be changed and that specific development strategies can promote and support changes. Thus, the underlying assumption of the GAD approach is that people should be agents of their own development.

As the cornerstone of GAD doctrine, the empowerment approach is concerned with counteracting the marginalization of WID by integrating gender as a crosscutting issue in development organization and in interventions (often referred to as 'mainstreaming'). The empowerment approach advocates self-reliance by means of supporting bottom-up/grassroots mobilization such as the micro-credit scheme.

The choice for the above approach in this study is obvious. This is because the GAD policy recognizes that gender mainstreaming has to begin with the development of national strategies and programmes, which provide the medium for sustainable development.

Thus, it is in view of attaining the goal - women's empowerment - that this study focuses its attention on income generation program which have recently occupied the centerpiece of development policies and agendas. Overall, income generation programs have become increasingly popular among NGOs, donor agencies and governments. Nonetheless, in reality is income generation program the panacea for poverty alleviation and does it promote empowerment for women? In this context, this study is interested in a substantial proof that women who have access to credit are more empowered, as demonstrated by participation in family decisions, or more free to make major choices, to have freedom of personal mobility, adequate financial

security and to be less financially responsible for family and for children's education and good health.

Empowerment can be described in other words as a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination (Endeley, 2002).

Empowerment oriented interventions enhance wellness as well as target solving problems, providing opportunities for participants to develop knowledge and skills, and engage professionals as collaborators instead of authoritative experts (Perkins, 1995).

Clearly mentions empowerment as 'a process of increasing personal, interpersonal power so that individuals, families or communities can take action to improve their circumstances'. Thus empowerment is a transforming process constructed through action (Carr, 2003).

From these definitions we can see empowerment works in a process which leads to a host of opportunities, increase in ability to exercise autonomy, a capacity to define one's goals and act upon them, enhancement in decision making, bargaining and negotiation capacity. It further relates to a cognitive process of doing and being as well as analyzing the situations and events which will eventually strengthen self-reliance, independent rights giving them capacity to solve problems, through knowledge and skills.

Income is an essential element in household livelihoods, and those who control it have considerable power. Gender and Development policy makers and practitioners see control of assets and freedom to earn income as crucial elements in the 'empowerment'. NGOs have been facilitating women's access to income, through Income-Generation Programs (IGPs), which are widely assumed to be the first step in the process of ensuring women's control over resources and decision-making (Endeley, 2001).

2.2 Review of the Previous Studies

A research on ‘Empowering Women through Micro Finance’ their main purpose was to find out the role of micro finance in empowering the women. It was based on findings Microfinance has the potential to have a powerful impact on women’s empowerment although microfinance is not always empowering for all women. Strengthening women’s financial base and economic contribution to their families and communities plays a role in empowering them. Some of the most valued benefits include expanded business and social networks, improved self-esteem, increased household decision-making power, and increased respect and prestige from both male and female relatives and community members. Chest on & Kuhn (2001)

UNFPA (2007) has attempted to study the ‘Gender Equality and Empowerment of Women’ in Nepal. The purpose of the study was to review the government of Nepal’s progress in gender mainstreaming and women’s empowerment in the light of the Tenth Plan commitments and the recommendations made in 1997. Micro-credit institutions have been quite successful in group formation, social mobilisation, and saving/credit mobilisation. Some have tried to create awareness on education, family planning, and health, but they have hardly tackled issues such as gender division of labour within the household, reproductive health of women, and social perceptions about gender roles.

Parveen (2005) on “Micro-Credit Intervention and Its Effects on Empowerment of Rural Women: the BRAC experience” concludes that there are some positive contributions of micro-credit interventions on rural women’s economic autonomy. Hence more loans should be expanded to the low-income women by development agencies, especially by BRAC, in enhancing their economic solvency, domestic power relations and psychological strengths.

Noreen (2011) has attempted to study the “Role of Microfinance in Empowerment of Female Population of Bahawalpur District’ of Pakistan. The purpose of the study was to to explore the socio economic determinants of women empowerment in which microfinance is crucial economic determinant. This study used regression analysis based on primary data of Bahawalpur City to check the relationship of different socio economic determinants on women empowerment.

Women empowerment measured by constructing simple index using five indicators related to child health, education, selection of spouse of children, purchase of basic goods and decision about the use of loan. The results show that women empowerment is considerably influenced by age, education of husband, father inherited assets, marital status, number of sons alive and microfinance.

Microfinance programs have been potential to transform poor relation and to empower women especially by using case study of Sinapi Aba Trust. Although women access to financial resources has substantially increased yet loans given to women differ in sizes. In spite of this, just financial help not enough to empower women and improve well being but if they are properly designed then they make important contribution to women empowerment. Microfinance plays a major role in gender and development strategies because of its direct relationships to both poverty alleviation and women. Access to financial resources does not alone empower women but also access to material (credit, property, and money), human and social resources (education, business). Microfinance affect women's ability or decision making and self confidence which is closely linked with knowledge, women's status and gender relations at home. Microfinance program strengthen women's economic autonomy and gives them means to pursue nontraditional activities. Through these programs women escaped from abusive relationship. Mobility has also increased. Microfinance programs impact also on political empowerment and women's right. Chest on and Kuhn (2002).

Hunt and Kasynathan (2002) described that microfinance programs for women have positive impact on economic growth by improving women income generating activities. The data used was collected from three NGO's in Bangladesh and one state from India. Most of women receiving credit have no control over their loans due to low access to markets. The author finds that the impact of Micro credit on female male education, marriage practice, mobility, violence against women and self respect. Moreover, microfinance which is designed for the poorest, actually not reached to the poorest people. So donors and NGO's must concentrate on the access of credit to the poorest people

Kantor (2003) stresses that improved access to income-earning opportunities is a means of facilitating women's empowerment. However, her specific conclusion is "income alone is not sufficient to directly facilitate women's empowerment within the household in urban India"

However, these above studies and reports lack the exact measures for how to assess women's empowerment through IGPs. The intended study finds its room to come up with its own kind of analytical frame to assess the impact of NGO-managed IGPs in the empowerment of women in Dhurkot Rajasthal VDC of Nepal. So, this research has been a new study in the Department of Economics.

CHAPTER-III

RESEARCH METHODOLOGY

The major objective of this chapter is to present the methodology used in this research. Research method provides a planned and systematic approach of investigation that denotes the detail framework of the unit of analysis, data gathering techniques, sampling focus and interpretation strategy and analysis plan. The following section deals with research design, research methods, and sources of data, data collection techniques, and data processing and analysis plan in detail.

3.1. Research Design

For this, the study employs quantitative methods. In general this study has employed descriptive and analytical research design.

3.2. Nature of Data and Data Collection Methodology

The study is based on both primary and secondary data. Primary data has been collected from questionnaire survey. Secondary data has been collected from review of related documents, articles and books. Both the qualitative and quantitative type of data has been collected. The qualitative data has been collected through observation and discussion method while quantitative data has been collected through questionnaire survey.

3.3. Sampling and Sample Size

For this study purposive sampling has been used. Thirty women who participated in skill development training provided by NGOs; NRC and Helvetas Nepal have been taken questionnaire interview. All women in the village, who participated in income generation program from the NGOs NRC and Helvetas Nepal constituted the universe of the study. The total number of beneficiary women in the village is 43 who accessed income generation Program for sewing, candle making and coffee cultivation. A total of 30 women involved in income generating activities after the training and they have been all purposively taken as sample size for the study. Similarly, family members like husband, father, mother, grown up child have been consulted to know about the roles of these women in the family as well in the community and the changes they observe.

Table 3.3
Beneficiary Women after Program N = 30

S.N	Ward No	Beneficiary	Percent (%)
1	1	5	15
2	2	10	33
3	3	5	15
4	5	10	37
	Total	30	100

Note: Figures are rounded up

Source 2013

3.4. Tools and Techniques of Data Collection

Different types of data collection tools and techniques have been applied to collect the relevant data and required information. Some of the major tools and techniques are described below:

3.4.1. Interview

All the information needed has been collected through interview method. Both structured questionnaires and interview guidelines have been used. Structured questionnaire has been used to interview female participants who are the intervention group. Further some of the family members, mostly husbands and father, mother, grown up child as well has been consulted to know about the roles of these women in the family, and the changes they observe.

3.4.2 Case Study

As questionnaire interview can not reveal the ground reality of a problem. So to justify the facts and figures revealed out from questionnaire survey and to have deeper insight into the role of IGPs in women empowerment, case studies have been conducted. It has enabled the researcher to explore, unearth and understand problems, issues and relationships regarding the effectiveness of IGPs.

3.5. Data processing and analysis plan

All the data collected has been transcribed into excel texts to ease the data analysis. They are edited, coded, tabulated and classified according to objectives of study. The data has been analyzed by using simple and suitable mathematical and statistical tools like tabulation, percentage, frequency, mean etc.

CHAPTER-IV

DEMOGRAPHIC AND SOCIO- ECONOMIC CHARACTERISTICS OF THE STUDY AREA

In this chapter a brief description of the case study area's geographical location, its infrastructure and social composition is given as an introduction to the study site.

4.1. The Village's Geographical Location

Dhurkot Rajasthal VDC is one of the VDCs among the 79 VDCs in Gulmi District situated in Lumbini Zone of Western Development Region in Nepal. This VDC is 21 kilometers far to the North-West from Tamghas, head quarter of Gulmi district. This VDC is between altitudes of 1130 to 1400 meters above the sea level. It is surrounded by Panaha River at South, Bastu and jaishithok VDC at East, Bhanbhane VDC at West, and Dhurkot Rajasthal VDC North. The climate here is sub-tropical. During summer, the maximum temperature goes up to 32 degree Celsius (in May) and in cold the minimum temperature is up to 5 degree Celsius (in December) in average. During winter, the village is all foggy. The average annual rainfall of the VDC is 1520ml during monsoon: June - August.

4.2. Infrastructure

In Dhurkot Rajasthal VDC, most of the households are supplied with tap water. The natural springs and wells are other sources for water. Villagers are using electricity through micro-hydropower, kerosene for lighting purpose while few well off people have installed Solar System for the same. This VDC is linked to Tamghas by muddy road. There is also wide coverage of networks for mobile.

There is only one health center for basic health services which is inadequate compared to the population. The counseling is done by village level health workers and provide basic material for family planning, maternal and child care but these people do not have adequate training, besides

they do not get motivation to work. Many people use traditional herbs and herb therapists on their own or with the help of local therapists.

4.3. Social Background

Dhurkot Rajasthal communities are traditionally organized in Guthis (social cooperatives formed for the sake of rituals and cultural activities). New cooperative groups have been formed to address modern issues and needs. Currently, Dhurkot Rajasthal Society, Mothers Groups (MG), Association of handicraft workers are operating in the village. Dhurkot Rajasthal- Cooperative Society (DRCS) has been operating school named Shree Dhura Secondary School in the village.

4.4. Social Composition

Approximately, 7173 persons live in the village. It has the total households of 1114 and female percentage is 49.77% (Village Profile, Dhurkot Rajasthal VDC: 2011). The gender disparity is almost equivalent. An average household consists of 5.31 members (VDC profile, 2011). As per the population distribution by wards, ward no. 7 has the highest population among other wards in the VDC. Ward no. 7 has the total population of 1079 which is 15% of the total population of the VDC. There are 189 households in this ward. Similarly, there are no big differences between the population and household distribution rest of the wards as well.

a) Caste and Ethnic Groups

One of the characteristics of Nepali culture is its caste system and different ethnic groups. Caste system is an important component of every society in Nepal. Every society is divided into various castes with a lifestyle of its own. In the same way Dhurkot Rajasthal VDC also has people from different ethnic groups and castes. But dominant group of this VDC is Brahmin community which is 38.18% of the total population. Similarly, the other castes are Chhetri- 31.70%, Newar 1.48%, Magar 0.52%, Dalits 16.61% and others 11.51% only (CBS, 2011). Nepali language is widely spoken in the village.

Table 4.4
Caste and Ethnic Groups

S.N.	cast	Population	Percent
1	Brahmin	2740	38.18
2	Chhetri	2275	31.70
3	Newar	85	1.48
4	Magar	35	0.52
5	Dalit	1215	16.61
6	Other	825	11.51
	Total	7175	100

Note: Figures are rounded up

Source –CBS 2011

b) Livelihood

People's livelihood in Dhurkot Rajasthal, rely mainly on subsistence farming. There is existence of working in own fields and working in other's fields on the basis of mutual labour exchange particularly during most labour intensive season- the planting and harvesting time. Soil in Dhurkot Rajasthal is fine sandy loam with humus; it is very suitable for rice, mustard, maize, wheat and vegetable. Also, herbs have potential for extensive local use as well as for economic purposes. But the farm land is less.

The production from agriculture is not sufficient for the local consumption: 3% have surplus for sale; 20% can sustain for 12 month; 77% have food sufficiency for 6 months or less (Community Assessment Report, 2002). So the people are poor. Beside agriculture, people are involved in works for earning alternative income like: labourer, wood carving, house building, masonry, handicraft and utility products using forest product, herbs, and livestock. The alternative occupation of most people from Brahmin community is house building and handicrafts. Brahmin and Chhetri community are also involved in government services. Newar are involved in business activities, Chhetri in sewing and candle making etc.

Besides food, medicine, fire wood, fruits, animal products and other miscellaneous things, animal products is also a basic source of income for the local people. Beside agricultural commodities, wild plants have also been one of the major income generating items for the people of Dhurkot Rajasthal. Some are involved in trade of these plants. They mostly use Nigalo (*Arundinaria* sp.) and Bamboo (*Dendrocalamus strictus*) for making "Doko", "Nanglo" (Baskets). They sell the finished products in the village and other near VDCs and small city. There is joblessness and frustration among youths.

c) Educational Status

In the VDC, among the total population above 6 years of age of 5,492 i.e. 79.84% are literate and 1107 i.e. 20.16% population are still illiterate. Among 2757 total male population above 6 years, 91.84% are literate and rest illiterate. Similarly, of the total female population above 6 years old i.e. 2735, 67.78% women are literate and 32.22% are illiterate. So, female illiteracy rate is higher

than male. Here, comes the issue of awareness as well. Many of the teachers are untrained and have little exposure regarding effective and efficient teaching (Community Assessment Report, 2002).

Total number of children going in school in this VDC is 1533, among which 366 male students and 344 female students are i.e. in total 46.31% students are studying in government schools. Similarly, in private schools, 494 male students and 329 female students i.e. in total 53.69 students are studying. (VDC profile 2007). So there is growing concerns of parents in sending their children in private or boarding schools.

4.5. Gender Study

Gender analysis in this study is done to assess the tasks, role and responsibilities of men and women have in society, community and household particulars. People of different castes and ethnic groups such as; Brahmin, Chhettri, Newar, Magar, Dalits etc are residing in the study area. The gender role varies across the caste groups. The sources of difference can be traced in ownership and control of resources, role and responsibilities in the domestic works and roles men and women play in decision making. Similar factors have been studied to analyze the gender role in this case study consulting women of different categories, e.g. literate women, illiterate women, housewives, working women etc. to elicit information relating to gender issues.

Women in all the communities of the study area do almost all of the household works. In Magar and Newar community, male counterparts were found to lend hand in some of the household chores like; shopping, cleaning and sometimes cooking. In Chhettri community, women have to work very hard in house as well as in fields. Beside that livestock raising is considered mainly women's domain in this community where as in Newar community, women have enough leisure time as men help them in fieldwork. Heavy work like ploughing and digging is usually done by Dalit Community.

In Chhettri , Newar and Magar community compared to Brahmin community, women of all ethnic groups largely contribute labor in non-agricultural activities like processing of food grain. Men contribution of labor inputs in marketing, cottage industry and construction activities is higher in Newar and Magar groups compared to Brahmin and Chhettri. Beside the household

chores and fieldwork, women (mostly young generation) of Chhettri and Newars are involved in sewing, making candle and coffee cultivation. The involvement of Newar women in this is higher compared to Bramin and Chhettri women. In general most of the decision of farming, off-farm activities, domestic expenditure and other social activities are taken by men in all ethnic groups interviewed. Ownership and control of resources by women varies among different ethnic groups.

4.6. Selected NGOs

As a program of National Resource Center – Community Learning Centre (NRC-CLC), *Community Learning Center (CLC)* operated post literacy program in 2002 at Dhurkot Rajasthal Village Development Committee (VDC) at Gulmi district. NRC-CLC has its programs in different districts of Nepal, in the sector of education – formal and non-formal, community development, health, women empowerment etc. The mission of NRC is to promote and establish CLCs, to mobilize people's power and enhance people's capacity to organize need-based literacy, income generating and life related education programs. CLC concept is in place to solve the local problems. It is a multipurpose institute of the people, by the people, and for the people to promote learning new knowledge, skills and behaviors to improve people's quality of life and living standard. It also provides health-related training, solid waste management training, maternity related classes etc. Under women empowerment program, it provides education to women, organizes skill training in handicrafts etc. in coordination with different agencies, promotes saving and credit schemes in the group and integrate the learning with participation in decision making activities.

When NRC-CLC has expanded its program activities particularly in the villages through CLCs, a kind of awareness is raised among the village people regarding the works of the women. There are many houses in which there are more than one woman to take care of household works, which means many women remain unemployed. Also there are women having grown up children and having husbands staying all day outside for work or business. So, these women were attracted by the literacy and income generating programs. So, a demand was there in place among the women to get some skill training and engage in income earning activities.

The program of Dhurkot Rajasthal CLC studied in this research is the 45 days coffee cultivation, candle making and sewing training to women in 2008 A.D. The organization provided NRs.

50,000 for the program. The training was given in Dhurkot Rajasthal- ward No. 2. There were 43 participants altogether (25 from Dhurkot Rajasthal and 18 from Bhanbhane – a nearby attached VDC) in the program. NRC-CLC provided Rs. 25,000 loan to women without collateral for establishing micro-enterprise business. Some women are working in the organization on salary basis after the training.

Dhurkot Rajasthal Foundation Nepal (DRFN) was formed in 2004 with the main objectives to improve the education of children. It has been working with education, health and sanitation, environment, and women issues, and offering assistance to Nepalese schools, communities and local organizations. DRFN has been organizing various community development activities e.g. women education, awareness, income generation, health and sanitation continuously. DRFN has been carrying community education programs – children education support program and school management support program by the support of all the well-wishers and donors.

DRFN held literacy class to women in Ward no. 7 since November 2009 and along with commercial skill development center provided 7 days candle making training to the women. The participant women spared some time and attended this program to gain new knowledge, get to write their names by themselves and learn mathematics. They learnt learning Nepali, Mathematics and English as well in the class. There were total 18 women studying in the literacy class and working in group assisting each other in writing, reading and learning. After training 11 women among them and the facilitator formed a group, raised NRs. 500 each and started production of candles. From the first attempt, they produced candle from 35 Kgs of raw materials. They earned a total profit of NRs. 1,876 then and slowly expanded their production works. Till March 2012 they have made candles from 270 kg of raw materials. They have bought necessary equipment like scissors, candle making dye, knife etc from the profit amount and still if the profit is to be equally so that they could light them in their houses. They themselves are purchasing candles, selling them from shop to shop.

Helvetas Nepal has a wide range of program interventions across the country like education support for poor and deserving students under full scholarship, women empowerment programs which include awareness raising, literacy and skill training, health care, community development programs etc. In DhurkotRajasthal VDC, *Helvetas Nepal*, has provided three months coffee

cultivation, sewing and cutting training in 2006 AD in Ratamata, ward No.2. The number of participants who completed the training was 24. Following the training the participants of the program formed saving and credit groups among themselves. Through their group, they also received loan from the organization for buying materials and starting micro enterprise business.

CHAPTER-V

DATA PRESENTATION AND ANALYSIS

This chapter aims to explore the relationship of empowerment with Income Generation Program and family background. There is general conception that IG Program plays an important role in generating income and hence, has significant impact upon decision making. At the same time, it is also equally considered important that empowerment of women is affected by the family support. This chapter discusses the reasons for the involvement of women in IG Program and its effect upon social and economic aspects. Similarly, it explains the impact of income upon their empowerment in terms of involvement in household chores, participation in household decision making, involvement and status in the community. The relationship between family background basically education level of family head and size of the family and decision making capability of women is being sought.

5.1. Need and Involvement of women in IG Program

Even though there are limited choices for Income Generation Activities for women in Dhurkot Rajasthal VDC. The women members have engaged in income generating activities like: candle making, coffee cultivation, sewing and cutting.

5.1.1 Reasons for the women to join IG Program

Table 5.1.1

Reasons for joining the skill training (N= 30)

Reasons	Participant (N)	Participant (%)
Family Encouraged	10	33
Neighbour or Friends Encouraged	5	15
NGOs or Social Mobilizer Encouraged	5	15
Self Motivated	10	37
Total	30	100

Note: Figures are rounded up

Source: Field Survey 2013

Fig. 5.1.1
Reasons for joining the skill training

Note: Figures are rounded up

Source: Field Survey 2013

The above table & bar diagrams depicts that most of the participants are self-motivated to join the training Program. Around 37 percent of participating women join the Program because they felt that they need to do something for the family and they can earn income if they get training. Around 33 percent women joined the Program due to family encouragement whereas the women encouraged by NGOs and Friends are found to be 15% each. Through interview, it is known that most of the family heads of the participating women are farmers. Income from farming is not enough to support their rising family expenses. So, the family heads want the female members to join such income generation Program.

When asked with the family members, almost all family heads during interview said that they themselves encouraged the female members, particularly the mothers to join the Program. During interview, the participating women said that they don't want to sit idle at home. Most of the participating women have grown up children who can manage themselves the household chores, or there are senior people in the family to take care of the children.

About the motivation of the participating women in the Program, Deepu Ghimire Assistant, Dhurkot Rajasthal VDC adds that the women should be given education opportunity supported by various types of skill-based trainings. They should not only be limited within household chores rather they should be given opportunity to work hand in hand with the society. Now-a-days women want their voice to be heard in the family and outside. They don't want to depend in all respects on the decisions of others. It is no more like that the women will remain engaged in household works only.

5.1.2. Utilization of Skill Training

Obtaining skill and utilizing it for income generating activities are two different things. Once the women get training, they can use it as daily skill worker for other organizations, can use it occasionally at home or can establish self-business. It is generally agreed that having skill alone is

not enough to start business. They need capital too. Following table describes what the participating women did after the training and how they started their business or work.

Table 5.1.2
Occupation of women before and after IG Program intervention (N=30)

Before Training	Respondents (N)	Respondents (%)	After training	Respondents (N)	Respondents (%)
Only Household Work	23	76	Only Household Work	0	0
Working for Earning	7	24	Candle Making	7	22
Student	0	0	Tailoring	18	63
			Coffee Cultivation	5	15
Total	30	100	Total	30	100

Note: The figures are rounded up

Source: Field Survey 2013

As per the above table, 76% of the participants were just housewives or doing just household works before they joined this Program. About 24% women were engaged in little earning side by side with their household works. They were involved in weaving order based woolen sweaters, gloves, cap etc, labour works, and even one was involved in teaching.

Following the training, all the women could start business on their own. They took loan from the co-operatives they are involved in. The business started were tailor shop for ladies after sewing and cutting training. Most of the women i.e. 63% joined tailoring followed by candle making i.e.22% while 15% started coffee cultivation.

Box 1: Case study – 1 Utilization of training and earning Income.

Ramila Bhandari aged 31 is living in ward No. 3 of Dhurkot Rajasthal. She has completed grade six. She has four members in her family. Her husband Hemanta who is 34 years old does carpentry. She has two children, daughter Karuna is 13 years old and son Kusal is 9 years old. Both are studying in grade seven and four respectively. It had been fourteen years since she got married and her family got separated from big joint family some five years back. After she started living nuclear life, she found it very hard to run day to day family. Since they had very less land to cultivate, it was difficult to meet their basic needs properly. She had to depend on her husband's income only to run the family and she would take care of all the household chores and farm activities.

She then learnt sewing work and started earning by sewing. She heard about the sewing training being provided by organization NRC. So, she decided to join the training so that she could learn some new skill and make some money. After being in NRC she got to know many people. Then after training slowly she involved in different women groups and involved in social works like cleaning places in the community, going for well wish prayers etc. in one women group names "Hatemalo". She has been doing savings of monthly NRs. 50 since last 2 years and she is the president in that group.

After sewing training she has established her own tailoring shop. She has realized dramatic change in her day to day life. She is more involved in outside social works; she can now work hand to hand in society. In her family life also, life is now much easier than before. She affords herself for her children's education expenses and buys them their daily Tiffin. Previously, she needed to depend on her husband for these expensed and husband could not bring on time, so children also used to be sad and felt mentally tortured as their fees is due in their school and cannot take Tiffin. But now children are happy. So she is very satisfied in this matter. She was before reluctant to speak in front of mass of people, share her problems with anybody. But now the picture is completely different. She participated in health related training organiged by a youth club and shared about her problem openly in class, discussed on it and got the solutions. She now encourages or motivates other women in her community not to sit idle or feel uneasy to talk about their interests and problems to the family or in the society.

Ramila's husband also supports her activities, savings. Her health, hygiene, sanitation, and food taking is improved as well.

5.1.3 Seed Money to Start the Business

Before the training Program, most of the women could not manage to open their own business or enterprise. The training gave them skills, information and business management orientation, as well as fund, enough motivation and confidence. When the NGOs initiated their operations under Income Generation (IG) Program, the NGO mobilizers or facilitators sensitized the village people about how women can be involved in such Program and contribute to the poor families. At Dhurkot Rajasthal there is a growing trend of migrating from agriculture to self-managed business. So, the families welcomed the invitation of such Programs, and following training, helped them to start business on sewing, cutting, tailoring, candle making, coffee cultivation etc.

Following skill training, the organizations gave loan amounting from Rs. 10,000 to 50,000 to the needy women.

Table 5.1.3
Sources of Seed Money N=30

S.N.	Source of Seed Money	Respondents (N)	Respondents (%)
1	NGO Loan/Material Support	23	78
2	Family Support	6	20
3	Self Managed	1	3
	Total	30	100

Note: Figures are rounded up

Source: Field Survey, 2013

Fig 5.1.3
Sources of Seed Money

Note: Figures are rounded up

Source: Field Survey, 2013

It is found that among the women who started their own business, most of the participant women (78%) took loan or material support from the NGO to start their business or work. During interview, the women said, if had not received the loan from the organizations, they would not have started the business because of the lack of seed money for the investment or they could not have been able to work for earning. The women can repay the loan on installment basis from their earning. 20% women received seed money from their family to start business while very few i.e. 3% could manage the necessary seed money themselves.

5.1.4. Impact of IG Program on Women’s Income

It is important, that the women are generating the income following the training as it is hypothesized that women are earning income following their involvement in Income Generation Program. In this section, earning from women’s Income Generation Activities is analysed in order to find out the average income per month.

Table 5.1.4
Impact of IG Program on Women’s Income N=30

Income Earning Before Training (Rs./Month)	Respondents		Income Earning After Training (Rs./Month)	Respondents	
	(N)	(%)		(N)	(%)

Not Earning	22	76	Not Earning	0	0
Less than 1500	3	8	Less than 1500	0	0
1500-3000	4	13	1500-3000	7	25
3000-5000	1	3	3000-5000	18	59
More than 5000	0	0	More than 5000	5	16
Total	30	100	Total	30	100

Note: Figures are rounded up
Source: Field Survey, 2013

Following the skill training, all of women were engaged in small but regular and formal business and works related to their skills. More than three fourth of the respondents (76%) did not earn anything before joining the training while 24% of total participants have agreed that they had some earnings before training. Before involvement no women were earning more than Rs. 5000 per month whereas, after the training 16% women have been earning more than Rs. 5000 per month and no women are earning less than Rs. 1500 per month. This shows the involvement of women in IG Program leads to rise in level of income.

5.2. Impact of Income Generation Program on Women Empowerment

In this study women's empowerment is measured in terms of changing role in household chores, increased participation in household decisions, improvement in the involvement and status in the community.

5.2.1. Involvement of Women in Household Chores

This study measures level of women involvement in household chores directly using a scale approach. In the survey composed for the purposes here, individuals were asked: "Using the following scale, please rank what is the level of your involvement in the following household chores". On the scale, 1 indicated, "not at all involvement" and 4 "full involvement". Once the

surveys were completed, respondents were broken into those who had high level of involvement (answered 3 & 4) and those who had low level of involvement (answered 1 & 2). The following section illustrates the general scenario of women’s level of involvement in the household chores.

Table: 5.2.1

Women’s Involvement in the Household Chores N=30

Activities	Before Involvement in IGA				After Involvement in IGA			
	Low		High		Low		High	
	N	%	N	%	N	%	N	%
Cooking/Cleaning	3	10	27	90	12	40	18	60
Taking care of Children	5	16	25	84	11	36	19	64
Helping children in education	20	66	10	33	14	45	16	55
Shopping	22	72	8	28	12	41	18	59
Attending Guest	25	84	5	16	19	55	14	45
House Maintenance/Repair	24	81	6	19	14	46	16	54

Note: Figures are rounded up

Source: Field Survey, 2013

In this study six major household chores has been taken into account to see the changes in the role of women. Among them first two activities; cooking/cleaning and taking care of children are traditionally the sole responsibilities of women and latter four activities; helping children in education, shopping, attending guest and maintenance/repair of house are considered the major responsibilities of male heads. The assumption is that involvement of women in income generating activities brings about transformation in their traditional roles. This means that women have less involvement in their traditional roles and on the other hand they have the increased roles on the traditionally defined roles to the male heads.

The above table clearly shows women’s changing roles after their involvement in the income generating activities (IGA). Percentage of women highly involved in cooking/cleaning has decreased from 90% to 60% after their involvement in IGA while it has decreased from 84% to 64% in case of taking care of children. Contrary to this percentage of women highly involved in

shopping (28%), attending guest (16%), house maintenance (19%) and helping children in education (33%) has been increased to 59%, 45%, 54% and 55% respectively. It is clear that involvement of women in cooking, cleaning and taking care of children other family members help them in these activities. We see noticeable change in traditional gender relations and socially prescribed roles and norms—particularly at the level of the household.

5.2.2. Impact on Household Decision Making

Women's ability to influence or make decisions that affect their lives and their futures is considered to be one of the principal components of empowerment by most scholars. One important indicator of women empowerment is the ability to make decisions within the household. Participation in domestic affairs can be found as an indicator of empowerment in several studies. Empowerment in this context refers to women's capacity to define their own life choices and to pursue their own goals (Bernhein & Stark 1988; Manser & Brown 1980; Sen 1990). This is attributed to the fact that they can work and earn money, therefore they are being given some recognition and role in the household decision making process.

Respondents' opinion regarding their participation in household decision making both before and after involvement in project supported economic activities have been collected in order to examine the extent of change in their participation in household decision making due to their relatively enhanced financial capabilities. The decision making aspects which have been taken into consideration are shown in table 6. It presents a comparative picture of women's participation in different aspects of household decision making. This table also assesses the extent of change in participation in household decision making after being members of the programs.

The concept goes that when the women engage in income generation program and start contributing to the family expenses, the women start enjoying respect in the family. In this study six different household decision issues; buying personal items, arranging recreational facilities, visiting people/institutions, child health and education, child's marriage, family planning and buying household assets has been considered to measure the impact of IGP. The findings of the present study revealed that before the involvement of women in IG Program, on an average, only 61% (integrating independently and jointly with family head) women could realize their participation on household decision making while it rose to 78% after their involvement in IGA.

This change suggests that the status and respect of the women in their family are raised due to IGP. Further analyzing the mode of participation, just 15 % women are enjoying decisive role while 63% are taking decisions jointly with male family head. However, increased economic activities have increased participants' financial responsibilities and participation in household decision-making, still household decision making is a prerogative of male head of the family. It can be made more clear from the following table:

Table: 5.2.2
Women's Level of Participation on Household Decision Making Before & After IGP
N=30

S. N.	Areas of Decision	Level of Decisive Role											
		Before IGP						After IGP					
		Independently		Jointly with male Family head		Not at all		Independently		Jointly with male Family head		Not at all	
		N	%	N	%	N	%	N	%	N	%	N	%
1	Buying personal items	2	6	17	56	11	38	9	32	16	53	5	15
2	Arranging recreational facilities	3	11	18	56	9	32	4	15	21	68	5	17
3	Visiting people/institutions	2	6	12	41	16	55	3	10	16	54	11	36
4	Child Health & education	3	12	17	55	10	33	6	26	24	77	0	0
5	Child's Marriage	3	7	20	71	7	22	3	7	27	93	0	0
6	Family Planning	5	18	21	69	4	13	7	24	23	76	0	0
7	Buying HH Assets	0	0	17	56	13	44	4	13	22	73	4	14
	Average	2	8	16	53	12	39	5	15	18	63	7	22

Source: Field Survey, 2013

Note: Figure are rounded up

The following section deals with all the issues individually.

5.2.2.1. Impact on Women's Decision in Buying Personal Items

Regarding the decision in buying personal items the percentage of exclusively self-deciding women increased from 6 to 32 while percentage of women not participating at all decreased from 38 to 15 after their participation in income generating activities. For the ease of analysis, if independently and jointly are merged, then it shows that the percentage of women participating in decision making regarding buying personal items rose from 62 to 86. This shows that income generating activities have significant impact on women's capacity to decision making related to buying personal items.

As Usha Basnet recalled her story:

“My husband gives me more value since the IGP. I know, because now he hands all his earnings to me. If I had not gone to the meeting, not taken a loan, not learnt the work, I would not get the value I have, I would have to continue to ask my husband for every Rupees I needed. . . . Before, my husband used to beat me when I asked him for money, now, even if he doesn't earn enough every day, I can work, we don't have to suffer. I can buy anything that I like, thanks for Helvetas Nepal for their training and seed money to start this business.” She has a tailoring shop in her village.

One husband commented that he appreciated his wife's ability to earn her own income so that she could pay for things she wanted without asking him for money. He liked his wife's independence because “although she doesn't give me anything, neither does she ask for anything from me.”

5.2.2.2. Impact on Women's Decision in Arranging Recreational Facilities

Decision on recreational facilities includes meeting friends, getting together, going to picnic, going to cinema etc. Traditionally women in Nepalese society are hardly allowed to arrange or participate in recreational activities. But women's involvement in IGA has created awareness as well as provided exposure to the outer world. Moreover women's participation in income generating activities has made them able to manage the expenditure necessary for the recreational activities. Regarding the decision in arranging recreational facilities, the percentage of women's

exclusive participation has marginally increased from 11 to 15. Similarly, jointly deciding with male family head also rose from 56% to 68% while the percentage of non participating women decreased almost by half i.e. 32 to 17.

Thus involvement in IGA has brought a lot changes in the arrangement of entertainment facilities.

5.2.2.3. Impact on Women's Decision in Visiting Markets or Institutions

Usually in the village areas, the outside works are carried out by the male members of the family, and even when the women need to go outside, they are found to be accompanied by male members. Following the income earning the women are usually linked with different groups and institutions for their works and orders.

In case of the decision in visiting markets or institutions, the percentage of participating women have increased from 47 to 64 while the percentage of non participating women has decreased from 55 to 36 after their involvement in income generation activities.

The increase in number of women visiting markets or institutions is comparatively lower than other changes. The reason for it is that traditionally the village women were confined to household works and shopping or visiting different institutions were the responsibility of male members. Now women are involved in income generating activities like sewing, candle making and coffee cultivation. They have to sell their products in the market. Here the change takes place particular in the exposure of the women to other institutions or organizations, which they need to visit and keep network for their business and orders.

5.2.2.4. Impact on Women's Decision on Child Education and Health

Regarding the decision in child health and education the issues of discussion are when to enroll the child in the school, selection of public or private school, bearing of expenses, medical treatment of the child etc.

The above table shows that there were 33% women who did not participate in the decisions related to child health and education but after their involvement in IGA no women fall in this category. That means all the women could participate either independently or jointly with their

male family head. The women were provided literacy classes initially before they were involved in income generating activities. So, this literacy class has raised awareness among these women for education of their own children. The earning women now can share expenses of the children and assert them to pursue education to their level best.

The women interviewed were particularly proud of their financial contribution to their children's education not only because it helped them earn the respect of their husbands but also because it gave them the opportunity to ensure the best possible education for both their daughters and their sons. Their husbands, in turn, appreciated this support and said they valued their wives' opinions on school and other major decisions.

5.2.2.5. Impact on Women's Decision on Child's Marriage

Regarding the decision in child's marriage the decisive role in choosing child's bride or bridegroom was considered. We can see dramatic changes in the involvement of women in decision making regarding their child's marriage since no women were deprived of their participation in deciding the bride or bridegroom of their children after their involvement in IGA.

In many of the areas, women are found to be coming up side by side with the male family heads. Women with their own income, however little, have increased role in family matters. In case of children's marriage, they women enjoy high level of say as the decision whom their daughter or son shall marry has dramatic impact on their child's future as well as on the family's reputation. What is notable here is even if a wife does not take a final decision about the future daughter in law or son in law, with the collection of information on potential brides or grooms; she had a noteworthy influence on the outcome of the decision making process.

5.2.2.6. Impact on Women's Decision on Family Planning

The issues of decision on family planning includes use of contraceptive, when to give birth a child, how many children to produce etc. Regarding the decision in family planning the percentage independently deciding rose from 18 to 24 and similarly jointly deciding increased from 69 to 76. On the other hand the percentage of women who do not participate in family planning issues decrease to nil from 13 after their involvement in IGA.

5.2.2.7. Impact on Women's Decision on Small or Big Purchases

Buying kerosene, oil, soap, cloths are considered as small purchase and big purchase refer to buying assets, land, furniture etc. Regarding the decision in buying household assets the percentage of women independently deciding rose from 0 to 13, jointly deciding increased from 56 to 73 while not participating decreased from 44 to 14.

Few women reported that they were able to make small purchases of necessary items like groceries independently. But larger purchases like jewelry, land, gold etc. always required the consent of the husband.

Whatever small amount the women earn from their business or work, their contribution in the family is accepted. Since they contribute to the family, the family heads now pay more attention to the women's choices regarding purchase of lands, properties or other family necessities. Income earning opportunities for the women have pushed the women ahead as decision maker in the family.

Thus in overall, the IGP has brought significant changes in the life of women as a household decision maker since on an average, 78% enjoy participation in decision making while it was 61% before involvement in IGP. But the ratio of independently deciding women is still insignificant (15%). Similarly, on an average 22% women are totally deprived from household decision making.

Sunita Maharjan, facilitator, Helvetas Nepal says the women are in present days coming up, and the male members of the family and society, are also supporting that women can equally work and earn for houses. She claims, in making family or societal decisions both male and female play equal roles. Due to this skill training and awareness Program to women, they are aware of their roles in making decision for their family, particularly for children. Awareness is on the rise that for family happiness and peace, decision making by both male and female together is important.

5.2.3. Impact on Women’s Involvement and Status in the Community

Contributing financial resources to the family or community confers greater legitimacy and value to women’s views and gives them more entitlements than they would otherwise have. This study shows that the women themselves very often perceive that they receive more respect from their families and their communities— particularly from the male members—than they did before joining income generating program. Where women have the freedom to move about publicly, their success in business is often highly visible in the community. Their success can pave the way for them to become respected and valued members of society. Financial autonomy brings with it dignity. Their newly-gained knowledge and capacity to take and influence decisions has provided them with self-confidence.

Kabita, who is involved in candle making, commented that men no longer spoke to her disrespectfully but spoke to her rather more as an equal. Other women noted that they have been invited to participate in and speak at community meetings, whereas before they would have been ignored or excluded.

Although a few husbands occasionally helped out before, most commented that they felt it was their duty to help their wives because their wives were now helping meet the financial obligations of the family.

One man even commented that he had just been doing the family laundry before he came for his interview. He explained that because his wife is busy in her job, she does not have time to do it, so he helps. In a separate interview, his wife confirmed this, saying, “My

husband knows I am very busy, so he can wash our things and cook for us, and I think it's because I am helping him financially.”

Although leadership skills, self-confidence, and solidarity play an important role in changing women's role and status in the community, women's economic success plays a role in shaping the community's perception of them as well.

Five of the spouses interviewed commented that their wives were now well respected in the community because of their businesses and their leadership roles with mothers' Group. One woman stated that all her neighbors respect her because they have seen what she has been able to do, and they now believe her family to be “well-to-do.” Several of the women have been invited to participate in community meetings because they are now in a position to contribute and are also now able to make contributions at social works.

Meena Thapa, VDC Assistant comments that since decades, women are backward in each and every sector. Women are victims of different types of violence. So they need to be empowered to secure and get their rights. She observes some changes in the participating women following the Program intervention. The society likes that the women are now more open in speaking and sharing, more aware of their rights and duties, more caring for their family matters, and at the same time, more convinced to earning and raising their status.

Most of the participating women enjoyed considerable prestige and empowerment as a result of their successful business of sewing. Their experience goes like this:

“Before the credit support we never even went to the market. We were solely dependent on our husbands. Now group activities and the intensive training from the scheme have opened our eyes. We now know that we are better in business than men. We were the only women establishing tailoring business in the village. We are gaining respect for our work which was traditionally prohibited to upper cast like us. The whole community admired our determination. We have urged our fellow women to come out of the four walls of their house.”

5.2.4. Impact of Family Background on Household Decision Making

As , it is hypothesized that family background influence the decision making capacity of women, in this section relationship between family size, education of the family head and women's capacity in household decision making is presented and analyzed.

5.2.4.1. Impact of Family Size on Household Decision Making

In the tables given below relationship between family size and household decision making is shown. Decision making is taken in Low and high scale, by computing the scores into mean score.

Table:5.2.4.1
Impact of Family Size on Household Decision (N=30)

Family Size	Decision Making							
	Before IGP				After IGP			
	Low		High		Low		High	
	N	%	N	%	N	%	N	%
Nuclear Family	20	67	10	33	0	0	30	100
Joint Family	25	83	5	17	6	21	24	79

Note: The figures are rounded up

Source: Field Survey, 2013

The respondents belonging to nuclear family 33% of them have realized high value in household decision making and it dramatically rose to cent percent after the involvement in IG Program.

Similarly, the percentage of women realizing more freedom in household decision making increased from 17 percent to 83 percent in case of joint family.

All this shows, women from nuclear family enjoy more freedom in household decision making in comparison to joint family. This is because when the family size is big, the women have to be more involved in household works. The mother or father in law, sister in law often don't like at all that they work outside the home.

5.2.4.2 Impact of Education of Family Head on Household Decision Making

To see the impact of education on household decision making, the education of family head is considered. For the ease of analysis the education of the family is divided into three categories; illiterate, literate up to SLC level which includes just literate as well and intermediate and above.

Table: 5.2.4.2
Impact of Education of family head on Household Decision (N=30)

Level of Education	Decision Making							
	Before IGP				After IGP			
	Low		High		Low		High	
	N	%	N	%	N	%	N	%
Illiterate	28	94	2	6	12	40	18	60
Literate to SLC	23	75	7	25	2	7	28	93
10+2 & Above	21	64	9	36	1	3	29	97

Note: The figures are rounded up
Source: Field Survey, 2013

The above table shows the positive relationship between level of education of the family head and level of decisive role of the women. The percentage of women related to illiterate family head increased from 6 to 60 while it rose from 25 to 93 among those who belong to family head with low level of education. Similarly the percentage of women belonging to family head with higher level of education significantly rose from 36 to 97.

The family head whose education is up to SLC have significant increase in decision making capacity of women after their involvement in IG Program.

Thus, family size and education of family members also influence women's decision making capacity in household matters matters, i.e., the families having smaller size and high education give the women more space for their opinion in the family issues, and allow more participation in the family.

CHAPTER-VI

SUMMARY, CONCLUSION AND RECOMMENDATION

This is the last chapter of the study. It summarizes the whole study, and then concludes the thesis. In addition, the areas for future research are also pointed out.

6.1. Summary

This study was carried out to find out the impact of Income Generation Program (IGP) on women empowerment. The empowerment was understood in terms of Involvement of Women in Household Chores, participation in household decision making and involvement and status in the community.

The general aim of this research is to know the impact of NGO-managed income generation program on empowerment of women. The specific objectives of the study are (a) to know whether and how involvement of IG Program has increased their income (b) to know whether involvement in IG Program leads to increase in their involvement in household decision making (c) to assess the influence of family background upon the decision making capacity of women.

Regarding the methodology adopted for this research, a descriptive cum analytical research design was employed for this study. Both of the qualitative and quantitative techniques of research methods have been used to carry out this research. Empirical survey of women participating in IGP generated mix information (qualitative and quantitative both). This impact assessment study was carried out to ascertain women empowerment through income generation program by NGOs NRC and Helvetas Nepal in Dhurkot Rajasthal VDC of Gulmi district. Both primary and secondary data were collected for the purpose. For primary data a semi-structured questionnaire was constructed (Annex 1). The secondary data were availed from content analysis, reports and publications of the NRC, research reports and journals etc. All women in the village, who participated in income generation program from the NGOs NRC and Helvetas Nepal constituted the universe of the study. The total number of beneficiary women in the village was 43 who accessed income generation Program for sewing, candle making and coffee cultivation. A total of 30 women involved in income generating activities after the training and they were all purposively taken as sample size for the study. Findings from the primary and secondary data

were presented and analyzed using different mathematical tools like tabulation, percentage, frequency and mean.

The findings from the data analysis can be summarized as follows:

- Involvement of women in IG Program leads to rise in level of income of women provided that they are given skill training, literacy classes, seed money to start business as no women are found unemployed as well as all of them are earning at least 1500 per month.
- The study revealed that the percentage of women confirming their active participation in family decisions rose from 61 to 78 after they set-up their businesses. This change suggests that the status and respect of the women in their family are raised due to IGP. Further analyzing the mode of participation, just 15% women are enjoying decisive role while 63% are taking decisions jointly with male family head. However, increased economic activities have increased participants' financial responsibilities and participation in household decision-making, still household decision making is a prerogative of male head of the family.
- Regarding the involvement of women in household chores; involvement in cooking/cleaning and taking care of children has decreased from 90% to 60% and 84 to 64 respectively after their involvement in IGA. Contrary to this involvement in shopping, attending guest, helping children in education and repair/maintenance of house has increased.
- Most of the women themselves very often perceived that they receive more respect from their families and their communities- particularly from the male members- than they did before joining income generating program. The economic contribution by women changed their position in the households and they were given due importance in their family and community as well.
- Women from nuclear family enjoy more freedom in household decision making in comparison to joint family both before and after their involvement in IGP. There might be several explanations. However one of the distinct features of Nepalese society is that the joint family is generally headed by father in law or mother in law who are rigid in following the traditions, culture and customs. They do not like their daughter in law becoming socially active and vibrant. Similarly they might be illiterate or less educated so

that they do not know human right. Thus to make women empowerment through income generation program there should be literacy program and awareness creating program should be conducted parallelly.

- The education of the family head and involvement of women in household decision making has positive relationship. That means women from the family head having lower level of education enjoy less involvement in household decisions than the women from a family head with higher level of education. Thus, family background i.e. family size and education of family members also influence women's decision making capacity in household matters.

6.2. Conclusion

The study has analyzed the impact of income generation program on women empowerment in terms of involvement in household chores, participation in household decisions, involvement and status in the community. Further the impact of family background i.e. family size and education of family head on women empowerment was also analysed. The study shows that those women who have accessed Income Generation Programs have more income generating opportunities and are resultantly more empowered as demonstrated by changes in the involvement in household chores, participation in family decisions, improved status in family and community. The study also revealed that IGP itself is not enough for women empowerment since family size and education of family head also influence their empowerment.

The results of the study depict that those women who actively participated in micro-credit Programs improved their household income. This economic contribution by women changed their position in the households and they were given due importance in household decisions, social status. Thus the assumption that increased income empowers women is hereby accepted.

The policy implication is that income generation programs for rural women should be strengthened both at the public as well as private level. This will not only empower women socially and spiritually but also will contribute to poverty reduction at the national level.

6.3. Recommendations

There are elements of empowerment through income generation program. However, a 'income generation program' alone is insufficient to address the complex relationships affecting how these women and their households' access to resources, address decision-making, well-being and livelihood at the household level. In the light of above research conducted, following are the policy recommendation:

- Income generation program should be strengthened and should expand their support to resource poor women.
- Organizations providing Income generation program should conduct proper meeting with loanies in which they must tell them about the use of loan in proper business
- Government policy on the status of women plays an important role in empowering women in social as well as economic factors of empowerment. If government and other developmental partners work together in addressing these issues, they could better address the need of rural women.
- Strategies to combat the lack of empowerment must address not only the immediate need of rural women but must also focus on the root cause of women's powerlessness.
- Incorporate programmatic elements such as literacy, skill based training or leadership opportunities that contribute to women's empowerment.
- Bring women and women's perspectives into the governance, management, and implementation of microfinance programs.
- The most complex issue is that of gender roles and society. As Kabeer (2000) maintains, the common factor is that, as women, they are all constrained by "the norms, beliefs, customs and values which is proved in this research showing less involvement of women in household decision making in joint family than in nuclear family. So, the process of women's empowerment in Nepal in general is more than a mere introduction and application of micro-credit schemes or even economic empowerment. Reforms and reorientations of local norms, traditions are vital tools in the process of empowerment.
- A saving scheme with a periodic maturity period is an investment for the future. Participants would be encouraged to save some specific amount every week or month. This amount is reinvested by the bank for a specified period of time and at the end of a sequential period some amount is paid to the participants. The procedure is a continuous process which functions as a resource reservoir.

APPENDICES

Appendix 1 Questionnaire for Participant Woman

Section 1

1. Name of the NGO that provides you Training:
2. Name of Participant (Optional):
3. Age:
4. Address:
5. Marital Status: a. Single b. Married c. Divorced/Widow/Separated
6. Education
 - a. Illiterate or Informal Education
 - b. Primary
 - c. Lower Secondary
 - d. Higher Education
7. Family Members: Number.....

Please specify details on your family members

S. N.	Relationship with You	Age	Gender	Education	Occupation	Remarks

Section 2

1. When did you join the Training?

Training details

S. N.	Theoretical Training	Practical Training	Training Duration

Material support (if any)

S.N.	Name	Quantity	Tentative Price	Condition (Grant/Installment)

Group information (if any)

Saving (Rs.)	Loan received (Total Rs.)	Loan Repaid (Rs.)

2. Why did you join this program?
 - a. Self Motivated
 - b. Family members encouraged
 - c. Friends/Neighbors encouraged
 - d. NGO/Social Mobilizer Encouraged
3. Your Occupation before joining this program
4. Other trainings taken before this skill development training (if any)

.....
5. Who decides on while using the saving?
 - a. I decide on my own
 - b. I decide jointly with my husband
 - c. My husband/Father/ Brother decides for me
6. What did you do after training?
7. When did you start current business/work?
8. How did you start the business/work (Investment)
 - a. Family invested and helped
 - b. NGO invested and helped
 - c. Self managed
 - d. Any others
9. (If the business was old) How much did you used to earn that time (before training)?
 - a. Up to 1500
 - b. 1500-3000

- c. 3000-5000
 - d. Above 5000
10. How did this program help you to increase your income?
- a. Up to 1500
 - b. 1500-3000
 - c. 3000-5000
 - d. Above 5000
11. What type of the various social activities you are involved in?
- a. Pooja/Worship/Feast
 - b. Saving groups/ Cooperatives
 - c. Campains like health/Education
 - d. Women groups
 - e. Political meetings
 - f. If any others
12. What type of household chores you perform usually/daily in your family?

Activities	Before training				After Training			
	Full	Moderate	Less	Nil	Full	Moderate	Less	Nil
Cooking/Cleaning								
Taking care of Children								
Helping children in education								

14. In the following cases, how much do you think you can decide on your own?

Before IG Programme

S.N.	Area	Level of Decisive role				Who Decide/influence
		0	1	2	3	
1	Buying personal items					
2	Arranging recreational facilities					
3	Visiting people/institutions					
4	Child Health & education					
5	Child's Marriage					
6	Family Planning					
7	Buying HH Assets					
8	Others					

After IG Programme

S.N.	Area	Level of Decisive role				Who Decide
		0	1	2	3	
1	Buying personal items					
2	Arranging recreational facilities					
3	Visiting people/institutions					
4	Child Health & education					
5	Child's Marriage					
6	Family Planning					
7	Buying HH Assets					
8	Others					

[0= Not at all, 1= To a least extent, 2= To a moderate extent, 3= To a great extent]

15. Do you spend earned money for family or personal matter?

- a. Yes b. No

16. Do you think that following your participation in IGP you have more awareness about personal and family matters? Give some examples:

.....

17. Do most of the people like what you are doing ?

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