

# CHAPTER I

## INTRODUCTION

### 1.1 Background

Nepal is a landlocked country with an area of 1,47,181 sq.km. It is situated in the southern part of Asian continent and in between two large economic powers; China and India. Both of its neighbors have been achieving double digit economic growth in recent years. It is a country of pluralistic, multidimensional and rich in geography, culture, and religions. Nepal belongs to a culturally and geographical diverse with political categorization of the state into 14 zones and 75 districts, grouped into 5 development regions, Nepal also is colored with 92 indigenous languages spoken in various parts of the country and Nepali as the official language. Nepal is still registering low economic growth rate, 4.5% was been expected to be achieved during the fiscal year 2068/69 (MOF, 2068). Nepal is considered to be known as one of the poorest countries in the world. Its poverty reduction rate is low mainly due to low per capita income, uncontrolled and unplanned urban growth and higher population growth rate. The total population of this small and developing country is 26,620,89. Out of the total population, total men population is 12,693,431 (48.56%) and total women population is 13,693,378 (51.44%) (Census report, Nepal 2011). This data shows that more than half of the total population of Nepal is occupied by women.

Not only that, frequent massive political movements have their own effect on the population making political affluence major part of the society along with the educational and economic factor. Being one of the deprived countries, Nepal's gross domestic product (GDP) for 2012 was estimated at over \$19.41 billion (adjusted to Nominal GDP). The annual Gross Domestic Product (GDP) growth rate is 4.9%. About 25.2% of the population live below the international poverty line with earning \$1.25 a day.

Poverty is deeply rooted in Nepali society. Moreover women are the poorest among the poor. According to HDR 212, Nepal is ranked in 157<sup>th</sup> out of 187 countries and its HDI is 0.359. At present, according to the data published by NPC, 23.8% people are still living under poverty line. More than 82.93% people are living in rural areas (CBS 2011). Among various causes of poverty, backwardness of women is the major one as women comprise more than 50% of total population and the situation of women is unsatisfactory in the areas of health, education, social and economic sector. They are kept back in the household level decision making and resources mobilization too. The Gender Empowerment Level (GEL) which measures the Inequality between men and women is only 0.496 and is ranked at 83<sup>rd</sup> position out of 109 countries (GDR 212). Women's access to fixed assets property and credit is very limited.

Nepal is a patriarchal society and as per the 2011 census, women constitute half of the total population of the country and they are still deprived of equal opportunities compared to their male counterpart. And this situation is very deplorable in the case of rural women. Women in Nepal lag behind men in many aspects of life. In every stage of life there are uncountable discrimination between men and women. Society always encourages men for their betterment of life where as women's are always discouraged. It shows the great differences and gap between men and women have not seen to be fulfilled in the near future (UNFPA: 2008).

As men, women are also important part of society. They also play important role in nation building process. Their contribution in the development process has been gradually increased all over the world. Yet the fact is that women in almost all the known societies of the world, past or present, have not enjoyed the same status, privileges, rights and powers as that of men (Mittal, 1995, cited in Basnet, 2001).

Women in Nepal were generally subordinate to men in virtually every aspect of life. Nepal was a rigidly patriarchal society. The economic contribution of women was substantial, but largely unnoticed because their traditional role was taken for granted.

Women in Nepal hold the triple work responsibility of reproduction household chores and employment. Women occupy half the total population of Nepal. Status of women among the SAARC countries shows that female numbers outpaces male in Nepal. There exist economical as well as social discriminations between men and women. Women works longer hours than men have much lower opportunity to gainful employment and possess extremely limited property rights.

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, Nepalese society is basically a patriarchal society with masculinity as one of the characteristics in most of the family and society which influences all aspects of social, cultural and economic life of the people. 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. Even in 21st century, majority of the daily work performed by females is hardly measured in terms of economy with unequal opportunity even in the total household income. Nepal remains one of the poorest countries in the world with a poverty incidence of 38% (ADB 2009) 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 (Endeley 2001).

After the restoration of multi-party democracy in 1990, poverty alleviation, sustainable development through inclusion of people from every walk of national life, restoration of peace by institutionalizing democratic practices through rapid economic

growth and others became very demanding tasks ahead the new government. One among them were to 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 homely environment. Similarly, the 8th Development Plan (1992-95) which was implemented after the restoration of multiparty democracy recognized NGOs and INGOs as development partners of government, as government believes that they can play catalytic role in order to bring significant positive changes in socio-economic scenario of society. International Development Agencies emphasized on the pressing problems of Nepalese women. As such they initiated funding non-government organization (NGOs) in various programs and specific activities related to women development at community level.

Unofficial reports suggest that there is more than 40,000 NGOs working in Nepal (Dunham, 2009), most of which in some way and other have organized programs and activities related to women. According to Social Welfare Council (SWC) the apex body of government, responsible for registration and regulation of various I/NGOs, the total number of NGOs working in the sector of Women Service is 1998 (7.85%) as of 2008.

Family also has influence in matters of decision making capacity of the women. As per Hashemi, 1996 (as cited in Parvin et. al., 2004) because of the family with patriarchal social structure, programs that provide credit with minimal training or other supplementary support services do not empower their female participants and may even worsen their situations. Though poor women are the target group of typical income generating program, yet many women could not gain enough power within households to use their loan as well as to control their income. Credit received by most of the women are surrendered to, husbands or male relatives of the family (Goetz and Gupta, 1996 as cited in Parvin et all. 2004). Therefore, most often women

need to depend on husband or male members for repayment funds and it leads to new form of dependency and tension for women.

Women suffer from discriminatory practices in opportunities for education and employment. Personal mobility in the process of skill development and independent decision making is highly restricted. Low income earning opportunities together with the absence of right of property has limited the role of women in decision making about the attainment and allocation of household income. Lack of decision making power has deprived women more than men even for the basic elements of decent living such as food and nutrition, education and skill development, health and family planning. (Human Development Report, 2008).

In SAARC countries, there exist economical as well as social discriminations between men and women. Economical active male comprises of 59.6% whereas only 40.4% women fall under this category. The working hours in all sectors show male being engaged around 7.45 hours and females 10.30 hours in an average a day. Women works longer hours than men but still have much lower opportunity to gainful employment and possess extremely limited property rights. In the world even though women are the major founders of the society, the women have not achieved equality with men. Of the world's 1.3 billion poor people, it is estimated that nearly 70 percent are women. Between 75 and 80 percent of the world's 27 million refugees are women. There are many countries where women are second-class citizens. No matter how talented they are, they never get a chance to develop. A lot of countries are there where women are treated as subordinate and second class citizen, though the equal rights are preserved in the constitution.

The socio-economic status of women in Nepal is very poor. The women are being discriminated in every aspect of the society. These and so many other factors have contributed to turn Nepal a lower human development state. Historically, Nepali laws

have favored men over women. This is gender discrimination. Men benefit more than women. Until 1963 the Civil Code, which was the principal law regulating human behavior and property rights, forbade women from owning property and participating in the same economic and political activities that men participate in. In 1963, government officials abolished the former Civil Code and passed a new one, which brought about significant changes in family and property law and the legal status of women. The Code set the legal marriage age for women to sixteen, made polygamy and child marriage illegal, established women's right to divorce and broadened women's capacity to control or inherit property. Poor women are more outgoing, they have participated more in the market economy than the women belonging to the richer strata in society. The status of women, however, varies according to their ethnic group they belong to. Similarly, their activities too are more or less different in different areas. On the whole, the economic status of rural women in Nepal is poorer as compared to that of male counterpart. This has attracted a growing concern among the planners and policy makers to improve the rural women's status. (UNICEF: 2003).

The connection between poverty and women's lack of power over resources and decision-making has now caught the attention of policymakers in government and mainstream development all over the world (Endeley 2001). Income generating activities can be defined as assisting women to secure income through their own efforts (Alana, 1994). The IG programs aim to provide rural women with an opportunity for independent earning through Income Generating Activities (IGAs). IG Programs are designed to help enable socio-political and economic empowerment simultaneously. IG programs are implemented through social mobilization process, in which rural women are encouraged to organize themselves into a group, through which various educational, capacity and skill development, and income generating activities are carried out. IGAs covers diverse initiatives like: Skill based training, micro enterprise promotion, women cooperatives establishment, credit and saving groups, job creation schemes, awareness issues, resource mobilization and market linkages

(Hall, 1992). IG programs seek to provide women with opportunities to earn and manage income, participate and lead group affairs and contribute to community development (UNICEF, 2001). Thus, NGOs, development agencies have continued to focus their efforts on the delivery of IG programs on the broad assumption that the benefits for women are self-evident (Basnet and Adhikari, 2006).

## **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 women they suffer from social, cultural and political biases. Traditionally, women's roles are confined to household chores and farming activities, which, in general engage them for a longer hours than men (14-16 hours compared to men's 7-9 hours a day) each day (UNDP, 2004; ADB, 1999). 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.

Status of women in Nepal has remained a concern in Policies since the 1980's when national policies started to address specifically the needs of women. Pyakuryal and Suvedi, 2000 as cited in Basnet and Adhikari, c.a. 2006 mentions until 1980s, it was wrongly assumed that men and women were equally benefited by development activities. As the result, women lagged far behind men in all development activities. To address this problem, women development programs have been progressively developed and implemented by many of the government institutions and side by side with government interventions, NGOs are providing various types of women empowerment programs including IG Programmes. A separate ministry, to look after the welfare of the women has been established in September 1995 immediate after Beijing Conference. Government has also declared 33% political seat for women. If

women are still remained in such situation, it would be difficult to decrease national poverty level and meet the targets set by United Nations Millennium Development Goals. Towards this, significant improvement in status of women needs to be achieved.

Women in Nepal lag behind men in many aspects of life. In every stage of life, there are uncountable discrimination between men and women. Society always encourages men for their betterment of live whereas women are always discouraged. It shows the great differences and gap between men and women has not seen to be fulfilled in the near future (UNFIA, 1993). Economic status is a multi-dimensional concept and it has many important factors which measures the economic status of the male and female. Therefore, the present study is focused in assessing the following:

- What is the economic status of women?
- What are the major sources to generate the income?
- Are women taking leadership in developing their family and community level initiatives?

### **1.3 Objectives of the Study**

The main objective of the study is to examine the income earning role of women in the household economy. The specific objectives are as follows:

- i. To identify the economic status of woman.
- ii. To analyze the economic decision making right of the woman.
- iii. To explore the major sources of income of household economy.
- iv. To assess the decision making capacity of women.
- v. To forward recommendation for making the role of women effective in their economic empowerment.



#### **1.4 Significance of the Study**

From an academic viewpoint, the researcher seeks to examine income earning role of the women in household economy and also involving in the decision making in the family. Majority of population in the country fall under the vicious circle of poverty. Women are more of a victim to this problem. So it is important to search for ways to empower them in hopes to end the cycle and to give them positive and healthy stimuli for growth.

Women play a significant role in the development of a nation. Their involvement is vital at the household, society and at the national level also. This study has emphasized the income earning role of women of the Phedikhola VDC and suggests appropriate measures to enhance economic and social positions at the grassroots level. In view of the present discrimination between men and women, their respective activities have been directed to abridge such distances.

The outcomes of the study are expected to be helpful to trace out the present economic status of women in household economy. It will help to explore the measures to carry out in future to increase women's real economic participation. Based on research findings, the related agencies will also be able to make their activities better suited for the women's economic development as well as for women's empowerment. It will also be helpful to government and non-governmental organizations for formulating appropriate programs and policies to address the issues and problems associated with women's economic participation.

Therefore, the study becomes useful for researchers, policy makers and policy implementer organization. It can also be the foundation for the further research work. Also, it can be beneficial for the improvement of women's standard of living and for the participation of women in income generating economic activities.

## **1.5 Limitation of the Study**

The study is based on following assumptions and limitations:

- i. The study focused on the income earning role of women in household economy of Phedikhola VDC, Syangja. The finding and conclusion drawn from the study; may not be generalized exactly in the same manner for other places with similar geo-political setting.
- ii. The researchers has limitation in economic source, limited in time and limited manpower for the extensive study.
- iii. This particular study is not based on any economic theories so, this study also has limitation in theoretical frame.
- iv. Descriptive as well as exploratory research design is applied in this study which means other research designs and modules are omitted.
- v. The study focuses only on Phedikhola VDC, Syangja. 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.
- vi. The reliability of the study is dependent upon response of respondents. Respondents were generally hesitant to talk to strangers. Hence, some in-depth insight may have been missed due to this factor.

## **1.6 Organization of the Study**

This thesis is organized into six chapters. *First chapter* is related to introductory part, which starts with the background information and includes Statement of Problem, Objectives of the Study, Importance of the Study, Limitations of the Study and Organization of the Study. *Second chapter* is devoted to the review of literature. In this chapter various books, articles and reports related to the present study are reviewed.

*In Chapter three*, research methodology adopted for the study is discussed. The methodology chapter is further divided into research, design, sampling and sample size, rationale for the selection of the study area, sources of data, data collection method data processing and analysis and limitations of the study. *Chapter four* particularly deals with the brief profile of the study area and respondents. It includes socio-economic and demographic background of the study site. *In Chapter five* is a core chapter of this study and related to data presentation and analysis. This chapter deals with the changing pattern of traditional occupation, the occupational preferences, this is mostly done by interpretation of data and analysis. *Chapter six* is for summary, conclusion and recommendation drawn by the study. The *last part* of the thesis ends with the references list and annexes.

## **CHAPTER II**

### **REVIEW OF LITERATURE**

This chapter explains the theoretical and conceptual aspects associated with poverty, income and women. The focus is to obtain the deeper understanding of the concept and its relevance for the income earning role of women. The broader context of this chapter will be beneficial to the evaluation of household economics later in the study

#### **2.1 Review of the related works**

Literature review section of this research help to verify the statement expected at the end of the study. Education is the most important factor of the development of human personality as well as for the development of a nation. As women made half of the country's population, education of women is very important and it should be given top priority in the context of development of modern Nepal.

The study undertaken by Meena Acharya and Lyn Bennat reflects that people express less desire to educate girls than boys in Nepal. This is manifested in two ways: fewer people are willing to send girls to school and even among those who send girls to school, there are very few who want as much education for girl than boy (Acharya:1982).

Neupane shows that female education plays an important role to reduce population growth. The fertility rate decrease as the education status of women increase and vice versa. So, to reduce the fertility rate it is necessary to provide facilities for all women especially rural areas in the field of education, because there is little chance to have more children when they are engaged in other works outside home (Neupane: 1982)

Ghimire had further emphasized on the importance of female education. He had mentioned that a boy is to educate as individual, but to educate a girl is to educate the

whole family and society. Education is therefore essential for women and girls to become self-dependent, more productive, skilful, creative, and to recognize their right place in the society and to enter into the mainstream of development of the nation (Ghimire: 1997). To change the human mind and bring their skills to work, education is very important. Education can be considered as an investment for development of human resources in community i.e. society. In the country like Nepal where there are many villages and people still have old ideas, education is a must, to change the old ideas, the way of thinking, to familiarize them with the latest technique for the all-round development of the country.

The development of education sector in Nepal has not been satisfactory. The educated groups of people are mostly concentrated in urban area only whereas uneducated people are still living in the village. Social and economic state of country are badly affected by the low women's literacy rate. In other words it can be said that this is the main obstacle for the development of society, community, locality and country as a whole.

## **2.2 Review of the Theoretical Aspect on status of women World Scenario**

In the world even though women are the major founders of the society, the women have not achieved equality with men. Of the world's 1.3 billion poor people, it is estimated that nearly 70 percent are women. Between 75 and 80 percent of the world's 27 million refugees are women. There are many countries where women are second-class citizens, though the equal rights are preserved in the country's constitution. A negative product of this is the wasted, unseen, potential that will not have the chance to come to fruition.

The political participation of women in the world seems relatively low and it is duly because of the existence of the patriarchal mindset even in the political parties in

almost all countries in the world no matter how advanced and socially, economically, culturally and politically sound the countries are. The participation of women in parliament of Japan and USA is only 7.1% and 17% respectively. While in the countries like Rwanda it's 49% and in Sweden it's 46%. The status of women in the developed countries is also lower in all sectors. Leaving some exceptions of European, American and Asian countries, women in the world are socially, economically, culturally and politically dominated and they are excluded from the opportunities.

### **Women in South Asia**

South Asian countries are primarily linked with the status of women in family, society and the state structures. Traditional ethical code of the society expects women to remain restricted within four walls of home, which is still a common occurrence. In some of the countries of South Asia, women are outlawed even to cast votes. In South Asian region, women are discriminated, because of son preference traditions of the society dominated by religious beliefs. Daughters are discriminated from birth to funeral ceremony. Women are also suffering from domestic violence, draconian tradition and cultural malpractices. Some awful examples of violence are: sex selective abortion, wife battering, child marriage, polygamy, rape, and sexual violence, trafficking of women and forced prostitution, sexual harassment, dowry, Tilak system, suicide, killings and domestic violence, still prevailed. They are still accused in the name of Witchcraft.

Women in South Asian countries are witnessing changes through development initiatives. Women are considered as poor people in developing countries, live under the same conditions as men, but suffer additional social and policy biases. Though this problem affects almost all sections of the people, women are recognized to be among the most disadvantaged groups. Political participation of women in the state structure and mechanisms is still a far dream even in this advanced century. Though constitutions of all the countries have ensured equal status of all citizens without

discrimination based on gender in every layers of governance, political participation of women in South Asian countries is very low. The decision and policy level positions are remained occupied and dominate by males' majority of them with the patriarchal psyche.

### **Status of Women in Nepal**

Historically, Nepali laws have favored men over women. Until 1963 the Civil Code, which was the principal law regulating human behavior and property rights, forbade women from owning property and participating in the same economic and political activities that men participate in. in 1963, government officials abolished the former Civil Code and passed a new one, which brought about significant changes in family and property law and the legal status of women. The Code set the legal marriage age for women to sixteen, made polygamy and child marriage illegal, established women's right to divorce and broadened women's capacity to control or inherit property.

More recently government officials have come to realize that women can play a more important role than they already do in making decisions regarding family income, child education, community well-being and the development of the country as a whole. For this reason, the Nepali government has taken legal steps to improve the lives of women throughout the country. (Kiran, Everest Uncensored: 2008). In 1990, when the new Constitution was established, the Constitution guaranteed Nepali women's equal rights with men. The Constitution says that there will be no discrimination against any citizens in the application of laws, or on the grounds of religion, caste, race or sex. It also requires that employers pay women equal wages with men and give women equal access to property. Other laws have also been passed to provide special provisions for women's education, health and employment.

Other countries around the world have written and signed contracts promising to apply equal rights and laws of women and men. In 1991, Nepali officials also signed

these contracts, promising to introduce equal rights and practices within Nepal. For instance, the Nepali government approved an international agreement entitled the United Nations Declaration against Discrimination of Women, which required all countries who approved the document to do everything, they could limit the suffering and unfair treatment of women in their countries. The document states that women, on equal terms with men, have the right to:

- Vote in all the election of the country.
- Be allowed and encouraged to hold public office and work in all levels of government; and
- Participate in non-governmental organizations and associations concerned with the public and political life of the country.

**Women and Agriculture:** According to Alfred De'Sauza, in South Asian countries, between 70% to 80% of total female work force is employed in agricultural sector either as cultivators or farm labor (Sauza, 2000). The role of women in various farming activities is crucial not only because of the numbers engaged but also because of the variety of agricultural activities they performed. Women participated in all farm activities required to grow food grain, vegetables, fruits, and livestock farming. The role played by women is significant in the development of the nation, but all these women workers are considered voluntary (Gautam: 1998).

**Women's Health:** As the national mortality data indicates women seem to be less healthy than men are. Little is known about the kinds of illness of women mostly suffer, or how they are treated, or women's nutritional status although it is suspected to be poor and partly responsible for high rates of infant and material mortality. There is no information concerning the relationship between women's health and socio-economic status of the household, access to food and land, literacy and seasonal factors which may cause poor nutrition at certain times of the year and aggravate the risk recounted in pregnancy and child delivery. Family planning and material child health projects are formulated in order to make an attempt to reduce crude birth rate in



Nepal. It started from fifth five year plan (1975-80) and continued till tenth five year plan (2002-2007). After that two Three Years Interim Plan was formulated this which covered the issue of Family planning and material child health.

**Age of Women:** Age is the important factor determining the workload of women. Aged women have to work more than younger girls do. Among men and women of same age group, women have to work much more than men. “In Sirsia, male children between 5 to 9 years of age work 1.24 hours each day while girls in the same age group work 2.05 hours. Adult men spent 92.2% of their work time in productive work, while women spend only 38.8% of their daily work time in productive work. However women work more hours than men” (Acharya: 1981).

**Marital Status:** It is important to deal with in detail with marital status, because it is through the marriage that women change from the Status of daughter to daughter in-law (Acharya: 1979). Marital status makes a woman totally dependent upon her husband because her rights upon the family property are only through husband. About the women’s right upon family property, Bennet wrote that “men are endowed with the right to property by virtue of the biological fact of birth.” Women’s rights to property depends almost entirely upon the social fact of marriage (i.e. on their role as a wife). Therefore, women’s economic security is entirely dependent on their adherence to strict norms proper marital behavior (Bennet: 1980).

**Status of Decision Making Power of Women:** “The women have little role in family’s decision making due to their illiteracy and noninvolvement in direct income generating works. Nepal is a male dominated country where woman’s decision come only when the males are not in the home or they have gone outside their village” (Sharma: 1997).

In the same way, while making decisions in an agriculture sector, women's roles are not limited only to the selection of seeds and manure. The women make 18.5% decision by themselves and 12.5% jointly with men. About the power and authority of decision making, Dr. Rizal advocates that "a Nepalese wife exercises as much power and authority in the household as their husband. In some cases her power and authority may even exceed to that of her husband."

**Women's Activities:** Most of the work routine inside the house is the responsibility of woman, who cooks, cleans and takes care of the children and elderly family members. The women also keep the house constantly supplied with water for drinking and cooking, and with wood for fire. From the time a girl is six or seven, she will begin to acquire the skills that will be demanded of her as woman. The inner world of women related to the outer world of men has been static in few ideas (Acharya: 1979). Fewer innovation of water supply system or an alternative source of energy often provides woman with additional free time which she may use for her own benefit, for that of her family, by learning to read, or obtaining skills which could bring more money into household (Shrestha: 1985).

Poor women are more outgoing, they have participated more in the market economy than the women belonging to a richer strata in society. The status of women, however, varies according to their ethnic group they belong to. Similarly, their activities too are different. On the whole, the socio-economic status of rural women in Nepal is poorer as compared to that of male counterpart. This has attracted a growing concern among the planners and policy makers to improve the rural women's status. The following sections are the field that give an account of the efforts to improve women's status. They include plans, programs and institutions involved in women's development (UNICEF: 2003). In Nepal, women and girls take the arduous responsibility of providing fuel in the house. They collect 84 percent of firewood and use it for providing light at night, spate heating, heat to dry wet fodder and crops, keeping

livestock worth increased more than six-fold in the same period. However, the differential in the male/female literacy rate is still on the increase.

### **Position of Women in Nepal**

The discussion about the position of women has intensified after the introduction of civil liberties in the early 1990s. A lot of talks is done on the discrimination against women in comparison to males. The government laws, social rules and traditions are deeply rooted in the microcosm of family and rural community. This is the sphere where the awareness of men and women is shaped in their younger years. And this, exactly, is the place where women can achieve a lot to improve their situation. However, little will happen as long as women don't stick together and, instead they talk negatively about their own gender. They see each other as rivals, look down upon other women and treat them as little girls or only half human beings.

One typical example may be the selection of daughters-in-law. The future mothers-in-law are fishing for every kind of information about their possible daughters-in-law, just like agents do. Of special importance is economic aspect like the wealth of the girl's parents. In case reality does not correspond to their ideals, they will search for another bride for their sons. Mothers believe that they must find brides for their sons to make them happy and to bear their children, most of all, sons.

The women's lacking emancipation and education is a serious social problem. This problem cannot be solved without providing them economic rights, i.e. equal rights to parents' property. Without such rights men will continue to decide about women and donate them to other families, just like other properties. A further necessary step will be to give women the right to choose their own partners for life. Parents claim to be worry because their daughter could be polluted or even have an illegitimate child. So, they are anxious to get their daughter to marry at a very early age to a husband by selecting themselves mainly along economic and/or cultural reasons. As a consequence, many girls are not sent to school, become pregnant at a very early age

and have to give birth to multiple children, in case they do not die in confinement before.

Many men remarry within a few months after the death of their wives. They say this is necessary to take care of household, fields and children. The situation of a widowed woman is totally different. But most of the men will not be interested in marrying a widow especially if she has children. As a consequence, women often remain unmarried after the death of their husband, not to talk about corresponding religious prejudices. Handicapped women also face difficulty in finding a partner due to social norms. It has been found in some cases that if a handicap occurs after the wedding, the husband has the legal right to repudiate his wife and marry another woman.

Many Nepalese men regard their mother as their very special friend and most trusted contact person but may not extend the same faith to their wife. Sarah Homan makes the point that maybe women are not helping their cause. She asks: is this negative attitude towards women, the result of education which women, i.e. mothers, provide to their sons within the family compound? Isn't it a logical consequence that men educated in this way later in the social and government sphere shows little or no understanding for the growing demands of the small circle of educated and emancipated women? "If we women really want to move something, then we should strike at the root." (Sarah Homan, *Feminism and the Status of Women in Nepal*: 2010)

### **Women and Men**

Contrary to biological perspective, social perspective is different; gender is the culturally defined role expectation and behavior of men and women. Every society has assigned certain activities to perform by male or female for their livelihood. According to Beneria Lourdes (2003, *Gender, Development, and Globalization*) – "Gender may be defined as a network of beliefs, personality traits, attitudes, values, behaviors and activities differentiating women and men through a process of social

construction that has a number of distinctive features. It is historical; it takes place within different macro and micro spheres, such as the state, the labor market, schools, the media, the law, family/household and interpersonal relations; it involves the ranking of traits and activities so that associated men are normally given greater value.’’ According to Bhadra (2002) studies/researches on women often fall under to categories mainly WID and GAD.

### **2.3 Poverty Definition and Features**

Poverty is global phenomenon. It is complex and multi-dimensional societal problem. Poverty exists in almost every country in the world except of highly industrialized countries like: OECD countries with difference only in its extent. Poverty is domain but unfortunate aspects of human life in most of the developing countries. To identify the poor in quantifiable terms, a poverty line dividing the poor from the non-poor is used by putting price on the minimum required level of food, clothing, shelter, and fuel and so on. Thus the poverty line is the minimum level of income required to achieve an adequate standard of living in a given country.

#### **What is poverty?**

Many economists, institutions and social workers had defined poverty in different ways. In social terms, “Poverty commonly is defined as insufficiency of basic needs.” (Roach, et. al., 1972). Basic needs are the necessities that all human beings must have: food and water, shelter, clothing, education, medical care, security, etc.

While in conventional economic terms, poverty can be viewed as lack of money. It is about not having enough money to meet basic needs including food, clothing and shelter. It is the situation of having insufficient money to purchase those basic necessities. However, poverty is much more than just not having enough money. Poverty has various causes. It exceeds all social, economic and political boundaries. Thus it is an issue which needs everybody’s attention. According to World Bank as in World Development Report 2001/02, “Poverty is more than inadequate income or

human development – it is also vulnerability and lack of voice, power and representation.”

According to World Bank development indicator, 2008; 2.6 billion of world’s population live on less than \$2 a day and 1.4 billion people live at \$1.25 or below per day which is more than the previous estimate of 984 million with the older measure of a \$1 per day in 2004. Though this is in a decline state than past years, still almost one-half of the world’s population lives in poverty mainly in Sub-Saharan African and South Asia. The poverty line in Europe and Central Asia is 3.5%, Latin America and Caribbean is 23.5%, Sub-Saharan Africa is 38.5%, Middle East and North Africa is 4.1% where as in South Asia its 43.1%. So, poverty is deeply rooted in least developed and developing countries. Incomes of many people in these regions are so small that they live in a condition of permanent poverty.

According to some economists, problem of poverty in the third world is primarily one of the rural poverty. The majority of populations in these regions live in the rural areas where average incomes are much lower than urban areas and the incidence of poverty is much higher. Poverty thus has various manifestations. In addition to a lack of income to ensure a sustainable livelihood, it is about not being able to participate in recreational activities; not being able to send children on a day trip with their schoolmates or to a birthday party; not being able to pay for medicines for an illness. It is also characterized by lack of participation in decision making in social and cultural life. These are all costs of being poor. Those people who are barely able to pay for food and shelter simply can’t consider these other expenses. When people are excluded within a society, when they are not well educated and when they have a higher incidence of illness, there are negative consequences for society. We all pay the price for poverty. The increased cost on the health system, the justice system and other systems that provide supports to those living in poverty has an impact on our economy (WB website).

## **Approaches to Poverty Mitigation**

Poverty is a major issue of concern among the development thinkers worldwide. The different forums of the UN, the World Bank/IMF and the international aid and development desks of the governments of the rich nations traditionally dedicate a certain percentage of their national budgets to mitigate the poverty, especially in the developing and least developed countries. There are no end of debates about the very question of poverty and the approaches to alleviation. And along with these debates, there are also the different theories and the models. Various government and non-governmental agencies are pursuing those in practice. But poverty still remains, as it were, the most incomprehensible problem before the development thinkers and the practitioners of its various theories and models (Syed, 2010).

Irene Khan (2009), the former secretary general of Amnesty International, poverty is not purely an abstract, economic issue. On the contrary, she considers it as an issue related to human rights. She thinks if the poor are empowered enough, they would be able to take their own decision on how to lift themselves out of the trap of poverty. In her book titled, “The Unheard Truth: Poverty and Human Rights”, Khan asserts that deprivation, insecurity exclusion and powerlessness that characterize a poor person’s life have their origin in the denial of human rights they are entitled to. So, according to her, the first thing to do is to empower the poor person and enable her/him to assert that right. This is no doubt a novel way to approach the complicate question of poverty. Khan identifies this critical component of the whole gamut of issues that constitute poverty and stresses that it should be taken into account before devising a proper strategy to fight poverty effectively. Thus, while talking about poverty, human rights also come. Everyone has the right to a standard of living adequate for the health and well-being of him/herself and his/her family, including food, clothing, housing and medical care and necessary social services.

## **2.4 Poverty and Women**

More than 1 billion people in the world today are living in unacceptable conditions of poverty, mostly in developing and least developed countries. The great majority of those poor are women. In no part of these regions, women are equal to men in legal and economic rights, there are widespread gender gaps in access to and control of resources, in power, voice, economic opportunities. Women bear the largest and direct costs of inequalities. The gender disparities in economic power sharing are important contributing factor to the poverty of women (Beijing Platform for action, 1995). Countless women are deprived of flowering into adulthood because of early marriage; countless are daily oppressed physically within the family; numerous others are constantly in fear of unjust divorce; and following such divorce (or death) of husband, it is difficult for so many of them to survive with honor. Not to speak of one's child's mouth and keeping one's honor, the mother's mind and body get paralyzed, and her final choice cannot be predicted or assumed. In such reality, seeing the question of distress of women on a linear scale with first calorie then honor is manifestly unreal and inhuman. The advancement of women and the achievement of equality between men and women are matter of human rights (Beijing Platform for action, 1995).

In last decade, the number of women living in poverty has increased disproportionately to the number of men, particularly in least developed and developing countries. The feminization of poverty has also recently become a significant problem in the countries with economies in transitions as a short-term consequence of the process of political, economic and social transformation (Beijing platform of Action, 1995). The feminization of poverty is fuelled by cultural conceptions of women as dependents of men; the gender division of labor within families, widespread discrimination that women and girls still face in schooling, housing and at work (Simon, 1988).



## **Poverty situation in Nepal**

Nepal is one of the poorest countries in the world with per capita GDP of \$1100 (CIA, 2008). 'Poverty' and 'Rural Poverty' are analogical realism in the context of Nepal. The way to alleviate poverty is only when the rural sector is developed. Poverty in Nepal has persisted for decades, and it is recognized as a deep-seated and complex phenomenon. According to a Poverty Report of the United Nations Development Program (UNDP 2000), poverty has increased since the late seventies, mostly in rural areas where 85 percent of the population resides. Poverty increased at the rate of 3.1 percent between mid-eighties and the mid-nineties, the highest rate in South Asia (Devkota, 2007, p286 as cited in Tamang 2009 p 4).

The Nepal Living Standard Survey (NLSS) 2003-04 conducted by the Central Bureau of Statistics revealed that Nepal's poverty level had declined to 30.85 percent in 2003-04 compared to 41.76 percent reported in the previous NLSS survey of 1995-96. The latest report on Nepal by the International Crisis Group says, "Nepal is a deeply unequal country. It has the greatest levels of inequality in South Asia, and the gaps are growing wider." The latest economic survey of Nepal 2009 mentions that out of the 30.85 percent of the people who are living below the poverty line, 78 percent are from the agricultural sector, 47.1 percent from the hilly region and 45.4 percent from the Terai. The rural sector accounts for approximately 95.3 percent of the total population living below the poverty line.

According to Nepal Human Development Report 2009, except for the central and western hills, the rest of Nepal is in a very poor state in terms of the human development index (HDI), gender-related development, the human poverty index and HDI by major castes and ethnicities. Despite the close proximity to the Indian market, the Terai is far behind the central hilly regions in all respects of development. Likewise, the western mountains, which are close to Tibet are equally far behind. The report shows that between 1980 and 2007 Nepal's HDI rose by 2.16% annually from

0.309 to 0.553 today. In Nepal life expectancy at birth (years) stands at 66.3, adult literacy rate (% ages 15 and above) 56.5, combined gross enrolment ration (%) 60.8, probability of not surviving to age 40 (%) 11.0, people not using an improved water source (%) 11, children underweight for age (% age under 5). However, Nepal is a victim of underdevelopment and poor policies (Meier 2001 cited in Devkota 2005, p 11). A challenging issue for development is to arrest the vicious cycle of poverty at the bottom percentiles. A poverty-stricken family is deprived of sufficient resources like land, education and skills that make it difficult to earn a daily wage and to feed the family. As the family grows, all members have to earn by selling their labor power, and school-going children have to drop out in order to support the family. All stakeholders of development such as politicians, planners, bureaucrats and donors have failed to arrest the positive feedback loops of poverty. Nepal faces an unprecedented spiral of income inequality (Meier 2001 as cited in Devkota 2005).

### **From Poverty to Quality of Life Measuring Indicators**

Definitions of poverty reflect and illustrate definitions of well-being, of a good quality of life. A number of qualities of a good life point to: have enough to live without stress; to have a savings account; to be debt free; to take vacation; to pursue dreams; and to help others in need. The presence of savings can help one in emergencies, and absence of which can put one in distress. Quality of life includes the possibility for celebration, the possibility to treat oneself, and the possibility of rest. There are a number of tangible assets that are mentioned as part of a good quality of life including automobile, fresh water, a good place to live, health, and a good job. More prominent, however, are intangible qualities such as love, happiness, religion, success, no stress, understanding one another, self-esteem and courage (Collins, 2005).

### **NGO and Poverty Reduction**

Today NGOs are one of the major catalytic forces in the social mobilization and transformation of Nepali society. Both structural and functional characters of these

organizations are quite diverse. Many of them are involved in awareness, social mobilization, local infrastructure building, and basic service programs such as education, health and drinking water provision to the local people (Khanal, 2006). There are also a large numbers of national, district and local stakeholder-based NGOs working for protecting either their members' groups or occupational interests. Human rights groups are engaged in protecting the civil rights of the people. NGOs working in the areas of women empowerment, community forestry, technology transfer and micro-finance targeting the poor in general and women in particular have performed well. They have also been successful in resolving the sustainability issue to a great extent (IIDS 2004). NGOs working on awareness building, protecting human rights, and raising voices for political, economic, social and cultural rights have equally been successful. On the whole, the NGO movement has helped the poor and disadvantaged to form self-help groups, feel empowered in the process, and bring about improvements in their livelihood. This has created an opportunity and a forum to articulate their voices and choices through their organization and mainstream their priorities (UNDP 2004).

Recent results of living standard surveys show no marked improvement in the access to basic social and physical infrastructure services of the poorest. Likewise, both consumption and income share of the poorest 20 percent population has reduced to 6.2 and 5.3 percent respectively in 2004 from 7.6 and 6.5 percent in 1996 (CBS 1996, 2004). Recently constructed empowerment indices further reveal that social contradictions and conflict started or aggravated from those areas where level of social and economic empowerment were very low (UNDP 2004). At the same time studies examining the impact of liberal policies and programs indicate that there has been little success in the trickle down of benefits and in improving the living conditions of the poor. Hence, despite a big NGO involvement, neither could the dominant political, economic and social structure facilitating the marginalization of the deprived be changed, nor could a perceptible improvement in the living conditions

of the poor be made. The NGOs mainly succeeded in creating awareness among the large segment of deprived populations, leading to higher expectations, which in turn contributed to fuelling social contradictions in Nepali society to a greater extent.

Poverty alleviation targeted through the provision of economic opportunities to the women is one of the ways for improving the women's status. Almost all poor women in Asia are economically active in agriculture, trade, small-scale manufacturing and craft production but women's low socio-economic status and limited access to information, skills and resources mean that these income generating opportunities are not fully exploited (ADB, 2006). Asian Development Bank (ADB) further maintains that NGOs can play a contemporary role by undertaking projects that would be technically or administratively difficult for governments to implement, projects that government may have difficulty in financing due to competing demands on public resources or projects that cut across a number of government departments (ADB, 2006).

There are a large number of NGOs funded by foreign agencies working across the world. The activities largely focused by these organizations in the developing countries are mostly related to the socio-economic issues of women. Also in Nepal, there is a huge number of NGOs in some way or others working for the empowerment of women. These organizations are financially as well as technically supported by various bilateral and multi-lateral development agencies to implement wide array of programs related to poor and illiterate women as well as to the rural poor that cover both men and women in the community. To enlist some of the programs funded by ADB in Nepal are – skills for empowerment of women, and prevention of women and girls trafficking and rehabilitation. Similarly, various development agencies are working as well as supporting local NGOs in the sector of community forestry, establishment of handicraft business through skill training (candle making and cloth sewing etc.), education, reducing violence against women programs, micro-enterprise

development, sustainable livelihood programs, poverty-alleviation, small livestock rearing programs and so on (Khanal, 2006).

### **Government's Attempt for the Poverty Reduction**

Poverty alleviation program is the priority of Nepal government. Poverty reduction is overriding goal of development plans and policies in Nepal. But though the continuous efforts through large number of programs and projects to alleviate poverty, poverty has not been reduced significantly in the country. Poverty is more widespread and deeper among women, indigenous group and Dalits living in backward areas, particularly in mid and Far West hill and mountain districts (NPC/UNDP, 2004). In 1999, the annual meeting of the World Bank and International Monetary Fund (IMF) declared the new approach. Countries are asked to design their own Poverty Reduction Strategy, which is written up into a Poverty Reduction Strategy Paper (PRSP), which was the basis for donor support. Heavily Indebted Poor Countries (HIPC) must have at least an interim PRSP to access debt relief. Nepal also introduced PRSP which is also its tenth development plan (2002-2007). The Tenth Plan is government's main medium-term strategic planning sharply focused on poverty alleviation.

Country's economic and social development is not possible unless employment creation, resource generating activities, and economic self-dependency programs are not implemented effectively. NGOs in Nepal are working side by side with government in promoting micro-credit projects, rural bank, skilled education and employment programs, fair trade, skill enhancement of women, agriculture and livestock, and other economic activities, running campaigns for rights on resources, and have received some successes, as well.

### **Income Generation Program's Relation with Poverty Reduction Global Strategy**

Since 1997 or thereabouts, the Comprehensive Development Framework, also known as the Post-Washington consensus, has, for many developing countries and aid donors, replaced the much criticized Structural Adjustment Programmes (but not all their objectives). The CDF has brought with it the MDGs and PRSPs, not to mention the HIPC Initiative and the latest WTO round (WB, 2000).

In rural development work the focus for some time has been on participatory processes, aid partnerships, civil society organizations and sometimes the private sector too. These are advocated as the keys to success (Belshaw, 1995). For many decades, the concept of poverty has been mostly identified with economic deprivation. People are considered as poor when they lack sufficient purchasing power. Economic well-being relates to the ability of individuals to acquire a basic level of consumption or human welfare (Wagle, 2002). In supporting this concept, Sarlo (1996) defines poverty as deprivation of economic resources that are required to meet the food, shelter and clothing needs necessary for physical well-being. Similarly, the World Bank (1992) states that people are considered as poor if their standard of living falls below the poverty line, that is, the amount of income (or consumption) associated with a minimum acceptable level of nutrition and other necessities of everyday life. These definitions are primarily concerned with income and consumption and generally, presume that poor people only suffer from limited incomes to meet their daily needs. However, evidence abounds that poverty has dimensions that transcend these simplistic and prescriptive definitions. If well-being and quality of life are to be considered, then vulnerability, physical and social isolation, insecurity, lack of self-respect, lack of access to information, distrust of state institutions and powerlessness can be as important to the poor as low income (Robb, 2000).

Therefore, economic deprivation cannot be the only kind of poverty that impoverishes human lives as Sen (1999) maintains. In fact, income only represents a means to a

more basic end, which Sen interprets as the expansion of human capabilities. What this implies is that focusing on income alone in poverty reduction will not overcome all the problems associated with poverty. Rather, it will continue to divert attention away from these important problems with serious implications for poverty reduction. The Human Development Report (1997), for example, suggests that economic growth can be a powerful means of reducing poverty, but its benefits are not automatic. Essentially, people must be educated and enjoy relatively good health to contribute and benefit from growth. In this context, individuals need the capabilities to access gainful employment and participate fully in the society to which they belong.

### **Poverty and Empowerment**

Many experts on poverty talk about empowerment when they talk about defining poverty. As per McHugh Kathleen (2006) of Save the Children, defines, "Poverty should be defined by an individual's inability to affect change in their lives." Empowerment refers to the ability of an individual to make choices regarding his or her life. Often, the poor are not empowered – they are forced to work at certain jobs or do certain things, and often, this state of existence can be linked to poverty. When people are disempowered, many times, they are in poverty. Most of the empowerment projects and income generation schemes combine direct action by low-income women and men working in community based organizations along with local NGOs and with some support negotiated from one or more external agency (local government, national agency, national or international donor). These initiatives include community based organizations and NGOs developing savings and credit schemes for emergency credit or credit for micro-enterprise and/or housing; building or housing improvement initiatives; installing some infrastructure; and setting up and managing some basic services. Most have recognized the need to act to different fronts – in response to the many different kinds of deprivation that most low-income groups face (Anzorena et al, 1998).

Making people aware of their own capacities and resources can help increase the options available to them. So too can showing how to use these to leverage more choice. Professional advice and support can increase the choices further – but successful professional intervention requires that the value of such intervention is recognized and accepted by low-income households (Anzorena et al, 1998).

Empowerment is more than citizens and their organizations being allowed to act and make choices. It also includes the institutional and judicial framework that guarantees their right to act, to organize and to make demands within representative political structures – and that regulates or controls the power of other groups to limit their choices or contravene their rights (Anzorena et al, 1998). Each of these initiatives sought to encourage decision-making processes with the organizations formed by low-income households, including decisions. For instance, in India and South Africa, the women who form the saving groups, with the ultimate goal of funding their own houses, develop their own house designs—first as drawings, then as cardboard models, then as life-size models so that they can assess whether the size and design of different rooms is appropriate. This also allows each element to be carefully cost efficient— and decisions can be made in many cases, as the author pointed out, NGOs stand in a contradictory position against donor agencies; they can rather manipulate the community groups or individuals through their self-interests.

### **Relation of Income with Empowerment**

Low-income women face restrictions on the amount of government aid they can have, which makes it extremely difficult for many to start business (Dumas 2001). They also face limitations in the number of hours they can work, the amount of health care and other assistance they receive as well as regulations that do not distinguish between personal and business assets. These barriers make it hard for many low-income women do not possess the training, resources and skills necessary to start businesses. A recent study on low-income micro entrepreneurs conducted by the



Aspen Institute (as cited in Dumas, 2001) found that among the 53 percent who moved out of poverty, many derived their income not from a micro business alone, but from a combination of self-employment and wages.

Micro Enterprise Training and Development Small-scale enterprise development is being seen as a viable strategy for creating economic opportunity for self-selected individuals who are low-income and unemployed. Micro enterprise development programs focus on creating jobs, increasing the economic stability of individuals and communities, alleviating poverty, and increasing economic self-sufficiency. Encouraging micro enterprise development also has spin-off effects. Micro enterprises create jobs in a community; they provide for financial stability of neighborhoods and also help in restoring and building communities through a philosophy of self-help (Dumas, 2001).

Participants in micro enterprises development programs are more likely than any other control groups to become self-employed and remain self-employed, experience significant asset accumulation and decreases in welfare assistance received, and create secondary employment opportunities. This is possible if the micro enterprise programs effectively target and reach large numbers of female clients (Dhumas, 2001).

## **2.5 Gender Theory**

Gender refers to socially constructed differences and relations between men and women that vary by situation and context. Gender analysis requires going beyond statements about "women" and "men" to understand how historical, demographic, institutional, cultural, socioeconomic and ecological factors affect relations between women and men of different groups, which partly determine forms of natural resource management. Gender analysis focuses on the interaction of gender with other socially important variable, such as age, marital status, economic roles, ethnicity, and

migratory status. (Marianne Schmink, 1999). The term "gender" should be used to refer to the social and cultural constructions of masculinities and femininities, not to the state of benign male or female in its entirety. (Garrett, 1992). Gender study closely examine the role that the biological states of being male or female (anatomical, physiological, and genetically explanations of male and female body parts, structure and nature of functions of body organs, genetic carriers etc.) have on social constructs of gender. Specifically, in what way gender roles are defined by biology and how they are defined by cultural trends. (Butler, 1999). Gender theories imply the social and cultural construction of sex, which investigated in strict opposition to any kind of naturalization. This indicates that categories of men and women are social constructions, which formed out of norms, expectations, and laden common sense of what it means to be a man or a woman in a particular space and time (Flick 1998). While the gender approach offers the possibility to analyze the social construction of sex and the resulting similarities and differences due to such socially constructed practices, its main strength is that it seeks to uncover the power differential between them and the inequalities that the system of gender generates. Gender studies do not necessarily claim for the equal weight of both sexes (as feminism does), but examine the unequal distribution of power. There are some theories to judge the female participation in development programs, Women in Development (WID), Women and Development (WAD), Gender and Development (GAD).

### **Feminist Theories**

Feminism rests on the notion of biological sex (of masculinities and femininities). Feminist theories denote a range of theories with the basic principles of "Feminism", this asserts equal rights and demands legal protection for women. Feminist theory manifested in various forms (e.g. Marxist liberal, radical, social feminism) and disciplines (history, environment).

Central to studying women's roles and relations with the natural environment, Eco-feminism emerged in the mid-1970s, and was the first attempt to theorize these interactions (Luitel and Timsina 2008). The themes at its core are: exploitation, domination and oppression (Sargission 2001 in Upadhyay 2008) women and nature. Eco-feminism has itself come a long way since its inception, and there is now vast diversity within the field. Diversity can broadly categorize into three positions: essentialist eco-feminism, materialistic/post-structural feminism, and colonial/third-world feminism.

### **Participatory Theory**

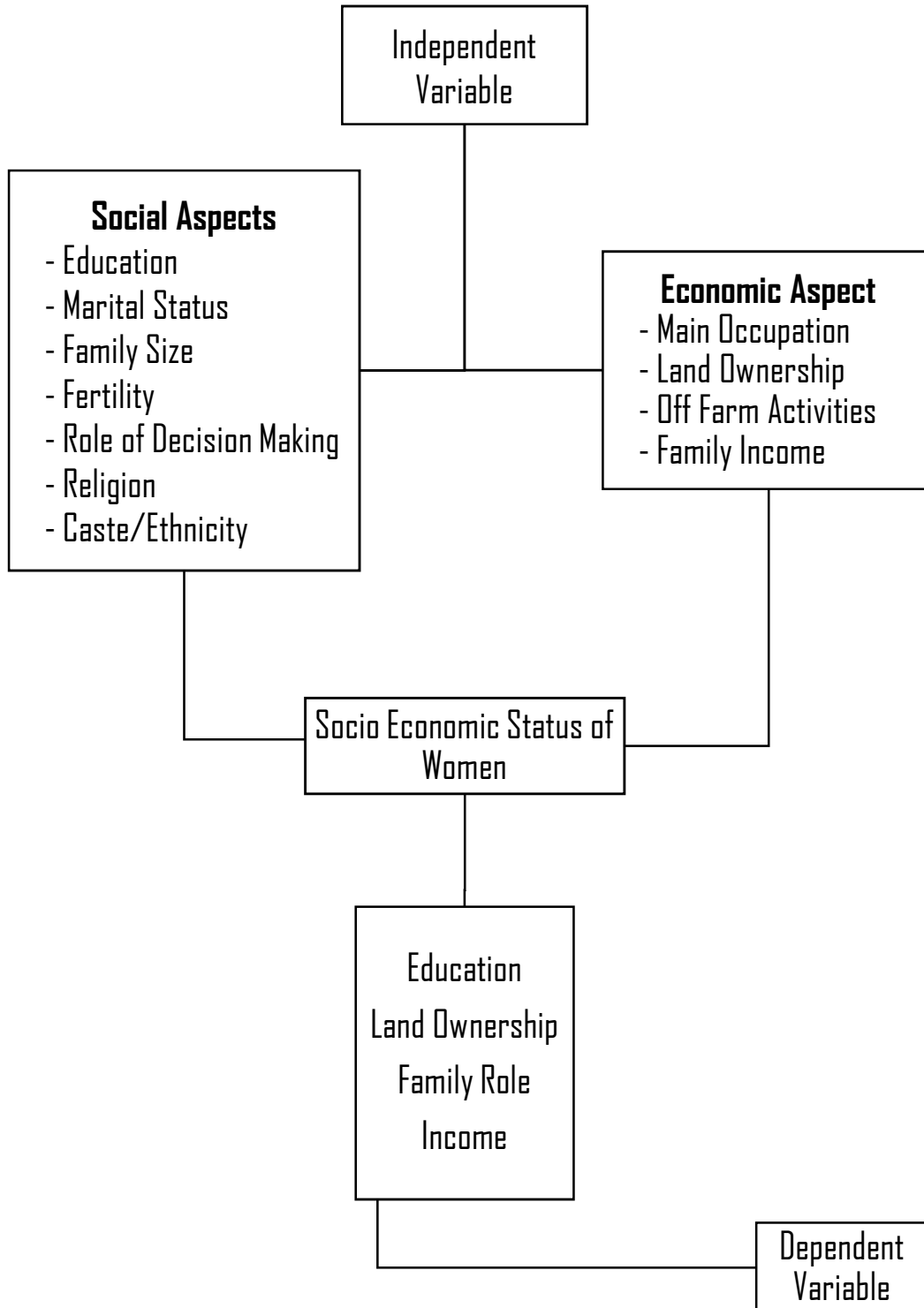
It is sure that “development without popular participation can be best be an incomplete affair” (King Birendra as quoted in Stiller and Yadav 1978). Sundaram (2002) claims that the participation of beneficiaries can be understood in terms of participation in decision making, implementation of development programs, monitoring and evaluation of the program and sharing the benefits of development. There exists a great importance of people's participation in any kind of project because it enriches the planning process by checking the reliability of data, ensuring commitment of the people to targeted projects, rationalizing proposals by the agencies concerned; reducing unreasonable pressures through informal channels and finally basing the proposals on the judgment of the people affected by the program. Local people always used to be in a better position to know about their needs and priorities and this can avoid duplication minimize delay and ensure accountability. As the result of participation, the people will be in a better position to assess their own rights and responsibilities.

## **2.6 Conceptual Framework**

With review to the previous literature, a conceptual framework has been formulated to analyze the causes and factors affecting in income earning role of women in the household economy. In this regard, the researchers have selected “socio-economic

status” as dependent variable and education family size, marriage, ethnicity/cast and occupation as an independent variable.

**Figure 2.1**  
**Conceptual Framework Chart**



## **2.7 Research Gap**

The present study explains the role of women to generate the income in the household economy of Phedikhola VDC of Syangja district of Nepal. It covers the important factors for effective role women in generating household income. In this study, various books, reports and master level theses have been reviewed. Besides these, some national and international articles are also reviewed. Almost the research works were studied on the different aspect of women roles in poverty reduction and social status. However, the studies are not sufficient to explore the role of women in generating the income in the household economy directly. Therefore, this study has been done for its one validity on the selected subject matter.

## **CHAPTER III**

# **METHODOLOGY**

This chapter deals with the methodology used in this study to achieve the stated objectives of the research. As per the theme of research, this study utilizes feminist methodology and field method in general however not limited only on it. The major contents of the methodology, which is used in the study, are discussed here.

### **3.1 Study Site and Rationale of the Selection of the study area**

For the study, among the nine (9) wards of Phedikhola VDC, Ward No. 2 will be purposively sampled. There are 399 households of Ward No.2, 200 households will be included in the study. Phedikhola VDC is proposed selected for the study to meet the research objectives. Other rationale for the study area selection were as following:

- It represents a wide range of ethnic groups.
- The area is familiar to the researcher. Before the visit for the study the researcher visited the site many times as the area is nearby. The researcher knows some aspect of socio-cultural, economic and political situation of location personally.

### **3.2 Research Design**

A research design is concerned with turning a research question into a testing project. The design has been considered a blueprint for research, dealing with at least four problems: what questions to study, what data are relevant, what data to collect and how to analyze the results. The methods of this research are solely based on participatory approach. During the study, the descriptive as well exploratory types of research design are carefully applied.

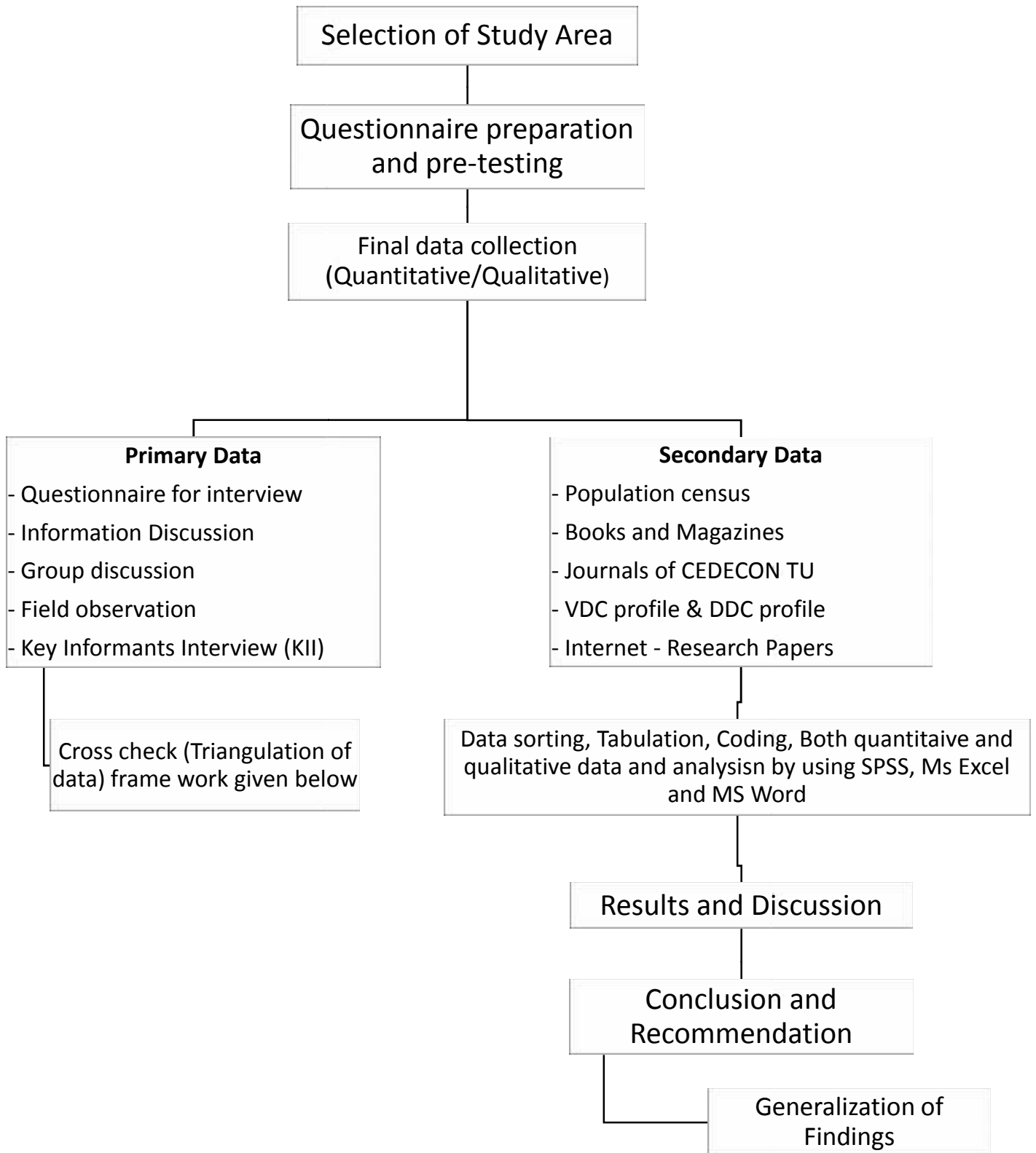
*Exploratory Research* is employed as not much is known about the topic. It clarifies problems, gathers data and creates initial hypothesis and theories about the study. It gives pertinent information and helps to form initial hypotheses about the study

*Descriptive Research* is also employed as the researcher has a specific research question. It gives a set view of subject, population and problem. It provides research questions, populations or methods of analysis before the research is started.

In this study, exploratory research happens first for descriptive research to be effective. The latter organizes the data and hypotheses found during the exploratory process. Researcher spends the necessary time in exploratory research before moving on to the descriptive phase.

Basically, the research resembles exploratory as well as descriptive type but at certain places it is analytical type. The case study utilizes the most popular research designs used by the social scientist in recent decades. Likewise feminist methodology, field methods and case study models are also applied in this research. The diagrammatic order of the research design is as follows.

**Fig 3.1 Research Design Framework**





### **3.3 Population and Sampling**

Sampling is the key to survey research. No matter how a study is done in other ways, if the sample has not been properly found, the result cannot be regarded as correct. The study is based on primary and secondary data of 399 households where 200 were chosen; each woman household member has been considered in the field work as they represent the subject of the study and provide a useful comparison against census surveys and personal interviews. Sample size is 200 as the study follows the law of large numbers which states the larger the sample size, the better the estimates or the larger the sample the closer the “true” value of the population is approached.

### **3.4 Nature and Sources of Data**

Primary and secondary data was collected using both quantitative and qualitative methods of data collection. Qualitative data has been collected using several tools like in-depth interview, field methods of feminist methodology and case study methods. While quantitative information was collected using questionnaires and census surveys.

#### **3.4.1 Primary Data Collection Instruments**

**Case study:** It has been selected as a research strategy because it allows systematic investigation while maintaining a contextually rich understanding of a phenomenon in specific. It is the most suitable strategy for this type of study because the issue is women’s income earning role.

**Field Survey (Direct Observation):** This type of survey is a reliable method for the primary data collection. Information collected during such observations is also useful for triangulation. In this method, the researcher directly observes each household, selected in sampling. It includes women’s activities, family status, their entrepreneurship, occupation, their saving habits and capacity, etc.

**In-depth Interviews:** Face to face interview encourages capturing of respondents’ perceptions in their own words and is a very desirable strategy in qualitative data

collection. Two tiers of personal interview schedule. Both close-ended and open-ended questions were used during the interviews.

**Key Informant Interviews:** All women, local committee members, teachers, ward chairperson, elderly people and other knowledgeable person are considered as key informants.

**Focus Group Discussion:** Focus Group Discussions (FGD) are carried out to explore the changes taking place in the income earning role of women at present. Information from discussions provided an opportunity to express and share participants' views more freely.

### **3.4.2 Secondary Data**

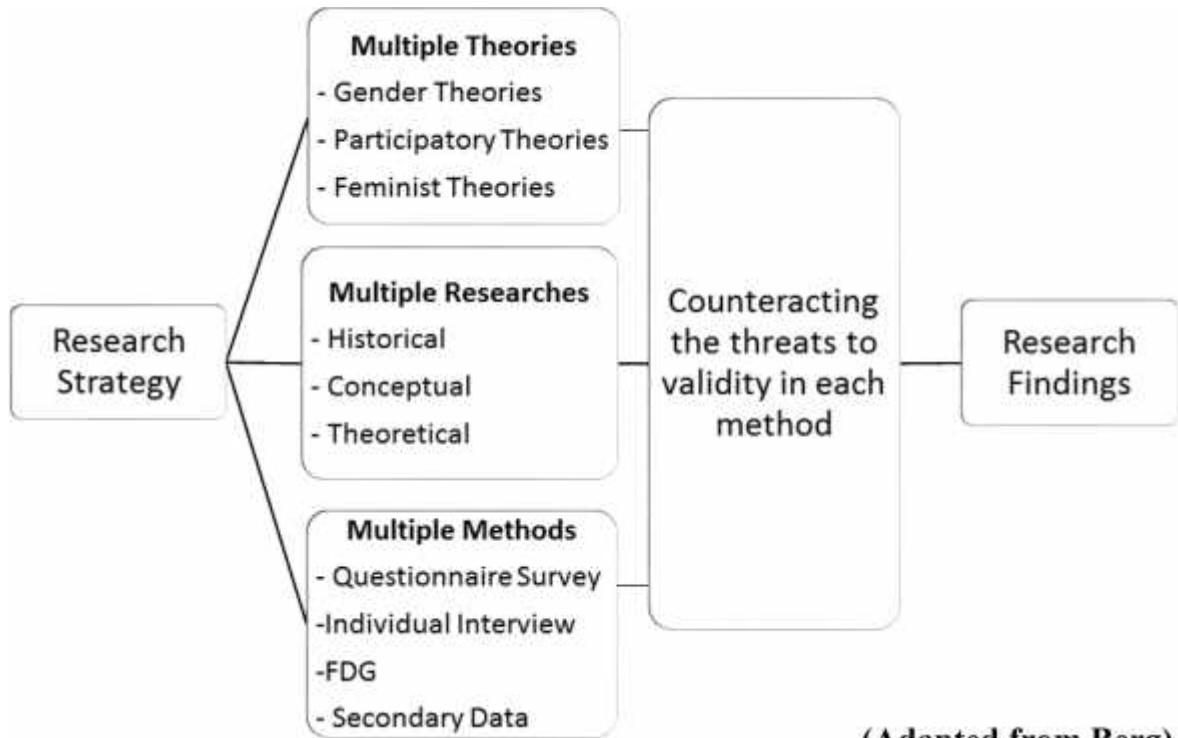
The collection of secondary data has been done through various published and unpublished materials related to the subject matter of the study. The major sources of secondary data is population census, different related books and magazines, journals of CEDECON TU, Internet, VDC Profile, DDC profile, research papers and other different related articles.

### **Triangulation of Data**

Use of multi-methods, tools, theories, space, time for data generation to avoid bias. This study triangulates the data in following way:

Fig 3.2

**Data Collection and Triangulation Technique Framework**



**(Adapted from Berg)**

**3.5 Problem of the fieldwork**

During the field work, the researcher faced several problems. It was difficult for the researcher to meet the respondents in time and had to visit them frequently. Many had to be approached repeatedly to dispel any sense of distrust against the researcher. The researcher's political views came into question as respondents suspected ulterior motives. It was also very difficult to collect information on their income and possession of assets as it is somewhat of a sensitive topic. It was also very difficult to manage Focus Group Discussion session and to gather the participants.

**3.6 Validity and Reliability**

The validity of research instrument was maintained by consulting the experts and concerned persons. Extra emphasis has been given to maintain the objective of the data and avoid data error by comparing them with different datasets collected from

different sources. Likewise, reliability of the data has been ensured by careful planning of the questions in the interview schedule in the non-sampled area after the necessary changes were been made in it.

### **3.7 Data Presentation and Analysis**

When a mass of data is collected, it is necessary to arrange them in some kind of concise and logical order. This procedure is referred to organizing and tabulating data, performing statistical analysis and drawing inferences (Panta and Wolfis collected, it is necessary to arrange them in some kind of concise and logical order. This procedure is referred to organizing and tabulating data, performing statistical analysis and drawing inferences (Panta and Wolf 2002). In this research, both qualitative and quantitative tools were used for data analysis. Information obtained during group discussions has been transcribed and presented in written text. The results obtained from matrix ranking has been tabulated and produced as column diagrams. Data from close-ended questions of personal interviews is analyzed using computer based software SPSS and Microsoft Excel program to produce descriptive statistics in the form of line graphs, pie charts, and column diagrams. Data from open-ended questions has been analyzed qualitatively and presented in tabulated and textual forms.

### **3.8 Introduction of Study Area**

Administratively, Nepal is divided into five development regions and seventy five districts. Among these are Gandaki, Dhaulagiri and Lumbini zones. In the Gandaki zone, Syangja district lies at the southern part. Linked with Siddhartha highway, it coverts from 83°27' to 84°61' eastern longitude; it is wide central part and is narrow in the southern and western parts. It covers an area of 1,208 sq kilometers. Kaski, Tanahun, Parbat and Palpa lies in the north, east, west and south respectively of the

district. It has 60 Village Development Committee(s) and 2 municipalities; these municipalities being Putalibazaar and Waling.

Phedikhola, one of the 60 VDCs of Syangja, stretches from Bhalupahad to Kubunde Banjung. The surroundings are packed with hilly terrain; Chhapdanda, Muttikhandanda and Nuwakot are some of the famous hills. It is located between 28°6' to 28°13 north latitude and between 84°0' to 84°6' eastern longitude. Its area is 24,706 sq meters.

To the north, it has Pumdi-Bhudi VDC of the Kaski district. To the west, east and south, it has Bhatkhola, Pauigaunde and Putalibazaar respectively. Siddhartha highway which joined Pokhara to Sunauli runs through this VDC. Two more semi concrete roads that run from Kubinde to Nuwakot and Pokhari to Phedikhola Bridge have also been developed in this VDC. Moreover, a stadium has been constructed to promote sport activities for youths with better conditions; a higher secondary school and a secondary school have also been established for the academic enhancement of this VDC. Phedikhola is fledged with moderate transportation and other basic infrastructure facilities but the rest of the district does not have the same privileges. Remote and rural parts being affect the most adversely.

The ethnic structure of this VDC proliferates from Aryan and Mongolian heritage. The main habitants are Brahmins, Chhetris, Gurung, Kami, Damai, Sarki, Tamang, and Gandharva. Inward migration rate is high causing more households to be needed and therefore decreasing agricultural potential every year. The eradication of the malaria disease from the valley in the mid-1960s and subsequent urbanization process such as development of transport, communication, health, education, trade, commerce, and industrial work is what gave rise to immigration from urban areas which ultimately converted the homogeneous town into heterogeneous in nature.

Main sources of income are agriculture, foreign employment, industrial labor, trading and domestic work. Economic growth is nominal however there are signs of advancement in other aspects of socio-economic life. Literacy rate is comparatively moderate but improving as urbanization encroaches further.

In terms of languages, Nepali is spoken by the majority and separate dialects are also commonly used such as: Newari, Gurung, Magar, and Thakali. People are of different religious beliefs, but they are mostly Hindus and Buddhists while a marginal number of people follow Christianity. Religious secularism, tolerance and co-existence are unique characteristics of Phedikhola's cultural components.

Phedikhola has become a cultural cradle known to be a hotbed of festivals. More than 90% of cultural ceremonies and activities are of religious origin. To list some examples – Tihar, Mata Tirtha Aausi, Saune Sakrantu, Maghe Sakranti, Sri Panchami, Krishna Janmastami, Teej, Lhosar, Tohte Parva, Gai Jatra, and Fagu Purnima. During the celebration of Lhosar, cultural activities such as dancing, singing, repeating lore and legends are performed. These are the most fascinating cultural phenomena of the particular society.

Phedikhola's climate is sub-tropical; however, the elevation keeps temperatures moderate: summer temperatures average between 25°C to 35°C, in winter it ranges from -2°C to 15°C. The area receives a high amount of precipitation. Landslides and desertification are a big concern. Snowfall is not observed in the area but the surrounding hills experience occasional snowfall in the winter. Summers are humid and mild; most precipitation occurs during the monsoon season (July – September). Winter and spring skies are generally clear and sunny (Chris Taylor, 1999).

### Population Composition of Phedikhola VDC

The population composition of Phedikhola VDC varies in different wards and caste/ethnic groups. The ward wise distribution of population by sex in Pokhara is given below in the Table 4.1 (including the study area):

Table 3.1

#### Ward wise population distribution by sex

Ward No.	Household	Female	Male	Total
1	803	678	495	1173
2	399	876	700	1576
3	124	255	199	454
4	102	228	171	399
5	83	215	145	360
6	109	224	165	389
7	139	312	225	537
8	64	138	84	222
9	302	621	452	1073
Total	1630	3547	2636	6183

Source (a) VDC Report, 2011 (b) Central Bureau of Statistics, Nepal: 2011

The above table shows that Ward No. 2 which is our study area is highest populated Ward of Phedikhola. Interestingly it has a relatively low amount of households, indicating quite dense living areas. This is possibly due to it hosting the VDC's headquarters, it has many administrative offices like police station, health post and post office, shopping market and plain fertile land. Similarly, Ward No. 8 is has the fewest in population most likely because of its rich forest coverage. Ward No. 2 has female population of 876 and male population 700. The total population of ward no. 2 is 1576. The total number of households in the study area is 399 (CBS, 2011).

### **Number of Literate Population of Phedikhola VDC**

Literacy is a crucial tool for any form of development. Educated people bring quicker development than uneducated ones. Phedikhola VDC is not that highly educated but not very far behind it terms of education. The following table shows the population and literacy ratio of Phedikhola village Development Committee.

Table 3.2

Population and Literacy of Phedikhola VDC

Sex	Population		Literate		Illiterate	
	Number	%	Number	%	Number	%
Male	2636	42.63	1525	57.85	1111	42.15
Female	1796	57.37	1840	51.87	1707	48.13
Total	6183		3365		2808	

*Source: Central Bureau of Statistics, Nepal: 2011*

The above data and figure show that out of the total population (6183) of Phedikhola VDC, 3365 can be termed as literate. Among the males, 57.85 % are literate and 42.15 % are illiterate. Among females, 51.87% are literate and 48.13 % are illiterate. Literacy rate is moderate due to the rural setting of the area. However, there has been continuous effort to increase proper teaching of literacy in the area. Vocational education programs like adult education, women's studies and skill development training are conducted frequently.

### **Classification of Literacy in Phedikhola VDC**

Literacy has been further classified into various heads like ability to read and write, ability to read only and ability to write only. Phedikhola VDC has such cases of literacy. The following table shows the literacy and illiteracy types among the adults of Phedikhola VDC:



Table 3.3

Classification of Literacy in Phedikhola VDC

	Male	Female	Total
cannot read & write	380	1377	1757
can read only	172	237	409
can read & write	2104	1913	4017

*Source: Central Bureau of Statistics, Nepal: 2011*

The above table shows that out of total male population of 2556, 2104 can read and write. Whereas, among the female population of 3527, 1913 can read and write, 237 can read and 1377 cannot read and write.

**Age Group Population Division of Phedikhola VDC**

The below table shows the division of people of Phedikhola VDC in Terms of Age Group

Table 3.4  
Age Group Division of Phedikhola

Age Group	Population	
	Number	Percentage
Age 0-4	604	9.75
Age 5-9	797	12.89
Age 10-14	870	14.07
Age 15-19	738	11.94
Age 20-24	480	7.76
Age 25-29	373	6.03
Age 30-34	325	5.26
Age 35-39	310	5.02
Age 40-44	317	5.13
Age 45-49	265	4.29
Age 50-54	241	3.9
Age 55-59	198	3.2
Age 60-64	211	3.41
Age 65-69	162	2.62
Age 70-74	138	2.23
Age 75 Over	155	2.5
<b>Total</b>	<b>6183</b>	<b>100</b>

*Source: Central Bureau of Statistics, Nepal: 2011*

The above table shows that around 36.71% of Phedikhola VDC is below 15 years of age and 17.86% are of above 50 years. 19.7% of people can be classified as being young adults as we measure that up by taking two age groups i.e. 15-19 and 20-24. 25.73% of people are between the ages of 25-49.

### Male-Female Age Group Distribution of Phedikhola VDC

The ratio of male-female in a particular area also signifies its overall setting for current and future development endeavors. There is a general concept that a high percentage of male population contributes comparatively higher than the female population, as they are guided properly. The following table shows that male-female population division of people of Phedikhola VDC in terms of age group:

Table 3.5

Male-Female Age Group Division Phedikhola VDC:

Age Groups	Male		Female	
	Number	Percentage	Number	Percent (%)
Age 0-4	305	11.75	298	8.4
Age 5-9	389	14.76	408	11.5
Age 10-14	425	16.12	445	12.55
Age 15-19	339	12.89	399	11.25
Age 20-24	165	6.26	315	8.88
Age 25-29	109	4.14	264	7.44
Age 30-34	97	3.68	228	6.43
Age 35-39	103	3.91	207	5.84
Age 40-44	112	4.25	205	5.78
Age 45-49	97	3.68	168	4.74
Age 50-54	103	3.91	138	3.89
Age 55-59	94	3.57	104	2.93
Age 60-64	94	3.57	117	3.3
Age 65-69	77	2.92	85	2.4
Age 70-74	57	2.16	81	2.28
Age 75 Over	70	2.66	85	2.54
Total	2636	100	3547	100

Source: Central Bureau of Statistics, Nepal: 2011

Above table shows that around 42.45% of males in Phedikhola VDC is below 15 years of age and 18.79% of males are above 50 years. 19.12% of male population can be classified as young adults as we measure that by combining 15-19 and 20-24 age groups. 19.66% of the male population is between the ages of 25-49. The above classification addresses the fact that 61.57% of males in Phedikhola VDC are below 24 years.

### **Marital Status of People of Phedikhola VDC**

The following table shows the marital status of people of Phedikhola VDC in terms of age group:

Table 3.6  
Marital Status of People of Phedikhola VDC

Marital Status	Number	Percent
Single	2154	40.59
Married with One Spouse	2485	46.83
Married with Multiple Spouse	99	1.86
Remarried with One Spouse	143	2.69
Widowed	418	7.88
Divorced	8	0.15
Total	5307	100

*Source: Central Bureau of Statistics, Nepal: 2011*

The above table shows that around 40.59% of people in Phedikhola VDC are single. 46.83% of people are married with one spouse and 1.86% of people are married with multiple spouses. 2.69% are remarried with one spouse only. 7.88% are widows and 0.15% of people are divorced. This bodes well for the research samples taken during field work; if done correctly, it will mean an effective mix of respondents with varying marital status were chosen thus representing different types of household dynamics.

Let's keep in mind that women have different responsibilities according to their age and family structure. A sole female household member's roles differ from a female from a household with lots of women. Age and relationships are also key factors in hierarchy and job opportunities.

### **Economic Involvement of People in Phedikhola VDC**

In modern times, it has become more and more necessary to be involved in economic activities to in order to survive; these activities help individuals to earn a living and nurture their families. The following table shows the economic activeness and inactiveness of people of Phedikhola VDC in terms of age group:

Table 3.7

Economic Activeness of People of Phedikhola VDC

Involvement	Male		Female		Total
	Number	Percent	Number	Percent	
Economically Active	1401	61.53	2041	67.36	3442
Economically Inactive	876	38.47	989	32.64	1865
Total	2277		3030		5307

*Source: Central Bureau of Statistics, Nepal: 2011*

The above table shows that 61.53% of male population is economically active in one way or other and 38.47% of males are economically inactive. Whereas a higher percentage of females compared to the male counterpart, at 67.36%, are economically active.

### **Schooling in Phedikhola VDC**

Education is the doorway to the wider world and an exposition on rural infrastructure which is incomplete without an assessment of the extent to which we have been able

to open this door for the people of rural Nepal. The following table shows the schooling status of the children of the Phedikhola VDC:

Table 3.8  
Schooling Attendance of Children of Phedikhola VDC

Schooling	Male		Female		Total
	Number	Percent	Number	Percent	
Attending School	1010	79.78	1070	69.43	2080
Not Attending School	256	20.22	471	30.57	727
Total	1266	100	1541	100	2807

*Source: Central Bureau of Statistics, Nepal: 2011*

The above table shows that 79.78% of male children attend school compared to 20.22% those who do not. Statistics for female children show at least 69.43% going to school and 30.57% who do not attend. The lower percentage of female students possible boils down to old tradition and superstition placing girls at home and not in school. Costs may also play a key role.

### **Religion Followed in Phedikhola VDC**

The following table shows the religions followed by the people of Phedikhola VDC:

Table 3.9  
Religion Followed in Phedikhola VDC

Religion	Number	Percent
Hinduism	4966	80.32
Buddhism	1127	18.23
Islam	30	0.49
Kirat	4	0.06
Christian	15	0.24
Religion Not Stated	41	0.66
Total	6183	100

*Source: Central Bureau of Statistics, Nepal: 2011*

The above table shows an overwhelming majority of people follow Hinduism (80.32) in Phedikhola VDC. Buddhism (18.23%) comes second followed by Islam, Kirat, and Christianity with 0.49%, 0.06% and 0.24% respectively. A total of 41 people preferred not to state their religion in Phedikhola VDC.

### **Population Distribution on the Basis of Caste/Ethnicity**

Caste is an elaborate and complex social system that combines some or all elements of endogamy, hereditary transmission of occupation, social class, social identity, hierarchy, exclusion and power. Havilland defines caste as a closed form of social stratification in which membership is determined by birth and remains fixed for life; endogamous and off springs are automatically members of their parent's caste. The following data set show the population of the Village Development Committee and the population in terms of castes and ethnic groups:

Table 3.10  
Distribution of Household by Caste/Ethnic Group (Ward No.2)

Caste/Ethnicity	Households	Percent
Brahmin	110	27.57
Chettri	95	23.81
Gurung	94	23.56
Kami	38	9.52
Damai	20	5.01
Sarki	20	5.01
Others	22	5.51
Total	399	100

*Source: Central Bureau of Statistics, Nepal: 2011*

The above table shows that the majority of the population consist of Brahmin (27.5%), Chettri (23.81%), and Gurung (23.56%). These are followed by Kami, Damai, and Sarki which stands at 9.52%, 5.01% and 5.01% respectively. Other various castes come in at 5.51%.

### **Religions**

Nepal's constitution has declared itself as a federal republic and a secular country with religious tolerance. People are given due respect on the basis of mutual understanding and tolerance. In Phedikhola VDC, there is existence of Hindu and Buddhist followers and there is religious tolerance among them. Differences between Hindus and Buddhists have become subtle due to intermingling of beliefs. Both share common temples and worship common deities.

There is a strong tradition of animism and shamanism, especially in rural areas. Spiteful witches and angry spirits are thought to inflict illness and misfortune. Shamans mediate between the physical and spiritual worlds to discover the cause of



illness and recommend treatment. Brahmin priests read Vedic scriptures and ensure wedding and ensure rituals performing correctly. At temples, priests care for icons (which are believed to host the deities they represent), and are responsible for ensuring the purity of the temple. Buddhist monasteries train initiates in philosophy and meditation. Followers gain religious merit by giving money to monasteries in the form of donations.

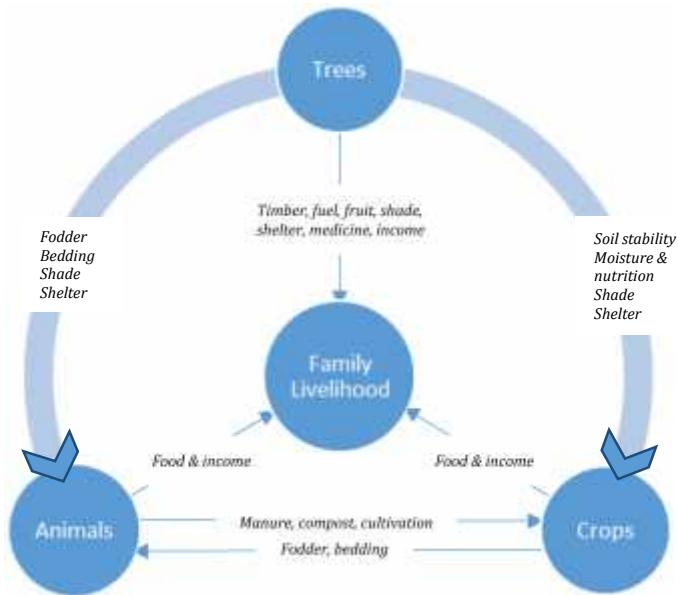
The culture of the district can be categorized in two major parts, i.e. Ethnic culture and archaeological monuments. The district is a home to a diverse range of ethnic groups like Gurung, Chettris, and Brahmins and some others among these were termed as low castes by society. The Gurungs are the original indigenous ethnic group of western Nepal. Religion, custom, tradition, folk lore, language, flairs and festivals, living styles, harvesting pattern, and art and crafts are very unique features to those indigenous groups.

## **Resources**

### **Forest**

Forestry is one of the most valuable renewable resource in Phedikhola VDC. It covers half of the total land area. The forests of this region are home to numerous types of birds and animals. There are also various types of trees and plants which can be found at these locations such as Katus, Bamboo, Khashu, Chilaune, Lali Guras, Kafal, Salla, etc. The forest provides firewood, timber, charcoal, fruits and vegetable; it also provides good fodder and shelter for wild animals and livestock. The productivity of the land in Phedikhola VDC depends on the forests. Trees are an integral part of rural livelihoods in Nepal. They dominate not just the landscape but also the way people live. Forests provide 75% of the total energy consumed in the country (fuelwood) and more than 40% of fodder for livestock is extracted from forest (Master Plan for the Forestry Sector (MPFS), 1998).

Figure 3.11  
Nepal's tree-animal-crop farming system



### **Water**

Phedikhola watershed is the most important source of water to the whole of Phedikhola VDC including Ward No.2. Furthermore, the water springs observed at various parts of the paddy terrace area are utilized for irrigation. To ensure environmental protection and sustainable management of the natural resources in Phedikhola area with emphasis on safeguarding the biological and scenic values of natural forest and the water supply to other parts of the district is the prime objective of the project. The Kaligandaki River that flows from the north supplies drinking water to the locals. Besides that, the Modi River provides water sources for irrigation. Though this VDC is quite near to Kusma, it is completely free from pollution. Good weather, unpolluted surroundings and pleasant environment are the specialties of this place.

### **Land**

Phedikhola VDC of Syangja district is situated in the hilly region which falls to the south of the mountain region. The hilly region lies mostly between 700 and 4,000 meter (2,297 and 13,123 ft) altitude. This region begins at the Mahabharat Range (Lesser Himalaya)

where a fault system called the Main Boundary Thrust that creates an escarpment 1,000 to 1,500 metres (3,281 to 4,921 ft) high, to crest between 1,500 and 2,700 meters (4,921 and 8,858 ft). These steep southern slopes are nearly uninhabited. Northern slopes are gentler and moderately well populated. Nepal is the country of the third pole. It has hills, plateaus and terraced lands. These differ to other types commonly found such as forestland, pasture land, agricultural land and housing and infrastructure land in Phedikhola VDC.

### **Life of People**

Most of the people of Phedikhola VDC are farmers. Despite the fact that they are hard workers, most of them are very poor. The meager amount of food that they are able to produce is barely enough to sustain them. Their main food sources are millet, maize, and some rice. They also grow soybeans, grains, and string beans. The people live in the villages built high on the ridges. The people live in whitewashed houses with slate roofs. The men usually wear vests and loin cloths. They also sometimes wear kilt-like garments. Women wear colourful wrap around dresses and upper garments over blouses. They also wear nose rings and earrings especially in the Gurung community. Men follow the traditional profession – farming. Some men, though in small numbers, have started to work in small offices, local agro based business, and other income generating activities. The women are mainly engaged in household work like cooking, grinding, working in the fields, etc. Superstitions such as faith healing are also widely practiced here.

### **Rainfall**

The average rainfall in Phedikhola VDC is about 1,500 ml per year. The land is therefore generally considered to be quite fertile in the district. Presence of dense forests makes it possible to produce enough rainfall needed for cultivation; the monsoon season intensifies this effect. Phedikhola VDC gets more rainfall compared to other locations in the valley during Baisakh, Jestha, Ashar, Shrawan, and Bhadra and Aswin months (Department of Hydrology and Meteorology, 2011). Nepal has a great deal of variation in climate: a tropical and subtropical climate exists in the Terai region. Outside the Terai,

however, the climate differs substantially. The remarkable difference in climatic conditions are primarily related to the enormous range of altitude within such a short north-south distance.

### **Social Life**

Phedikhola VDC is predominantly rural. Social life in the village revolves around the family which is mostly headed by a father-figure. Extended families sometimes break apart as sons are separated from their parents and brothers from each other in search for additional land. Family property is divided equally among sons at the time of separation. Consequently, family land holdings are extremely fragmented. Villagers often pool resources and labor to implement village-level projects such as irrigation ditches or channels. Rice is the food staple in most parts but barley, millet and potatoes are also important food sources. Since this VDC is nearer to Pokhara, it is increasingly influenced by the metropolitan lifestyles, thus leading people to become more wary of the need for good education, health, drinking water, and social life. Comparatively, Phedikhola VDC is socially advanced in terms of rural towns and villages, nonetheless there is still conservatism that can be found in the inner parts of the village. For example, some households still believe and follow the concept of untouchables. But due to the influence of education, awareness programs, and self-help programs, people are slowly changing their attitude to these archaic beliefs and social development it being taken place in this VDC.

### **Health**

At present, Phedikhola VDC is facing the problems of lack of proper health facilities. The majority of people are suffering from poverty and illiteracy. They have poor knowledge of health and sanitation. Infants and children suffer from polio, tuberculosis, diarrhea, dysentery, typhoid, encephalitis, etc. Many die due to the lack of maternal care. There are a few medical shops but there are no hospitals, only a sub-health post. Medical treatment and facilities are not available as required. The reason behind this may be because doctors and health workers hesitate to go to remote areas. People usually go to the

mentioned health post for common medical treatment and if the case is severe or complicated then they will opt to go to the Western Regional Hospital in Pokhara. Some conservative people still follow the traditional healing practices and those who provide these services actually make a good income as a result. Many people still rely on witch doctors or Dhamsi-Jhankri. Furthermore, people of remote and rural areas like Phedikhola VDC themselves are less interested to get treatment in hospitals or health pots. But due to the influence of educated people, the villagers are being persuaded to looking into modern treatment.

### Sanitation

Toilets, well sanitation and cleanliness are the terms or necessities that indicate health conditions of the living area. Number of households having different types of toilets in the study are shown in the table below:

Table 3.12  
Types of Toilet in Surveyed Households (Ward No.2)

Toilet Type	Household No.	Percentage (%)
Permanent	110	55
Temporary	90	45
Toilet less	0	0
Total	200	100

Source: Field Survey, 2013

Only recently has the construction of household toilets become a regularity in rural Nepal, before people would use open fields and make do. Again, the surge of education has become informative enough to encourage better toilet facilities. The effect of migration and urbanization in the field of health and sanitation is causing it to gradually improve. Locals are culturally adapting day by day. The above table shows that at the study area there were 55% respondents with permanent or modern toilets which numbers 110 and 45% respondents have temporary or simple toilets which numbers 90. No respondents were toilet-less.

## CHAPTER IV

### DATA ANALYSIS

In this chapter, we go further into the main study area i.e. Ward No. 2, Phedikhola VDC, Syangja. Women are the center of concern so data and findings were analyzed in context to women's population of the district. The social status as well as economic background of the respondents were studied.

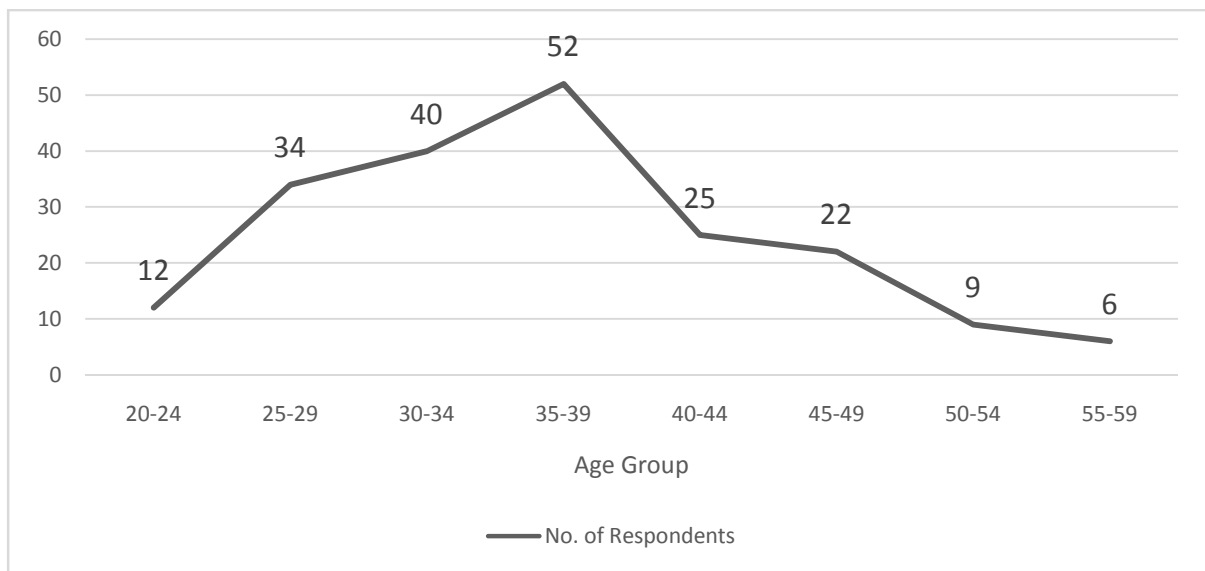
#### 4.1 General Information of the Respondents

##### Age Structure of the Respondents

Age is an important demographic characteristic that can be used to further evaluate social and economic trends of research findings. Age makes a difference in working hours, type of work and involvement in decision making processes. So the society's socio-political and similar aspects are directly and indirectly influenced by its population composition. Before going further on the social status, the following chart needs to be reviewed:

Fig 4.1

Women Age Structure of Phedikhola VDC Ward No.2



*Source: Field Survey, 2014*

The above chart show are the result of 200 respondents where 6% of the respondents in the study are in the 20-24 age group. In the same way, 17% of respondents are 25-29 years old, 20% are 30-34 years old, and 26% are 35-39 years old. Similarly, the cumulative number respondents between the age group 40-59 comprises of 31%. It is possible that women aged 25-44 are most likely to be involved in economic earning activities, that may be why the population of women is densest in this category.

### **Ethnic Composition of the Respondents**

Research taken from field work has helped mapped respondents belonging to different ethnic groups which is presented in the table below:

Table 4.2  
Distribution of Household by Caste/Ethnic Group (Ward No.2)

Ethnic Group	No. of Respondents	Percentage (%)
Brahman	55	27.5
Chettri	47	23.5
Gurung	47	23.5
Kami	20	10
Damai	10	5
Sarki	10	5
Others	11	5.5
Total	200	100

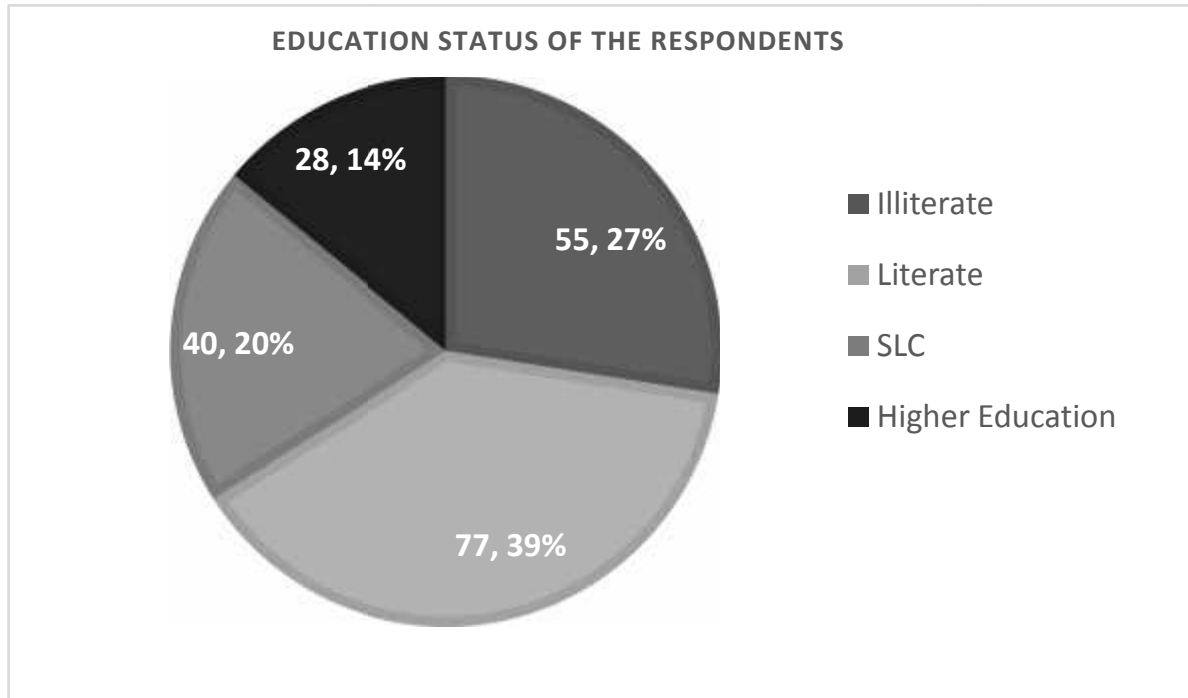
*Source: Field Study, 2014*

### **Educational Status of the Respondents**

Respondents having different educational status have been found while conducting field survey of the local from the concerned area, these findings are showcased below:

Fig 4.3

Education Status of the Respondents



Source: Field Study, 2014

**Marital Status of the Respondents**

Table 4.4

Marital Status of the Respondents (Ward No.2)

Marital Status	No. of Respondents	Percentage (%)
Single	81	40.5
Married (one spouse)	92	46
Married (multi-spouse)	4	2
Remarried (one spouse)	6	3
Widowed	16	8
Divorced	1	0.5
Total	200	100

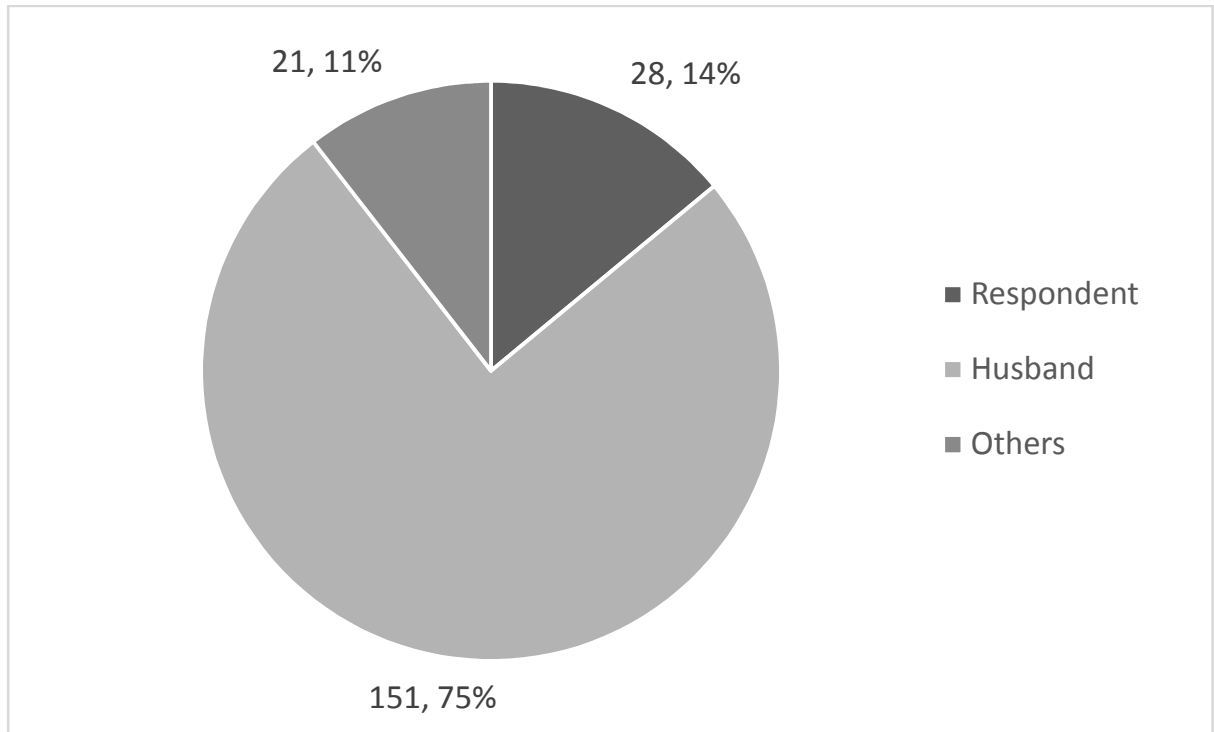
Source: Field Study, 2014



## Head of Household

Respondents from the field survey who believed either themselves, the husband or others to be the head of the household are tabulated below:

Figure 4.5  
Head of the Household (Ward No.2)



Source: Field Study, 2014

## Family Structure

Family is regarded as the primary stage of social institution where every child enters into the world of socialization and community. There two types of families in the study area. One is nuclear and another is joint family. The former pertains to a structure where there is a married couple and their unmarried children living together. A joint family is a group of brothers and their family living together where they have a joint resident, kitchen and property. The following table separates the numbers between the two types of family:

Table 4.6  
Family Structure

Family Structure	Number	Percentage (%)
Nuclear Family	115	57.5
Joint Family	85	42.5
Total	200	100

*Source: Field Study, 2014*

The above data and figure show that around 57% of families are nuclear and the remaining 42% are living in a joint family. This indicates that higher percentages of women are living in a nuclear type household. The other reason nuclear families are more common could be related to the impact of urban lifestyles, especially as the study area is not far from an urban setting.

### **Family Size**

Women play a significant role in controlling the population and the size of the family will be smaller where women are more literate. If we take a look back at Table 4.2 which showed that just under 52% of women are literate in Phedikhola VDC in 2011 and factor in a general rise of literacy, we should see a similar percentage of small numbered families. Below 5 members will be deemed to be small and anything above that are classified as larger families. Let's look at what the field study reveals:

Table 4.7  
Respondents Classified According to Family Size

Family Size	Number	Percentage (%)
Below 5 Members	111	55.5
5-10 Members	63	31.5
11 and Above	26	13
Total	200	100

*Source: Field Study, 2014*

As theorized, small families make up 55% of the respondents surveyed, very close to the literacy levels amongst women discussed previously.

## 4.2 Economic Background of the Respondents

### Occupation of the Respondents

Occupation is one of the most important factors that affect the socio-economic status of women. In rural Nepalese society occupation of women is mostly centered in household activities. But their contributions are not always confined to this alone, for the most part they also perform agriculture works equal to their male counterparts. It is usually seen that the women who are engaged in menial work have a lower socio-economic status in comparison to those attributed to physical labor. Similarly, it is normally seen that the women that work in farmland have lower social economic status than women who are engaged in off farm activities. Following table shows the occupation taken by the respondents:

Table 4.8  
Occupations of Respondents

Primary Occupation	No. of Respondents	Percentage (%)
Farming	69	34.5
Paid Employment	22	11
Wage Labor	37	18.5
Business/Trade	12	6
Household Work Only	24	12
Farming & Housework	36	18
Total	200	100

*Source: Field Study, 2014*

The above table shows that 34.5% of respondents represent farming as their occupation and the next majority occupations being wage labor and farming & housework. This suggest that the most common occupation derives from manual

labor. The more sought after jobs such as business/trade and paid employment are spread more thinly amid the respondents, but together they represent 17% of occupations which show signs of promise. The number of business/trade perhaps is low because of the need for higher levels of capital as well as high risk involved.

### **Pattern of Land Ownership**

Number of respondents having land in shown below:

Table 4.9  
Land Ownership of Respondents

Land Ownership	No. of Respondents	Percentage (%)
No Land	40	20
Respondents	34	17
Husbands	101	50.5
Other	25	12.5
Total	200	100

*Source: Field Study, 2014*

Table 4.9 shows that out 200 respondents, 160 have land with them which is 80% of total. A total of 40 respondents do not own land. These findings tie in with the ‘Head of Household’ study where it showed that a male figure normally is shown to be the top of the hierarchy of households and here we can ascertain that husbands also are commonly accountable of land ownership. This is interesting as we have previously discovered that women’s employment is slightly higher than men’s however it does not correlate to women being in charge of households nor land. Also, in term of this field survey, the ‘other’ classification includes father/mother-in-laws.

Table 4.10  
Area of Land Owned by Respondents

Area (In Ropani)	No. of Respondents	Percent %
1-2	83	51.875
3-4	34	21.25
5-6	22	13.75
7-8	15	9.375
9-10	6	3.75
Total	160	100

*Source: Field Study, 2014*

### **Livestock**

Table 4.11  
Number of Livestock of Sample household

Types of Animal	Household Number	Number of Animal
Cow	16	34
Buffalo	78	178
Goat/sheep	99	541
Chicken/duck	104	1215
Others	9	32
Total	306	2000

*Source: Field Study, 2014*

### **Food Sufficiency**

The main crops grown in the study area are Paddy, Maize, Millet, Wheat, Barley, Potato, etc in accordance with the land holding pattern, the case seem that the people suffer from food deficit. Only few families can meet food requirement around the year from their land and its yield. Few families have food sufficiency because the land is situated in the area where there is moderate irrigation facility and major crops in a

year can be grown. The food situation in regards to sufficiency and deficiency was also surveyed on the basis of knowledge of the respondents during the field work period and presented in table 4.12 below:

Table 4.12  
Food Sufficiency at Households through Owned Land

Sufficiency Months	Households	Percentage
No Land	40	20
Up to 3 months	65	32.5
3-6 Months	48	24
6-9 Months	26	13
9 Months & Plus	21	10.5
Total	200	100

*Source: Field Study, 2014*

### Source of Income

Sources of income of different respondents are presented in Table 13.

Table 4.13  
Source of Income

Source	No. of Respondents	Percent
Farming	101	50.5
Business	15	7.5
Paid Employment	34	17
Wage Labor	25	12.5
Others	25	12.5
Total	200	100

*Source: Field Study, 2014*

Table 4.13 shows that, similar to the national data farming (agriculture) is the main income sources of respondents. The percentage of respondents involved in farming is 50.5%. Similarly 7.5% of respondents are involved in business activities, 17% are involved in paid employment, and 12.5% of respondents are either involved in paid labor or ‘other’ sectors.

### **Income Level of Respondents**

Table 4.14  
Income Level of Respondents (per month)

Income Level per month (NRs)	No. of Respondents	Percentage (%)
No Income	0	0
1000 - 5000	52	26
5001 – 10000	43	21.5
10001 – 15000	31	15.5
15001 – 20000	40	20
20001 – 25000	19	9.5
25001 - 30000	15	7.5
Total	200	100

*Source: Field Study, 2014*

### **Level of Savings**

Table 4.15  
Level of Savings

Level of Savings per month (NRS)	No. of Respondents	Percentage (%)
No Savings	25	12.5
1000-5000	102	51
5001-10000	73	36.5
Total	200	100

*Source: Field Study, 2014*

Table 4.15 shows that before being involved in microfinance, about 12.5% of respondents do not have any amount of savings. The data shows that before 51% of respondents have savings of about NRs 1,000 - 5,000 per month. The level of savings for the 5,001 – 1,000 range is are 36.5% of respondents.

### **Loan Amount Taken**

Table 4.16  
Loan Amount Taken

Loan Amount taken (NRs)	No. of Respondents	Percentage (71%)
20,000 – 40,000	71	35.5
41,000 – 60,000	52	26
61,000 – 80,000	43	21.5
81,000 – 1,00,000	34	17
Total	200	100

*Source: Field Study, 2014*

### **Purpose of Taking a Loan from Credit Organizations**

Table 4.17  
Purpose of Taking Loan

Purpose of Taking Loan	No. of Respondents	Percentage (%)
Agriculture	65	32.5
Business	49	24.5
Vegetable Farming	40	20
Livestock	25	12.5
Poultry Farm	21	10.5
Total	200	100

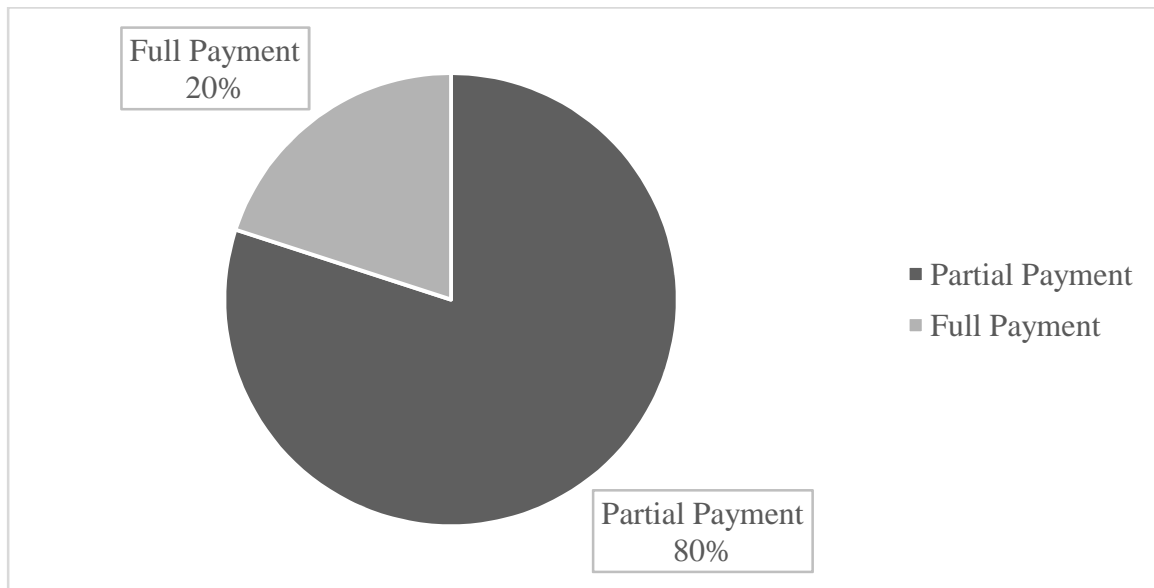


It is clear that most loan pertains to some sort of farming or domestic animal use as nearly 75% of respondents suggested so in the field study. Only 24% of loans travelling to the business sector show how the populace is still deeply rooted in traditional forms of agri-business and lifestyle. It could also suggest why the earlier field study showed women engaging in manual/outdoor types of activities.

### **Payment System of Borrowed Loans**

Figure 4.18

Payment System of Borrowed Loans



Unsurprisingly, 80% of respondents selected a partial payment system. The relatively low levels of income and savings mentality will make it more difficult to pay off loans altogether.

### **4.3 Socio-Economic Empowerment of Women through Skill Development and Micro Credit/Finance Programs**

Micro finance has been successfully used as an anti-poverty and development tool in many countries. At present, micro finance is being increasingly used in the form of development strategy for achieving the development plans. Female economic empowerment is usually about increased access of women to financial resources, income generating assets or activities, saving, increased financial decision-making

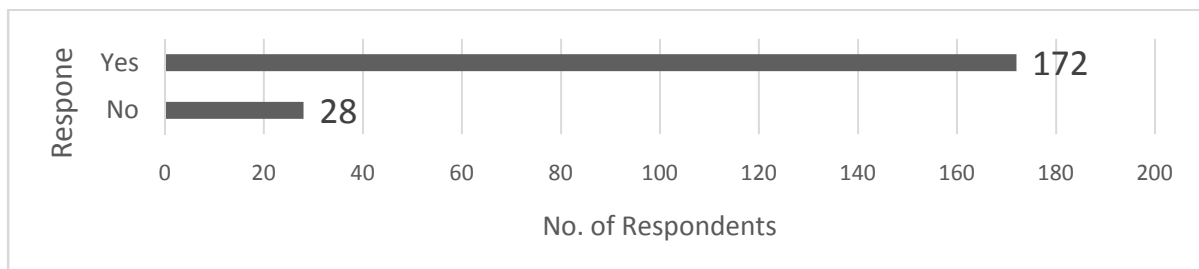
power and more economic independence. The clients of micro finance are typically self-employed and household based entrepreneurs. Micro finance helps the impoverished to increase income, build viable businesses. It can also be a powerful instrument for self-employment by enabling poor, specifically women, to become socio-economic agents of change.

In the present context of Nepal, women participation in micro financing activities has increased. Women's access to micro finance has increased substantially in the past 10 years. They have become able to become independent and improve their living standards through the access of microfinance. They have started their own business and have become examples in society. They are coming out of the vicious cycle of poverty. But this very situation has not be applied to all women in all areas. Some women however do not even have access to information related to micro finance and whereas others are unnerved to divulge into micro finance because of the perceived risks. Nonetheless, the propagation of micro financing has led to the betterment of women in terms of opening avenues for income generation and thus leading to improved ease of life.

### **Benefit from Micro Credit Program**

Table 4.19

Benefit from Micro Credit Program



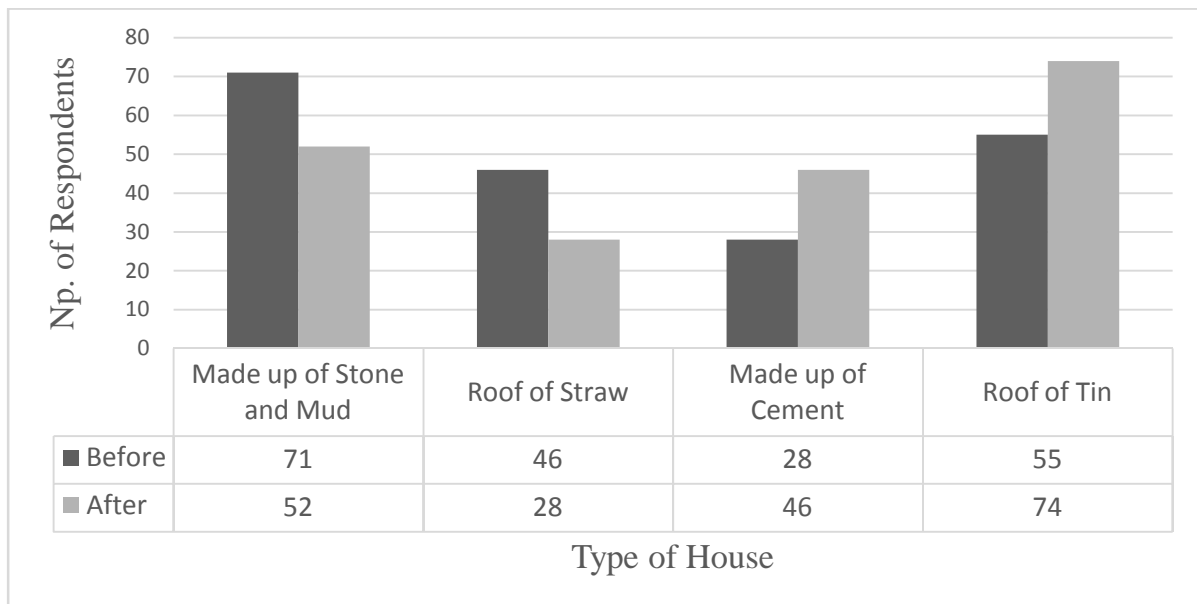
*Source: Field Study, 2014*

The field study shows that a micro credit program is regarded as being helpful by the respondents. This backs up earlier statements addressing the values of micro financing and how it positively influences the lives of women.

### Construction of Homes

Figure 4.20

Construction of Homes Before and After Micro Credit Use



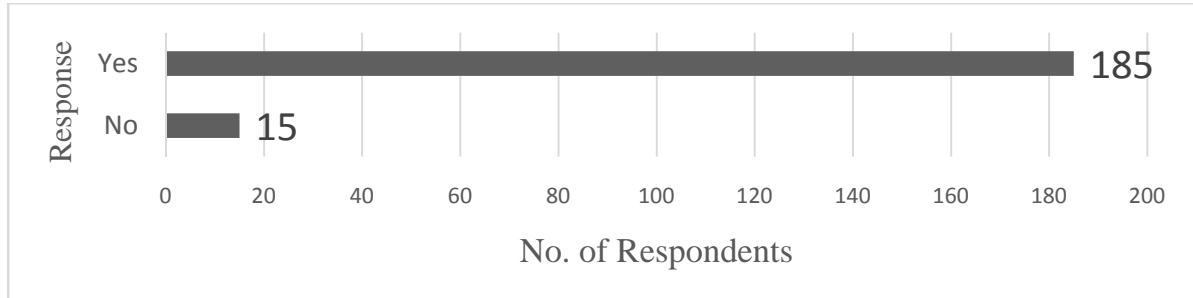
Source: Field Study, 2014

Modern rural homes characteristics comprises of cement structures and tin roofs, this allows better protection from the elements. Respondents were asked how their homes had changed before and after the use of micro credit type finances. It is clear that loans have led to the advancement of buildings in the VDC. Implementation of stone/mud buildings and straw roofs have all been significantly cut and there is a steep rise of cemented and tinned structures. We should note from this that women who take out loans for whatever reason invariably adds to the advancement of their living quarters.

## Social Participation

Fig 4.20

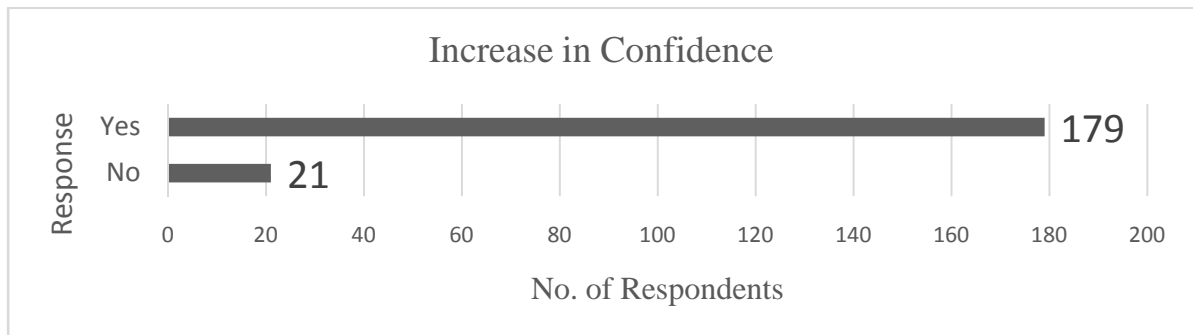
Increase in Social Participation



## Confidence

Figure 4.21

Increase in Confidence

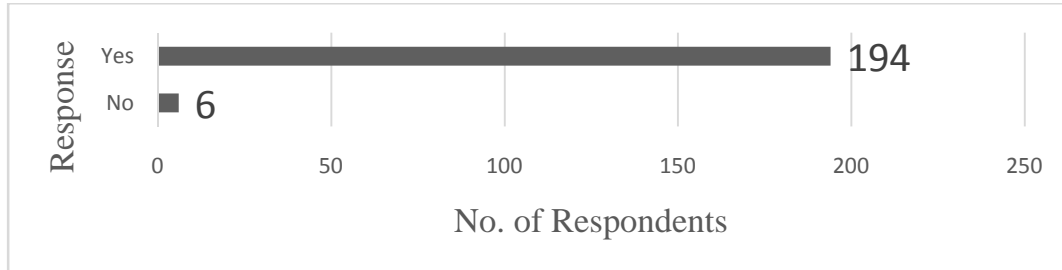


Social behavior also seem to be affected by microfinance programs as the two figures above show. There is again an overwhelming positive impact coming after using loans. Respondents have indicated increase in social participation and confidence, 92% and 89% respectively agree with this notion.

## Change on Household Decision Making

Figure 4.22

Change on Household Decision Making

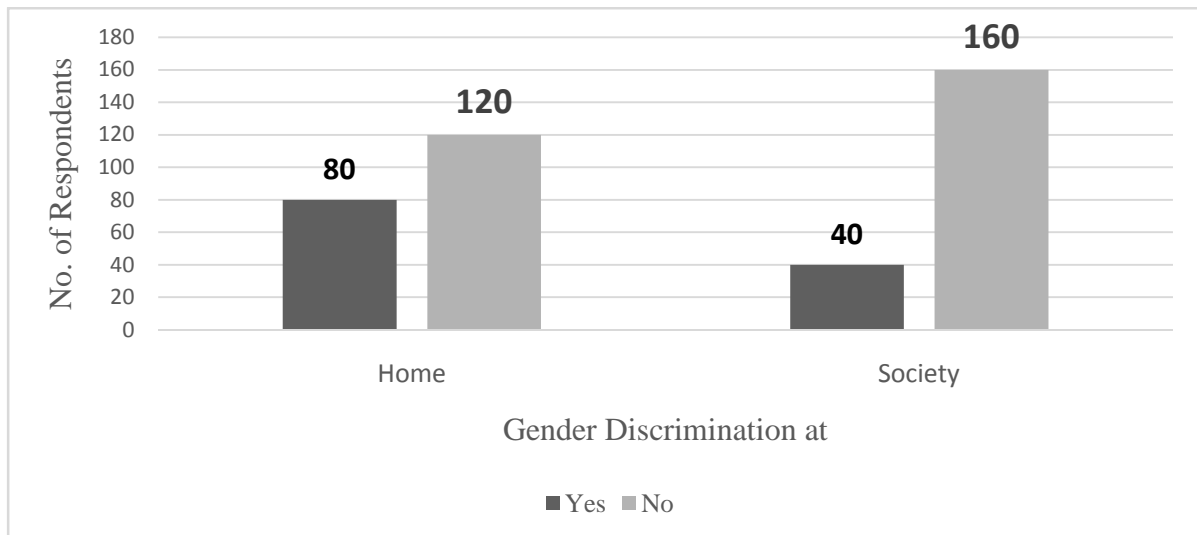


Following on from previous findings, it seems women's role within their family and at home have also been impacted. Out of 200 respondents only 6 stated to have not experienced change in their household. The acquisition of cash will increase options and open doors for investment which ultimately places greater responsibility on the acquirer; this may instil trust to others on what that person can achieve.

## Change in Gender Discrimination

Figure 4.23

Change in Gender Discrimination



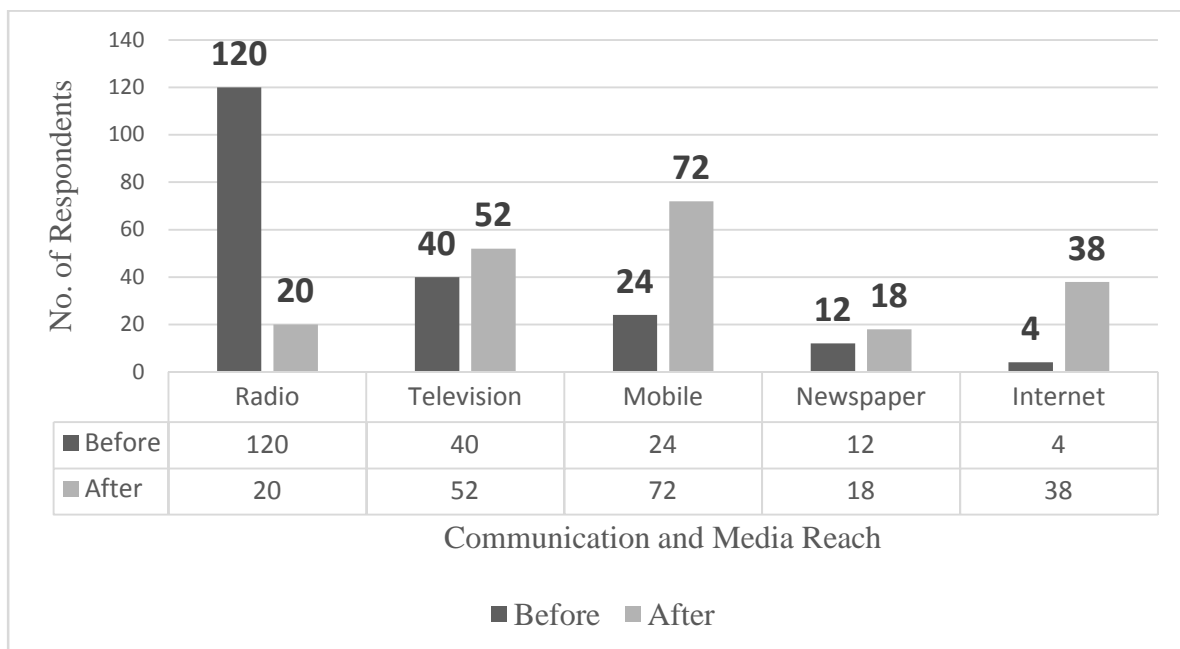
This figure again backs up the trend of women's importance in society and further expands on how they are perceived by others. The respondents feel that discrimination is falling both at home and society; perhaps the increased

responsibility are allowing women to reach potential previously blocked by stigma and norms. However, it can be observed that 40 respondents do not think discrimination has lessened at home who answered the opposite in regards to discrimination in society. This may be a sign of families trying to broaden their opportunities in society but being conservative when it comes to tackling issues at home.

### Increase in Having Communication and Media

Figure 4.24

Increase in Having Communication and Media



#### 4.4 Major Findings

The importance of Income Earning Role in the Household Economy of Women in Ward Number 2, Phedikhola VDC, Syangja, Nepal have been explored and explained in this study. Various discoveries were made and the major findings are listed below:

- ) Farming and wage labor are the major source of livelihood among the women in the study are, which is reported to be 34.5% and 18.5% of respondents.
- ) Very few respondents in the study area are found to be involved in business/trade which stands at a mere 6%

- ) Among respondents, 80% have land ownership meaning 160 who land and 40 who do not.
- ) Among those who own land, 51.87% (n=83) have 1-2 ropani of land, 21.25% (n=34) have 3-4 ropani of land, 13.75% (n=22) have 5-6 ropani of land, 9.375% (n=15) have 7-8 ropani of land, and 3.76% (n=6) have 9-10 ropani of land.
- ) Livestock is shown to one of the most important and integral part of agricultural economy of Nepal. There are large holding areas for livestock among the respondents. Phedikhola being a hilly area, raising animals and farming practices together function as a system because they are inter-related and inter-dependent.
- ) Only 21 house households can meet food requirements for 12 months from their land, 26 households can meet food requirements for 6-9 months, 48 households for 3-6 months and 65 households for up to 3 months.
- ) Farming (agriculture) is the main income source as 50.5% of participants chose this as their mainstay income generator.
- ) Involvement in micro finance is changing factor among women. Before being involved in microfinance, 12.5% do not have any amount of saving, 51% had saving of Rupees 1,000-5,000 per month and 36.5% had saving in between rupees 5,001-10,000.
- ) Loan is taken from microfinance; 35.5% took loan between rupees 20,000-40,000, 26% took between 41,000-60,000, 21.5% took between 61,000-80,000 and 17% took between rupees 81,000-1, 00,000.
- ) Agriculture is the main purpose of taking loan with 32.5% took loan for it. And 24.5, 20, 12.5 and 10.5 percent took the loan for the business vegetable farming, livestock and poultry farm respectively.
- ) Borrowed loan payment in done mostly on partial basis (80%) and few (20%) paid the full amount.

- ) 172 (86%) respondents answered that their benefit from micro credit program but 28(14%) respondents gave pessimistic reply.
- ) House type construction has changed after micro credit involvement. Of all, 35.5% had stone and mud house structure either after being involved in micro credit institution.
- ) Respondents house structure roof of straw, made up of cement, roof of tin is 23, 14, 27.5 respectively but after involvement, percentage of respondent's house structure roof of straw, made up of cement, roof of tin is 14, 23 and 37 respectively.
- ) After involvement, 185 respondents answered that their social participation has been increased and only 15 respondents replied the other way.
- ) After involvement, 179 respondents answered that their confidence has been increased but 21 respondents replied negatively.
- ) 194 respondents answered that their household design has been changed after involvement in micro credit but 6 respondents stated that their household decision making has not been changed.
- ) About gender discrimination, 80 respondents found this at home while 120 respondents do not found such at home. Only 40 respondents have found gender discrimination at society. No respondent has found gender discrimination at micro finance institution.
- ) Micro credit program being change in communication and media. Earlier 60% respondents had radio at home and now only 10%. Earlier 20% respondents had TV at home and now 26% have it. Earlier 12% respondents had mobile phone but now 26% have it. Earlier 2% respondents had internet at home but now 19% have it.
- ) There is increase in quality and consumption of different food. 32% found significant increase in quality of food grain.



## **CHAPTER V**

### **SUMMARY AND CONCLUSIONS**

In this chapter, the summary of the findings generated from the data analysis and interpretation, conclusion and recommendation have been included in the best possible manner in respect to my knowledge and comprehension.

#### **5.1 Summary**

The role of women in traditional Nepali society still remains defined by the code of religious beliefs and customary practices. So this might translate to women are supposed to be soft spoken and focused on household tasks. However, it goes beyond that and we have discovered the dispersion of women in non-traditional societal and geographical settings. One of the prevalent aspect of rural life in a place like Phedikhola Village Development Committee is farming, whether that be in the courtyard or in the fields; women's labor is becoming valued by family and society as economic inputs. Typically, women travel to the markets, trade their farm produces and return to look after their family and shops in both rural and semi-urban areas.

At the VDC level, the traditional family role is becoming broader as awareness is spread about new opportunities and how they can participate in these modern times. Awareness and its extent is derived from many factors such as education, immigration, technology, open communication, etc. Urbanization is shown to lead to understanding; its subsequent economic input has revealed different income earning activities that women can partake in while managing domestic work at the same time. Commercial jobs such as shop keeping and room lettings can be done in extra or idle time. Multi-job roles are perhaps inherently tied to the women multitasking in activities such as sewing, weaving, etc, while staying right at home; what we are seeing more often are the efficient economic use of these skills.

This study is centrally focused on the Income Earning Role of Women in the Household Economy of Ward Number 2, Phedikhola VDC, Syangja, Nepal. The main objective of the study is to examine and delve into the income earning activities that relate to a 'household economy' and many other social, cultural and geographic variables that helps us understand the subject. The specific objectives are as follows:

- a) To find out the economic demographic status of women.
- b) To analyze the economic decision making right of women.
- c) To explore the economic role of women in the field of household economy.
- d) To assess the influence of family background upon the decision making capacity of women.
- e) To forward recommendations making the role of women effective in both economic and social empowerment.

Basically, this is essential an academic study which has yielded important information which can be very fruitful in formulation various policies regarding income earning roles of women. This study has emphasized this point and suggests appropriate measures to enhance economic and social positions at grass roots level within Phedikhola VDC. In view of the present discrimination between men and women, their respective activities have been directed to abridge such distances. There is no doubt about the fact that women significantly contributes positively on a household economy, which is greatly geared to social change and local development. However, at an individual level, there is cause for concern as women who participate in laborious work may still lack influential decision making role.

One of the most efficient ways that showed influence increase for women was after the acquisition of money, mostly through micro-financing programs. We may assume that women with more to spend gives them license to pursue extracurricular goals that previously were not achievable. A direct result of micro credit was the increase in

social activity, confidence and decision making. Frustratingly, there are limitations; for example improper understanding of micro finance means it is not as relevant to some women as an option, and some are disillusioned by it due to its overbearing risks. Overall, this is somewhat of a success story in the empowerment of women and can be good example in pushing income generating economics in similar VDCs such as Phedikhola.

Due to limited resources such as budget, time, human power, etc, all women in the study area were unable to be included in the study. Besides this, the universe is half of the total population size. This group and surveys conducted were in context of income earning role of women in a particular location, so households of Ward No. 2, Phedikhola VDC has been the universal of this study. This is an explanatory as well as a descriptive study so it follows both these two types of research designs. The total population frame was 200 households for the reliability of data. For the purpose of the study observation, interview schedule and focus group discussions were adopted as data collecting technique to collate both qualitative and quantitative; thus, the data collected for is dominantly primary. When needed, some important secondary data have also been incorporated. The above mentioned data collecting tools were devised very carefully in order to ensure their validity.

For this purpose, the interview schedule prepared was firstly pre-tested and the results from this were used to refine the question in the interview schedule. Both structured and unstructured observations were made from time to time in the field work process. Case studies and focused group discussion which were primary and unstructured was also conducted. Observations and Focused Group Discussion (FDG) study have yielded qualitative data, while interview schedule have yielded both types of data. The FDG participants are representative of women in the VDC and a diverse selection was attempted based on caste, age and work background. The collected data have been analyzed using computer program SPSS while qualitative data have been arranged

manually and evaluated descriptively. Results of qualitative data analysis have been shown by using tables, charts and diagrams.

## **5.2 Conclusions**

Micro credit has the potential to have a powerful impact on women social and economic empowerment and living standards of women. Although micro credit institutions which are established in Phedikhola VDC is not always empowering for all women and not able to show positive impact on living standards of women, most women do experience some degree of empowerment and increase in living standards as a result.

Empowerment is a complex process of change that is experienced by all individuals somewhat differently. So, the profit from credit and other financial services, strengthening women's financial base and economic contribution to their families and communities plays a role in empowering them.

In our cases, access to credit may be the only input needed to start women on the road to empowerment and living standard. But power is deeply rooted in our social system and values. It permeates all aspects of our lives from our family to our communities, from our personal dreams and aspirations to our economic opportunities. It is unlikely that any one intervention such as the provision of creditor the provision of training will completely alter power and gender relations.

Women often value the non-economic benefit of a group lending program as much as or more than the credit. Some of the most valued benefits that women get after taking participation on micro credit program included increased on women participation in social organization, increased household decision-making power, able to decrease discrimination within family as well as society, increased respect and prestige from both male and female relatives and community members able to generate income and able to uplift living standard of their families.

### 5.3 Recommendations

Based on the finding of this study the following recommendation has been made. If works are conducted as per the suggestion mentioned below, the recommendation made here could be achieved.

- ) In the study area, women are found illiterate and cannot even write their names. Therefore, it is desirable to start a literacy class for its members so that they are able to read and check their accounts. Since they are busy during day time it is recommended to conduct classes during their free time. As the government had started conducting literacy campaign all over the country since last three years, the concerned program, VDC, DDC, DEO, local level NGOs and youth clubs and cooperative itself should facilitate them to take part in such literacy program.
- ) Micro credit from socio economic development cooperative has been found effective for women empowerment. So concerned stakeholders including government have to provide attention for the establishment of such cooperative. Only establishing cooperative could not solve the problem, the regulating bodies like division cooperative, central bank etc. should monitor and give necessary direction to the established cooperatives. Further, necessary capacity development activities like account keeping trainings cooperative management training etc. should be provide to cooperative as per the need, from their establishment to operation level.
- ) Women should be provided equal opportunity in each and every sector of development activities.
- ) The finding of this study has shown that the cooperative has been operating successfully in its area the reason behind this is women's active participation. Hence this has proved that women's involvement in development activities leads to positive result. The foremost initiation should be taken by government by making plan and policies that demand women involvement as mandatory.

This may take long time but if there is keen interest of government that it would be possible soon.

- ) The serious constrain for the women is the prevailing gender based discrimination, is ranking them to a low grade in the society. Where they work more for the society but the work are not counted as productive and are devalued by the society. So the program, seminar or training must be given to emphasize the contribution of women's work.
- ) The reservation policies should not be only for economic uplift, but it must be for social up lift too.
- ) Some hard effective program must be formulated to preserve and promote the women and their contribution.
- ) All the uplift plans, policies and programs should be from the bottom for the socio-economic uplift and from the top. There should be strong provision of penalty and punishment for those who are guilty of discrimination.
- ) Recognizing the difficulties faced by women in the education system, the age limit for women should be five years higher than for other candidates applying for the positions in both the public and the private sectors.

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# APPENDIX

## QUESTIONNAIRE

### Income Earning Role of Women in the Household Economy

#### (A Case Study of Phedikhola VDC of Syangja Districk)

#### 1. General Information of the Respondent

##### 1.1 Introduction of the Respondent

Name: ..... Age: .....

VDC: ..... Locality: .....

Occupational: ..... Ethnicity: .....

##### 1.2 Educational Status

Illiterate.....

Literate.....

SLC.....

Higher Education.....

##### 1.3 Marital Status

Married.....

Unmarried.....

##### 1.4 Members of the family

Male..... Female..... Total.....

##### 1.5 Head of the Household

Respondents..... Husband..... Others.....

#### 2. Economic Background of the Respondent

##### 2.1 Do you have land?

Yes..... No.....

##### 2.2 Who has land ownership?

Respondent..... Other.....

**2.3 How much land do you have?**

S.N.	Types of Land	Ropani
1	Kheta	
2	Bari	
3	Forest	
4	Other	

**2.3.1 What is the products you cultivate?**

.....

**2.3.2 How much land do you cultivate?**

Types of Land	Ropani
Own	
Others	
Given to others	

**2.3.3 Do you sell any product?**

Yes..... No.....

**3. Information Related to Micro Credit Program**

**3.1 Why did you join the Micro Credit Program?**

- To be self dependent.....
- To improve family condition.....
- To earn more income.....
- Others.....

**3.2 What are the Sources of Income?**

Sources	Income
Farming	
Business	
Service	
Others	

**3.3 What is your monthly income?**

Before..... After .....

**3.4 What is your saving?**

Before..... After .....

**3.5 Have you taken any loan from the program?**

Yes..... No.....

**3.6 How many times have you taken loan?**

.....

**3.7 What was the amount and purpose of taking loan?**

Loan Amount	Purpose

**3.8 Did you pay the loan?**

Yes..... No.....

**3.9 Did you pay the loan?**

Paid totally.....

Paid partially.....

Not paid.....

**4. Socio-Economic Environments of Women through Micro Credit Program.**

**4.1 Has there been increase in social participation?**

Yes..... No.....

**4.2 Has there been increase in confidence?**

Yes..... No.....

**4.3 Has there been change in household decision-making?**

Yes..... No.....

**4.4 Has there been change in gender discrimination?**

Yes..... No.....

**4.5 What is your means of communication at your home?**

Means	Before	After
Radio		
Television		
Mobile		
Newspaper		
Internet		
Other		

**4.6 Has there been change in structure of toilet?**

Yes..... No.....

If yes, what types of toilet?

Before..... After .....

**4.7 Has there been any change in use of fuel for cooking purpose?**

Yes..... No.....

If yes,

Before; Firewood..... Kerosene..... Biogas..... Other.....

After; Firewood..... Kerosene..... Biogas..... Other.....

**4.8 Has there been increase in quality of food consumption after joining micro credit program?**

Yes..... No.....

**4.9 Has there been change in construction of your house? If yes, what types of?**

**Before;**

Made up of stone and mud.....

Roof of straw.....

Made up of cement.....

Roof of tin.....

**After;**

Made up of stone and mud.....

Roof of straw.....

Made up of cement.....

Roof of tin.....

**4.10 Do you have access towards the earned money?**

Yes..... No.....

**4.11 Do you think that you have been benefits by micro credit program?**

Yes..... No.....

**5. Respondent's View**

**5.1 What are the measures to be adopted to improve women's empowerment through micro credit program?**

1).....

2).....

3).....

4).....

5).....

6).....

7).....