

**WOMEN'S PARTICIPATION IN HOUSEHOLD DECISION
MAKING IN KHAJURA VDC OF BANKE DISTRICT**

A Thesis

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CHAPTER- ONE

INTRODUCTION

1.1 Background of the Study

Decision making is the processes by which individuals, or groups and organizations, decide actions or determine policies. Decision making covers a wide area, involving virtually the whole of human action. Sociologists, psychologists and political scientists, among others, have been interested in decision making in different ways, though there are overlapping interests.

It is clear that women constitute half of the population of the world. Hence their equal participation in any development activities is not only desirable but also essential as well to speed up the development process. The slogan of development remains only in paper unless women participate equally in making and sharing the fruits of development.

One of the problems that predominate among the third world countries is the failure to recognize women as productive potentials. Such potentials, if timely tapped and carefully channeled could emerge as able co-partners in almost all developmental efforts.

In male dominated country like ours, females are considered of low standard and of less value. But in recent years people have started realizing the importance of women participation in the economic as well as social development. The socio- economic standard of women greatly enhances the progressive development of women greatly enhances the progressive development of a nation. Men and women have now started participating on equal footing in development activities in many developed countries having faith and relationship as that of "muscles with the nail of the finger" (Acharya, 1987). This mutual understanding between male and female can bring drastic changes in the socio- economic status of a nation.

Women's significance as an indispensable human resource was initiated only with the onset of the international wave of "Women in Development" which took all the South Asian countries including Nepal in its fold after the UN declaration of women decade (1975-1985). Prior to this, women had been rendered statistically invisible by development practitioners. Women as the traditional producers and managers of the

domestic and subsistence sector were highly undermined, their activities being automatically labeled as non-magnetized”, “non-marketable” and “non-productive”. Such acute statistical bias reflected in national accounting further fed by staunch traditional norms, values and perceptions could be held responsible for the shift in women’s status to “non status” (Acharya, 1997).

Nepal is also victim of such unpleasant situation. Over the last three decades from the 1960s to the 1980s the focus of development policies and objectives has shifted from being growth oriented to people oriented. Although the main emphasis is now on the poor, the deprived and people from the lowest economic strata women however, have remained excluded from all development activities. The people oriented approach has now become the “men oriented approach”. It is always the men who interact with the outside world and the woman unquestioningly slips back into her traditional role as housewives within the farm- household sphere.

Prior to the declaration of the UN Decade for women (1975-1985), any well-defined women's organization in Nepal was practically non-existent. Those few women's organization which emerged as an outcome of the political upheavals of the pre 1950s were primarily interest motivated, designed to serve their own circle of families and friends instead of women at large.

The focus of the Nepal women's organization established in 1960 was directed more towards livelihood activities like knitting, sewing and weaving. Although its interest was not purely in the upliftment of women, nevertheless, its efforts to initiate an interest and concern for women and their development cannot go unappreciated.

It was only after the UN declaration of 1965 as the international year of women and 1975-1985 as the UN decade for women that a national committee on international women's year was formed in Nepal. This committee attracted considerable foreign funds for seminars and conferences on women issues headed by women leaders.

The international women's year witnessed several other women related institutions both government and non-governmental such as regional women's training centers and a mother's club in 1975. The business and professional women's club in 1976 and women's services coordination committee in 1977 within the 'Social Services National Coordination Council' are a few other examples. The monumental work "Status of

Women in Nepal" carried out by CEDA/T.U. speaks of the academic efforts on women's development (Acharya, 1997).

In male dominated country like our, we find a large gender inequality. Male are given preference in many socio- economic activities. We find dominant involvement of male in district as well as in national level programs rather than women. Many opportunities are given to male rather than women from the family to community and national level activities. Women's participation is minimal in every decision-making and job opportunities.

Women of the Khajura Village Development Committee are living in a normal condition. Their living condition is not that much worse as that of urban women in different parts of Nepal. Regarding the educational aspects most of the women are literate and a few have managed to forward their study up to the certificate, bachelor and masters level.

Women of this area are mostly involved in government/private job and teaching profession. There is still less involvement of women in other economic activities like business and services in different governmental and private sectors. On contrary to this, male are involved in business and government offices. Women do not have their own and clear concept to elaborate various economic program to enhance their financial condition. While doing business they are mostly depend on their husband and other family member.

Though various programs like adult literacy programs and negotiations are organized by various governmental and non governmental agencies still women of this area are lagging behind in economical and social aspects as compared to men.

Economically, women in Khajura Village Development Committee are contributing greater share in business. Besides, they have to take care of their children, and manage family in preparing foods and serving males. In other words, they cannot escape from their domestic drudgery, as it is their primary and prioritized sector. Thus they do not get chance for involvement in other economical activities, due to the time constraints and their various roles in the society such as reproductive and community roles.

It is ironical that any specific mention of women was made only in the 6th National Five year Plan for the first time in Nepalese history. Because in the programs up to 5th five years plan any consciousness to the women empowerment and development was not given by various governmental sectors. But even with the gradual consciousness of women's importance, policies and programs designed to assist them have been limited to social welfare activities. The numerous development interventions, no matter how well intentioned have failed to effectively reach their target groups (women), reinforcing various forms of exploitations and further weakening their positions.

Therefore, the fact that women as the oppressed and suppressed lot still persists. This is reflected in almost all aspect of their lives including their powers of decision-making in the household. Decision-making is also an important aspect, which measures the relative status of the household's members. Although women have access to decision making in unimportant matters, they still remain excluded from important decision-making. This background reflects and gives the issue for the research.

1.2 Statement of the Problem

It is ironical that any specific mention of women was made only in the 6th National Five year Plan for the first time in Nepalese history. Because in the programs up to 5th five years plan any consciousness to the women empowerment and development was not given by various governmental sectors. But even with the gradual consciousness of women's importance, policies and programs designed to assist them have been limited to social welfare activities. The numerous development interventions, no matter how well intentioned have failed to effectively reach their target groups (women), reinforcing various forms of exploitations and further weakening their positions.

Women's role as managers of the subsistence sector is shunned off as unproductive, their opinion in important household matters is hardly considered, their freedom within the household sphere is restricted, leave alone the outside sphere and are overall conferred the status of a weak lot. The reasons for such as predicament may spring from the strong gender bias evident in the economic and political field, conventional social norms, values and perceptions and attitudes of the people

themselves. But whatever the reason, the outcome remains the same-the widened gap between the status of men and women.

By adopting such concepts with out looking into the realities of women's productive roles, both women and the development process itself have suffered.

Therefore, the fact that women as the oppressed and suppressed lot still persists. This is reflected in almost all aspect of their lives including their powers of decision-making in the household. Decision-making is also an important aspect, which measures the relative status of the household's members. Although women have access to decision making in unimportant matters, they still remain excluded from important decision-making, process in their livelihood activities.

The population of female is greater than that of male in Khajura Village Development Committee. Though the women have larger population they are involved in minor decision, such as food items and clothing, but the major and crucial decision is done by male such as business management, selling and purchasing of land etc.

So, this study aims to identify the status and trend of women's education and household decision making process in Khajura Village Development Committee and also to identify the major issues why only the male are involved in major decision-making process in their livelihood activities.

On the contrary, if women are endowed with decision making power, they deserved a significant improvement in the household set up and subsequently in the society itself could be achieved. So, further programs should be designed by the different levels of responsible stakeholders to enable women with their productive powers of effective decision-making. From this background following research issues are proposed to conduct the research.

-) What is the decision making process in social aspect of the married women in the study area?
-) What is the decision making process in economic aspect married women in the study area?

1.3 Objectives of the Study

The general objective of this study is to assess the role of women in household decision making process in Khajura Village Development Committee. The specific objectives are as follows.

-) To identify the decision making process of the married women in social aspect in the study area.
-) To study decision making process of the married women in economic aspect in the study area

1.4 Importance of the Study

This study signifies at both applied and theoretical level. In order to find out and describe the women's educational status and their household decision making power. The study centralizes upon women's ability or strength as well as their weaknesses. The male dominated society has discarded the women participation in social, political and economical fronts. The planners and policy maker advocates and professional need to concentrate and characterized their energy or power in order to address. The issue of gender discrimination and should implement various programs based on women's self-confidence decision making skills and ability to envision a better life.

Decision-making skills and ability to envision a better life, and which address the concerns of Nepalese men, as they are the one's who will need to share power with women. This study directly illustrates the roles or holding of women in the family. In the light of the findings many new dimensional can be identified to accelerate and enhance the participation of women in development sector.

1.5 Conceptual and Theoretical Framework of the Study

Conceptual model of the study showing the pattern of relationship between social, economic, political and institutional factors affect women's role in decision-making both directly and indirectly. If a woman has a greater economic and political participation, ownership of assets she has a greater power of decision-making. Similarly, social and demographic factors also influence the role of decision-making e.g. small size of children imply higher economic participation and consequently

greater decision-making power for women. Education, employment to women, policies and programme favor to women, awareness of society about women and NGOs, INGOs and other agencies' programmes for women are taken as important factors in the matter of promoting decision-making power of women.

Promoting factor

ConstChhetrining factors

Source: Moser, 1989

1.6 Organization of the Study

The study is mainly divided into five chapters as follows:

The chapter One: This provides introduction, statement of the problems, objectives, importance and organization of the study.

Chapter two: This chapter deals with the literature review from the previous studies/publications books. Theories and research reports on the concept the regarding status of women, role of women in decision making, women's rights and legislation regarding women's rights.

Chapter three: This chapter comprises of research methodology used in the study like, research design, sources of data, population and sample, process of data collection and analysis.

Chapter four: The chapter four comprises of general background of the respondents and focuses on socio-economic characteristics of the respondents. Similarly this chapter discuss about the role of women's education in terms of family planning and decision-making in family formation process.

The chapter five deals with the summary and conclusion

CHAPTER-TWO

LITERATURE REVIEW

The literature review stands in three parts. First is on theoretical review second is an analysis of education and women's status and third is on status of women with reference to Nepal on decision-making power.

2.1 Theoretical Review

The 1948 Universal Declaration of Human Rights (UDHR) has emphasized the legal equality of all human being but could not represent the equality condition and demand of women. All the sectors have not been equally developed and women has been weak but it has mentioned men and women of full age, without any limitation due to race, nationality or religion have the right to marry and to find a family and entitled to equal rights as to marriage during marriage and its dissolution. It has also emphasized about the property rights of women (UNDP, 1995).

The 1966 International Convent on Civil and Political Rights (ICCPR) states the equal right of men and women to the enjoyment of all civil and political rights to ensure the women's participation in all sectors. Every human being has the inherent right to life. This right has protected by law.

The 1966 International Convent on Economic, Social and cultural Rights (ICESCR) states the right of every one to the enjoyment of just and favourable conditions of work which ensure the participation of women in all sectors for fair wage and equal remuneration for work of equal value without distinction of any kind. It has also emphasized on the equality in the employment opportunity, higher and lower level (UNDP, 1995).

The 1979 Convent on the Elimination of all Forms of Discrimination Against Women (CEDAW) put forward condemn discrimination against women in all it's forms, agree to pursue by all appropriate means and without delay a policy of eliminating discrimination mainly social economic and cultural free to ensure full development and advancement of women. It stresses to eliminate the discrimination in sector, political power, education employment, marriage and maternity field which ensure the development of women empowerment.

The 1994 International Conference on Population and Development (ICPD) held in Cairo has also emphasized women empowerment as a basic tool for a country's overall development and improving the quality of people's life. The conference recommends that the full participation and partnership of both women and men is required in productive and reproductive life, including shared responsibilities for the care and nurturing of children and maintenance of the household. In all parts of the world, women are facing threats to their lives, health and well-being as a result of being over burdened with work and of their lack of power and influence. In most regions of the world, women receive less formal education than men and at the same time women's own knowledge, abilities and coping mechanisms often go unrecognized. The power relations that impede women's attainment of healthy and fulfilling lives operate at many levels of society, from the most personal to the highly public. Achieving change requires policy and programme action that will improve women's access to secure livelihood and economic resources, alleviate their extreme responsibilities with regard to housework, remove level impediments to their participation in public life, and raise social awareness through effective programmes of education and mass communication. In addition, improving the status of women also their decision-making capacity at all levels in spheres of life especially in the area of sexuality and reproduction (Acharya, 1997).

The Fourth World Conference on Women in 1995 (Beijing) has also emphasized different aspects related to women. The Beijing Declaration considering twelve different critical areas of concern are identified as follows: i) Poverty, ii) Education and training, iii) Health, iv) Violence against women, v) Armed conflict, vi) Power and decision-making, vii) Economy, viii) Advancement of women, ix) Human rights, x) Media, xi) Environment and, xii) The girl child. The platform of action (POA) recognizes that women face barriers to full equality and advancement owing to various factors (Acharya, 1997).

The advancement of women and the achievement of equality between women and men is a matter of human rights. Moreover, it is a condition for social justice and should be not seen as isolated women's issue. It is the only way to build a sustainable just and developed society. The empowerment of women and equality between women and men are pre-requisites to achieving political, social, economic, cultural and environmental security among all.

UNICEF has stated that research in women's studies is still in an embryonic stage, but is gaining impetus in Nepal. It has been intensified by two major comprehensive research studies which highlighted and effected women's role in Nepalese economy. The three year multidisciplinary on the status and role of a representative range of Nepalese women in order to support planning to facilitate to increased integration of women into the national development process, in 1978 confirmed the invaluable 80 percent input of women in household substance in the rural economy. Women contribute 50 percent of the total family income men 44 percent and children 6 percent in rural areas where production caters to sustaining requirements in the household. Women constitute an undervalued resource, labor capacity and managerial skills (UNICEF, 2008).

The "status of women in Nepal" series published between 1979-1981 by Centre of Economic Development and administration (CEDA) taking sample women from eight ethnic groups of different geographical regions of Nepal, is the main source of information on the status and roles of women. The study provides comprehensive information on eight ethnic groups in Nepal taking into account the socio-cultural, religious and economic variables that influences the status and role of women in those ethnic groups. The study shows the aggregate patterns of differentiation of the status of women between different groups and regions and its linkage with the existing patterns of fertility in order to understand the role that status of women plays on demographic behaviors (CBS, 2012).

2.2 Review of Previous Study

Limbu, (2010), showed importance of education as key factor for opening the door to women's life. Education is the most important tool to increasing aspirations including economic development, awareness of rights and duties among the people that affect their education which permits the optimal utilization of individual potential and enable women to reach decision making position in household as well as educational and administrative structure in the country. She further showed that education provides employment opportunities for women on equal footing with men. So education is most important tool for household decision-making power of women. Nepalese society is regarded as the male dominated one. There is a wide gap between

the status of male and female in terms of education income, decision-making and health concerns.

It is true that education is the major factor to change women's perception and affect their decision-making power. But different researches showed that not only education can improve women's status but there are different other factors which play vital role in women's life to change their situation.

In the third world countries like Nepal majority of women who are educated but are limited only in household chores and it is due to different reason that might be lack of employment opportunities or due to traditional or culture beliefs, where women are not allowed to work outside the home.

Also the lack of access to and control over productive resources is one of the major factors that hamper women's equal participate in economic activities and the decision making process. It is generally seen that decision-making power is high in employed women rather than unemployed housewife so the economic factor is another important key to elevate women's status. In the conclusion we can say that women's status is low due to lack of an enabling environment.

Acharya and Bennet (1981) gave a wider overview of women's status in their decision making power in household. They claim that economic factor affects women's role in decision-making both directly and indirectly. If a woman has a greater economic participation she has a greater power of decision-making. Similarly, social and demographic factors also influence the role of decision-making e.g. small size of children imply higher economic participation and consequently greater decision-making power for women (Acharya and Bennet, 1981).

Moser (1989) "Gender Planning in the third world" The United Nations Decade for women (1976-85) has played a crucial part in highlighting and publicizing the important, but often previously invisible, role of women in the economic and social development of their countries and communities, and the "plight" of low-income women in Third World economies. Researchers have moved away from a preoccupation with the role of women within the family, toward an understanding of the complexities of women's employment. Research on both waged workers and those in the informal sector, in urban and rural areas, have assisted in identifying both the

importance and the diversities to Third World economies. Policy makers have begun to shift their focus from a universal concern with welfare-oriented, family centered programs, which assumed mother hood as the most important role for women in the development process, to diversity of approaches emphasizing the productive role of women. The so-called women in development (WID) approach adopted by the United States Agency for International Development (USAID) with its underlying rationale that women are an untapped resource that can provide an economic contribution to development and had an important influence in popularizing income-generation projects for women (Moser, 1989).

Indeed the vast majority of policies, programs and projects directed at women world-wide are concerned with women within their engendered position in the sexual division of labour, as wives and mothers, and are intended to meet their practical gender needs.

While the room for maneuver for addressing gender needs varies within each specific socio-political and strategic gender needs and the identification of the triple role of women may provide useful methodological tools for planning. It may be helpful for policy makers responsible for meeting the practical gender needs of women, in assisting their adoption of more challenging solutions. The number of interventions in such sectors as employment, housing and basic urban services, illustrate the potential and limitations of different planning practices to reach practical or strategic gender needs within specific planning contexts (Acharya, 1997).

Acharya (1994) showed that household income, workload and the concern with the purity of the female body leading to the early marriage are important variables in the females' education. As long as there is no resource crunch in the family, the primary school age girls may get to go to school. But as soon as the resource constraint arises, the first casualty is the female Childs education. Girls in lower income groups get little opportunity to go to school at all. Those who got school get little opportunity to further their education beyond the secondary school.

Shrestha (1994) shows that there are so many obstacles in women's education, they are two kinds: educational and non-educational.

UNFPA (1995) showed that women must struggle to reconcile activities outside the home with their traditional roles. They cannot participate fully in economic and public life, have limited access to position of influence and power and have narrower occupational choices and lower earnings than men. In the majority of countries, women comprise 10 to 30 percent of managers and occupy less than 5 percent of the very highest economic position. In addition, there have been significant improvements in the percentage of females among managerial and administrative workers. Individual countries report significantly higher percentages: in the United States, Botswana and Guatemala, for example, women constitute 40, 26 and 32 percent of these positions respectively (UNFPA, 1995).

Improving the status of women also enhances their decision-making capacity at all levels in all spheres of life. This, in turn, is essential for the long-term success of population programmes. Experience shows that population and development programmes are most effective when steps have simultaneously been taken to improve the status of women (UNFPA, 1995).

The first include not enough schools for girls, no separate schools for girls, distance of schools, none or few teachers, inflexible school timing, gender-insensitive curricula, lack of literate environment and that girls' education is not taken to pay off her future security of parents. The non-educational obstacles, on the other hand, are poverty, social and cultural tradition, early marriage, concerns about girls and women, load of household work and illiteracy among parents.

WHO (2010) indicated the gender roles, power imbalances between women and cultural norms concerning sexuality have important implications for a woman's ability to avoid unwanted pregnancy. Women's vulnerability to rape, violence and sexual abuse puts them at high risk of unwanted pregnancy, as well as other sexual and reproductive health problems.

Opposition from her partner or other family members can make it difficult for a woman to use family planning methods to delay or space pregnancies (WHO, 2010).

The economic contribution of women was substantial, but largely unnoticed because their traditional role was taken for granted. When employed, their wages normally were 25 percent less than those paid to men. In most rural areas, their employment

outside the household generally was limited to planting, weeding, and harvesting. In urban areas, they were employed in domestic and traditional jobs, as well as in the government sector, mostly in low-level positions (UNICEF, 2010).

Ghimire (2010) found that the girls' enrollment in primary level, in spite of equal level population was lower than that of boys in both districts. The main causes were found to be the poverty negative parental attitude, girls' involvement in farming and household work and lack of educational awareness in parents. He also found girls a decreasing trend of enrollment from primary to the secondary level in both districts. Though high rate of enrollment were found in primary levels, the proportion of girls' enrollment even at this level was only 38 percent as against 62% of the boys.

The UN (2010) states education is one of the most important means of empowering women with the knowledge skills and self-confidence necessary to participate fully in the development process. But there are 960 million illiterate adults in the world and two thirds are women illiterate of them. There are 130 million children who are not enrolled in primary school and 70 percent of them are girls.

UNICEF (2010) states that the level of women' education is low in Nepal and lowest in SAARC countries. The adult female literacy is 34 percent for Nepal compared to Srilanka (94%), India (58%), Bangladesh (53%) and Pakistan (48%). The campaign for improving women's status has influenced the role of education. It is believed that education will bring about a reduction in the inequalities between sexes and uplift women's subjugated position in the society. Education of women has a higher social status and stable family size.

Pradhan (2010) found decision-making role within household system as an indication of the status of women. The high status of women is expected to reduce fertility rate, while opposite for those of lower status of women. They found that in communities, which encourage women to participate in gainful employment, women would have a higher status as compared to where those activities are restricted. They also found decision- making role as solely confined to household head. This is because of the cultural norms and low level of income.

Saikia, et.al (2010) reported that women are usually consulted in taking decision on important family matters viz, settlement of marriage, purchasing and selling of land,

improvement and construction of house, etc though the decision of the elderly male members as accepted in most cases. This is particularly true in case of educated and enlightened section of women. In selection Job for themselves or for other members of the family, women express their opinion.

Kaur (2010) emphasizes upon the female decision making especially in the area as home and farm affairs among the rural families. She goes on to emphasis education of women as an important factor in the matter of decision-making process. In her words "Educated women are better placed as compared to their illiterate counter parts".

She has stated that she has never seen women as final decision makers in many household matters except for cases for food and nutrition of children. The financial activities are solely done by the male members of the family. She claims that women have greater input in household decision making if they are from medium status. She also claims that the socio-economic status is closely linked with women's power of decision-making.

Tiwary (2010) found that women's decision making roles determines by household economic status, independent entrepreneurs of religious celebrations, greater freedom of choice at marriage, provide economic support in the absence of sons in the family, self-employment of women working in the household productive sectors.

The status of women is represented by the level of education, occupation, political attainment and economical condition. It is categorized in terms of a) making food b) Children future prospects c) Household work d) Agricultural and economic field. e) Give childbirth.

Women's public life is culturally restricted to the degree that it is casually related to the patriarchal social system, which confines them to subordinated position. Religion, ethnicity, culture, law tradition, history and social attitudes place severe limits on women's participation in public life, and also control in their private life. These factors have both shape the cultures worldview and governed individual self-image, subsequently affecting the understanding and practice of development. This fact is largely evidenced by the reality that negligible numbers of Nepalese women are involved in professional management and decision making position.

Nepali women are daughters, wife and mothers, but not recognized as individuals with their own identity, despite the fact that they are as human as men. Society has relegated women to the lowest rank and to a submissive role, confined to the home and farm and their responsibilities there due to their maternal function. They are discouraged and prevented to take part in public life (Subedi, 2010).

MOH (2012) indicated that women and men residing in the mountain ecological zone are least educated, while those residing in the hill zone are most educated. One third of women and two thirds of men residing in the hills have some education. Women residing in the western region are more likely to have some education than women residing in the other regions while those residing in the far-western region are the least educated. Similarly, men residing in the western region are most likely to be educated, while men residing in the central and mid-western region are least educated. Educational differences by sub regions are marked. The proportions of women who have never attend school ranges from low of 53 percent in the western mountain sub region. The proportion of men having no education ranges from 28 percent in the western hill sub region to 51 percent in the western mountain sub region, indicating similar pattern for both men and women. In the central hill sub region, 8 percent of women and 20 percent of men completed at least secondary education, which is highest among all sub regions.

Equality in society cannot be achieved either through slogans, demands, and conflicts or through wishes and blessing alone. Experience has also shown that laws and regulations are not adequate. What is indeed required is a climate of public opinion where feeling of equality emanates from the hearts of all. Women are bounded by socio-cultural norms. Even parents discriminate against the girl child. This is because of lack of knowledge, awareness and education.

So if the nation wants to gain something from women, their first duty should be to give equal opportunity of education, health, empowerment etc.

Educated women are better placed as compared to their illiterate counterparts. Socio-economic status is closely linked with women power of decision-making. The educated women have high status and expected to reduce fertility rate, while opposite for those of non-educated women. In communities, which encourage women to participate in economic gainful employment, women would have a higher status as

compared to where those activities are restricted. Decision- making role is solely confined to household head. This is because of the cultural norms and low level of income. The decision-making power of women may increase with an equality of participation at all levels of planning and policy making not as recipient beneficiaries, labour and input contribution and consultants but as active change agents at the concerned level.

Decision-making skills and ability to envision a better life, and which address the concerns of Nepalese men, as they are the one's who will need to share power with women. This study directly illustrates the roles or holding of women in the family. In the light of the findings many new dimensional can be identified to accelerate and enhance the participation of women in development sector. So, this study aims to fill the partially gap by identifying the status trend and pattern of women's education and household decision making of Khajura Village Development Committee and also to identify the major issue why only the male are involved in major decision-making have carried out in this study. In this study, the status of women is defined and measured by selecting socio-economic indicators. Dependent variables is status of women and independent variables are education, employment, economy, political participation, ownership of assets, policies and programmes, awareness of society and NGO, INGO& other agencies' programmes.

CHAPTER-THREE

RESEARCH METHODOLOGY

This method helps to make a systematic way to find the research problem as well as to attain the objective of the present study. The procedure or methods that have been used to obtain the objective and evaluate the facts are given below:

3.1 Selection of the Study Area

Khajura Village Development Committee is the famous village of Banke District in terms of various aspects. Khajura Village Development Committee consists of 9 wards and the population of Khajura Village Development Committee is 6718 and occupied the area of 1.20 square kilometer (CBS, 2011). The Interview has been taken from three wards of Khajura Village Development Committee, i.e. ward no, 7, 8 and 9. This study is carried out in Khajura Village Development Committee only for the three wards covering Chhetri community. There is no study conducted in Khajura Village Development Committee ward no. 8 regarding the Chhetri women's household decision making. Thus, this study attempts to explore the factors that determine role of women in household decision making in Khajura Village Development Committee of Banke district, Linepur tole.

3.2 Research Design

Basically the study is based on descriptive as well as exploratory research design. This study has been exploratory because it attempts to explore the study of married women's educational status and their decision making power. This study has been descriptive because it attempts to provide proper knowledge of the women's educational status and their decision making power of Khajura Village Development Committee in particular and new exploration in general.

3.3 Sources of Data

The data required for this study was taken both from primary and secondary sources to fulfill the objective of the study.

3.3.1 Primary Sources

Interview, observation, focus group discussion are most important and popular method of data collection. In this study primary information were collected from field observation. The question used here is structured questions. The questions were asked directly to the married women to get information about the Women's educational status and their decision-making power.

3.3.2 Secondary Sources of Data

Beside primary sources, secondary information were collected from many books, published and unpublished journal, articles, project reports etc. The major issue on women was obtained from UNICEF, UNDP, CEDA and population monograph of CBS.

3.4 Universe and Sampling Procedure

There are 9 wards in Khajura Village Development Committee. It covers large area. Therefore it is not easy task to contact all the respondents. So, researcher has used purposive sampling method to collect the sample respondents. According to CBS report the there are approximately 390 who were considered as universe of the study. Among population, 50 married women between the age of 15-49 because they are active age people were selected by purposive sampling method.

3.5 Data Collection Techniques and Tools

In order to obtain necessary and reliable data for this study researcher has used data collection technique such as observation, interview etc. and tools such as checklist, questionnaire, case study and focus group discussion were used.

3.5.1 Survey-Interview

An interview with structured-schedule was applied to collect data for meeting the purpose of the study. This tool was divided into different sections. The section-1 deals with general information of respondents. Section-2 deals with social aspect and section-3 deals with economic and educational aspect.

In this study, structured questionnaire had been used for the collection of data and information of women's socio-economic status and their decision making process. In general the questions were design based on socio-economic condition. It helped researcher to verify data directly.

3.5.2 Key Informants Interview

By the structured interview it is not possible to collect all the information about the respondents. Therefore, establishing a co-operative and mutual friendly relation with the informants, data of internal feeling and emotions were acquired by an informal interview with selected persons. People of ward number 8 of Khajura VDC such as local political leaders, social workers, ex- ward chairman and ward members were interviewed with the help of checklist. 10 Key informants were chosen purposively.

3.5.3 Observation

Observation method has been used to collect the observable information such as women's participation in day-to-day activities, their role in household activities. The decision making process in the households observed to find out the women's role in the household decision-making. The data collection through observations had been used to support the structured data in relevant place in the text. Human nature is basically hesitating to explore their weakness so it helped to collect this information. For the purpose of observation, checklist was prepared.

3.5.4 Case Study

In order to understand the situation of the person an intensive study of individual was taken through set of semi-structured and open-ended questionnaire and used to extract information from the samples. This method was used to obtain qualitative data from the respondents and provided opportunity to take face to face interview, help to ask cross question and watch facial expression which helped to correct respondents' biasness. Two women were selected for case study.

3.6 Data Analysis and Presentation

The collected data were analyzed descriptively. Quantitative data were presented in terms of percentages, frequencies tables and figures are used for the illustration of

both qualitative and quantitative information. This study is mainly based on quantitative data. The information is commonly presented to sketch the reality of the general figure with the help of SPSS computer programme.

3.7 Limitations of the Study

This study has the following limitation:

-) This study is limited to married women of above 15 years within the Khajura Village Development Committee City ward no.7, 8 and 9 area and may not be representative to women of the whole country,
-) This study particularly seeks to explore the status of women with respect to education, occupation and decision- making power.
-) The scope of study is not broader enough to see the inter-caste, inter-class relations and other factors between men and women during the analysis of decision making,

CHAPTER-FOUR

SOCIO-ECONOMIC AND DECISION MAKING STATUS OF RESPONDENTS

This chapter mainly deals with the data presentation and analysis on the basis of collected information. The whole contents of the chapter has been organized as: 4.1 deals with aspect of the socio-demography of the respondents such as current age of the respondent, caste/ethnicity composition, aspect of religion, aspect of occupation status, marital status, age at marriage, type of marriage of respondents and dowry system, 4.2 deals with aspect of education status at marriage and 4.3 deals with aspect of role of women's education in terms of family planning and decision making, causes and consequences of education on family planning, ownership of women in various sectors and health sector.

4.1 Socio-Economic Characteristic of the Respondents

4.1.1 Current Age of the Respondent

Table below shows the age composition of the respondents. Information on age has been obtained from household head or married women. Among 390 total household populations only 50 women were interviewed.

Table 4.1
Age Composition of the Respondents

Age-Groups (years)	Number	Percent
15-20	9	18.0
20-25	11	22.0
25-30	2	4.0
30-35	14	28.0
35-40	2	4.0
40+	12	24.0
Total	50	100.0

Source: Field Survey, 2015

From the table 4.1 it can be seen that out of total 50 married women, the highest percentage (28.0) of population is found in the age group of 30-35 years. It is followed by age group of 40 and above (24.0%). The lowest percentage (4.0%) of female population is found in age group of 25-30 and 35-40 years.

The table above shows that most of the married women are economically active population. So, they can serve as the best to support in their family income.

4.1.2 Religion

Table below shows the religion of the respondents. Religion is a set of beliefs and practices. It is practice in every society and play a great role in maintaining social structure in a given community and society. Nepal is constitutionally a multi religion country with legal provisions of no discrimination against other religions. The Hindu Population in the country has been consistently over 75 percent since 1950. Here the table also clearly shows that in Khajura Village Development Committee there are majority of Hindu rather than the other religion.

Table 4.2
Religion of Respondents

<i>Religion</i>	<i>Number</i>	<i>Percent</i>
Hindu	45	90.0.
Muslim	5	10.0
Total	50	100

Source: Field Survey, 2015

Most of the women in survey were Hindu (90.0%), followed by Muslim (10.0%). None of them were found Christians and Buddhist. Our National figure also shows that the Hindu population in the country has been consistently over 75 percent since 1950s. The second largest religion is Buddhism and Muslim is the third largest religion in the country (CBS, 2011).

4.1.3 Marital Status of the Respondents

Marriage is one of the universal institutions. It is established by human society to control and regulate. The relationship between women's marital status and their involvement in external affair is based on the nature of social structure. In the field study three types of marital status were found.

Table 4.3
Marital status of the Respondents

Marital status	Number of respondents	Percent
Married	42	84.0
Unmarried	2	4.0
Widowed	8	16.0
Total	50	100.0

Source: Field Survey, 2015

Out of total 50 respondents 84.0 percent were found to be currently married, 16.0 percent were widowed and 4.0 percent were divorced or separated.

Low percent of divorced & separated respondent indicates women bounded by Hindu culture and also indicate good relationship between husband and wife. But the causes of divorced & separated were quarrel with husband due to bad habit of drinking wine and smoking continuously.

4.1.4 Family Structure of Respondents

Family is a group of person united by ties of marriage, blood or adopting constituting single household, interacting and inter communicating with each other in their respective social role of husband and wife. The nuclear family is one where a married couple residence together with their child. A nuclear family is autonomous unit free from controls of the elders. A joint family is a group of people who generally live under one roof, who eat food cooked at one hearth, who hold property in each other Table below shows the age at marriage of the respondents. In Nepal, with parental consent, legal minimum age at marriage for both girls and boys is 18 years. If the boys and girls want to marry on their own then the minimum legal age at marriage for

both is to be 20 years. In some societies, girls are still married at younger ages but in Khajura Village Development Committee many of the girls are found as married at the age of 18-20 years, as revealed by the table 4.4.

Table 4.4
Age at Marriage

<i>Age Group (years)</i>	<i>Number</i>	<i>Percent</i>	<i>Cumulative Percent</i>
<u>18-25</u>	<u>28</u>	<u>25.4</u>	<u>25.4</u>
<u>25-30</u>	<u>42</u>	<u>38.2</u>	<u>63.6</u>
<u>30-35</u>	<u>18</u>	<u>16.4</u>	<u>80.0</u>
<u>35-40</u>	<u>20</u>	<u>18.2</u>	<u>98.2</u>
<u>40+</u>	<u>2</u>	<u>1.8</u>	<u>100.0</u>
<u>Total</u>	<u>110</u>	<u>100.0</u>	

Source: Field Survey, 2014

From the survey the age at marriage is high within age group of 25-30. i.e. Out of 110 respondents 42 respondent (38.2%) have reported to have their first marriage in age group 25-30 years followed by 28 (25.4%) respondents in age group of 18-25 years, 20 respondent (18.2%) have reported their marriage in age group of 35-40 years, 18 respondents (16.4%) in age group of 30-35 years and 2 respondent (1.8%) in age group 40+ years respectively. Lastly, we can conclude that highest percentage of women's age at marriage in Khajura VDC is 18.-20 years, which is higher to the census 2011. Marriage usually takes place at very early ages in Nepal. As the literacy rate in Nepal is low, age at marriage is also low. During 1991 the age at marriage of female was 18.1 and in 2011 increased to 19.5 (CBS, 2012).

4.1.5 Type of Marriage of Respondents

In general there are two types of marriages. The most formal is an arrange marriage and love marriage. A marriage can be arranged by parents when the children are young or when they are in their middle teens. The marriage usually takes place when the boy is about twenty and the girl a few years younger. In arranged marriage some sorts of cultural ceremony is usually organized. On the arranged marriage, decision making to ensure of marriage disaccorded more on the parents' opinion than boys and girls. In Nepalese context choice of girls are usually restricted in case of the choice of bridegroom than boys.

Table 4.5**Decision Making in the Choice of Bridegroom by Their Education**

<i>Education Status</i>	<i>Type of Marriage</i>		<i>Total</i>
	<i>Arranged Marriage</i>	<i>Love Marriage</i>	
Illiterate	7	2	9 (8.2)
Primary	14	0	14 (12.7)
Secondary	38	4	42 (38.2)
Certificate	24	9	33 (30.0)
Above Bachelor level	6	6	12 (10.9)
Total	89 (81.0)	21 (19.0)	110 (100.0)

Source: Field Survey, 2014

At the time of survey it is found that love marriage is higher in women who have higher than secondary level education and also in women who are illiterate. Among 12(10.9%) women who have Bachelor level education 6 women had love marriage. It means that education is influencing women to choose their life partner by themselves.

Here in this Table 4.6 efforts have been made to analyze the extent of women status in the choice of Bridegroom. Here we see 89 females (81.0%) have done marriage with accordance their parents' and relatives' advice and only 21 females (19.0%) have done marriage with their own choice.

4.1.6 Dowry System

Table below shows the asking of dowry on marriage of the respondents. Dowry system reveals as a cultural practice of Hindu traditional society initiated throughout the Nepalese society as well as Indian society. Practicing of dowry system, a wealthy elite person can presented or endowed Dowry that include, ornament, expensive jewelers, money, land and other properties bride daughter on the occasion of marriage ceremony.

Table 4.6**Asking of Dowry on Marriage**

<i>Dowry Asked For</i>	<i>Number</i>	<i>Percent</i>
Yes	15	13.6
No	95	86.4
Total	110	100.0

Source: Field Survey, 2014

Dowry system was observed to be practice among all 110 households. Questioned were asked whether their husband and their family asked dowry during their marriage. Here data shows that out of 110 respondent, 13.6 percent responded that they were asked for dowry and 86.4 percent said no. It showed that still there is provision of dowry system in some part of Nepal like Banke. Table 4.8 further clarifies the presence of dowry system.

Table 4.7

Distribution of Respondents on the basis of who Brought Dowry or Not

<i>Who Brought or not</i>	<i>Number</i>	<i>Percent</i>
Brought	58	52.7
Didn't Bring	53	47.3
Total	110	100

Source: Field Survey, 2014

Among 110 respondents 52.7 percent had brought dowry. Among this 47.3 percent were asked to bring dowry directly and other indirectly which can be clearly seen from the above Table 4.9. This data reveals that still there remains dowry-accepting culture. It also indicates dowry system is not much practice in Khajura Village Development Committee. In Khajura Village Development Committee nearly half respondents had not taken dowry to their husband's house. The study concluded the women are respected and loved by their mother-in-law and father-in-law who bring dowry at their home.

4.1.7 Educational Status at Marriage

Education is a mirror, which reflects every aspect of society. When the society is developed through education then other types of sectors will develop automatically. Education plays an important role to make the advanced society. It provides vision skill and improves ones social status. In this way education is very important characteristic of all member of the society. So to know their education status it is important. Here below education status of women was investigated during their marriage.

Table 4.8

Educational Status at Marriage

<i>Education status</i>	<i>Number</i>	<i>Percent</i>
Illiterate	9	8.2
Literate	101	91.8
Total	110	100
Primary	14	12.7
Secondary	42	38.2
Certificate	33	30.0
Bachelor and Master degree	12	10.9
Total	101	91.8

Source: Field Survey, 2014

From the Table 4.8, it is clear to see that out of 110 female respondents 42 (38.2%) were with secondary level of education at the time of their marriage, followed by 30.0 percent with certificate level of education and 12.7 and 10.9 percent with primary and Bachelor & Master degree level of education respectively. This data only indicated the educational status during marriage. From study it was found that respondents did not want to continue their education for certain year after marriage due to household burden.

Figure 4.2
Educational Status at Marriage

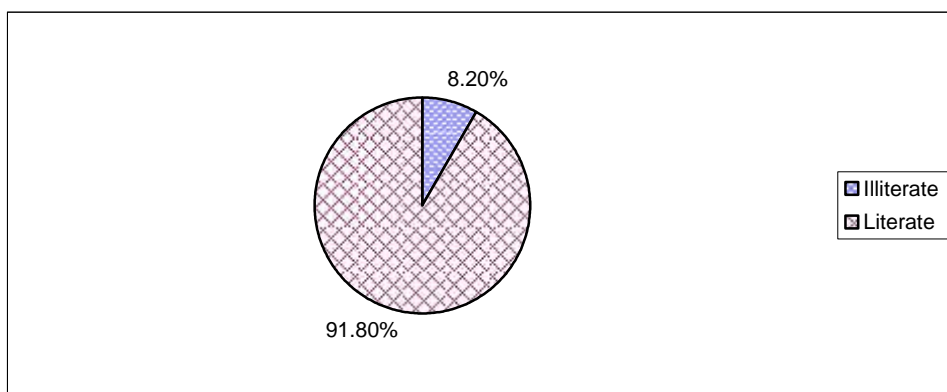


Table below shows the reasons for dropping education of the respondents in study area.

Table 4.9

Reasons for Dropping Education

<i>Causes to drop study</i>	<i>Number</i>	<i>Percent</i>
Due to Marriage	45	44.6
Due to Household Burden	32	31.7
Lack of Money	4	4.0
Failure in exam	11	10.8
Not Responded	9	8.9
Total	101	100.0

Source: Field Survey, 2014

Table below shows the current educational status of the respondents. Except that of illiterate respondents, the 101 literate and educated respondents were asked reasons for discontinuing of education. Majority of respondents, almost 44.6 percent mentioned that they discontinued their study due to marriage, followed by household burden 31.7 percent, 4.0 percent respondents said that they left their study due to lack of money, 10.8 respondents told due to failure in previous exam.

Table 4.10
Current Educational Status

<i>Education status</i>	<i>Number</i>	<i>Percent</i>
Illiterate	9	8.2
Primary	14	12.7
Secondary	42	38.2
Certificate	33	30.0
Bachelor and Master degree	12	10.9
Total	110	100.0

Source: Field Survey, 2014

To get further more information whether they have continued their study or not, a question was asked to understand their current educational status. 38.2 percent respondents have passed secondary level, followed by certificate level (30.0%), primary (12.7%), Bachelor and Master (10.9%) respectively. The very interesting and unexpected fact is that no women respondents are able to continue their education after marriage. From this it can be concluded that the women, their males and household members should initiate and develop positive attitude towards educating their women members for the betterment and prosperity of the whole family, whole society.

4.1.8 Income Status and Management Role of Women

Table below shows the income of the respondents. After management of collected data most of the women were found medium economic status. The main source of income was found agriculture. Some household have found good remittance. They have normal role in decision making process. They are found satisfied about their income level. Following table reflect the economic status of women in study area.

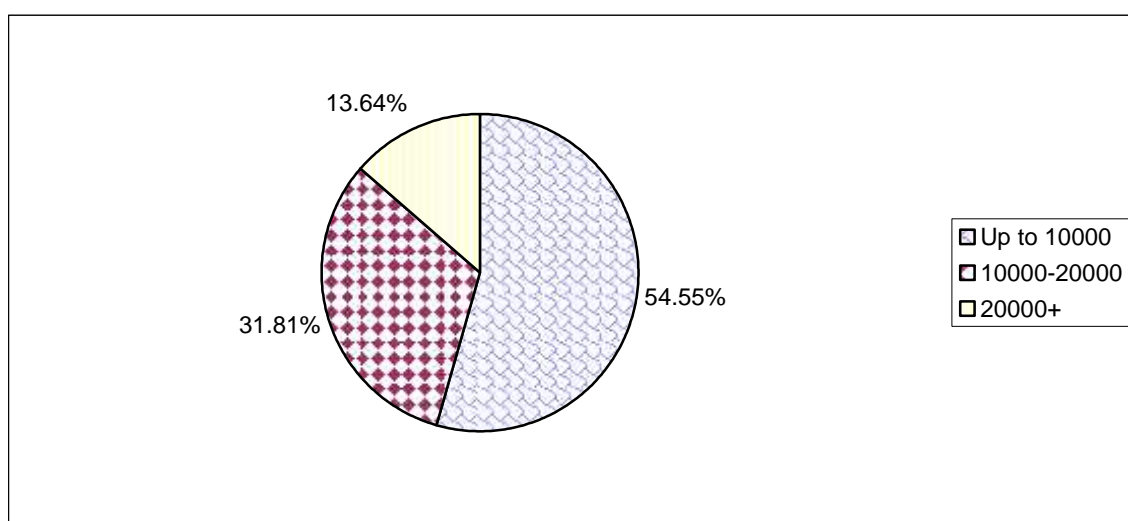
Table 4.11
Income of Respondents

<i>Education status</i>	<i>Number</i>	<i>Percent</i>
Up to 10000	60	54.55
10000-20000	35	31.81
20000+	15	13.64
Total	110	100

Source: Field Survey, 2014

Most of the women's household in survey earned up to 10000 rupees per month (54.55%), followed by 10000-20000 (31.81%) and above 20000 (13.64%). This data showed that majority of household are low income level family.

Figure 4.3
Income of Respondents



4.2 Socio Status of Women

4.2.1 Socio-economic Status of Women

4.2.1.1 Occupational Status

Empowerment is not only an external process, but also a process that has to bring about these intrinsic changes, in women. Occupation is also one of the major factors to empower women economically. Table below clearly shows about their occupation status of women with respect to their education in Khajura Village Development Committee. Occupation is one of the important indicators to indicate economic status of women. The survey found out that 33.6 percent of the women are housewife followed by employed in business sector (22.7%), teacher (16.4%), tailoring/tea shop (12.7%), office employee (7.2%) and medical staff (0.9%).

Table 4.12

Occupational Status of Respondents

<i>Occupation</i>	<i>Number</i>	<i>Percent</i>
Teacher	18	16.4
Business	25	22.7
Tailoring/Tea shop	14	12.7
Housewife	37	33.6
Social Worker	7	6.5
Employee in Office/ Industry/ Factory/	8	7.2
Medical Staff	1	0.9
Total	110	100

Source: Field Survey, 2014

The respondents who have no alternative sources of income were involved in business and tailoring/tea shop. But majority of respondent are staying as housewife because they have seasonal work in their land and they used to do household work in off season due to lack employment opportunity in other sectors.

4.2.1.2 Ownership of Women in Various Sectors

Ownership of women in various sectors determines the actual status of women in the society. So, here in the following pages various tables are analyzed with respect to their ownership. Table below shows the ownership in the business/industry/farming of the respondents.

Table 4.13
Ownership in the Business/Industry/Farming

<i>Ownership</i>	<i>Number</i>	<i>Percent</i>
Owns ownership	12	10.9
Husband's ownership	37	33.6
You and Husband Jointly	21	19.1
Other Family members	4	3.6
Not Responded	36	32.7
Total	110	100.0

Source: Field Survey, 2014

Ownership of women in Business/Industry/Farming is also one of the key factors to determine their economic status and also the freedom of women. Here only 10.9 percent respondents have ownership in business and industry, where as 33.6 percent of their husbands are running their Business/Industry under their own ownership, followed by they jointly 19.1 percent and 3.6 percent by other family members respectively. Here in this survey 32.7 percent respondents did not give any response because they did not have any business/industry/farming.

Table 4.14
Person Keeping the Earning from the Business Activities

<i>Ownership on Money</i>	<i>Number</i>	<i>Percentage</i>	<i>Cumulative Percent</i>
Herself	54	49.1	49.1
Husband	25	22.7	71.8
You and Husband Jointly	29	26.4	98.2
Other Family Member	2	1.8	100
Total	110	100.0	

Source: Field Survey, 2014

In our society usually, female keeps earning money. Here this survey also shows the same situation. The table shows that nearly 49.1 percent of women keeps earning money, followed by jointly 26.4 percent, 22.7 percent husband and 1.8 percent of family member keep earning money respectively.

Further more, information on this topic is collected about whether women those who keep the earning money could spend money without other permission. The table below clearly shows the permission taken for spending money.

Table 4.15

Permission Taken for Spending Money

Permission Taken	Number	Percent
Yes	22	20.0
No	88	80.0
Total	110	100.0

Source: Field Survey, 2014

Here the above table shows that about 20 percent of women who have to take permission to spent money even though they are keeping money ownself and 80% women spent money without anyone else permission. This data indicate that women are being dominated by their husband and other family members to some extent. We can also say that women are still dependent for money to their husband.

This table indicates that women are not able to spend money accordance their will. During research, it was found that husband does ask their wife to spend money. One of the major reason can be because almost the household decision to run their family expenditure is mainly made by their husbands and households head.

Figure 4.4

Permission Taken for Spending Money

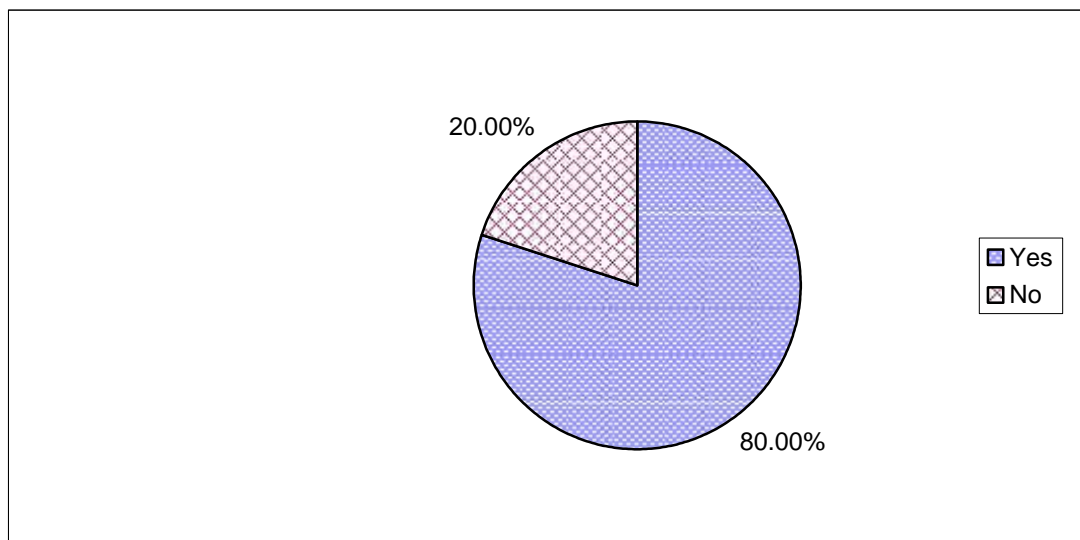


Table below shows the land ownership by the respondents or jointly with someone else.

Table 4.16

Land Ownership by Respondents or Jointly With Someone Else

<i>Ownership on assets</i>	<i>Number</i>	<i>Percent</i>
Ownself	28	25.5
Jointly with Husband	26	23.6
Jointly with Someone Else	56	50.9
Total	110	100.0

Source: Field Survey, 2014

There has been considerable interest recently in the extent to which women own any land. Here the data shows the status of women in term of their ownership on assets in which about 50.9 percent of women do not have their own land where as 25.5 percent of women said that they have their own land alone and 23.6 percent responded that they have land jointly with husband.

Property right for women has become the hot discussion in the present day situation. Therefore it is not the single problem of the study area. However, a national attempt is demanded to empower women economically by providing access over assets like land.

Figure 4.5

Land Ownership by Respondents or Jointly With Someone Else

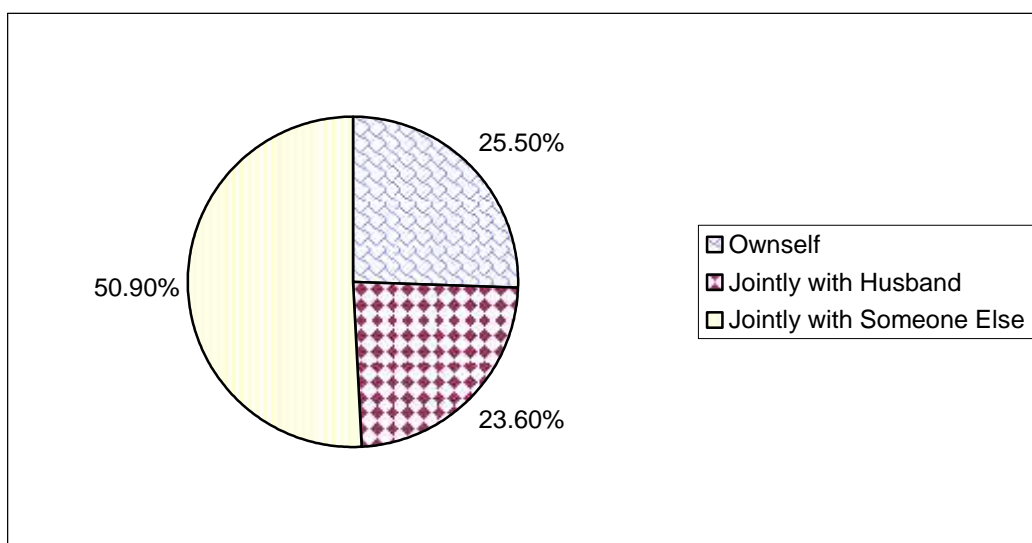


Table below shows the selling of land without anyone else permission of the respondents.

Table 4.17

Selling of Land without Anyone Else's Permission

<i>Permission Taken</i>	<i>Number</i>	<i>Percent</i>
Yes	28	25.5
No	13	11.8
Not sure/Don't know	69	62.7
Total	110	100.0

Source: Field Survey, 2014

Among the women who have their own land, 25.5 percent of women have to take permission to sell their property while 11.8 percent of women told that they do not need anyone permission to sell the land and 62.7 percent of respondents do not know about taking permission in order to sell land.

Table 4.18

Having Freedom to Decide about Outdoor Participation

<i>Outdoor Participation</i>	<i>Number</i>	<i>Percent</i>
Yes	76	69.1
No	34	30.9
Total	110	100

Source: Field Survey, 2014

Despite the equality guaranteed to women by constitution of Nepal and the international commitments made by Nepal Government to uplift women and eliminate discrimination against them, nearly all indicators show Women's disadvantaged status in Nepal. But here in this survey of Khajura Village Development Committee, women's outdoor participation is high where maximum women i.e. 69.1 percent responded that they have freedom to decide upon outdoor participation but only 30.9 percent said that they have no freedom in such participation.

4.2.2 Role of Women's in Family Planning Decision

4.2.2.1 Decision upon the Family Planning Used by Education

Table below shows the decision upon the family planning use by their education of the respondents. From the table 4.19 it is found that out of 101(92%) literate women 47.5 percent of women decide own self whether to use family planning or not. Where 9.0 percent of women said that their husbands decide it and 47.2 percent of women said that they jointly decide about family planning to use.

Table 4.19
Decision upon the Family Planning Use by Their Education

<i>Education Status</i>	<i>Decision Made By</i>			<i>Total</i>
	<i>Own self</i>	<i>Husband</i>	<i>Jointly</i>	
Illiterate	3	1	5	9(8.2%)
Primary	7	1	6	14(12.7%)
Secondary	14	3	11	28(25.5%)
Certificate	20	3	24	47(42.7%)
Bachelor and Master	4	2	6	12(10.9%)
Total	48(47.5%)	10(9%)	52(47.2%)	110(100.0%)

Source: Field Survey, 2014

Among 25.5 percent women whom have secondary level education 29.1 percent women said they decide own self about family planning where 2.7 percent women said their husband decides and 10 percent women said that they jointly decide about family planning. Decision upon the selection of family size is presented in table 4.20.

4.2.2.2 Selection of the Family Size by Education

The Table 4.20 demonstrates the decision making power of women on determination of family size.

Table 4.20
Decision upon the Selection of the Family Size by Their Education

<i>Education Status</i>	<i>Decision Made By</i>				<i>Total</i>
	<i>Own self</i>	<i>Husband</i>	<i>Husband-wife jointly</i>	<i>Other Family Member</i>	
Illiterate	2	3	4	0	9(8.2)
Primary	3	1	8	2	14(12.7)
Secondary	7	5	16	0	28(25.5)
Certificate	13	3	31	0	47(42.7)
Bachelor and Master	5	0	7	0	12(10.9)
Total	30(27.2)	12(11.0)	66(60.0)	2(1.8)	110(100)

Source: Field Survey, 2014

It shows that among 110 respondent 60 percent of respondents replied that they decide jointly whether to have baby or not. This shows that couples have good relationship with each other. Only 1.8 percent female who have only primary education decide from force by other family members. In such a case there are still some women who don't have their own decision making power for selection of the family size. But decision-making power has been seen higher in women who have education of certificate and bachelor & master level

4.2.2.3 Causes and Consequences of Education on Family Planning

The family planning has greater emphasis on promoting temporary methods of contraception especially for spacing of birth. So, the availability of Family planning does more than enable women and of course men to limit family size. It safeguards individual health and rights, preserves our planet's resources, and improves the quality of life for individual women their partners, and their children.

Table 4.21

Use of Family planning by Their Educational Status

<i>Educational Status</i>	<i>Decision made in Use of Family Planning</i>			
	<i>Own self</i>	<i>Husband</i>	<i>No body</i>	<i>Total</i>
Illiterate	5	1	3	9 (8.2)
Primary	10	2	2	14 (12.7)
Secondary	21	3	4	28 (25.5)
Certificate	31	12	4	47 (42.7)
Bachelor and Master	7	5	0	12 (10.9)
Total	74 (67.2)	23 (21.0)	13 (11.8)	110 (100.0)

Source: Field Survey, 2014

From above table, it is found that 67.2 percent of the women and 21 percent of their husband are using family planning method said their husband use it. National figure reported by NDHS 2010 also show the same condition e.g. 16.5 percent of female use female sterilization where as only 7 percent male use male sterilization on the other hand 11.8 percent are not using any method.

This might be due to two reasons either they are in the intension of having child or do not know about Family planning measure.

Table 4.22

Readiness of Giving First Birth

<i>Ready To Give Birth?</i>	<i>Number</i>	<i>Percent</i>
Yes	63	58.2
No	40	36.4
Not Responded	7	6.4
Total	110	100.0

Source: Field Survey, 2014

From the study, it was found that majority of the respondents were ready to give birth at the time of first birth and 36.4 percent of respondents were not ready to give birth at the time of first birth. This means that nearly half percent of women are forced to have baby without their own choice. Like marriage they are forced by their elders on their private matter. Further more information was collected with the respondents whom said no. The causes for accepting pregnancy are given in the following table.

Table 4.23

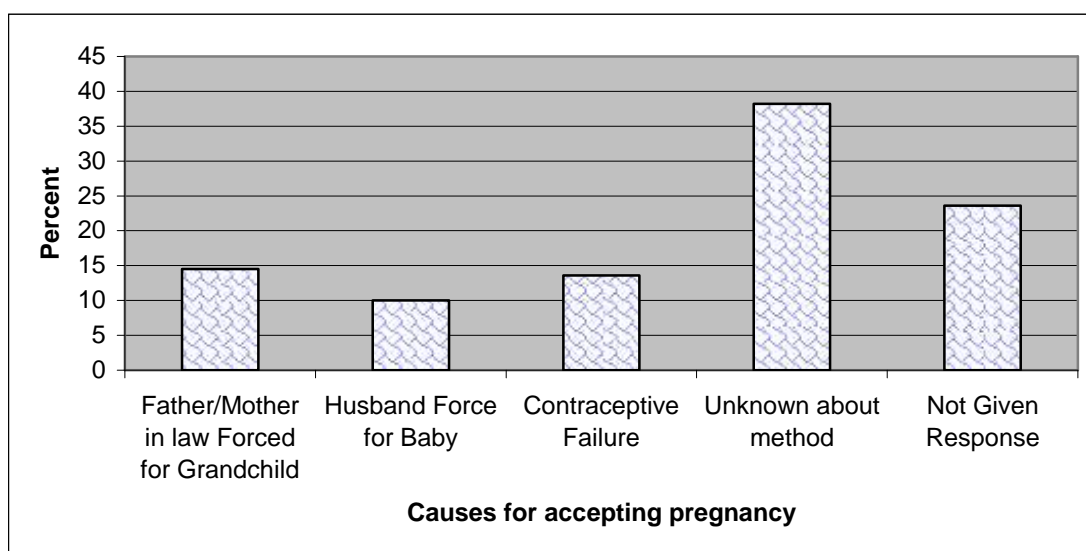
Cause for Accepting Pregnancy

<i>Causes</i>	<i>Number</i>	<i>Percent</i>
Father/Mother in law Forced for Grandchild	16	14.5
Husband Force for Baby	11	10.0
Contraceptive Failure	15	13.6
Unknown about method	42	38.2
Not Given Response	26	23.6
Total	110	100.0

Source: Field Survey, 2014

The above table depicts the causes for accepting the pregnancy, majority of respondents replied that they were unknown about their pregnancy. This shows that 38.2 percent of the women respondents do not have the education or knowledge of biological and reproductive health, where as 14.5 percent respondents are forced for grandchild by their father and mother in law. And in the same way 10.0 percent respondents mentioned that their husband forced for baby, where 13.6 percent respondents had pregnancy due to contraceptive failure respectively. Here in this survey 23.6 percent respondents did not give any response because they got just married and they did not want to disclose their opinion.

Figure 4.6
Cause for Accepting Pregnancy



4.2.2.4 Believe on Doctors and Faith Healers

Every people have their own perception regarding their treatment. Some people believe on Dhami/Jhakri and some do believe on doctor. In first stage of respondents illness they consult Dhami/Jhakri and if it didn't work properly then they used to go to the clinic and hospital for check-up with doctor. This kind of behavior found in women of Khajura Village Development Committee also. We can see it more clearly from the Table 4.24.

Table 4.24

Believe on Doctors and Faith Healers

<i>Believe on</i>	<i>Number</i>	<i>Percent</i>
Doctors	59	53.6
Dhami/Jhakari	2	1.8
Both	49	44.5
Total	110	100.0

Source: Field Survey, 2014

From the above table it is found that majority of women 53.6 percent believe on doctors. Where as 44.5 percent of women believe both on doctors and faith healers,

which clearly showed that traditional culture and belief are still with respondents. Only 1.8 percent women do believe on Dhami/ Jhakari. This indicate that in Khajura Village Development Committee there are only few conservative women who fully belief on traditional faith healers like Dhami and Jhakri.

4.2.3 Role of Women's in Political Organization

4.2.3.1 Respondents Who Know about Politics by Education

The Table 4.25 shows the distribution of respondents who know about politics by their education. Knowing about politics indicates women status with reference to their literacy and involvement in different sectors.

Table 4.25
Distribution of Respondents Who Know about Politics by Their Education

<i>Education Status</i>	Knowledge About Politic		
	<i>Yes</i>	<i>No</i>	<i>Total</i>
Illiterate	3	6	9
Literate	1	2	3
Primary	5	6	11
Secondary	29	13	42
Certificate	25	8	33
BA+	12	0	12
Total	75 (68.0)	35 (32.0)	110 (100.0)

Source: Field Survey, 2014

From study it was found that 68 percent of women know about politics and 32 percent do not know about politics. Table 4.25 shows that women who got higher education have more knowledge about politic than women who have only primary education. This clearly demonstrate that education can influence women's knowledge about politic. To get further information whether they involved in any political party or not, an additional question was asked and the responses have been presented in Table 4.25. The table clearly shows that overwhelming majority (80%) of the respondent women were not involved in any political activities.

The reason for not involving in political party is lack of awareness and most of women do not like political activities performed by politicians. Women hesitate to participate in political activities due to lack people oriented program than their political will.

4.2.3.2 Respondents Involvement in Political Party

The Table 4.26 shows the distribution of respondents by their involvement in political party. Involvement in political party indicates women status in society and their participation for policy making activities.

Table 4.26

Distribution of Respondents by Their Involvement in Political Party

<i>Involvement in Political Party</i>	<i>Number</i>	<i>Percent</i>
Yes	88	80
No	22	20
Total	110	100

Source: Field Survey, 2014

Among the women who know about politics, 80 percent are involved in it. This might be due to several reasons. Mostly, majority of women are freed by family members to involve in political activities and some get time due to less household activities. But some women are frustrated by political activities so they don't want to involve in it. The Table 4.27 shows the distribution of respondents by their participation in local institution.

Table 4.27

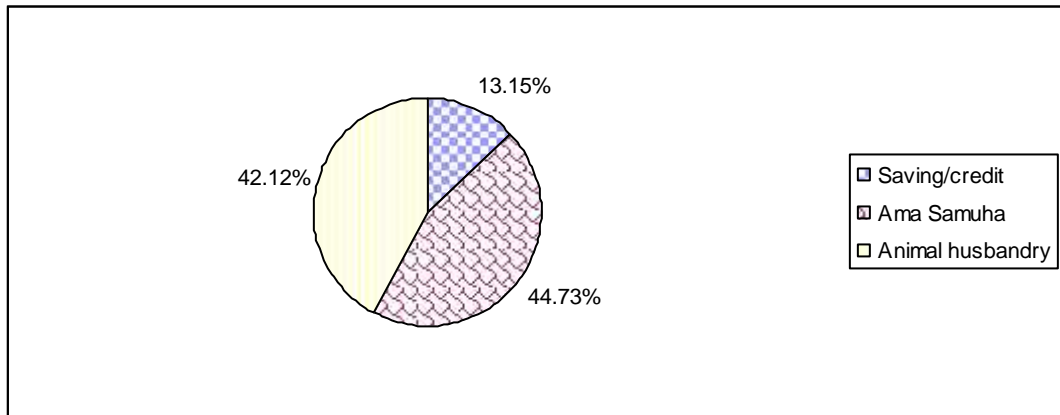
Participation in Local Institution

<i>Institution</i>	<i>Number</i>	<i>Percent</i>
Saving/credit	10	13.15
Ama Samuha	34	44.73
Animal husbandry	32	42.12
Total	76	100

Source: Field Survey, 2014

This clearly demonstrate that education can influence women's knowledge about participation in local institution. To get further information whether they involved in any local institution or not. The table clearly shows that majority (44.73%) of the respondent women were involved in Ama Samuha, similarly 42.12% involve in animal husbandry and 13.15% are involved in saving/credit activity.

Figure 4.7
Participation in Local Institution



4.3 Case Studies

Case Study-1

Name: Nirmala Chhetri

Address: Khajura VDC, Ward No. 7, Banke District

Education: Lower Secondary Level

Age: 38 years

She is already married and had a son and a daughter. Her husband is the carpenter and he goes to central market near by his residence for work. Physically her husband is victim of eye disease so unable to do hard works. They did not possess any agriculture land except a small piece of household land including kitchen garden and hardly the volume of production meet the consumption for a month. They were leading a miserable life facing economical crisis.

About 5-6 years ago she thought of selling vegetables. Then she started selling vegetable, visiting each household. From selling, she can able to collect some money. She invested that money on Storage of vegetable. After few years, due to hard work and self-confidence she achieved her goal. Today she has one tea shop in local bazaar of Khajura. Now a day her husband does not work and looks after his children and home.

In the past relatives use to hate women selling vegetables in door to door but eventually our economic status rise up due to which everyone are shocked. She said,

"We don't have any loan to pay." with pride. Women also work like man and can handle the house and children if they wish. It is recommended that government should provide soft loan through government owned bank to women who have low economic status and willingness to do something in their life.

Case Study-2

Name: Sapana Chhetri

Address: Khajura VDC, Ward No. 8, Banke District

Education: Certificate Level

Age: 25 years

She got married two years ago. Now she has one son and staying in joint family with Father in law, Mother in law and Brother in law. She passed + 2 from Higher Secondary school in Banke district. But after her marriage now she is only limited in household activity within four walls. Since morning to evening she used to engage in household chores. She needs permission of her husband and mother in law for even in simple and personal matter. She has to ask her mother in law what should cook for lunch and dinner and also with her husband if she wants to go to visit friends and relatives.

When I was at her home to ask her personal information for the survey, she went to take permission of her husband. When her husband not allowed giving information then she refused to say anything. This event clearly shows that education is not only the major factor in rising women's decision making power but there are other factors which are playing great role as women's obstacle i.e. is cultural and social norms. In the third world countries like Nepal there are deep-rooted cultural and social norms, which is invisibly affecting women's decision making power and also obstacle to participate in economic activities. So women should be given freedom to some extend in daily household decision making process.

CHAPTER- FIVE

SUMMARY AND CONCLUSIONS

5.1 Summary

Whenever we conduct a kind of research or study we get some summary. Hence this study has also some summary. Though it is based on small scale survey of only three ward number-7, 8 and 9 of a Khajura Village Development Committee from the 110 selected sample population, the major summary are mentioned below. The findings are separately mentioned on subject matter. Here, in this study household characteristic consist the socio-economic as well as demographic characteristics of the respondents. While conducting field operation 110 sampled respondents were asked along with their household members too. The major findings are presented below:

The study found that Chhetri community is seen as dominating the overall population in study area. Out of total 110 respondents 94.5 percent were found to be currently married, 3.6 percent has widowed and 1.8 percent has divorced or separated.

From the study it is found that out of 110 female respondents 42 (38.2%) had secondary level of education at the time of their marriage, followed by 30.0 percent with certificate level of education and 12.7 and 10.9 percent with primary and Bachelor & Master degree level of education. From study it was found that respondents did not want to continue their education for certain year after marriage due to household burden.

The survey found out that 33.6 percent of the women are housewife followed by employed in business sector (22.7%), teacher (26.4%), tailoring/tea shop (12.7%), office employee (7.2%) and medical staff (0.9%).

From study it was found that 67.2 percent of the women respondent use family planning methods, where as 21 percent of them told that their husband used it. The rest 11.8 percent do not use any method. This might be due to two reason either they are in the intension of having child or do not know about Family planning measure. From the study it was found that 69 (62.7 percent) literate women use family planning by ownself it means education is the dependent variable in term of family planning.

The study found that the causes for accepting the pregnancy, majority of respondents replied that they were unknown about their pregnancy. This showed that 38.2 percent of the women respondents do not have the education or knowledge of biological and reproductive health, where as 14.5 percent respondents are forced for grandchild by their father and mother in law. And in the same way 10.0 percent respondents mentioned that their husband forced for baby, where 13.6 percent respondents had pregnancy due to contraceptive failure.. Here in this survey 23.6 percent respondents did not give any response because they got just married and they did not want to disclose their opinion.

Knowing about politics the study found that 68 percent of women know about politics and 32 percent did not know about politics. The study showed that women who got higher education have more knowledge about politic than women who have only primary education. This clearly demonstrated that education can influence women's knowledge about politic. The studies found that majority (80%) of the respondents were not involved in any political activities. Among the women who know about politics, only 20 percent are involved in it. This might be due to several reasons. Mostly, majority of women are restricted by family members to involve in political activities and some didn't get time due to household burden. But some women are frustrated by political activities so they didn't want to involve in it.

5.2 Conclusion

Considering all the information and situation as explained it has been concluded that the women's socio-economic aspect is quite poor mainly due to their illiteracy, low level of awareness, prevalence of dowry system, no access over land and to some extent domination of male and other elder household members.

The decision making power of women in economic aspects, family planning and reproductive health and political involvement also look not satisfactory and progressive. The chances of dropping education after marriage has been further worsened the situation of women in decision making process mainly because of not accepting women as major aspect of development by male dominated society. From the case study it clearly shows that education is not only the major factor in rising women's decision making power but there are other factors which are playing great role as women's obstacle i.e. is cultural and social norms. In the third world countries

like Nepal there are deep-rooted cultural and social norms, which is invisibly affecting women's decision making power and also obstacle to participate in economic activities. So women should be given freedom to some extend in daily household decision making process.

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