

CHAPTER I

INTROUDCITON

1.1 Background of the Study

Empowerment refers transforming existing resource and power relations in favor of those marginalized, deprived and disadvantaged groups and more generally women, who have faced sever limitations in exercising power and making voluntary choice. So, unequal power relations or lack of power is the hindrances to women's empowerment. Equality and participation of women in all sphere is mostly needed. That is why; social inclusion is as the key pathway to empowerment of individuals and has at times tended to conflate empowerment and participation (Shrestha, 2007).

Social Inclusion of women is one of the most burning issues in the field of women empowerment since women have the greater roles to make a society more inclusive and just. Nepalese society is a male dominated society, where incidences of female marginalization and deprivations are rampant. Though, they are playing their roles and responsibilities very sincerely as mother, daughter, sister, wife, etc, they are not able to make their self-identity. The discrimination of women is widespread not only in the form of gender but also witnessed among caste and ethnicity.

Taking about Dalit exclusion or egoistic social exclusion when people gain limited amounts of opportunities or access that is taken inclusion. Lack of opportunity in state resources is one of the causes of poverty. Low incomes, lack of job opportunities, place of residence or neighborhood, lack of access to education, to health care, and to other public services combine to trap particular groups in a situation of severe disadvantages. Equally as mentioned above, there are many policies and provisions that actively enhance the exclusion and deprive Dalits having opportunities. When people are simply not allowed for having accessibility that is called zero inclusion. When barriers and laws are actively created to prevent people from taking advantages of opportunities that reflect negative inclusion. It may not be exaggeration to say that the social inclusion based programs and plans in our country are mere the token and zero inclusion. These plans have no any substantial meaning. Even we can observe mal fide intention behind the culture of showing some initiatives for the

empowerment of Dalit. Having genuine forms of social inclusion, we should call for forceful and sustained attack on institutions, values and behaviour that reinforce false forms of inclusion (Tamrakar, 2010). The exclusion of disability issue from all national development has major hindrance for the development of disable people. Cultural discrimination has also contributed to the political discrimination has also contributed to the political exclusion of socio-cultural groups.

It is a form of social disadvantage group encompassing economic and non-economic factor. The conception and existence of 'social exclusion' was debated and entered in 1980s and combating it has become part of the European agenda. Excluded individuals and groups are separated from institution and wider society and consequently from both rights and duties, e.g. the political, educational and civic. Social exclusion is a dual process operation at the top and bottom of society. While at the latter level, it is usually involuntary and those higher of the socio-economic hierarchy may actively exclude themselves. For example, by choosing private education, health care and so forth. This undermines the credibility and eventually adequacy of public sector provision contributing further to social exclusion.

There are various socially constructed so-called systems, which are the main responsible factors to create discrimination, prejudice against women in our society (Pandit, 2003). Nepalese women are excluded due to Hindu culture and the system. The rules and practices of Hindu culture forced to women to be so-called "*Patibrata Naari*", That is why, they cannot claim and argue for their rights and freedom. It is concluded that 'Hindu Religion' is the root cause of women's disempowerment (Bennett, 2002).

The tenth plan identifies social exclusion as one of three main aspects of poverty, recognizing it as the main reason for deprivation of women, certain caste, ethnic group and those living in remote areas. It also recognizes factors such as lack of voice, political representation and empowerment, and remoteness as reasons for poverty. It includes a detailed gender, caste and ethnicity-disaggregated analysis of poverty. For the first time- showing Dalits at the bottom of almost all HDI. The status of women is not well, they are compelled to face various types of injustice; these all because of their low participation. Women lag far behind men in social, economic, political and legal aspects thus, restricting them from leading complete and dignified

life (Pradhan, 2000). The right of women to own or inheritance property is limited in many countries. Women frequently lack the right or the power to make personal decisions or to participate equally with men in family decision-making. Women are seldom equally represented in political or economic power structures, even in wealthier, industrialized countries (AGI, 1995).

The greater participation of women in decision-making will be a greater step towards ensuring women of their rights to voluntary motherhood and in turn improve her status (Limbu, 1995). There is no doubt that educated and empowered women can definitely contribute substantially to the development of her life, family, society and ultimately the whole nation. Therefore, women's empowerment is promoted in all spheres of life (Pradhan, 2000). Without equality and empowerment for women, the sustainable development is entirely impossible. Empowerment builds people's capacity to gain understanding and control over personal, social, economic and political forces to act individually as well as collectively to make choices about their way they want to be and to do things in their best interest to improve their life situation. It is the sharing of power to those who are marginalized, excluded and deprived.

Women's empowerment means reinforcing their capacity to participate as equal partners in cultural, social, economic and political system of a society; without empowering women, actual and effective development impossible (Baral, 2004). So, women's empowerment must involve women making choices that enhance their individual as well their families and communities.

Women's empowerment is a prominent issue in Nepal because of the continuing deprivation of Nepalese women. In spite of Nepal's constitution and International agreements signed by Nepalese government for guarantying women freedom from discrimination (ESP, 2000). Therefore, Empowerment process cannot become sustainable without eliminating entrenched socio-cultural norms as discriminatory practices.

Sustainable Empowerment is defined as a situation where people are empowered socially, economically and politically (UNDP, 2004). The Nepalese women's situation is not indicating that they are empowered. In the context of empowerment Nepalese

women have limited gains in the last couple of decades. Women's educational status and visible economic participation have improved in absolute terms. But on the other hand, gender disparity in access to modern resources and power structure is increasing (Acharya, 1997).

Nepal have the indicators GDI is 0.520 and GEM is 0.351;where The GDI indicates that females are more excluded than males and The GEM indicates that for every 100 males only about 35 females have the same levels of empowerment in the basic dimensions of empowerment namely economic and political participation, decision-making and power over economic resources (UNDP, 2008). Therefore the proposed study has an aim of obtaining information on the social exclusion of women and their deprivation in the context of Nepal.

1.2 Statement of the Problems

For the sustainable development, the empowerment of women is very essential because men and women are two wheels of a cart; in absence of one, it cannot be driven. Women in Nepal live in an oppressive, backward and feudal environment, which is caused by patriarchal system, unequal power relation, and socio-religious and cultural norms and traditions. The religious, cultural as well as existing laws of Nepal permit male to be superior, which set free to man to govern over women. Therefore, women are largely excluded from education, legal aid and feel to have lost their own identity. Where as half of the population is represented by women but is still, treated as second citizens.

Women's access to land and property is derived through her marriage relationships. Women may not make any transaction in the property without consent of her husband. Women have not decision-making power as well as right of their own life. There is no right of parental property, which creates economic dependency of women, marginalization of women and breaks over all their empowerment.

Women's empowerment refers to enhance the capacity of the women, which is only possible by increasing their participation in every sector. Social inclusion of women eliminates the inequalities and barriers. That's why inclusion/participation of women is the way to empowering them. Women's empowerment itself is a challenging job in

male dominant social structure. Empowered women can take more active roles in the household and community to confront the challenges of poverty, improve family health as well being and increase household income

The reality is that without social inclusion of women or equal participation of women, empowerment and equality of women are not possible; and without equality and empowerment of women, the sustainable development of nation is entirely impossible.

Women's lives have been dramatically changed in recent years. There is tremendous improvement in their conditions as more and more women are getting education, entering in to the labor market, and have access to health care facilities. However, gender inequality still persists; women's subordination is deep and wide-spread.

Women have remained voiceless and their representation in social, economic and political life has been minimal. Problems related to women in power and decision-making have qualitative and quantitative dimensions. The First dimension involves the capacity of women to assert and exercise their rights, and the lack of an enabling environment in which to do this. On the other hand, some quantitative improvements have been made with the introduction of reservation of local election. The overall participation of women in decision-making position is very low and remains unsatisfactory. The statutory provisions alone do not adequately facilitate women's entry in to these positions. Quantitative growth has been horizontal and only observed at the lowest levels of representation. Higher levels, of both local and national politics, are still regarded as the "Male sector". Thus far, the political parties and legislature have failed to substantiate their commitment to ensuring women's access to powerful decision-making positions

The main purpose of this study is to show that the social inclusion of women plays a vital role to improve their status and also to show how inclusion is the way of empowerment. The research questions for the study are as follows:

-) What is the socio-economic status of women in the study area?
-) What are the causes and consequences of gender exclusion in the study area?
-) What is the socio-economic and political role of women?

1.3 Objective of the Study

The general objective of this study was to show the women empowerment and rural development in Kamal Rural Municipality-7 of Jhapa district. The specific objectives of the study are as follows:

-) To examine socio-economic status of the selected empowered women.
-) To identify the causes and consequences of gender inclusion in the study area.
-) To analyze changing role of women in household/social level due to women empowerment.

1.5 Significance of the Study

In Nepal, women are more than half of the population but their participation in social, economic and political sector is very pitiable though they have equal rights to be participated. There is impossible to achieve the expected sustainable development of the nation without participation of women. Empowered women are able to perform their own duty with an honorable way. In our society, the Hindu culture is the root of the patriarchal systems; women are excluded from participation in social, economic and political area. Therefore to empower the women, all the barriers and inequalities should be eliminated which is possible only through their social inclusion. Social inclusion of women improves their confidence and decision-making power.

Many studies have been conducted on the issues of women's status by various national and international agencies of organizations, freelance researchers, NGOs and university students. It is hoped that this study will also be another foundation in the field of social inclusion of women and their status. This study focuses in women's participation in socio-economic and political area in the study area.

The specific significances of the research are as follows:

-) This study has analyzed the socio-economic status of women
-) It has explored the political awareness, participation in social activities and household decision-making power of women.

-) It will be useful for the concerned planners, policy makers, GOs/NGOs/INGOs, academician, scholars who are working in the same field.
-) It may be reliable and useful for the students of researchers who are interested to study in this particular field.

1.6 Limitations of the Study

This study aims to find out women empowerment and rural development. It is micro study, which attempt to explore the major processes of inclusion and exclusion of women in the process of their empowerment. The limited and general social variables, economic variable; and political variables has been chosen. Since, the study is based on a small sampling area; it may not show the macro view of socio-economic and political status. This study has been concentrated to analyze the participation of women in social activities and household decision-making power. This study focus in ward no. 7 of Kamal Rural municipality of Jhapa district. This study has been taken only 150 respondents.

1.7 Organization of the Study

This study is divided into five chapters. The first chapter deals with “Introduction” of the study which includes background, statement of problem, objectives of the study, significance of the study, limitations and organization of the study. The second chapter deals with the “Literature Review”, which includes meaning and definition, theoretical literature, empirical literature, conceptual framework as well as women’s empowerment issues. The third chapter deals with research methodology adopted for this study. It includes sample procedure, data collection techniques and tools and data processing and analysis techniques. The fourth chapter analyses the demographic characteristics as well as socio-economic characteristics of the respondents of the study area. The fifth chapter analyses the summary and conclusion of the study.

CHAPTER II

LITERATURE REVIEW

2.1 Conceptual Review

The term social exclusion and inclusion were introduced at first in France and then popularized in social polity discourse in Europe in 1970s to crisis of the welfare state and then used in other regions especially in development paradigms based on poverty reduction (Silver, 1994). Though the forms of exclusion and inclusion were emerged at first in 1970s but lots of studies have shown that social exclusion and inclusion exist from the very beginning of civilization.

Social exclusion is a concept that can describe, on the one hand, a condition or outcome, and on the other, a dynamic process. As an outcome or condition, is a state in which excluded individuals or groups are unable to participate fully in their society resulting from their social identity such as gender, ethnicity, caste or religion or from their social location such as areas that are remote, stigmatized or suffering from war, conflict or with their origin (DFID, 2006). Social exclusion is thus is used to refer to the various types of social disadvantages related to social problem arising from economic crisis and crisis of the welfare state, long term unemployment, growing instability of social bonds and lack of integration on the basis of origin (Pradhan, 2006). Therefore, social exclusion said to be occurred when a group is excluded from rights or entitlements as a citizen, where rights include the social right to a certain standard of living and to participation in society (Gurung, 2007).

The concept of social exclusion is about all those individuals or groups that are excluded from basic means of livelihood, but it is also about those excluded form the process of political and economic decision making, and those excluded from any conceptualization of social security. At wider level it may refer to exclusion from education health care and ultimately the freedom that and individual must have to organize or control his/her life in a given social settings (Nayak, 1995).

Saith (2001) has defined that social exclusion as the exclusion from participation in the normal activities of society. Further Barry suggests that a group is considered socially excluded if they actually desire to participate or not. The five dimensions of

social exclusion in relation to lack of participation in normal activities may be measured as the consumption activity (being able to consume at least up to some minimum level goods and services considered normal for that society), saving activity (accumulating, savings, pension entitlement or owning property), production activity (engaging in economically or socially value activities like paid work, education or training, retirement if over state pension age or looking after a family), political activity including voting, membership of political parties and of national or local campaigning groups (Saith, 2001).

Social exclusion and inclusion are "Contested Concepts" defined from the perspective or framework of different social science paradigms and disciplinary and theoretical perspectives, political ideologies and even national discourses (Pradhan, 2006). Social inclusion describes the state of being included in a community and society as a whole; a condition in which individuals and groups can access the range of available opportunities, services and resources, and contribute actions and the processes needed to transform the situations and changing the perceptions that create and sustain exclusion. The aim of having specific work on social inclusion is to support the involvement of the most excluded groups and to try or insure the betterment of the most excluded and marginalized groups.

Women are named as vulnerable, marginal and excluded groups worldwide. Gender based exclusions from access to resources i.e. in particular land rights and common property resources, employment opportunities and income control, knowledge are mainly due to patriarchy values. Exclusion of women from the public arena and devaluation of their work have been highly realized for long. It was realized that their subordination is embedded in their role as care – taker and nurturer (Pokhrel and Mishra, 2001). Furthermore, women are being deprived socio-cultural, economic, legal and political rights. Economic discrimination against women is responsible for socio-cultural, legal, educational and political backwardness of women in the context of Nepal (Pradhan, 2000).

Social exclusion is the root cause of disempowerment of women. Empowerment is seen as occurring at the individual and group level and, to an important extent has to do with increasing their access to assets, capabilities and voice; and helping them to realize he power, they gain from collective action. Indian sociologist Kamala Bhasin

defined, "Empowerment means the enhancement of social aspect, self dignity, self reliance and going control over resources"(Chaulagai and Others, 2003).

DFID/World Bank (2006) defined, as "Social-Inclusion is the removal of institutional barriers and the enhancement of incentives to increase access of diverse individuals and groups to development opportunities. And Empowerment is the enhancement of assets and capabilities of diverse individuals and groups to function, and to engage influence and hold accountable the institutions that affect them".

Hence, Social-Inclusion and Empowerment are closely related but separate concepts that through the social inclusion process, the empowerment process operates. Bennett put her statement that social inclusion and empowerment play their contemporary role for equity and development (Bennett, 2005).

2.2 Review of Previous Studies

United Nations (1991) found that women are poorly represented in the ranks of power policy and decision-making, women make up less than 5 percent of the worlds heads of state, heads of major corporations and top positions in international organizations. Women continue to be denied equal access to high-status and high-paying positions but there has been some progress since United Nations Decade for women began in 1976. Many countries have set up special offices to review complaints of discriminatory practice in political parties, parliaments, Unions and professional organizations. Women have the right to vote and they do, but the proportion of women in parliament is not high. In 1987 only 10 percent of countries' parliamentarians on average were women. There 3.8 percent, were headed by women at the end of 1990. Only 3.5 percent of the top of the world's cabinet ministries is a woman and women hold no ministerial positions in 93 countries of the world.

CEDAW (2002) found that Nepalese women have got the voting rights as well as stand for election in 1951 but women in government at ministerial level only 7.4 percent. Women's representation in political and administrative offices is very poor. There is a strong tendency among political parties to confine themselves to the constitutional minimum (5%) when it comes to fielding candidates in elections. Similarly in the judiciary, women judges all out for only 1.3 percent of the total no. of

judges. The Supreme Court has only one women-judge. In other constitutional bodies women occupy some positions at the middle management level, leaving all decision-making positions for men. The public service commission has one women member. The NPC has never women member. Poor representation of women can also be observed in the cabinet.

UNDP (2004) found that in Nepal only a few (14%) of women are household heads and only 17 percent of women own either house land or livestock (CBS, 2002). Large proportion of women are engaged in agriculture (49.3 %) and 43.6 percent are engaged in elementary works (Pradhan, 2004). The adult female literacy (15 years+) is accounted only to be 34.9 percent (CBS, 2003), which shows the pathetic social condition of women. The women participation in the local election (19.33 %), professional jobs (18.75 %), women share in income (0.302%) and GDI and GEM of 0.452 and 0.391 respectively shows the lowered social condition in Nepal.

Dhital (2005) found that women's political participation at the political level is very less even in highly developed countries such as America, Europe. The United State of America, which has been preaching practices of democracy, equality and human rights to the world, is very conservative regarding women's participation in politics. The participation of women in the world politics, there is only 13.7 percent. As per UNDP statistics, there is 43 percent women participation in politics in Sweden, 37 percent in Netherlands, 35.8 percent Norway and 30.4 percent in Finland. Women's participation in politics has become an issue of serious contemplation since the UN World conferences on women and Development in 1975 to the fourth world women's conference in Beijing, China in 1995.

Men and women are situated in society not only differently but also unequally – women get less of the material resources, social status power and opportunity for self-actualization and this inequality results from organization of the society not from any biological or personality differences between men and women. The subordinated status of women in the context of Nepal can be viewed from the study on women and poverty, education and training status, women and health, violence against women, women and economy, women in power and decision making, and institutional arrangement of women. The other areas of concern should be women and media, the

human rights of women, and inclusion of women in the sectors, which necessarily would result in empowerment of women in private and public life as well.

In recent times, the social and political participation of women has slightly been increased when the state formed a policy of positive discrimination but which is not in a satisfactory condition. The interim constitution of Nepal 2007 has provided 33 percent reservation in all state mechanism based on the caste/ethnic composition of women through the amendment of relevant laws and policies. It has also repealed of all discriminatory laws as according to the Nepalese international commitments. The state has taken the policy of increasing the access to and control over natural resources, making National Women Commission (NWC) autonomous, eliminating all discriminatory social norms to women and building women's capacity by providing modern skills and training are some positive actions to improve the condition of women in Nepal. Furthermore, property rights, sexuality rights, abortion rights and marriage and family laws after the 11th amendment of Civil Code in 2002 and further improvisation by Constitution 2015 are important benchmarks in the process of women empowerment.

Ghimire (2014) has found women empowerment as the major tool for rural development in under developed countries. The study has further mentioned that in Nepal, cooperatives run by women members and contributing too much for self employment generation and to reduce gender discrimination. The savers and borrowers in micro-finance program from different countries give their views on the financial services they use and on the roles these services have played in their economic and households activities. To assess the impact of micro credit on women in general questions are asked, such as; poor women understand micro-finance help the economically active poor expand and diversify their enterprises and increase their incomes can access to financial services enhance the quality of life of the clients of micro-finance institutions. Women can access to micro-finance help economically active poor in terms of severe household's difficulty. Women can successfully run micro-finance institutions and promote the self-confidence of the rural development.

Shrestha (2014) conducted a study on "Micro-Credit Programm for Women empowerment" has mentioned about savers and borrowers in micro-finance program from different countries give their views on the financial services they use and on the

roles these services have played in their economic and households activities. To assess the impact of MFI's in general questions are asked. Such as, poor people understand micro-finance help the economically active poor expand and diversify their enterprises and increase their incomes? Can access to financial services enhance the quality of life of the clients of micro-finance institutions? Can access to micro-finance help economically active poor in times of severe household's difficulty? And can successful micro-finance institutions promote the self-confidence of their clients? The choices of the clients heard in this chapter provide strong indication that the answers to all these questions are yes. But these clients are among the small minority of the economically active poor who have access to micro-finance institutions.

Thakur (2014) has conducted the study on the role of Micro Finance for women empowerment and rural development of Nepal. This study is basically focused on the micro study of micro finance program. It is intended to find out the consequence of Micro finance program in the specific study area. The universe of study area of Fikkal branch has 117 centers and 2010 members. The sample size of the universe is 20 centers 120 members. The simple random sampling method is used, in which each center has taken 6 members. The study has been focused on only micro finance program of Nirdhan Utthan Bank. It was found that the middle poor possessed such assets more than the very poor. This means that even after receiving services for more than five years, very few clients who are very poor have been able to possess such assets. The general comments received from the clients on loan amount were small loan size; loan amount is not enough to start new business. The general comments received from the clients on the interest rate is high and, the Interest is rate less for land. The general comments received on loan duration were the period of loan which is not enough so, it is not possible to repay installment. The general comments received from the clients on repayment schedules were installments in place of existing installments to repay easily. Most of the clients were found satisfied with the saving services of NUBL. The major reasons cited by the respondents led to the problem of repaying back the loan included small loan size which is not enough to initiate business, .

Pyakurel (2015) has mentioned in his thesis entitled "Role of cooperative for women empowerment for rural development. A Case Study of Saibu Cooperative Ltd.

Bhaisepati-5, Lalitpur District”. The main focus of the study to find out the effectiveness of cooperative credit for rural development. Cooperatives are often blamed for are efficiency. Though there are shine examples of successful and vibrant cooperatives yet a large number continues to face criticism not only from their own members but also from other segments of the society. They not only service the members but also service their family and the community. Any amount of aid or assistance given to primary societies or to any institution from external sources tends to weaken the institution more than anything else. The key factor in the management of cooperatives the participation by members.

Dahal (2016) has studied on "Socio economic impact of micro credit for women empowerment". This study has raised issue about Women’s empowerment and impact of MCP. To identify the socio-economic impact of MCP, respondent's before and after various conditions are taken from primary sources and tested by using various tools. Eventually following conclusions can be drawn from this study.

2.3 Policy Review

The Nepal Rastra Bank (NRB), Nepal’s central banking authority, recently announced new regulations for microfinance institutions (MFIs) that aim to increase the financial inclusion of unbanked districts in the country. Despite the reported recent growth of MFIs in 65 districts of Nepal, there are ten districts that receive no MFI services at all. As a result, NRB declared for the 2013-2017 fiscal year that all financial non-governmental organizations (FNGOs) that have been licensed by NRB for financial intermediation must become class ‘D’ financial institutions, which are more directly supervised by NRB than FNGOs and are generally allowed to undertake larger quantities and sizes of banking transactions. NRB estimates that the new rule will help to add 33 more class ‘D’ banks operating in the country. As of July 2017, there are 33 FNGOs and 32 class ‘D’ financial institutions in Nepal. By increasing regulations and deal flow, NRB hopes that the new act will enable MFIs to reach more underserved districts. Additionally, NRB announced that class ‘D’ banks will be licensed based on geographical location to encourage financial access in undeserved areas.

CHAPTER III

RESEARCH METHODOLOGY

3.1 Research Design

The fundamental objective of this study is to investigate the hidden facts and nature of women empowerment and their status in Kamal Rural Municipality. So, both explanatory and descriptive research methods has been used. This design has been helpful in throwing light on their present situation. It also helps to analyze the aims of the main causes offending behaviour and the socio-economic determinants.

3.2 Rationale for the Selection of Study Area

The sample design applied here reflects a determination to conduct a situation analysis of social inclusion of females and their status with respect to the female participation, decision-making process and economic independence of women. For the depth study on the related issue the study area is Kamal Rural Municipality-7 of Jhapa district, where the process of discrimination and exclusion are rampant. Ward no.7 has been selected purposively based on consultative meeting with the CBO, GOs working in the sector of women empowerment and with the key political and social personnel of the Kamal Rural Municipality.

3.3 Nature and Sources of Data

The nature of the data for the study is both qualitative and quantitative. This study depends mainly upon primary data. Primary data has been obtained from the field survey through household survey, observation, and informal interview. From field survey primary data has been collected in the study area. Secondary data has also been used wherever necessary.

3.4 Population, Sample and Sampling Procedure

Determining the sample size is the most important and difficult task of the field study. This study focused on the process of empowerment of women and their status in the rural areas from the policymaking level as well as within the social structure. There

are 750 married women in Kamal Rural Municipality-7 which is considered as universe for the study. For this research study, the total sample number are 150 households selected from ward no.7 of Kamal Rural Municipality. The samples were selected using purposive sampling method. The respondents are the married women of aged 15 years and above. Woman of age 15 years and above were interviewed.

Three stages interview has been taken. In the first stage, all the sampled households in the cluster were interviewed to generate household level basic information such as number of family members in the household, literacy status, economic status, marital status, etc. The first stage household interview is identified the respondents' status in the society. Such household is; then, go through the second stage of the detailed investigation, which is focused on the aspects needed to meet the objectives of the study. For administering the individual questionnaire at least a woman in the household has been asked for the response. Such individual schedules were asked separately to any one female members of the household who are eligible to respond. In the third stage, focus group discussions (FGDs) has been carried out to assess the qualitative aspects of social exclusion/inclusion in the areas.

3.5 Techniques and Tools of Data Collection

The following three approaches were attempted to collect data.

3.5.1 Household Survey Questionnaire

Interview was conducted to receive information for the households, the socio-economic and demographic characteristics of the household members and perception of the respondents on the research issues. For this research, the questionnaire is the basic tool of the study. During the research study, the data were collected with the help of both structured and semi-structured questionnaires. The researcher, based on the answers received from the respondents, filled the question sheets. The questionnaires were prepared to obtain general information, socio-economic conditions and their participation in social activities, participation in decision-making, which mainly explore their empowerment conditions.

There are two separate questionnaires for the household and individual information of the respondents. The main contents of the questionnaire are education, marital status,

occupation/Income, property ownership, political participation, participation in social activities, decision-making power and involvement in decision on socio-economic aspects, Agriculture decision-making power and knowledge about their rights. The household survey questionnaire has been given in annex-I.

3.5.2 Key Informant Interview

Researcher asked about women empowerment through different program informally. These techniques have been useful to provide essential information about the activities of women. In order to access the qualitative information on the process of social inclusion of women, key informant interview in study area has been conducted. Guideline for Key Informants Interview has been given in Annex-II.

3.5.3 Observation

A simple observation has also been arranged on the life styles of family and their subsistence pattern. The researcher interact with the respondents' parent in-law, husband, son/s, daughter/s and other member of the household on various rounds so as to validate the information to receive from other tools. Checklist for Observation has been given in Annex-III.

3.6 Methods of Data Analysis and Presentation

The data has been collected through various tools, instruments and sources. The collected data has been processed using computer based applications, which is required for the reliability of analysis of social science research. Based on the software, the collected data were analyzed and statistically interpreted by using methods such as simple frequency distribution, percentage distribution, cross tabulation wherever necessary. Most of the data has been calculated and tabulated with simple percentage.

CHAPTER IV

DATA PRESENTATION AND INTERPRETATION

4.1 Demographic Characteristics

Age, marital status, age at marriage, family type, level of education, religion and occupation are demographic characteristics. People's participation is only one method for sustainable development and social inclusion. Rational of participation is for ownership feeling in local development in each development programme. Social inclusion is a process of development, which ensures the rights of women in development to uplift their economic and social status, and it is a mechanism for equitable development. Age, marital status and age at marriage has been described in this section.

4.1.1 Age-Composition of the Respondents

The age structure plays a significant role in demography whether it influences the values, roles, social mores, responsibilities, social relation and fundamental social hierarchy. In the study from the 150 sampled respondents, their ages were broadly grouped as 15-29, 30-49, 50-64 and 65+ years of age.

Table 4.1. Distribution of the Respondents by Broad Age Group

Age group	Number	Percent
15-29	49	32.67
30-49	69	46.00
50-64	27	18.00
65+	5	3.33
Total	150	100.00

(Field Survey, 2017).

Table 4.1 shows that among the sampled population, 46 percent respondents were found in age group 30-49 years, where 32.67 percent respondents were in age group 15-29 years. Only 5 respondents above 65 years were included in the study (3.33 %) and the mean age of the respondents was recorded to be 38.77 years.

4.1.2 Marital Status of the Respondents

Marital status is another important determinant, which changes the life cycle of a woman. As we know, marriage is essential and universal in our society. It determines women's position within family as well as her status within society. Females' roles are increased in family only after her marriage and her decision making power is accepted if she is considered to be married.

Table 4.2: Distribution of the Respondents by Marital Status

Marital Status	Number	Percent
Married	135	90.00
Widow	14	9.33
Separated	1	0.67
Total	150	100.00

(Field Survey, 2017).

Table 4.2 shows that out of 150 respondents, 90 percent respondents were married followed by widow (9.33% } and separated (0.67%).

4.1.3 Age at Marriage of the Respondents

The age at marriage is also an indicator of socio-health status of the women. In this study, the age at marriage of the respondents were categorized into 5 groups such as; <10 years, 10-14 years, 15-19 years, 20-24 years and 25+ years.

Table 4.3. Distribution of the Respondents by their Marital Age-Group

Marriage Age Groups	Number	Percent
<10	2	1.33
10-14	30	20.00
15-19	75	50.00
20-24	33	22.00
25+	10	6.67
Total	150	100.00

(Field Survey, 2017).

In table 4.3, it was observed that half of the respondents (50%) had got married at the age 15-19 years followed by age group 10-14 years (20%). This study had shown that more than three quarters of female had got married within their teenage period.

4.2 Social Characteristics

The social characteristics include caste/ethnicity, religion, educational status and family type. These characteristics are described in this section.

4.2.1 Caste/ethnicity of the Respondents

Nepal is a state of multi caste and ethnicity. In the sampled area various caste and ethnic groups were found. Among these identified caste and ethnicity, they were categorized into 5 broad caste groups i.e. Brahmin, Chhetri, Newar, Janajati and Dalit.

In Chhetri caste group, Sanyasi and Yadav caste groups are also included and for the ease of the analysis the Hill Janjaties are included in the lump sum category i.e. Tamang, Magar, Rai, Lama, Gharti, and Hayu and in Hill Dalits, Damai and Kami were included in the analysis of the data based on the broad caste and ethnic group.

Table 4.4. Distribution of the Respondents by their Caste/ethnic Group

Caste group	Number	Percent
Brahmin	38	25.33
Chhetri	44	29.33
Newar (including Newar Dalits)	39	26.00
Hill Janajaties (Includs Tamang, Sherpa Lama, Rai and Gurung)	20	13.33
Hill Dalits (includes Damai, and Kami)	9	6.00
Total	150	100.0

(Field Survey, 2017).

The table 4.4 shows that majority of the respondents were from Chhetri (29.33%) and Newar (26%) caste groups. Other caste groups were Brahmin (25.33%), Hill Janajaties (13.33%) and Hill Dalits (6.0%). The table exhibits the study area is full of Khas. Around 55 percent of the respondents were from the Khas ethnic group.

4.2.2 Religion of the Respondents

Religious composition is the important social characteristics of population. Religion also plays a vital role to unite a society and keep solidarity among its members. It is also a factor that determines the role and responsibilities of a woman; because different religious groups have their own traditional values and systems which govern people beliefs.

Table 4.5. Distribution of the Respondents by Religion

Religion	Number	Percent
Hindu	114	76.00
Buddhist	31	20.67
Kirant	3	2.00
Christian	2	1.33
Total	150	100.00

(Field Survey, 2017).

Table 4.5 shows that four religious groups were found. The majority of the respondents from Hindu religion (76%) followed by Buddhist (20.67%). Out of the 150 respondents, only three people were found in Kirant and two people in Christian religious group.

4.2.3 Educational Status of the Respondents

Education is the main part of personal as well as societal development. It has a multidimensional significance. Education is also considered to be an indicator of women empowerment. Greater participation of women in education is the backbone of their empowerment.

Table 4.6. Distribution of the Respondents by Educational Status

Literacy Status	Number	Percent
Literate	91	60.67
Illiterate	59	39.33
Total	150	100.00
Educational Attainment		
Below grade one	24	26.37
Primary	30	32.97
Lower Secondary	13	14.29
Secondary	18	19.78
SLC, IA or equivalent	3	3.30
Bachelor	1	1.10
Masters +	1	1.10
Not Stated	1	1.10
Total	91	100.00

(Field Survey, 2017).

Table 4.6 shows that only 60.67 percent of the respondents were found to be literate and remaining 39.33 percent were illiterate. Among the literate respondents, the majority of the respondents had attended the primary level of education (32.97%). Very negligible percent of the respondents had attained higher education. Over 90 percent of the respondents had the educational status below SLC, Intermediate or equivalent. Only two respondents had secured university education.

Table 4.7. Respondents by Education Attainment after Marriage

Education After Marriage	Number	Percent
Yes	18	12
No	132	88
Total	150	100

(Field Survey, 2017).

Table 4.7 shows that after marriage, only 12 percent (18) respondents had taken education. Remaining 88 percent had not taken any formal or informal education. In almost all caste/ethnic groups, the educational attainment after marriage seems equal.

Table 4.8. Respondents by Reasons for not Taking Education After Marriage

Reasons for not taking education after marriage	Number	Percent
Not Interested for further Study	21	16.00
Husband/family didn't want	26	19.70
Due to Early Marriage	26	19.70
Economic Reasons	5	3.80
Traditional Belief	13	9.80
Due to Early Pregnancy	8	6.10
Left without reasons	11	8.10
No School Nearby	4	3.10
Household Activities	17	12.90
Due to illness	1	0.80
Total	132	100.00

(Field Survey, 2017).

Table 4.8 shows that among the reasons for not taking education after marriage, 16 percent of the respondents said that they had no interest for further education. One forth (19.70%) of the respondents had the response that their family members didn't like to send them to educational institutions after marriage and the same proportion (19.70%) of them indicated the reason of early marriage. Around 9.80 percent of the respondents said that the traditional belief that the women shouldn't get education after marriage was the main reason for not taking the education after marriage. They also reported that because of economic reasons (3.80%), early pregnancy (6.10%), and household activities (12.90%) for which they were not getting opportunities for further study after marriage.

Table 4.9. Respondents by Satisfaction with Current Educational Status

Satisfaction With their education	Number	Percent
Yes	104	69.33
No	46	30.67
Total	150	100.00

(Field Survey, 2017).

Table 4.9 shows that only 30.67 percent of the respondents had reported that they were not satisfied with their current educational status whereas 69.33 percent said that they were mildly or fully satisfied with their educational status.

4.2.4 Family Types of the Respondents

The family background determines the future of an individual. Family plays an important role to determine the career of a woman because of the social structure. In our society, a woman should fully depend upon their family, and without their permission and decision she is helpless to do anything on her own. It is believed that in nuclear family, a woman can get some extent of choices to do something freely than in a joint family.

Table 4.10. Distribution of Respondents by their Family Types

Family type of the respondents	Number	Percent
Nuclear	114	76
Joint	33	22
Extended	3	2
Total	150	100

(Field Survey, 2017).

Table 4.10 shows that less than a quarter of the respondents (22%) were from the joint family and remaining 76 percent respondents were from nuclear family and 2 percent were living in extended family.

4.2.5 Head of the Household of the Respondents

Head of the household receives higher respect in Nepalese society. Generally, the eldest male member of household is regarded as head. Being male dominated society, most of households reported the male members to be the head of the household regardless of their age, social position and economic activity within household.

Table 4.11. Distribution of the Respondents by Household Head

	Male		Female		Total	
	Number	Percent	Number	Percent	Number	Percent
Head of the HHs	123	82	27	18	150	100.0

(Field Survey, 2017).

Table 4.11 shows that in the study area, out of 150 sampled households, only 27 female-headed households were reported where remaining 123 households were male-headed household.

4.3 Economic Characteristics

Economic characteristics is income generating activities which include sources of income, monthly income, reason for not engaging in any income generating activities, livestock ownership, land ownership and saving status of respondents in this section.

4.3.1 Engaged in Income Generating Activities

In the study area majority of the respondents had not engaged in any kind of income generating activities.

Table 4.12. Respondents b Engaged in Income Generating Activities

Engaged in income generating activities	Total	
	Number	Percent
Yes	67	44.67
No	83	55.33
Total	150	100.00

(Field Survey, 2017).

Table 4.12 shows that out of 150 respondents, only 44.67 percent had reported that they had been contributing to the household income by being engaged in some kinds of activities but 55.33 percent of the respondents were not accounted to be engaged in any kind of income generating activities. This could be the reason that household activities including some minor agriculture activities were not taken as income generating activities by the respondents. In all caste/ethnic groups, majority respondents had reported that they had not participated in any income generating activities so far.

4.3.2 Sources of Income

Among 44.67 percent respondents who were involved in income generating activities, majority of the respondents' sources of income was agriculture of livestock (28.36%).

Table 4.13. Distribution of the Respondents by Sources of Income

Sources of income	Number	Percent
Agriculture/ Livestock	19	28.36
Business/beauty parlor/	11	16.42
Labor in non agriculture	13	19.40
Job/ Services	12	17.91
Teaching	10	14.93
Tailoring	2	2.99
Total	67	100.00

(Field Survey, 2017).

Table 4.13 shows that nearly one fifth of the respondents (19.40%) responded that labor in non agriculture sector was the main source of their household income. Other major source of income in the place of residence were service (17.91%), business (16.42%) and teaching (14.93%) in governmental and non governmental school.

4.3.3 Monthly Income Level of the Respondents

The income level of the respondents was not found well in the study area, almost above the level of poverty level. Around 48 percent of the respondents' income level was below 10,000. This ranges from 500 or lower than that to 10,000 monthly.

Table 4.14. Distribution of the Respondents by their Level of Income

Income level	Number	Percent
Below 10,000	32	47.76
10,000-20,000	17	25.37
20,000-30,000	10	14.93
30,000+	8	11.94
Total	67	100.00

(Field Survey, 2017).

Table 4.14 shows that around a quarter of the respondents (25.37%) of the respondents had the income level in between 10,000-20,000 per month and only 8 persons (11.94%) were able to earn above 25,000s monthly from different occupations. This shows that income generating activities and level of income is not only subsistence based. The proportion of the respondents in the income levels might be imperfect because of the perceived fear to tell their income level to the new interviewer. The real income level of the respondents might be higher than that.

4.3.4 Reasons for not Engaging in any Income Generating Activities

More than half of the respondents (57.83%) reported that they were not engaged in any kind of income generating activities due to the household chores. Household work is seen as a barrier to be engaged in any kind of activities.

Table 4.15. Respondents by Reasons for not Engaging in IGAs

Reasons for not engaging in income generating activities	Number	Percent
Due to Household Work	48	57.83
Due to Agriculture Work	11	13.25
No Education	14	16.87
No Proper time	5	6.02
Unwilling to work	7	8.43
Not able to do work	24	28.92
Due to poverty	4	4.82
No Opportunities got	23	27.71
Due to small baby	1	1.20
Due to busy in study	9	10.84
Total	83	

(Field Survey, 2017).

Table 4.15 shows that more than a quarter (28.92%) percent reported that they were not able to be engaged in any type of the income generating activities because of the lack of ability to enter in the job market. Around 17 percent had no opportunity to do job and 10.84 percent were still students and said that study made them busy to be engaged in any kind of income generating activities.

4.3.5 Having “PEWA” Livestock

Having PEWA is also a kind of indicator of economic status. It is believed that having PEWA shows the sound socio-economic status. Most of the people put livestock/cattle as their PEWA.

Table 4.16. Distribution of the Respondents by having “PEWA” Livestock

Having personal livestock	Number	Percent
Yes	17	11.33
No	133	88.67
Total	150	100.00

(Field Survey, 2017).

Table 4.16 shows that among the respondents, it was found that very few women had PEWA livestock but 88.67 percent respondents didn't have “PEWA” livestock.

4.3.6 Ownership of the Land by the Respondents

The study had shown that 80.67 percent respondents' family had land and 19 percent had no land at all. Among the respondents having land, 45.45 percent respondents had land on their own name and 54.55 percent respondents didn't have land on their own name.

Table 4.17. Distribution of the Respondents by Ownership of the Land

Having Land	Number	Percent
Yes	121	80.67
No	29	19.33
Total	150	100.00
Ownership of the Land	Number	Percent
Yes	55	45.45
No	66	54.55
Total	121	100.00

(Field Survey, 2017).

From table 4.17, it can be concluded that most of the women were excluded from their legal rights on the land holding.

4.3.7 Ownership of the House by the Respondents

Ownership of the house also represents the socio-economic status. The study had shown that most of the respondents had their own house. More than seventy percent respondents were living in their own house.

Table 4.18. Distribution of the Respondents by Ownership of the House

Type of the House	Number	Percent
Own	108	72
Rented	36	24
Relatives	6	4
Total	150	100
Ownership of the House	Number	Percent
Husband	46	42.59
Parents	19	17.59
Self	29	26.85
Husband and Wife Both	3	2.78
Brothers and Sisters	4	3.70
Sons/daughter	7	6.48
Total	108	100.00

(Field Survey, 2017).

Table 4.18 shows that among the respondents having own house, 26.85 percent of the respondents were legal owner of the house and 42.59 percent said that their husbands were the legal owner of the house. Parents also possess some 18 percent of houses on their own name. Other categories like dual ownership of husband and wife (2.78%) and brothers and sisters (3.70%) were negligible for the analysis.

4.3.8 Keeping Household Income

For sound and healthy family life, male and female both are equally responsible. They need to share benefits in family.

Table 4.19. Distribution of the Respondents by Keeping the Household Income

Household income keeper	Number	Percent
Husband	32	21.33
Parents	17	11.33
Self	63	42.00
Husband and wife Both	33	22.00
Sons and Daughter	5	3.33
Total	150	100.00

(Field Survey, 2017).

The table 4.19 shows that 42 percent women kept their family income where 22 percent kept both of them. The result shows that little number of respondents had engaged in any kind of income generating activities and negligible percent of women had land or houses in their own name. Quite contrarily, most of the income is kept by them. This shows that the female right to handle household property is not fully accepted in the study area.

4.3.9 Having Saving Accounts

The study had shown that 54 percent respondents had opened saving accounts and among them 39.51 percent responded that their parent hold the account.

Table 4.20. Distribution of the Respondents by Having Saving Bank Account

Saving Account	Number	Percent
Yes	71	47.33
No	79	52.67
Total	150	100.00
Whom the saving accounts belongs to	Number	Percent
Husband	21	29.58
Parents	5	7.04
Self	37	52.11
Husband and wife Both	9	12.68
Son And Daughter	10	14.08
Total	71	-

(Field Survey, 2017).

Table 420 shows that nearly one fifth (47.33%) of the respondents were affiliated with saving accounts in their own where 29.58 percent their husband. There were 12.68 percent both husband and wife was equal owner of the saving accounts. They also opened the saving accounts on their children's name (14.08%).

4.4 Political Participation

In the context of women's role and influence in the society, political participation needs to be analyzed from several angles. Conventionally, politics is understood to cover the science of governance in the public arena only. But in women's context it is imperative that politics includes gender politics within family and in the domestic scene, because that is where they are intensively exploited, repressed and excluded. Women's political participation is defined as participation in social activities, participation in decision making roles within the domestic scene as well as in the community.

Involvement in political movements and political parties forms another dimension of women's political participation. Awareness/knowledge about their rights and access to inheritance property are conceptualized as women's political empowerment.

4.4.1 Participation in Community Based Organizations (CBOs)

Participation in any community based committees helps women strengthening their capacity and confidence power. It also shows inclusion of females in development activities where a female share equal right and opportunity as that of male. In the study area some community based organizations (CBOs) were found like Forest Consuming Committees (FCC), Drinking Water Committees (DWC), School Management Committees (SMC), Local Women’s Committees (LWC), Religious Institutions (RI) and Other Committees.

Table 4.21. Distribution of the Respondents by their Participation in CBOs

Institutions	Regular/full		Sometimes		Never	
	No.	Percent	No	Percent	No.	Percent
FCC	17	11.33	27	18.00	106	70.67
DWC	23	15.33	32	21.33	95	63.33
SMC	21	14.00	32	21.33	97	64.67
LWC	28	18.67	32	21.33	90	60.00
RI	23	15.33	38	25.33	89	59.33
Other	4	2.67	-	-	-	

(Field Survey, 2017).

Table 4.21 shows that among those committees, most of the women had no regular participation. The highest proportion of women were never participated in such committees, very few women had participated regularly. In those committees, the highest percentages of women (18.67%) were regularly participated in LWC whereas 14.00 percent respondents participated in SMC. In other committees 11.33 percent in FCC, 15.33 percent in DWC and 15.33 percent in RI, the respondents had participated regularly. Thus, it can be concluded that the regular participation of women was higher in LWC than other committees. The never participants were high in all committees in the study area.

4.4.2 Political Participation and Political Awareness

In the study area, out of 150 respondents more than 58 percent reported that they didn’t have membership of social institutions but 42 percent had been a member.

Nearly a half (49.33%) percent reported that they were willing to participate in any social activities.

Table 4.22. Respondents by their Political Participation and Political Awareness

Political participation and political awareness	Yes		No	
	Number	Percent	Number	Percent
Having membership of any Social-institutions	63	42.00	87	58.00
Willingness to participate Social-activities	74	49.33	76	50.67
Voting to any political parties	125	83.33	25	16.67
Having membership of any political parties	37	24.67	113	75.33
Willingness to be a local representative	61	40.67	89	59.33
Having knowledge about the constitution	133	88.67	17	11.33
Having knowledge on fundamental rights	116	77.33	34	22.67
Having knowledge about the property rights	128	85.33	22	14.67
Having knowledge about the divorce rights	136	90.67	14	9.33

(Field Survey, 2017).

Table 4.22 shows that around 83 percent of the respondents had been utilizing their political rights by voting to any of the political parties in the past elections including the election of the Constituent Assembly. Around 25 percent of the respondents had the membership in any of the political parties and 40.67 percent had a willingness to be a local representative.

To collect the necessary information on the political and social awareness of the respondents, a set of questions was asked in the field. Nearly 90 percent of the respondents said that they were conscious about the constitution and constitutional provisions relating to women. Knowledge about fundamental rights (77.33%), female property rights (85.33%) and divorce rights (90.67%) show that the level of political consciousness is higher among the respondents irrespective of their utilizations.

4.4.3 Reasons for being a Local Representative

Out of 150 respondents, 61 respondents reported that they were interested to be a local representatives.

Table 4.23. Distribution of the Respondents' views to be a Local Representative

Do you want to be a local representative?	Number	Percent
Yes	61	40.7
No	89	59.3
Reasons for being a local representative	Number	Percent
To Address the women's issues	27	44.26
To Uplift the women Earning	9	14.75
For Learning	11	18.03
To build up the confidence	14	22.95
To assist village development	50	81.97
Total	61	-

(Field Survey, 2017).

Table 4.23 shows that among 61 respondents, 44.26 percent said that they wanted to address women's issues' by being involved in local politics while 81 percent had the will to assist for the development of their village. 22.95 percent responses favored that being a local representative is a way to build up a self confidence, 18 percent wanted to be in a local position for the purpose of mere learning and 14 percent of the respondents wanted to be a local representative to uplift the women's status.

4.4.4 Knowledge about the Constitutional Provisions Relating to Women

It was found that 133 respondents had heard of constitutional provision relating to women.

Table 4.24. Distribution of the Respondents' views about Constitutional Provisions

Knowledge about the constitutional provisions	Number	Percent
Yes	133	88.7
No	17	11.3
Knowledge about the constitutional provisions relating to women	Number	Percent
Equal Property rights	83	62.41
Equal Educational rights	36	27.07
33percent Reservation	82	61.65
Citizenship rights	40	30.08
Share from husband	17	12.78
Don't know	17	12.78
Equal rights to do work	25	18.80
Divorce rights	12	9.02
Total	133	-

(Field Survey, 2017).

Table 4.24 shows that among them, 62.41 percent reported that they had known about women's equal property rights ensured in the constitution. Similarly, 61.65 percent reported "33 percent reservation" for women in all governmental sectors, 30.08 percent citizenship rights, 27.07 percent equal education rights and only 9.02 percent divorce rights which were ensured by constitution. Some nine percent (12.78%) reported that they didn't know about the constitutional provisions though they had heard about it.

4.4.5 Knowledge about the Fundamental Rights

Fundamental rights are the asset of the human beings but most of the human beings especially women are excluded from their fundamental rights. In the study area 116 respondents reported that they had heard about the fundamental rights. Among them, 73.28 percent reported equal education to be a fundamental right of women.

Table 4.25. Distribution of the Respondents' Views about the Fundamental Rights

Do you know about fundamental rights?	Number	Percent
Yes	116	77.3
No	34	22.7
Knowledge about the fundamental rights	Number	Percent
Right to Equal Education	85	73.28
Right to Marriage	32	27.59
Right to Speech	21	18.10
Property Rights /rights to Economy	66	56.90
Equal right for all	24	20.69
Right of Self Decision	7	6.03
Right to basic Needs	43	37.07
Freedom rights	18	15.52
Right to move freely	9	7.76
Don't know	7	6.03
Rights for love and care from parents	3	2.59
Total	116	-

(Field Survey, 2017).

Table 4.25 shows that 27.59 percent reported that decision on marriage also falls within the fundamental right of women. Some 37.07 percent reported 'right to basic needs', 56.90 percent 'Right to economy/property', and 15.52 percent reported 'freedom rights' as fundamental rights. Similarly, 2.59 percent reported that right of love and care from parents was also a fundamental right. Whereas around seven percent (6.03%) reported that they didn't have any idea or knowledge about the fundamental rights.

4.4.6 Knowledge about the Property Rights

Access to property of women helps to be economic independent. But the property right to women is still lacking despite the legal provisions.

Table 4.26. Distribution of the Respondents' views about the Property Rights

Do you know about fundamental rights?	Number	Percent
Yes	128	85.3
No	22	14.7
Knowledge about the property rights	Number	Percent
Equal Share for Son and daughter	69	53.91
Share from husband when separated	85	66.41
Don't know	5	3.91
Total	128	-

(Field Survey, 2017).

Table 4.26 shows that among 150 respondents, 128 respondents reported that they had heard about the property rights. Most of the respondent, 66.41 percent reported that equal share from husband when separated was the property rights where 53.91 percent reported that equal share for son and daughter as their property rights.

4.4.7 Knowledge about the Divorce Rights

It was reported that 136 respondents had heard about the divorce rights.

Table 4.27. Distribution of the Respondents' views about the Divorce Rights

Do you know about divorce rights?	Number	Percent
Yes	136	90.7
No	14	9.3
Knowledge about the conditions, in which a women can give divorce	Number	Percent
If step wife is brought	88	64.71
Frequent quarrel	51	37.50
If Neglected /Not respected in the family	55	40.44
If not fecund	11	8.09
If Husband lives separately for 3 years	4	2.94
If no respect for Self-Dignity	13	9.56
If tortured	35	25.74
If not satisfied with husband	21	15.44
If husband shows bad character	32	23.53
If husband is mentally not well	1	0.74
Don't know	2	1.47
Total	136	-

(Field Survey, 2017).

Table 4.27 shows that 64.71 percent reported that if husband brought another wife, then she could give divorce to her husband and 40.44 percent reported that she could give divorce to her husband if she felt neglected in the family. Table 4.27 shows that 37.50 percent reported if frequent quarrel, 25.74 percent reported if tortured, and 23.53 percent if husband shows bad character and 9.56 percent reported if husband didn't respect for her self-dignity, then she would give divorce. There were also reported that if husband is not fecund (8.09%), if husband is living separately for 3 years (2.94%), if not satisfied with husband (15.44%) and if husband is mentally not well (0.74%), then a woman can give divorce to the her husband (Table. 4.27).

4.5 Women in Decision Making Process

Women decision making process o marriage, having children, use of family planning method, selling surplus food, buying selling of livestock, visiting relatives, participation in social activities and decision on political parties are studied in this section.

4.5.1 Decision on their Marriage

It might be the patriarchy society; it was found most of the respondent's parents decided their marriage.

Table 4.28. Distribution of the Respondents' Decision on their Marriage

Decision makers	Number	Percent
Father	14	10.37
Mother	7	5.19
Both Parents	88	65.19
Self	20	14.81
Brothers/Sisters	3	2.22
Relatives	3	2.22
Total	135*	100.00

(Field Survey, 2017).

Table 4.28 shows that there were 65.19 percent respondents' parents took decision on their marriage and 14.81 percent had made the decision themselves.

4.5.2 Decision on taking Education after their Marriage

It was found very few respondents had taken education after their marriage.

Table 4.29. Respondents' Decision on Taking Education After their Marriage

Decision Makers	Number	Percent
Husband	3	16.67
Parents	4	22.22
Self	3	16.67
Husband and wife both	6	33.33
Brothers and Sisters	1	5.56
Sons and Daughters	1	5.56
Total	18*	100.00

(Field Survey, 2017).

Table 4.29 shows that while taking education after their marriage, majority of them had self decision for their further study whereas their parent in law also decided to continue their education.

4.5.3 Decision on Having Children

It was found that almost 86 percent respondents had given a live birth. Among them most of the couple (husband and wife both) 75.79 percent decided to have children.

Table 4.30. Distribution of the Respondents' Decision on having Children

Decision on Having Children	Number	Percent
Husband	14	10.85
Parents	8	6.20
Self	9	6.98
Husband & wife Both	98	75.97
Total	129	100.00

(Field Survey, 2017).

Table 4.30 shows the dual decision to bear a baby may be considered to be good but self decision (6.98%) is a right to be pregnant shows that they were not fostered the right of pregnancy. She alone was not able to decide on when, how much and how

often should she be pregnant. Respondents were also liable to bear a baby on the decision of husband alone or because of the parents desire to have a grandchild.

4.5.4 Decision on Using of Family Planning Methods

Out of 150 respondents, only 117 respondents had used family planning devices. Among the 117 respondents, 53.85 percent couple had made decision together.

Table 4.31. Respondents by Decision on Using of Family Planning Methods

Decision on using of family planning methods	Number	Percent
Husband	25	21.37
Self	29	24.79
Both	63	53.85
Total	117*	100.00

(Field Survey, 2017). * Only 117 women had used family planning methods.

Table 4.31 shows that around one fifth (21.37%) decisions on using FP methods were taken by their husband and only 24.79 percent of the respondents decided to use the FP methods on their own.

4.5.5 Decision on Buying or Selling Surplus Food

Buying or selling surplus food in the house is the most important decision. Most of the Nepalese women have involved in household activities.

Table 4.32. Respondents by Decision on Buying or Selling Surplus Food

Decision on buying or selling surplus food	Number	Percent
Yes	63	42.00
No	87	58.00
Total	150	100.00

(Field Survey, 2017).

Table 4.32 shows that among 150 respondents, 42.00 percent respondents had made decision to buy or sell any surplus food.

4.5.6 Decision on Buying or Selling Livestock

Decision on buying or selling livestock, it was found that comparatively very less women had made decision to buy or sell any livestock in the household.

Table 4.33. Respondents by Decision for Buying and Selling Livestock

Decision on buying and selling livestock	Number	Percent
Yes	45	30
No	105	70
Total	150	100

(Field Survey, 2017).

Table 4.33 shows that only 30 percent respondents had made decision by her. Around 70 percent of the women had no right of buying or selling their foods, livestock or any other household assets.

4.5.7 Decision on Visiting the Relatives

Visiting relatives is also a social affair. In this study, it was found that often the respondent's husband decided to visit their relatives.

Table 4.34. Distribution of the Respondents' Decision on Visiting Relatives

Decision on visiting relatives	Number	Percent
Husband	48	32.00
Parents	17	11.33
Self	42	28.00
Husband and Wife Both	43	28.67
Total	150	100.00

(Field Survey, 2017).

Table 4.34 shows that there were 32 percent respondents had followed their husband's decision. While 28.67 percent both couple decided for visiting their relatives and 28 percent respondents had taken self-decision to visit relatives.

4.5.8 Decision on Participating in Social Activities

Most of the women were engaged in domestic/household chores. They are, to some extent, restricted to go outside and take part in any social activities due to the social and culture settings. While taking decision to participate in social activities, women seem to be free to some extent.

Table 4.35. Respondents' Decision on Participating in Social Activities

Decision on participating in social activities	Number	Percent
Husband	23	26.74
Parents	4	4.65
Self	21	24.42
Husband and wife Both	17	19.77
Relatives	5	5.81
Son and Daughter	2	2.33
Other (friends	14	16.28
Total	86	100.00

(Field Survey, 2017).

Table 4.35 shows that around 24 percent of the respondents decided themselves whether to participate or not. In other cases, a female needs her husband's approval (26.74%) to take part in such activities. Only 19.77 percent of such decisions were made in mutual understanding between husband and wife. Sometimes, parents, relatives, and son or daughter remain the decision makers in such cases.

4.5.9 Decision on to be Member of Political Parties

Political membership helps increasing the social movement of the people. Political awareness helps people to know their rights and responsibilities. It was found that very less women had taken membership of political parties. However, 40 percent respondents had taken her-self decision to be a member of political parties.

Table 4.36. Respondents' Decision on to be Member of Political Parties

Decision Makers	Number	Percent
Husband	18	72
Self	10	40
Husband and wife Both	7	28
Relatives	4	16
Other (Friends)	11	44
Total	25	-

(Field Survey, 2017).

Table 4.36 shows that 72% of their husband and 44 % of their friends encouraged them to be a member of political parties. Similarly, 14.29 percent respondents took decision on to be a member of political parties in cooperation with their husband.

4.6 Causes and Consequences of Exclusion of Women

This Study had concentrated to identify the causes of the social exclusion of the women and its impact. But it was found that causes themselves are the consequences of exclusion. In the study area, exclusion of women exists in every sector that is why their participation was found very low. These kinds of exclusion affect women's social, economic, political and domestic status. And they are the blockade to uplift their status and their participation, leaving women in the condition of selflessness, powerlessness and isolation.

The some causes were identified in the study area:-

-) Discriminating nature of parent
-) Low level of education
-) Economic dependency
-) Socio-cultural settings and practices
-) Lack of awareness among women
-) Poor mechanism and system of government to implement laws, policies, plan and programs

These all causes were identified in research field and also the FGDs participants reported. Majority of the participants reported that discriminating nature and practices between male and female were the main cause of women's backwardness. They further put socio-cultural practices and conservative thinking as the causes of women's low status in society. Some participants also reported that women herself responsible for her backwardness because they were not active and had no courage to fight against discrimination.

They reported that due to busy household schedule and lack of education were main reasons to less participation or involvement of women in social, economic and political sectors. They also added that they were not participated due to their economic dependency.

The participants were only males were not responsible for women's development. To extent, women were also responsible for their low social status. But all the participants agreed that women have full courage to run not only their household but also the nation as a whole. Most of the participants said that government's policies and programs were like "Haati Ko Dekhaune Danta". It was not implemented seriously. They said that lack of strong mechanism and system of the government was the main hindrances to implement the programs.

The participants reported that to uplift women's status and empower them; awareness programs should be conducted to break and transform the existing traditional and socio-cultural practices, which were most hindrances of women's development. Further they added the government should strongly implement laws, policies and programs to enhance women's status. And all the rights of women should be ensured practically. Lastly, all the participants agreed that for women's empowerment, women should aware and active themselves and also family and community should encourage them and should include in all level of development sectors then only after women can contribute to build "New Nepal".

4.7 Women in Decision Making Process

The section mainly deals the respondents' social, economic, political and decision making participation by their literacy status. The results from the Focus Group

Discussion are also included for the detailed cross verification of the quantitative nature of data. Women in the process of decision making are another most important or the basic indicator of their empowerment. Household decision, decision of their own marriage, decisions of the schooling after marriage are some of the primary rights to be enjoyed by women for the overall empowerment of females. If females are failed in those matters, the talk of women empowerment is a buzz talk only. The dual role of women in home and outside, minimum time to be engaged in the matter of society, no legal framework of the empowerment, and their physical conditions including other various factors are the determinant of the down trodden women status in case of Nepal.

4.7.1 Women in Decision Making Process in their Marriage by Literacy Status

Only 13 percent of the literate women had the decision on their marriage by themselves and 63 percent of the respondents were married by the joint decision of their parents. The other decision makers were father (7%), mother (3.30%), brother/sister and relatives by 2 and 3 percent respectively.

Table 4.37. Respondents' Decision Making of their own Marriage by Literacy Status

Literacy Status	Decision on marriage of the respondents		
	Decision makers	Number	Percent
Literate	Father	7	7.69
	Mother	3	3.30
	Both Parents	63	69.23
	Self	13	14.29
	Brothers/Sisters	2	2.20
	Relatives	3	3.30
	Total	91	100.00
	Illiterate	Decision makers	
Father		8	13.56
Mother		10	16.95
Both Parents		28	47.46
Self		13	22.03
Total		59	100.00

(Field Survey, 2017).

Table 4.37 shows that among the illiterate, the decision on their own marriage is higher than those who were literate. Around 22 percent of the illiterate respondents had their marriage decision on their own and 47 percent of the respondents had their marriage decision by their parents.

4.7.2 Women in Decision Making Process in Taking Education after their Marriage

The participants of the FGD also stressed that literate women poses the logical bargaining power and they also see the need of education after marriage. The literate women are married to the literate men and there is higher understanding between both of the parties in decision making. Since the study area is remote and underdeveloped area in terms of social and human capital, the need of extended education for the empowerment of women is not realized by their family members. Husbands and their relatives also fail to raise the voice of their education after their marriage because of the nature of works the women are entitled.

Table 4.38. Respondents' Decision Making of their Education by Literacy Status

Literacy Status	Decision on taking education after marriage of the respondents		
	Decision Makers	Number	Percent
Literate	Husband	4	22.22
	Parents	5	27.78
	Self	5	27.78
	Husband and wife Both	2	11.11
	Brothers and Sisters	1	5.56
	Sons and Daughters	1	5.56
	Total	18	100.00

(Field Survey, 2017).

Table 4.38 shows that the decisions on the education of the respondents were taken by different household authorities. Among the literate respondents, 27.78 percent of the respondents had taken the decision of their education themselves after marriage and the same proportion of the respondents had the chance of getting education by the decision of their parents. And interestingly, 5.56 percent of the decision on their education was taken by their children.

4.7.3 Decision Making Process in Family Planning and Child Education

Decision on having children, it was found that most of the literate women had discussed and decided with their husband. More than 81 percent literate women and nearly 45 percent of illiterate women decided in mutual understanding with their husband.

Table 4.39. Decision Making on Family Planning and Child Education

Literacy Status		Having children		Using FP methods		Children's schooling	
Literacy Status	Decision Makers	No.	%	No.	%	No.	%
	Literate	Husband	5	8.62	20	33.33	8
Parents		3	5.17	12	20.00	4	7.55
Self		3	5.17	9	15.00	11	20.75
Husband and wife both		47	81.03	19	31.67	30	56.60
Total		58	100.00	60	100.00	53	100.00
Illiterate	Husband	15	21.13	18	31.58	34	41.98
	Parents	11	15.49	9	15.79	8	9.88
	Self	13	18.31	4	7.02	25	30.86
	Husband and wife both	32	45.07	26	45.61	14	17.28
	Total	71	100.00	57	100.00	81	100.00
Grand Total		129	100.00	117	100.00	134	100.00

(Field Survey, 2017).

Table 4.39 shows that on taking self-decision, only 5.17 percent literate and 18.31 percent of illiterate women were accounted. This shows that the decisions on those matters are strongly taken by illiterate than the literate one. This supports the idea that primary education in case of childbearing negatively affects the situation. Similarly, on using FP methods, the study had shown that 31.67 percent literate women decided in cooperation with their husband but among illiterate women mostly their husband had decided. It was found 31.58 percent illiterate women's husband decided. But on taking self-decision more illiterate women were ahead of literate women.

The participants of the FGD stressed the importance of education while making decision on having children. As the illiterate women are far more unknown to the hazards of too many, too often and too frequent pregnancy, the complication during delivery, and the post delivery care, their health condition may deteriorate for ever. Husband often decide of force them to have children which in almost invincible to

them so are ready to bear children. While using the family planning methods and sending their children to the school also, husband plays a major role. These all incidents are the outcome of the patriarchal society and cannot be removed from the society easily.

4.7.4 Women Beyond Households Activities

Most of the illiterate women decided themselves while visiting relatives. Around a quarter of the women made the decision on their own while making decision on visiting relatives followed by 26.37 percent by their husband. But among literate women, very few of them took decision in cooperation with their husband. Only 13.56 percent made decision in mutual understanding with their husband whereas 23.73 percent women took self decision to visit their relatives.

Table 4.40. Distribution of the Respondents on Decision Making by Literacy Status

Literacy Status		Visiting Relatives		To be member of Social-institutions		To be member of Political parties	
		No.	%	No.	%	No.	%
Literate	Decision Makers						
	Husband	24	26.37	9	22.50	3	17.65
	Parents	10	10.99	1	2.50		0.00
	Self	23	25.27	14	35.00	6	35.29
	Husband and wife both	34	37.36	7	17.50	3	17.65
	Sons and Daughters			1	2.50		0.00
	Others			8	20.00	5	29.41
	Total	91	100.00	40	100.00	17	100.00
Illiterate	Decision Makers						
	Husband	24	40.68	14	30.43	2	25.00
	Parents	13	22.03	5	10.87		
	Self	14	23.73	2	4.35	5	62.50
	Husband and wife both	8	13.56	1	2.17		
	Relatives			11	23.91		
	Others (Friends)			13	28.26	1	12.50
	Total	59	100.00	46	100.00	8	100.00
Grand Total	150	100.00	86	100.00	25	100.00	

(Field Survey, 2017).

Table 4.40 shows that most of the literate women had self-decision to be member of any social institutions. Among illiterate women their husband took decision mostly. Thirty five percent literate women decided themselves to participate in social institutions whereas only around 4 percent of the illiterate women decided. Among the illiterate women, the matter is often decided by their husband. Nearly one third (30.43%) of the respondents had been the member of social institutions by the decision of their husband.

Among the participants of FGD, almost all stressed on the importance of education for the full and easy participation in social and political organizations. A woman does not need to consult her husband whether she can participate in any political or social organizations, but in the case of women, the approval from her husband is almost compulsory. This event often takes place because of the sensitive nature of politics in the context of current Nepal. Males are not ready to involve their women in such organizations because of the fear that the wrong message will be delivered by the illiterate females.

To be the member of political parties, literate women do not need to take approval to their husband. Among 17 literate members being participated in political parties, 6 (35.29%) had decided themselves. The proportion of illiterate women participating in the political parties on their own decision is far less than that of literate. Around one fifth and one third of literate and illiterate respondents respectively were encouraged by their husband.

4.7.5 Participation in Local Community Committees of Women by Literacy Status

It was found that literate women had participated more regularly than illiterate women in any social institutions. The local community committees, such like; in Forest Consuming Committee, 64.71 percent literate women participated regularly. Similarly in DWC 73.91 percent literate women, in LWC 85.71 percent literate women, in RI 86.96 percent literate women and other institutions 75 percent literate women participated regularly and rest were illiterate women (Table 4.41). In the local level community, the participation of the women is low compared to that of men as according to the participants of focus group discussion. The government and political

parties has brought some gender inclusive policies in their manifestoes so the gender inclusion in such organizations is somehow increased in the present Nepal. Though the females are included, the situation of the illiterate women seems unchanged. So the participants stressed on the need of education to those who do not have education and awareness campaign to protect their political culture and social rights.

Table 4.41. Respondents' Participation in Local Committees by Literacy Status

Literacy	FCC		DWC		SMC		LWC		RI		Other	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Literate	11	64.71	17	73.91	17	80.95	24	85.71	20	86.96	3	75.00
Illiterate	6	35.29	6	26.09	4	19.05	4	14.29	3	13.04	1	25.00
Total	17	100	23	100	21	100	28	100	23	100	4	100

(Field Survey, 2017).

4.7.6 Political Participation and Political Awareness of Women by Literacy Status

The table 4.41 shows that that political participation and political awareness were higher among literate women than illiterate women. Participation in any social activities and political parties were lower among illiterate women.

Table 4.42. Political Participation of Women

Literacy	Member of any Social-Institutions		Willing to participate in any Social activities		Member of any Political parties		Willing to be a local representative	
	No.	%	No.	%	No.	%	No.	%
Literate	53	84.13	56	75.68	25	67.57	45	73.77
Illiterate	10	15.87	18	24.32	12	32.43	16	26.23
Total	63	100.00	74	100.00	37	100.00	61	100.00

	About Constitution		About Fundamental rights		About Property rights		About Divorce rights	
	No.	%	No.	%	No.	%	No.	%
Literate	77	57.89	77	66.38	71	55.47	79	58.09
Illiterate	56	42.11	39	34.55	57	44.53	57	41.91
Total	133	100.0	116	100.0	128	100.0	136	100.0

(Field Survey, 2017).

Table 4.42 shows that around 84.13 percent literate women were the member of any of the listed social institutions, 75.68 percent literate women had willingness to participate in any social activities, 67.57 percent literate women were a member of any political parties and 73.77 percent literate women had willing to be a local representative and rest were the illiterate women. Similarly, more than 66.38 percent of literate women had heard about the fundamental rights but only around 34.55 percent illiterate women had heard about such kind of the rights.

Lack of education, socio-cultural setting, family background, and the policies adapted by the government were taken as the main hindrances of the lower political and social participation of women by the participants of the focus group discussion. To change the present scenario of women status in the study areas, they focused on the female-friendly policy intake by the responsible authorities. They also stressed on the awareness programs in the families of rural areas and programs for the alternative capacity building among the women of the areas. Local women organizations, women welfare organizations or any type of organizations that work to increase the participation in public life should be established. Women should not be dependent fully to the family, they should enjoy the rights provisioned by the constitution, national or international women rights instruments, and should be able to lead half of the social responsibilities were mainly focused in each of the focus group discussions. In many focus group discussions, gender discrimination was focused by the participants. Gender discrimination is the practice whereby one sex is given preferential treatment over the other sex. In most societies of Nepal, gender discrimination is observed as discrimination favoring men and against women. Women are discriminated since their childhood to old age. In their childhood, they

have to live under the control of their parents, in adulthood or after marriage they have to live under the control of her husbands.

A Mother has to bear the same pain while giving birth to a boy or a girl. But discrimination starts from treatment. They have separate responsibilities given to them. Not only at home, the discrimination starts from the society, relatives, political parties, other organizations and club also. Therefore, to eliminate such problems from society and empower women, they preferred democratic policies favoring females.

4.8 Social Values as a Barrier of Social Inclusion

There are many problems related to the Political inclusion and local development. Major findings of the study are illustrated as following:

Table 4.43. Respondents Views Toward Social Values

Responses	Number	Percent
Yes	50	33.3
No	100	66.7
Total	150	100

(Field Survey, 2017).

Table 4.43 shows that social norms and values are the main source of social exclusion in Nepal. From the above table in the share of development local level social value also becomes hindrance. Among 150 respondents, 33.3 percent respondents agreed with this view. They agree that social values are barriers for inclusive development. 66.7 percent respondents say 'No'. They claim that in the development there are no barriers of social values. Political values are hindrances for the local issues, but in the development Political values are not barriers.

Table 4.44. Respondents According to Views Toward Legal Provision as a Problem

Legal Provision as a problem	Number	Percent
Yes	35	70.0
No	15	30.0
Total	50	100

Source: Field survey, 2018

Table 4.44 shows that hindu caste based legal provision ties up Nepali citizen from the east of the civilization. Among the 150 respondents, 70.0 percent argued that existing legal provision are hindrances for the social inclusion. Among the total respondents, 30.0 percent argued that legal provisions are not barriers for social inclusion.

4.8.1 Appropriate Paths of Social Inclusion

The findings related to the appropriate paths for social inclusion are illustrated as follows.

Table 4.45. Views of Respondents Toward Public Awareness for Social Inclusion

View	Number	Percent
Best	120	80.0
Good	30	20.0
Total	150	100

(Field Survey, 2017).

Table 4.45 shows that to develop the inclusive development public awareness building is also a critical factor at local level. Among total respondents 80.0 percent respondents said it the best method for inclusion and 20.0 percent respondents took as just good method of social inclusion.

Table 4.46. Views of Respondents Towards Participating in Decision Making

Priority	Number	Percent
Best	60	40.0
Good	80	53.3
Low priority	10	6.7
Total	150	100

(Field Survey, 2017).

From the table 4.46 among total respondents 40.0, 53.3 and 6.7 percent respondents agreed as best, good, low, priority respectively for the social inclusion in local development.

Table 4.47. Views of Respondents Towards Alleviating Caste based Discrimination

Alleviating extra Dalits discrimination	Number	Percent
Best	70	46.7
Good	50	33.3
Low priority	30	20.0
Total	150	100

(Field Survey, 2017).

From the table 4.47, 46.7 percent respondent took alleviating discrimination among Dalit is the best alternative path when other 33.3 percent took as a good path and reminder 20.0 percent respondents agreed that it gives low priority.

Table 4.48. Views of Respondents Towards Social Inclusion Through Reservation

Priority	Number	Percent
Best	110	73.3
Good	30	20.00
Low priority	10	6.7
Total	150	100

(Field Survey, 2017).

From the table 4.48 among total respondents 73.3 and 20 percent took as best and good path for social inclusion respectively when other 6.7 percent respondents put it in low priority. It has concluded that majority of the respondents were excluded from decision making in socio-economic aspects as well their political participation community and decision making process. On an average all the respondents' socio-economic status were seen not good, majority of them were excluded from their higher level education as well as income generating activities. They were compelled to busy in only household activities. This study has also concluded that majority of the respondents were not participating in any local committees and other social activities regularly though they had willingness to participate. Most of the respondents had heard about their rights, which ensured by constitution but in practice they were totally excluded from their basic rights. Due to exclusion of women, they were lag far behind to make self-decisions. However it was seen that educated women were more

aware about their rights and also participated in social activities, income generating activities and decision making process than illiterate women. So, it is concluded that “education” is the main factor of inclusion and participation of the women. Women’s participation/inclusion is a good indicator of their empowerment.

CHAPTER V

SUMMARY, CONCLUSIONS AND IMPLICATIONS

5.1. Summary

Social inclusion of women is one of the most burning issues in the field of women empowerment since women have the greater roles to make a society more inclusive and just. Nepalese society is a male dominated society, where incidences of female marginalization and deprivations are rampant. The general objective of this study is to show the women empowerment and rural development of Kamal Rural Municipality-7 of Jhapa district. The specific objectives of the study are a) to analyze socio-economic status of women in the study area, b) to examine the social inclusion of women in terms of social and political participation, and decision-making of the households in the study area and c) to identify the causes and consequences of gender exclusion in the study area. This study depends mainly upon primary data. Primary data were obtained from the field survey through household survey, observation, and informal interview. For the study, the total sample size was 150 households selected from ward no.7 of Kamal Rural Municipality using purposive sampling method. The respondents were the married women of aged 15 years and above.

Social issue is one of the major concern and agenda of the indigenous nationalities in Nepal. As the state has adopted discriminatory policy since two and half a centuries, marginalized people, women and Dalits are deprived of political participation, which means marginalizing them from decision-making process. They do not have access to and control over productive resources in Kamal Rural Municipality-7, Jhapa district.

Out of the 150 respondents, 46 percent respondents were from age group 30-49 years followed by 32.67 percent respondents from age group 15-29 years. Majority of the respondents were married (90 %) where 6.4 percent widow and 2.4 percent separated respondents. More than three quarters of female had got married within their age 10-19 years where as 50 percent respondents had got married at the age group 15-19 years. And the mean age of marriage was 18.91 years of the respondents.

By caste/ethnicity, the Brahmin (25.33%), Chhetri (29.33%) and Newar (26%) were the major caste group of the respondents. Among other castes, 13.33 percent of Hill Janajati and 6 percent Hill Dalit respondents were found. Majority of the respondents were from Hindu religion (76.0%) followed by Buddhist (20.67%). Among 150 sampled households, only 27 female headed households were found and the remaining 123 households were male headed households. Majority of the respondents had attended the primary level education (32.97%). Only 2 percent respondents had attended Bachelor or Masters level education. Most of the respondents (69.33%) reported that they were not interested for further study due to economic problem, traditional belief, because of her family and husband; they had not got the opportunity to study. Early marriage, Early pregnancy and busy in household works were also reasons for not getting chance to study.

It was found that majority of the respondents had never participated in local community based committees. Among the regular participants, majority of the respondents had participated in Local Women's Committee (18.67%) where as 14 percent in School Management Committee, 11.33 percent in Forest Consuming Committee, 15.33 percent Drinking Water Committee and in Religion Institutions. There were 42 percent respondents were a member of social institutions. It was found that 88.67 percent had heard about Constitution, 77.33 percent Fundamental rights, 85.33 percent Property rights and 90.67 percent Divorce rights. It was reported that 66.44 percent respondents said that 'Equal share from husband' was the property right of a woman where 53.91 percent reported 'Equal share from parents' was the property rights of a woman.

There were 14.81 percent respondents had taken decision on their marriage though majority of them their parent had decided. To take education after marriage, majority of the respondents nearly one quarter of them had taken decision on their education. Majority of the respondents had taken decision on their children's education in cooperation with their husband. Majority of the respondents had taken decision to buy or sell any surplus food in the household. It was found that 24.42 percent respondents took her decision to participate in any social activities. Where 26.74 percent respondents' husband encouraged them to participate in social activities. Nearly 40 percent respondents had taken self-decision to be a member of political parties

while 72 percent their husband decided. The socio-cultural settings and practices were the main causes of exclusion where lack of education, economic dependency, lack of awareness among women and poor mechanism of government were also seen the cause of women's exclusion.

5.2. Conclusions

This study has focused on examining the social exclusion and inclusion of women in terms of their socio-economic, political and decision making process and its impact on their empowerment. It has concluded that majority of the respondents were excluded from decision making in socio-economic aspects as well their political participation community and decision making process. On an average all the respondents' socio-economic status were seen not good, majority of them were excluded from their higher level education as well as income generating activities. They were compelled to busy in only household activities.

This study has also concluded that majority of the respondents were not participating in any local committees and other social activities regularly though they had willingness to participate. Most of the respondents had heard about their rights, which ensured by constitution but in practice they were totally excluded from their basic rights. Due to exclusion of women, they were lag far behind to make self-decisions. However it was seen that educated women were more aware about their rights and also participated in social activities, income generating activities and decision making process than illiterate women. So, it is concluded that "education" is the main factor of inclusion and participation of the women. Women's participation/inclusion is a good indicator of their empowerment.

Therefore, it is essential to improve educational status as well increase their participation in all sectors of the society and development then only women will be empowered.

5.3 Implication

On the basis of findings of the study the following recommendations are made to improve the women's empowerment and to increase their participation in socio-economic, political and decision making process.

-) Government should give priority to increase women's educational attainment with the help of proportional policies and programs.
-) The Government as well as private sector should provide reservation system for women in service sectors to increase the access of women for gainful economic activities.
-) Equal property rights and their access over land should be ensured.
-) GOs/NGOs/INGOs concentration should be focused on awareness program about women's rights and responsibilities.
-) Empowerment program and policies should be facilitated for women to enable for them equal access to participation in social, economic and political aspects.
-) It is also recommended that family and society should encourage and provide them opportunities to participate in various social activities.
-) Policy maker should share the ideas of women and should be participated them in development activities as well as decision making process.

REFERENCES

- Acharya, M. (1997). *Gender equality and empowerment of women: A study Report* submitted to United Nations Fund for Population (UNFPA). Kathmandu:UNFPA.
- AGI (1995). *The basic conditions of women's lives, hopes and realities: closing the gap between women's aspirations and their reproductive experience*, New York: The Alan Gutmacher Institute.
- Baral, S. K. (2004). Gender mainstreaming: current Issues, *Population Magazine, Vol-II*, Kathmandu: Population Students Society of Nepal (PSSN)
- Bennett, L. (2002). *Dangerous wives and sacred sisters: Social and symbolic roles of high caste women in Nepal*. Columbia: Columbia University Press.
- Bennett, L. (2005). *Gender, Caste and Ethnic Exclusion in Nepal: Following the Policy process from Analysis to Action* (conference paper), World Bank
- CBS (2004). *Women in Nepal some statistical facts*. Kathmandu: Central Bureau of Statistics.
- CBS (2011). *National Population census 2011*. Kathmandu: Central Bureau of Statistics.
- CEDAW (2002). *UN second and third periodic report*. Kathmandu: MWCS.
- Chaulagai, T. N. Pokhrel and K. Sapkota (2003). *Gender studies: Sociological analysis*. Kathmandu: New Hira Books Enterprises.
- Dahal, U. (2016). *Socio economic impact of micro-credit for women empowerment*. Unpublished M.A. Thesis, submitted to the Central Department of Economics, Kathmandu: T. U., Kirtipur.
- DFID/World Bank (2006). *Unequal citizens: Gender, caste and ethnic exclusion in Nepal*, Kathmandu: DFID/World Bank.

- Dhital, M. (2005). *Women in political sphere, mother sister daughter*. Kathmandu: Sancharika Samuha.
- ESP (2000). *Socio-cultural change and the economic empowerment of women in Nepal*. Kathmandu: The Enabling State Programme.
- Ghimire, S. (2014). *Socio economic status of microfinance in Nepal*. An Unpublished Thesis Submitted to Central Department Rural Development. Kathmandu: T.U. Kirtipur.
- Gurung, H. (2007). *From exclusion to inclusion: Socio-political agenda for Nepal*. Kathmandu: Social Inclusion Research Fund (SIRF)/SNV.
- Gurung, R. K.(2007). *Role of women in household decision-making*. An Unpublished Dissertation submitted to Central Department of Population Studies, Kathmandu: CDPS, TU.
- Limbu, L. (1995).*The status of Tamang women*. An unpublished Dissertation submitted to Central Department of Population Studies, Kathmandu: CDPS,TU.
- Nayak, P. (1995). *Economic development and social exclusion in India*. Labour Institutions and Development programme.
- Pandit, D.R. (2003). Gender equality and empowerment of women, *Population Magazine, Vol-I*, Kathmandu: Population Students Society of Nepal(PSSN)
- Pantha, N.(2004).*Gender inequality and women's employment*. An unpublished Dissertation submitted to Central Department of Population Studies, Kathmandu: CDPS, TU.
- Pokherel, B. and M. Mishra (2001).*Gender and democracy in Nepal*, in L.K. Manandhar and K.B. Bhattachan (eds.), Kathmandu: TU.
- Pradhan, R. (2006). *Understanding social inclusion and exclusion some preliminary remarks*. A paper presentation at the workshop organized by SIRF/SNV, Kathmandu: SIRF/SNV.

- Pyakurel, R. (2015). *Role of cooperative for women empowerment for rural development. A case study of Saibu Cooperative Ltd. Bhaisepati-5, Lalitpur district*. An Unpublished M.A. Thesis, submitted to the Central Department of Economics, Kathmandu: T. U., Kirtipur.
- Saith, R. (2001). *Social exclusion: The concept and application to developing countries*. QEH working paper series. Oxford: Queen Elizabeth House, University of Oxford.
- Shrestha, A. (2014). *Micro-credit programm for women empowerment: A case study of co-operative saving and service center, Nagadesh, Bhaktapur, Nepal*, Unpublished M.A. Thesis, submitted to the Central Department of Economics, Kathmandu: T. U., Kirtipur.
- Shrestha, P. (2007). *Gender inclusive governance dreamer reality in Nepal from exclusion to inclusion*. Kathmandu: SIRF/SNV.
- Silver, H. (1994). *Social exclusion and solidarity: Three paradigms*. New York: International Labour Review, Vol-13.
- Tamrakar T. (2010). *Issues on political inclusion with Dalit perspective*. Kathmandu: Political Inclusion Research Fund.
- Thakur, S. (2014). *Role of micro-finance for women empowerment and rural development of Nepal: A case study of Nirdhan Utthan Bank Ltd. in Fikkal, Kanyam and Panchakanya Ilam VDC Fikkal Branch*. A Thesis Submitted to Mahendra Ratna Multiple Campus Ilam: T.U.
- UNDP (2001). *Nepal human development report 2001*. Kathmandu: UNDP
- UNDP (2004). *Nepal human development report 2004*. Kathmandu: UNDP
- UNDP (2008). *Human development report 2008*. New York: UNDP.
- UNFPA (2007). *Gender equality and empowerment of women in Nepal*, Kathmandu: UNFPA.

UNIFEM (1995). *Putting gender on the agenda: A guide to participating in UN world Conferences*. New York: UNIFEM.

United Nations (1991). *The world's women 1997-1990: trends and statistics*. New York: United Nations.

United Nations (1994). *Population and development: programme of action adopted at the ICPD, Cairo, Vol-I*, New York: United Nations.

APPENDICES

Appendix A: Questionnaire for Household Survey

Interview Schedule

General Information:

Name of respondent.....

District..... Municipality Ward
No.....

Name of locality (Tole)

Caste/Ethnicity Sex (1: Male, 2: Female).....

Religion of the household head (1. Hindu, 2. Buddhist , 3. Kirant , 4. Islam, 5.
Christian) 6. Other(specify) Type of family (Nuclear, joint)

What is your marital status?

Unmarried.....

Married.....

Widow.....

Divorced.....

Separated.....

Don't know.....

Other (specify).....

What is your age at marriage? (Age in completed year).....

Who did decide your marriage?

Father.....

Mother.....

Both parents.....

Self.....

Brother/ sister.....

Other (specify).....

What did you do at the time of marriage?

Study.....

Service.....

Self activities.....

Household activities.....

Other (specify).....

What was your educational status at the time of marriage?

Are you taking any formal or informal education these days?

Yes.....

No.....

If yes who decided your education?

Husband.....

Parents.....

Self.....

Husband and wife.....

Brother/sister

Other(specify).....

If no why didn't you get the opportunity to study?

No interested for further stud

Husband/ family didn't want ...

Due to early marriage

Education reasons.....

Traditional belief

Other (specify).....

Question to the married women only (please circle the appropriate answer)

Does your son/s go to school?

Yes.....

No.....

Does your daughter/s go to school?

Yes.....

No.....

If sons do not go to school why?

1.....

2.....

3.....

If daughter do not go to school why?

1.....

2.....

3.....

Who makes decision of going to or not going to school?

Father

Mother.....

Both parents.....

Self.....

Brothers/sister.....

Other (specify).....

Does your family own any land?

Yes.....

No.....

How much of land is your family using?

Ropani Aana Paisa

Do you have any land in your own name?

Yes.....

No.....

What is the type of house you are living?

Own.....

Rented.....

Other (specify).....

If it is yours, who is the owner?

Husband.....

Self.....

Both.....

Parents.....

Other (specify).....

Do you have your parental property?

Yes.....

No.....

Who owns the parental property?

Father.....

Mother.....

Both parents.....

Husband.....

Self.....

Brothers/sister.....

Other (specify).....

Are you engaged in agricultural activities?

Yes.....

No.....

Who makes decision on cropping?

Husband.....

Self.....

Both.....

Parents.....

Other (specify).....

Did you sell or buy any extra food by your own decision during the last year?

Yes

No.....

Did you have any cattle as pewa?

Yes....

No.....

If yes which animal do you have?

Cow/buffalo/Yak number...

Goat/Lamb number....

Onkey/Horse number...

Pig number.....

Chicken number.....

Other(specify)....

Did you buy or sell any livestock by your own decision during the last year?

Yes

No.....

Are you engaged in any income generating activities?

Yes

No.....

What is the main source of your income?

Agriculture/ livestock

Business.....

Labour.....

Job/services.....

Other(specify).....

What is your monthly income?

Income in NRs.....

If not what are the reason?

1.

2.

31. What is the main source of income in your family?

Agriculture

Business.....

Job/service

Labour.....

Other (specify).....

Question related to social and political participation

32.what is your participation in the social activities of following social institution?

SN.	Name of social institutions	Regularly	Sometimes	Never
1.	Forest consuming committee	1	2	3
2.	Drinking water committee	1	2	3
3.	School management committee	1	2	3
4.	Local women's committee	1	2	3
5.	Religious institutions	1	2	3
6.	Others(specify)	1	2	3

33. Are you a member of any of the above mentioned social Institutions?

Yes

No.....

34. If yes, who makes decision in participating on such Social activities?

Husband.....

Self.....

Both.....

Parents.....

Other(specify).....

35. If no, do you have willingness to particioate?

Yes.....

No.....

36. Have you ever voted to the political parties in any election?

Yes.....

No.....

37. If no, why?

1.....

2.....

3.....

38. Have you ever been a member of any political parties?

Yes.....

No.....

39. Who encourage you to be a member of the political party?

Husband.....

Self.....

Both.....

Parents.....

Other(specify).....

40. Have you any willingness to be a local representative?

Yes.....

No.....

41. If yes, why do you want be a local representative?

1.....

2.....

3.....

4.....

42. Have you ever heard of our constitution?

Yes.....

No.....

43. If yes, what are the constitutional provisions relating to

1.....

Women's welfare and empowerment?

2.....

3.....

4.....

44. Have you ever heard of your fundamental rights?

Yes.....

No.....

45. what do you think are the fundamental rights?

1.....

2.....

3.....

4.....

46. Have you any idea about property rights?

Yes.....

No.....

47. What does the right of property talk about

1.....

2.....

3.....

4.....

48. Have you any idea about your divorce rights?

Yes.....

No.....

49. In which situation can a woman give divorce to her

1.....

husband?

2.....

3.....

4.....

50. In your opinion what is the status of social inclusion in local development?

.....

51. What are the causes of low participation of women in planning process of local development?

.....

52. Why women are not participating in the implementation phase of local development?

.....

53. What are the cause of unequal distribution of benefit of local development?

.....

54. What are the major problem of social inclusion for equitable development mechanism in local levels?

.....

55. What are the appropriate paths for social inclusion in local development?

.....

56. What are the advantage s of social inclusion?

.....

57. Is reservation necessary for social inclusion/

If yes, why?

If no, why?

58. Is there any special provision for social inclusion in local development?

.....

59. What is the process and trends for the social inclusion of ultra poor women in local development activities?

.....

60. What is the status social exclusion in the study area?

.....

61. What are the cause and consequences of gender exclusion in the study area?

.....

Appendix B: Guidelines for Key Informants Interviews

-) What is the cause of social inclusion in local development/
-) What are the cause of low participating of women / Dalit / Indiginous people / disable people in planning process of project?
-) Why people are not participating in the implementation phase of project?
-) What are the causes of unequal distribution of benefit of project?
-) What are the major problems of social inclusion for equitable development mechanism in local levels?
-) What are the appropriate paths for social inclusion in local development?
-) What are the advantages of social inclusion?
-) Is reservation necessary for social inclusion?
-) Is there any special provision for social inclusion in local development?

Appendix C: Checklist for Observation

-) Women involvement in different activities:
-) Social activities:
-) Political activities:
-) Daily Working Hours:
-) Utilization of Income:
-) Status of household decision making:
-) Participation of women in empowerment program:
-) Status life style of women in society