

**PROBLEMS AND PROSPECTS OF WOMEN'S PARTICIPATION
IN BANKING SECTOR:**

A CASE STUDY OF KATHMANDU VALLEY

A Thesis

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in

ECONOMICS

By

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RECOMMENDATION LETTER

This thesis entitled “PROBLEMS AND PROSPECTS OF WOMEN’S PARTICIPATION IN BANKING SECTOR: A CASE STUDY OF KATHMANDU VALLEY”, has been prepared by Ms. Sandika Subedi under my supervision. I hereby recommend this thesis for examination by the Thesis Committee as a partial fulfillment of the requirements for the Degree of MASTER OF ARTS in ECONOMICS.

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APPROVAL SHEET

We certify that this thesis entitled “PROBLEM AND PROSPECTS OF WOMEN’S PARTICIPATION IN BANKING SECTOR: A CASE STUDY OF KATHMANDU VALLEY” submitted by Ms Sandika Subedi to the Central Department of Economics, Faculty of Humanities and Social Sciences, Tribhuvan University, in partial fulfillment of the requirements for the Degree of MASTER OF ARTS in ECONOMICS has been found satisfactory in scope and quality. Therefore, we accept this thesis as a part of the said degree.

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ACRONYMS/ABBREVIATIONS

ADB:	Agriculture Development Bank
BOK:	Bank of Kathmandu
BPFA:	Beijing Platform for Action
CBOs:	Community Based Organizations
CBS:	Central Bureau of Statistics
CEDA:	Centre for Economic Development and Administration
CEDAW:	Convention on Elimination of Discrimination against Women
CEDECON:	Central Department of Economics
CSR:	Customer Survey Report
DCBL:	Development Credit Bank Limited
DEPROSC:	Development Project Service Centre Development
EBL:	Everest Bank Limited
ECOSS:	Economics Student's Society
EFA:	Education For All
GEM:	Gender Empowerment Measure
GSDI:	Gender Sensitive Development Index
HDR:	Human Development Report
i.e.:	that is
ICPD:	International Conference on Population and
INGO:	International Non-Governmental Organization
KFA:	Kathmandu Frontier Association
MCPW:	Micro-Credit Project for Women
MCW:	Micro-Credit for Women
MDGs:	Millennium Development Goals
MWCSW:	Ministry of Women, Children and Social Welfare
n.d.:	no date of publication
n.p.:	no place of publication
NBL:	Nepal Bank Limited
NCC:	Nepal Commerce and Credit
NGO:	Non-Governmental Organization
NIC:	Nepal Industrial and Commercial

NLFS:	Nepal Labor Force Survey
NLSS:	Nepal Living Standard Survey
No.:	Number
NPC:	National Planning Commission
NRB:	Nepal Rastriya Bank
NWC:	National Women Committee
RBB:	Rastriya Banijya Bank
SAARC:	South Asian Association for Regional Cooperation
SKMT:	Susma Koirala Memorial Trust
UN:	United Nations
VDC:	Village Development Committee
viz.:	namely
vol.:	volume
WAD:	Women And Development
WDD:	Women Development Division
WDP:	Women Development Programme
WID:	Women I

CHAPTER I

INTRODUCTION

1.1 Background of the Study

Nepal is naturally gifted, agriculture based, tiny landlocked and a developing country, often recognized as the land of Mt. Everest and the birth place of Lord Buddha, all over the world. It is the country lying between two fastest growing countries India and china and occupying only 0.03% of the total land areas of world and 0.3% of total lands area of Asia and covers the area of 147,181sq.Km. Even though major concerned problems of Nepal are lower economic growth rate, higher income inequality, low standard of living of people and poverty but poverty is in much extreme situation. Hence, Nepal is been characterized as one of the poorest country in both the world and south Asian region.

Among the poor, most of the poor are in rural areas and in rural areas, the spread of poverty is extreme among women. In fact, in whole Nepal, the poor women are in much higher percentage in comparison to poor men. It is because Nepalese society is the male dominated society and hence the literacy rate of female is strongly low, they have poor health condition, limited property right and decision making power. Due to all these factors, women are getting constraints to have an access to income generating activities and other employment opportunities. Among that women's involvement in various financial institutions is very low and among the financial institutions, there is being arising various obstacles for the women to get the participation in banking sector. Participation of women in private banks is seen to be a little bit higher in comparison to their participation in the public banks.

The United Nations has defined the status of women in the context of their access to knowledge, economic resources, and political power, as well as their personal autonomy in the process of decision making. When Nepalese women's status is analyzed in this light, the picture is generally bleak. In the early 1990s, Nepal was a rigidly patriarchal society. In virtually every aspect of life, women were generally subordinate to men.

Nepal is a developing country with one important characteristic as dominance of the patriarchal societies. The Nepalese society exists under the family system, in such family, women and children, in that also, daughters will live in the extreme discrimination situation. They are not trusted to take the economic decision and for various important work. In the Nepalese society, which discriminates the women even in this 21st century and is affected by the bad rituals, traditions, systems, and wrong social norms and values, unless there is no complete change, the economic development cannot move ahead.

If we see the history, then it is found that the strict gender rules for men and women, give the authority to make decision only to men and look woman as cheap thing behaving her as the second citizen. As a result, women are not being able to get the facilities of education and health services as well as different trainings. They are also being obstructed to get involved in various economic activities and even the educated families blindly support such practices even in this 21st century. Such traditional practices, social and religious beliefs and patriarchal social structure, are the main obstacles in the development of women, due to which Nepalese women have been living in a very pitiful state. It is found that in the global and the SAARC regional context, the gender equity has shown its ugly hands in Nepal than anywhere else. (Bhattachan, 1998)

According to the HDR, both the GSDI and GEM reflect the low status of Nepalese women in all Human Development Measures.

As we are concerned with the banking sectors, let us first define Bank. Bank is an institution that collects money from depositor/saver/owners in payment of cash, cheque and other medium and lends to those who require it. Banks carry out the work of exchanging the money, providing loan, accepting deposit and transferring money. Thus, the Bank is established to monetize the economy by lessening the barter system for economic growth (Gautam, 2007). Similarly, private bank is the bank established for private sector entrepreneur; private investors in this case may be the individual investor or institutional investors; and majority of investment in capital stock by such banks is not made for government sector but such bank is established for profit motive. Commonly, private bank refers to the bank owned by the person or group rather than by the public or government. On the other hand, public banks are

established for the public sector entrepreneurs; investors in this case will be the government or any other public sector investors; and the majority of investment in stock capital in such banks is made for government sector because such banks are not established for profit motive but are established for social welfare and public services. Commonly, public bank refers to the bank owned by the government.

In any economy, the importance of the financial sector in general and banking sector in particular cannot be undetermined. Banking sector definitely plays the pivotal role in the overall development of an economy. The economic reforms initiated by the government more than a decade ago have changed the landscape of the several sectors of the Nepalese economy and Nepalese banking sector is no exception. That is, banking sectors of Nepal are also going through the major changes as a consequence of economic reforms and they are at the exciting point in its development. The opportunities to enter new business and new markets and to deliver higher levels of customer services are immense. As Nepalese banks themselves are the financial service providers, banking business is getting redefined. Nepalese banks have adopted better operation and upgraded their skill and have withstood the initial challenges and have become more adaptive to the changing environment (Professional Banking Course Book published by KFA part-1).

So far as the history of development of Nepalese banking industry is considered, the development is relatively recent. It is seen that there was the slow and steady evolution of the banking system in the financial and global economy of Nepalese life. Even though, the establishment of the banking industry was very recent, some crude banking operations were in practice even in the ancient time. It was recorded that the new era known as Nepal Sambat was introduced by Shakhadar, a Sudra merchant of Kantipur in 879 or 880 AD after having paid all the outstanding debts in the country, which shows the basic of money lending practice in ancient Nepal. Towards the end of the 8th century, Gunkam Dev had borrowed money to rebuild the Kathmandu valley while during the malla period, there was an evidence of professional money lenders and bankers. While the establishment of “Tejarath Adda” during the year 1877 AD which was fully subscribed by the government of Kathmandu valley, played the vital role in the banking system and helped the general public to provide credit facilities at the very low rate of 5% and even several branches

were opened in different parts of Nepal. Hence, the establishment of “Tejarath Adda” could be regarded as the pioneer foundation of banking system in Nepal. But in the process of smooth functioning of the “Adda”, there was found some defects in it due to which it stopped to accept the deposits from public and as a result of absence of saving mobilization, Adda faced the financial problems which made it impossible to cater to the credit and service need of the general public throughout the country. After the long time in 1934 AD, when there was need for finance for the reconstruction of works due to big earthquake, the need of banking institution was realized. Hence, reviewing such situations, in 1936 AD, the “Udyog Parishad” (Industrial Development Board) was constituted. Just one year after its formulation, it formulated the “Company Act” and “Nepal Bank Act” in 1937 AD. After that in 1937 AD only, the Nepal Bank Limited with the Imperial Bank of India came into existence under “Nepal Bank Act 1937”, as the first commercial bank of Nepal, inaugurated by Tribhuvan Bir Bikram Shah Dev on November 1937. While in 1956 AD, central bank of Nepal, the Nepal Rastrya Bank was established with the purpose of developing banking system in the country. Similarly, Rastrya Banijya Bank, the second commercial bank was established in the year 1965 AD, which is the largest commercial bank and plays the major role in the economy. The financial shape of these two old banks, RBB and NBL have the tremendous impact on the economy and that is only the reason why these banks still exist, in spite of their bad position. It is also seen that modern banking practices was started with the establishment of first banking institute, NBL, which was established on the joint venture of government and private individuals. While on the long run, the need of “Commercial Bank Act” was felt and accordingly it was established in 1974 AD and this Act considered the commercial banks as the heart of the economic system. Similarly with the establishment of NABIL Bank in 1985, the door for the establishment of commercial banks was opened to the private sectors and slowly lots of commercial banks began to open in Nepal through the private sectors and today there are much more commercial banks, which are making lots of profit, except two public banks viz, NBL and RBB (Professional Banking Course Book published by KFA part-1).

Even though, there are problems for the women's participation in various banking institutions but in fact, there are also prospects of their involvement in such institutions. It is because, several women development programs are being

implemented in 2,443 VDCs and 35 Municipalities of all 75 districts of the country, under which, the gender equity; social mobilization for women empowerment and social inclusion; formation of targeted poor women's group and institution and their development; agency promotion through the basic and subject-wise trainings; economic empowerment; and girl child development programs are being carried out. Similarly, Women Development offices are functioning as Gender Focal Agencies in districts by focusing primarily on advocacy, co-ordination and networking activities.

Due to these programs, the women have been empowered in their work fields with the increased proportion of backward women representation in women's organizations as well as the ability of women in group saving mobilization and their leadership capacity have also been found quite positive and hence women being more strong, qualified and literate, their participation in banks is being increasing day by day. Hence, due to the steps taken through the state level only, women are being forwarded now a days in Nepal and hence are getting more prospects or opportunities to get employed in the various banks of Nepal.

And even various banks are widening their branches to conduct lots of banking and financial operations and obviously for such operations, these banks demand lots of labors. Now, as the Nepalese Women are also receiving higher level of education and are being smarter, improving themselves and their skill taking various trainings, they are easily getting entry in the different banking institutions due to their qualification and strength. Even Banks are self providing special facilities and conducting the special programs so that women's participation in banks could be increased.

Now, the time has come to study about the present status of women that are involved in various private and public banks; about various obstacles due to which women are getting the problem to continue their participation in such banks and also about problems due to which the women's participation in such banks is low; as well as about the possibilities and opportunities for them to get involved in those banks. Thus, the study is mainly focused on the Problems and Prospects of women's participation in banking sector and makes the study of various women working in different Banks of Kathmandu Valley.

1.2 Statement of the Problem

Even though, the Nepalese women are always been contributing the national development, still they are marginalized from the opportunities such as property right, income and employment as well as from other resources due to illiteracy, ill health, poverty and conservative social taboos and are hence double disadvantaged viz. less access to resources and information skill. One truth of the Nepalese society is that there is the concept that women should not be allowed to go out of home. So, the training about the way of protecting the different natural resources (which are being especially used by women) are being provided to men; facilities of education and health are also first provided to men and Nepalese society do not let the women even to take the training about the way of sanitation in their home and surroundings. It's true that the balanced and active participation of women in economic promotion through their involvement in various financial institutions like banks, is the urgent need of the country but Nepalese women have to face lots of obstacles and hurdles against their development and this is mainly due to the social taboos and Patriarchal social structure. Out of total economically active female population of Nepal, 89.8% are engaged in agriculture and very few are involved in service sector and those who are in service sector are usually from Urban areas and in that also very few are involved in financial institutions like banks.

Nepalese society in general is predominantly conservative; women get least opportunities for education and training. There is the culture that establishes the ideology of male supremacy and female subordination. Gender discrimination favors only men and women are disadvantaged politically, legally, socially and economically. Hence, their chance of reaching top of any organization is very slim. At the same time, their contribution to the economy is overlooked. Both in rural and urban areas, women have to carry heavier burden than men. They usually spend 12-15 hours a day doing the household chores but they are not evaluated at all. That is, although women do make significant contribution to the national economy, their share of work remains largely unaccounted.

Women's overall socio-political and economic status can be improved only by changing the gender relations of domination and subordination between men and women that is by empowerment of women. Empowerment is a process by which an individual is empowered to take control of her/his own life on the basis of equality

with others. This must be a multi-dimensional process encompassing all aspects of social existence. To empower women is to give them the skills and knowledge necessary to help them take advantage of the many opportunities available to them to improve their lives. Providing women with an education, job training and basic services to ease household responsibilities are ways to empower women. Education and employment have prominent role to increase women's participation in social and developmental activities and to uplift the women of the society. Practicing public speaking is one way to give women confidence to speak their minds and contribute to conversations and decision-making within and outside the household. Women should not be viewed as objects of development; they must be viewed as subjects of development. Equality and equity is a woman's human right.

Even though the state of women is not satisfactory as male dominated family systems provide very little scope for the female to assert their identity and as women are marginalized from economic and social opportunities due to illiteracy, poverty and conservative social taboos. But things are changing slowly but steadily. After the restoration of multi party system, policy makers started to give due importance to uplift the status of women and the separate ministry, to look after the welfare of the women, was been established. The democratic constitution of 1990AD is one of the important achievements for the women's right and for other progressive thoughts. The constitution had theme to make equity based just society. The Constitution considered women as equal to men and stated that women should receive equal pay for equal work and the laws of the nation should be applied equally to both men and women. For the protection of women, children, aged and helpless persons, Nepal Government established the separate ministry named as "Ministry of Women, Children and social welfare" in 2058. Then, Nepal government announced the "National Women Committee" to fight against the violence and discrimination against women (NWC Journal, 2060). Although the government has taken action to improve the lives of women in the country, change takes time and we, the people of Nepal, must self take action to improve our lives and the lives of women. The government alone cannot change the country, we as citizens of the country need to act to improve our lives. However, the various progressive steps taken by the Government through the 5th to 10th plan from 1975 AD to 2007 AD as well as through the Interim Constitution of Nepal (2063 BS) and also through the 3 years Interim Plan (2007-2010 AD) have much helped to erase most of the problems behind of Nepalese women and the

currently running 3years plan (2010-2013 AD) has also targeted to uplift the status of women and increase their involvement in different sectors of Nepalese economy.

As a result, today the average literacy rate of women in Nepal is 53.1% as per the data prepared by Ministry of Education on the basis of NLFS. If we see the literacy status of women on the basis of their age, then it is found that 53.1% educated female are of the age 5years and above; 53.3% are 6years and above; while 43.3% are 15years and above (Economic Survey, 2009/10, vol. 1). Similarly, according to the NLSS (2003/04), 71.7% female are employed in various income generating activities, while 2.7% are unemployed and 25.6% female are totally inactive (Economic Survey, 2008/09). Similarly, according to NLFS conducted by CBS in 1998/99 and 2008 among the economically active female population, it was found that 80.5% female were engaged in agriculture, 11% in elementary occupation and only 3.5% were engaged as service workers during 1998/99, while in 2008 it was found that 72.2% were engaged in agriculture, 9.1% in elementary occupation and 5.5% were engaged as service workers. The two surveys of 1998/99 and 2008 showed that no. of women involved in agriculture and in elementary occupation are declining while no. of service workers is increasing over years and similarly no. of women employed in other professions is also increasing over years as that were 3.8% in 1998/99 and 5.6% in 2008 and the proportion of women involved in wage job is also increasing over years as proportion of female involved in wage job in 1998/99 was estimated to be 8.5% which was increased to 9.3% in 2008 (Gautam, 2010).

Similarly, today from the beginning to till Mid-July 2011, there are 31 commercial banks, 87 Development Banks, 79 Finance Companies, 21 Micro-credit Development Banks, 16 Saving and Credit Cooperatives, more than 18 Micro-Finance Institutions and 38 NGOs, licensed by NRB and these all financial institutions have various branches on all over the country and many branches even all over the Kathmandu valley also (Economic Survey, 2009/10 vol.1). And these institutions offer more and more prospects to women for job both qualitatively and quantitatively. In the same way, large number of INGOs and NGOs are active in Nepal as development agency for promoting the Nepalese women's status.

On the other side, today, Nepalese women are also in the situation to make their own status and prestige in the society as there have been several steps adopted by the government for the progress of Nepalese women. Firstly, the Civil Code (Muluki Ain, 1904) guaranteed right for women by abolishing the untouchable caste,

sex discrimination, child marriage, polygamy and so on but also the gender discrimination widely persisted both with in law and in its customary application. Similarly, Sex Amendment, 1976 greatly enhanced the cause of equal rights for women by amending law in governing marriage, divorce, property rights, and inheritance. And now Civil Code, 1994 has its eleventh Amendment to give an equal property right for daughter with her brothers (Thapa, 2003). As a result of such various steps taken through the national and international level, women are been forwarded now a days in Nepal and hence are getting much prospects or opportunities to get employed in the various banks of Nepal.

However, Nepalese women still suffer from problems like compulsion to give much time to the family and children; lack of confidence; their frightening nature; danger for the women of being raped, robbed, emotionally blackmailed, sexual harassment, abuse and so on through the prestige-less males, which obstruct them much in getting employed in various banking sectors and in other income generating activities. Besides, there are some common problems faced by women managers, officers and clerical groups in banks, in the course of their careers. And those problems include the burden of dual role, sexual harassment in the work place, and the refusal of men to accept women as colleagues or seniors, the need to work twice and the lack of solidarity among women.

Hence, although there are several steps taken for increasing women's participation in service sectors, but Nepalese women are still getting problem to get employed in banking sectors. Hence, there is the urgent necessity of an intensive/detail study focusing the real challenges and the chances for the women's employment in banking sector. Thus, the study attempts analyze the actual problems and prospects of women's participation in Banking Sector highlighting the area of discrimination against women and seeking to answer the following questions:

-) What is the situation of women's participation in different banks of Kathmandu valley?
-) What is the socio-economic condition of the women employed in Banks?
-) What are the obstacles or the challenges for the women workers in banking sector?
-) What could be the prospects for women to get involved in the banking sectors?

1.3 Objectives of the Study

The general objective of the study is to investigate about the problems and the prospects for female's participation in different Banks of Kathmandu valley. However, the specific objectives of the study are as follows:

-) To examine the status of women's participation, their socio-economic condition, job position, income level, saving, time allocation, their work situation and their contribution in different Banks of Kathmandu valley.
-) To examine the obstacles that women workers have been facing working in Bank.
-) To identify the opportunities and the benefits that women employees have been getting and to evaluate the prospects for women in banking sector.

1.4 Significance of the Study

There are several research work and literature addressing women's socio-economic status in the society as well as in the family, addressing their compulsion to live in extreme discrimination in the patriarchal Nepalese society and also addressing the women's contribution in the enhanced development through their economic contribution towards their families and hence for the country. However, sufficient studies focusing particularly on the problem and prospects of women participation in the banking sectors and in other income generating activities have been remained yet to be done, even though few books or research papers are published on the issue.

Thus, the study is important for Nepal as it is different from other published studies and the new one to identify the problems and prospects for women's participation in Banking Sector. It's true that women's participation in various service sectors like banking sector is very crucial as women play the vital role to take the financial as well as family institutions to the top and as women's status highly affect the socio-economic development of the country. Hence, the study, in the long run, can support various government organizations, policy makers and planners as well as different NGOS and INGOS to concentrate on formulating or revising their program/activities accordingly and for running the special programs for women, so that women's participation in service sectors like banking sectors could be increased,

which could further help in overall development of Nepal, reducing poverty level of our country. Hence, the study is significant and fully rational.

1.5 Limitations of the Study

Due to the limited time, budget and resources, it's impossible to study all the women professionals and employees of all commercial and development banks of whole Nepal and even of whole Kathmandu Valley as till mid-July 2011, 31-commercial and 87-development banks had been licensed by NRB and these have many branches all over Nepal and even many inside Kathmandu valley. And as the study is qualitative in nature hence, making the study of only 31 women employees of 13 different commercial and development bank of the Kathmandu valley, the study has been generalized to the whole.

1.6 Organization of the Study

This study entitled "Problems and Prospects of Women's Participation in Banking Sector" has been organized in six chapters. The first chapter entitled "Introduction" depicts the general back ground of the study; statement of the problem; objectives of the study; significance, limitations and organization of the study. The second chapter entitled "Review of Literature" is concerned with the literature review associated with the gender discrimination, socio-economic status of woman, Micro-credit program for women, efforts forwarded towards the issues of Nepalese women and women's participation in banking sector. The third chapter entitled "Research Methodology" describes the research design; nature and source of data; Sampling Technique; and the Method of Processing and Analysis of Data collected for the Study. The fourth chapter entitled "Socio-Economic Profile and Empowerment Situation of Women Worker" and the Fifth chapter entitled "Problems and Prospects of Women Worker" present the brief analyses and interpretations of the primary data collected through the field survey. The sixth chapter or the last chapter entitled "summary, conclusion and recommendation" deals with summary, conclusion and recommendation of the study.

CHAPTER II

LITERATURE REVIEW

2.1 Conceptual/Theoretical Review

We know Nepal's total population is 26,620,809 and out of that 51.44% is women according to the census 2011. Now, as women's population is more than men in Nepal, so it's more necessary to uplift the status of women for the overall development of the country. But the state of women is not satisfactory in Nepal as in other least developed countries. Male dominated family system provides very little scope for the female to assert their identity. They are marginalized from economic and social opportunities due to Illiteracy, poverty and conservative social taboos. As a result, women have been getting the hindrances to get employed in banking sectors. Women involvement in banking sector indicates the contribution of women in economic development and business of the country. Hence the government should forward some efforts towards the issues of Nepalese women.

However, the state started to show its effort towards the issues of Nepalese women since 1975, when women were declared as an issue in development and till the date Nepal had become the signatory to almost all international conventions on human rights, women's rights, and children's rights as well as to agreements on international goals regarding education, health, and poverty eradication. Nepal has thus committed itself to make rapid progress towards gender equality. The CEDAW, signed by Nepal in 1991, commits Nepal to constitutional and legal equality in all fields, while the Beijing Platform for Action commits to promote women's empowerment and formal and informal equality in all fields—economic, social, and political. The ICPD and ICPD+10 commit Nepal to ensure women's universal access to reproductive health as well as equal access to all other health services. Similarly, EFA and the MDGs commit Nepal to achieve minimum educational, health, and poverty reduction targets and make sure that women and girls share benefits equally as these goals are achieved.

These commitments reinforced the government of Nepal's promises of non-discrimination, gender equity and social justice, already mandated by the Constitution

of Nepal 1990. The National Plan of Action - 2003 approved by the Government for the effective implementation of CEDAW and other human rights related instruments, guaranteed all rights as per the CEDAW covenants. Those included equal rights to citizenship, property ownership and inheritance, education, employment, and freedom from all kinds of violence. Equal rights and responsibilities in marriage and family were also included. Government of Nepal has to ensure all these rights to women by legal reforms, developmental measures, and affirmative action. Gender mainstreaming, strengthening anti-violence laws and implementation mechanisms, and empowering women through adequate choices in education, skill development, employment, and rights to reproductive health were specifically mentioned. Nepal's commitment to gender equality was further reinforced by its signature to ICPD-POA goals, which along with gender equality stressed a life-cycle approach to reproductive health and an informed and ethical approach to family planning. Similarly, Nepal expressed its full commitment to the Beijing Platform for Action (UN/BPFA 1995) for gender equality and empowerment of women and formulated Gender Equity and Women's Empowerment National Work Plan 1997 encompassing 12 sectors viz: Women and Poverty, Women and Education, Women and Health, Women and Violence, Women and Armed Insurgency, Women and Economy, Women and Policy Making, Women and Institutional Structure, Women and Human Rights, Women and Environment, Women and Children and Women and Media to uplift the overall status of Nepalese women. In this way, at the National level, the government policies have moved with the international thinking, initiating programs for women. The government had been emphasizing the women's involvement in all programs and projects and had recognized legal impediment for their economic empowerment and enunciated special programs for meeting their needs already from sixth five year plan and had been continuously emphasizing for women's upliftment till the current three years plan (2010-2013 AD) and had worked much to achieve the target. Nepal has made poverty reduction an over-riding goal for the current and next decade and has adopted gender and inclusion as major strategies for reducing poverty. Hence, Nepal is progressing towards the goals of gender equality and empowerment, as committed in the various international conventions and agreements and on her own constitution, policies, plans, and programmes. Due to such steps from the state level, women are being forwarded now a days in Nepal and hence are getting much prospects to get employed in Banking sectors.

2.2 Review of Empirical Studies

The chapter provides the review of relevant literature, based on the available Journals, Reports, Published Articles, Manuals, related websites and studies on women employees, women entrepreneurs, and women involved income generating activities and based on the study on the socio-economic status of especially Nepalese women. Several research works and literature, addressing women's participation in enhanced development and addressing their socio-economic status in the society and family, have been produced by various social and economic elites. However, we made the effort to present the brief review of some existing literature and relevant studies concerning the issue.

2.2.1 Empirical Review in International and Regional Context

Shah (1986) found that the socio-economic status of family has a negative impact on female work participation. Indicators such as husband's education and ownership of durable goods show a negative association with work participation. The study concluded that females make a negligible contribution to the overall economic activity in Pakistan compared with Philippines, Malaysia, and India.

Mankidy (1986a) said that there are also the chances for the women to get participated in the banking sectors, as the bank managements generally favor women due to points like: women employees are sincere and diligent and meticulously complete their work; they are time-conscious; they do not shirk responsibilities; they perform all types of work well; and they are less involved in union activities and in frauds and corruptions.

Bilquees and Hameed (1989) found that lack of education limits the employment opportunities for women and they are easily susceptible (moveable) to exploitation at the hands of middle man. Hard work and low return affect the psychology of the women and they tend to become bitterer towards the society at large.

Kanhere (1991) highlights that despite the women's employment in banking sector is in increasing trend, women are still concentrated at the clerical level, and the

general picture is changing only very slowly. Women officers in banks are a recent phenomenon, which has become a little more significant since 1975 because of direct recruitment and promotions.

Srinivashan (1991) on her thesis “Women in Banking and Professional Struggle” had found that 50% women complained that extra work is always is shunted to women. They also complained about sexual harassment from colleagues, managers or customers. Women also felt dis-satisfied that they were not sent out for training as well as some problems for women’s participation in banks arise from women’s specific difficulties in demanding promotion because promotions are linked with transfers; or they have difficulties for long time work; or because women shy away from responsibility having a low opinion of their own abilities and the negative attitude to accepting recognition. And some women employees feel that these constraints are intensified by being forced to adopt the behaviour of “successful managers or officers” which has been established by men and they also argue that women could find their own strategies which would achieve the same result.

Gondal/Yasmeen (2007) on their research “Education and Labor Market Participation of Wives in Chakwal District (Punjab)” have found that the educational level and training appear to be the most important factor in influencing the wives’ labor force participation decision and hence the probability of participation increases substantially with the increase in level of education and training. The higher the education level of wife, the lower the social barriers she has to cross and higher the prospects of securing the well paid productive work. They also found that financial position of the family in which the women live significantly influences their labor force participation decision. Similarly, women, whose monthly household income is low or/and they are indebted to loan, are more likely to participate in labor force and therefore, economic pressure and hardship are main factors that bring women to the labor market. In the whole study, they found that economic factors are most important in influencing labor force participating decision of women. And they finally concluded that there is need of policies on women’s employment to be carefully planned based on proper analysis of available data; the government can also intervene in the labor market with measures to provide job facilities, improving education, training and child care facilities and said that education can bring the awareness

among people regarding the importance of wives' labor force participation both for improving the economy of the household as well as of the country.

Susma Koirala Memorial Trust (2001) on its Regional Conference of Women Entrepreneurs with the theme "Role of Women Entrepreneurs in the New Millennium" targeted on: Regional networking amongst women entrepreneurs; understanding the problems and prospects of global business; an overview of preferential trade liberalization perceived by SAPTA; skill and technology transfer to promote the entrepreneurship; promoting environment with friendly innovative business and generating the goodwill and co-operation. Shrestha, in the same conference, pointed out that the women of the SAARC Region rank low in Human Development indices in spite of their higher level of participation in economic activities and income share. Shrestha presented an account of the determining factors that are unfavorable for the women of the Region. And such factors are: Socio-cultural norms that limit women's activities and rights in the society; dual burden i.e. the burden of the household work and that of outside work; no sense of need for achievement: there is the feeling that only the male family members can be achievers; family background and linkage; Education and training; and the access to credit and the access to market. She said that problems invited by unfavorable conditions could be solved by: improving in credit facilities such as micro credit programmes in rural as well as urban areas and preferential banking facilities; identifying suitable resources, infrastructure, market and kind of business; and Policy level intervention in the field of education, data service, business counseling and need based training, and property inheritance law. The participants of the conference identified the problems faced by the women entrepreneurs of the SAARC Region as below:

-) Limited range or scope of women entrepreneurship: - Due to the limited effects of feudal and colonial legacy and the late capitalism, women enterprises are limited to the few sectors of economy.
-) Low level of risk taking ability exists because of present property right laws, lack of proper training / education, lack of exposure, limiting role of cultural practices resulting in the lack of self confidence.
-) Inability to choose the mode of production suitable to meet the demands of present marketing system.

-) Lack of marketing skills, education / training, entrepreneurship skill to go global, and so on.
-) Inability to use the information technology, conduct necessary research and to bring about co-ordination and co-operation among the entrepreneurs of the region.

The participants of the conference made the recommendations as: there should be the systematic long term planning in the field of education to plant and nurture the culture of entrepreneurship; law making and law enforcing agencies should function properly to make sure that women own and can manage their property as well as can lead their enterprise independently; training programs should be guided by the needs of women entrepreneur; financial and banking facilities should be provided keeping in view women's position in property ownership; Information bank system should be established; International interaction system should be organized for the effective technology transfers and export promotion; free of cost media coverage is needed to promote export; and women entrepreneurs need lots of social support to be in business. And the conference finally concluded that: despite all the discriminatory socio-economic and cultural practices, women have all the qualities that are needed for the entrepreneurship; and Economic prosperity of the region depends on the success of the women entrepreneurs that are emerging now with lots of promise for future (cited through Nepali, 2008).

2.2.2 Empirical Review in National Context

Acharya (1981) in her book entitled "Status of Women in Nepal" says that traditionally in Nepalese society, caste and clan, family alliances are the predominant factors in social interaction. These factors influence women's status in different ways. Thus, the changes in socio-economic factors in Nepal are gradually leading to the changes in the lives and status of Nepalese women. Acharya found that in Nepal, as in most of the other developing countries, there is large disparity in literacy rate between male and female. The situation of women in developing countries like Nepal is much worse than in the developed ones, even at the 21st century. The reasons are patriarchal attitude, conservative tradition, illiteracy, ignorance, poverty and superstitions. Women have been treated as the second citizen and also are not given the prestige in

the society and have less power and privilege compared to their male counterparts in the society.

Acharya (1994) on her, "The Statistical Profile on Nepalese Women" provides the valuable insight regarding status of women in Nepal. The analysis is based primarily on 1981 and 1991 census data. She found that: most of the individual women have gained self confidence and improved their family income source by micro-credit programs of different banks; though government has launched different types of credit programs but they have reached to only small proportion of rural women; and Nepalese women are devoting more time to conventional economic activities in 1993 than in 1978.

Sharma (2001) had analyzed the "Working Women of Kathmandu", in which it has been shown that among the working women, there will be the feeling that the status of those women has been enhanced because of their employment. Sharma have studied the everyday life of the working women and have shown how the working women's role is being important in the decision making process in their household.

Koirala (2001) on her thesis titled "An Overview of Socio-economic Status of Women Involved In Income Generation Programme" had analyzed the possible prospects and problems related to women and also analyzed the socio-economic status of women involved in income generation programme as objectives of her research were to assess the role of women in providing the economic support to the family; to assess the socio-economic status of women before and after being involved in income generation programme of WDD; to identify the problems faced by women in the involvement of income generation programme and to suggest the recommendation for the effective performance of the income generation programmes. Koirala conducted her research following both statistical and descriptive research design and based on both primary and secondary data but relied on primary data using structural questionnaire. Finally, she found that most of the women participated in income generation activities were from poor family and between the age group 31-50 years; Kumal community is the most backward in education and Brahmin are more advanced than other Ethnic group; major economic decision were made by men, women were involved only in non-economic household decisions, however, income generation programme in the Syangja District had the positive impact on income

increment, decision making and change in social status; awareness on education and family planning was increasing; and also found that after being participated in income generation programme, women had become more active and conscious about their rights. And, she concluded that the programme is towards the satisfactory trend to improve the socio-economic status of women.

Acharya (2003) conducted a research on “Efforts at Promotion of Women in Nepal” in which she takes a change in gender relations as the primary objective of all policies, strategies and programs directed at women's development. According to her, women have always constituted about half of the population and the fact that a society can't advance without moving them forward along with men has been recognized from the beginning of planned development. Nevertheless, initially women were viewed as a welfare issue as all human development issue was. Expenditure on education and health and other social items was categorized as welfare expenditure and was the expenditure on improving women's access to such services. This was the first phase of attention to women's needs. They were viewed just as consumers and mothers and wives. Their well being and education was considered necessary primarily because they were mothers and companions to men. She explored that all this started to change since 1975, when women were declared as an issue in development, in the WID approach. Their direct role in the production and hence in development started to be recognized. Women started to be seen as producers. But still they were viewed as a group left behind by the capitalistic production system, somehow outside the system. Women's involvement was seen as necessary for success of development projects not only in education and health but also in areas where they predominated as workers, particularly in agriculture. Integration of women in the development process was a catch word. Then, WID evolved into the concept of WAD, which emphasized the fact that it was not that women were outside the development process but that they were integrated in development in an exploitative relation. They were supporting the capitalistic development by freeing it from the need of paying adequate subsistence wages to its workers to support their families. However, the WAD approach paid little attention to the patriarchal relations within the domestic and public arena, which were often reinforced by the developing capitalist structures. According to her, all these concepts emphasized the women's position in relation to development and not her overall position in the society. In spite

of much rhetoric during the two decades following 1975, the changes realized in women's status and rights, particularly in developing countries, was marginal. After a review of the progress made in advancing women's cause, the Beijing Platform for Action (1995) proposed a 12 point program. The distinguishing feature of this Platform as compared to earlier programs was its emphasis on the multi-dimensional nature of women's subordination and the need to attack it in all spheres by mainstreaming and empowerment of women. It adopted a gender framework for an analysis and solution to women's problems. Acharya found that Gender approach to women's advancement was different from WID or WAD in the fact that it recognizes the multi-dimensional nature of women's subordination. According to her, in Nepal the move with WID, WAD and Gender approaches to development has not been uniform in all the sectors and civil society institutions. In principal, the government/donors and some INGOs and the women-specific National-level NGOs have moved faster in this direction. Other civil society institutions such as media and trade unions, local NGOs seem still to be grappling with the WAD approach. And finally Acharya concluded that much of the problems with women's advancement are now related to patriarchal ideology, behavior and structures. All sectors/ sub-sectors are hampered in achievement of their objectives by a patriarchal ideology. For example in the government sector, and generally, there is no resistance to involving women in development parse, fulfilling their basic needs by increasing their access to health, education, employment and small income generating activities. Educated women are seen as good mothers for the child's wellbeing, their health necessary for the same purpose. Small income generating, skill training and employment programs for women are seen a good source of additional household income. But, the inadequate gender sensitivity of the implementing machinery remains a major hurdle to implementation of all government policies. Nepal Government has already made improvement in women's status as one of its major policy objectives along with poverty reduction. Nevertheless its implementation remains a challenge, due to the patriarchal value systems and structures. When equality in access to resources, decision making positions and powers and socially accepted ideology are concerned, any change that has taken place has been accidental. There is still no general realization that unless women are recognized as full citizens on par with men, the development process cannot proceed rapidly. The basic challenge therefore is how to change this ideology? In the three civil society sections viz: trade unions, media and

research institution, a need for attitudinal changes towards gender issues was identified as basic necessity for further advancement of women. It seems that without an attitudinal and ideological change, further structural reforms in favor of women will be hard to achieve. The impact of patriarchy on our ideas, behaviour and convictions can be reduced only by a multi-dimensional and concerted effort first and foremost at re-examination of our value systems, behaviour and attitude toward issues raised by the women's movement. The patriarchy in the Nepalese society is manifested essentially in legal structures, e.g., tying women's property rights with marriage and the ideology of compulsion of marriage and shift of a girl to the final household in marriage, control over her sexuality and the need for having sons for salvation. The relationship is circular. This hampers women's access to resources and avenues of employment, health facilities and education and knowledge, which in its turn make women more dependent on men for access to resources. In the light of the discussions, the exercise for FES Nepal's partners should start with examination by themselves of their institutions, objectives and guiding principles in a gender perspective.

Upadhyaya (2006) on his thesis titled "Position and Problem of Women Participating in Print Communication Media" had analyzed deeply about the print communication media and the problems of women involvement in such print communication media. Upadhyaya's objectives were to find out the position and problems of the women who are participating in the print communication media; to determine the reasons behind the unequal participation of male and female in print communication media and to determine the future efforts to be undertaken to increase the women's participation in print communication media. Upadhyaya conducted his research using both qualitative and quantitative data which were collected mainly from primary source through the direct structured questionnaire with 106 women participating in different Print Communication Medias of Kathmandu valley and presented it in the statistical and descriptive manner. Upadhyaya through his research found that only 11% women journalist were married while, 89% were unmarried while they joined the profession; 57% women's husband's profession was journalism while some other women's husband's occupations were other than journalism like agriculture, teaching, business and so on; married and unmarried journalist's women's problem were different with each other: married journalist women had family

problem, physical problem, breast feeding problem and emphasis on women's beauty rather than the news problem while unmarried journalist women had problems like unsafe, negative view of the family and society and gender inequality, limited salary and other problems; similarly some women had problems of lack of recording materials, lack of vehicles, lack of residence and many other problems while going to collect the news and some other problems were abuse (mal-treat) from male, unfixed working time, unsafe job and life, sex abuse, lack of trust and confidence, lack of training and other special facilities and many other women problems for getting participated in printing communication media. And finally, he concluded that women's participation in print communication media could be increased through the attractive salary, evaluation of participant's work, training facility and through policy information and recommended that women should be encouraged through the support and positive responses from family, society and organization; by fixing the certain working time for women workers; by providing the training facility and study facility; by providing the vacation time to time; by increasing salary time to time; providing the special opportunities to women according to their qualification and effort; providing security to them and by trying to control many other personal problems of women so that women can give continuity in their profession.

Gautam (2007) on her thesis titled "Status Of working Women" (In Private Banks of Kathmandu Valley) had analyzed the socio-economic status and the satisfaction level of working women of different private banks of Kathmandu valley; socio-economic problems faced by the women working in private banks; their contribution and their role in the development of banking sector as well as analyzed the way through which women working in different private banks cope-up with their dual role as the house wife and working women. Her objectives were to understand the status and satisfaction of working women of different private banks of Kathmandu; to draw up the socio-economic profile of those working women and so on. She followed the statistical, descriptive and exploratory research design and analyzed the data both qualitatively and quantitatively basing her study on primary data which have been collected from structured questionnaire using the stratified random sampling method. Finally, she found that most of the working women are from the age 26 to 30 years, married, graduated, from Newar and Hindu community, have medium decision making level and are not abused in their work place. She also

found that most of the working women of private banks are partially satisfied with their job and salary; have full co-operation from their family; have servants to help them at their house; can easily handle their dual role as house wife and working women; are cooperated by all the male staff members of the office; most of them think that their status is enhanced because of job while most of the women gave the mixed opinion to join the private banks. And she concluded that status of working women of different private banks is getting better day by day; there is no significant discrimination in salary and designation between male and female with same qualification; unmarried working women have more mobility than married women and she said that though most of the working women are not in the high decision making position, but still their socio-economic status and level of satisfaction are neither pathetic nor best but in between both of these and are getting better day by day.

Nepali (2008) on her thesis entitled “Problem and Prospects Of Women Entrepreneurs” had analyzed about the women entrepreneurs; how they are helping to raise the status of women; how their achievements as business women have made them a role model for younger ones; and how these women entrepreneurs are helping the country to move towards the development as she kept the objectives to assess the nature and magnitude of women entrepreneurs in business and to illustrate the women entrepreneurs’ problems through her research. Nepali made the descriptive and narrative pattern of analysis and used both primary and secondary data information. The set of structural questionnaire were designed as well as group discussion and interview was done to conduct the survey to complete her research. She found that most of the women entrepreneurs are between 31 to 45 age group; there is the growing acceptance of women entrepreneurs; most of the problems faced by women entrepreneurs are mainly due to the social aspects as in the patriarchal society like Nepal, women are restricted to do any work which is traditionally done by men and are forced to be dependent on men even if they are equally capable of doing the job independently; education is the medium for breaking the barriers to successful women entrepreneurs; women are also not coming forward because they have to bear the dual burden if they start to work outside home; and also found that it is important to promote the women entrepreneurs for development of the country and for the development of women population. And finally concluded that there is the necessity

of steps to be taken to encourage women entrepreneurs and create role model so that more women can become entrepreneurs. Moreover, a cursory look at the economic situation, available resources and the development programs plus the area of activities of employer's organization, show that there is awareness about integration of women in development programme but the promotion of women worker is yet in an embryonic stage. The problem of women's development is complicated by the combined impact of worst aspects of poverty, rapid population growth and environmental degradation. Thus, the women have least opportunities for the skill development, status enhancement, career enhancement, upward mobility in their career and specialization and hence for increased income through specialized skill. The remedies to improve the lives of women may be simple enough but experience shows that implementation is not so easy. The government must make a real commitment to help women to over-come the barriers to equality if they are really serious about social development and economic growth. Obviously, they have to recognize the reality that there is no way around the gender issue if they wish to see the real social progress and general improvement in the standard of living of their people. The main point is that government must clearly understand that women are only the key to economic development.

Joshi (2008) on her thesis titled "Role of Rural Women in Food Crop Production" had analyzed the situation of food crop production, especially paddy, maize and wheat in the Shankarpur VDC of Darchula District; analyzed the real picture of such societies where women are getting equal rights only in theory but not in practice; exposed the gender discrimination as one of the major issues in the context of agricultural development; analyzed the vital role of rural women in Nepalese agriculture and their involvement in food crop farming; generated the information and understanding about the women's roles and factors affecting the women in food crop production and had tried to analyze the rural women's productivity, employment and income for their livelihood and for the overall development of the Nepalese rural society as Joshi on her research kept the objectives to assess socio-economic characteristics of rural women; to find out the role of rural women in farming in the Shankarpur VDC of Darchula District; to analyze the contribution of rural women in the principal food crop production; to identify the extent of women involvement in decision making for the food crop production and to

say in nutshell, Joshi kept the objectives to assess the detail information on agriculture in Shankarpur VDC, Darchula District. Regarding the methodology, Joshi's research was designed in an exploratory and descriptive framework basing on both primary as well as secondary sources but relied on primary data which were collected from the direct field observation, focus group discussion and from objective oriented household questionnaire survey and interviews from the 100 households out of 586 households of Shankarpur VDC of Darchula District, which were selected using the simple random sampling method. Joshi through her research found that out of total economically active population, 60.46% are engaged in farming; the proportion of women engaged in farming is higher than that of men; factors influencing the rural women in crop production are family structure, caste system, educational status, age of farmers, types of crop and so on; women's participation was found higher in operations like transplanting, manuring, weeding and harvesting; besides farm activities, rural women were also involved in other activities such as: milking buffaloes, cleaning animals' sheds and grazing animals as well as on household activities and child care with little or no assistance and also found that farmer women are the strong force in decision making process related to crop production, particularly on seed selection, weeding and harvesting and finally concluded that rural women are the main driving force in the crop production system in the Shankarpur VDC of Darchula District.

Poudel (2008) on his thesis titled "Economic impact of micro finance to the upliftment of Women" had made the case study of micro finance program of Palpa District and had analyzed the way to reduce poverty through micro finance activities in Nepal; the way to change the life standard of people in society through the micro finance program and the way through which women or small farmer are collecting and mobilizing rural saving through the micro financing activities. Poudel also analyzed the number of people who were benefited from micro-finance program; analyzed the economic impact of micro-finance as well as Poudel analyzed whether such program are effective or not in the context of poverty alleviation and improvement of overall status of women as objectives of his research were to find the economic impact of micro-finance in uplifting the economic condition of women and small farmers in Palpa; to find out the no. of people who participated in micro-finance; to analyze the change in the socio-economic and educational condition of the

rural people, especially women before and after participating in programs of co-operative. Regarding the methodology, Poudel used the descriptive research design to analyze and interpret the quantitative and qualitative data collected from both primary as well as secondary source but he relied on primary data which was collected from the field survey using the structured questionnaire applying the random sampling and judgmental sampling methods and finally found that the micro-finance programs seem to be target groups oriented because most of the women beneficiaries were found to be having no income of their own; found that women beneficiaries of micro-finance program have improved their earning and equally stimulated their living standard; being the member of such program, women have become more active mentally as well as physically as well as found that micro-finance was really helping women to uplift their economic condition and also found that micro-finance programs have increased numbers of savers; such programs have increased the consumption pattern and improved the living standard of family members and have made people more healthier and strong. Finally, Poudel concluded that even though the micro-finance program has been considered as an effective and efficient mechanism to reduce poverty all over the world, however, Nepalese micro-finance institutions are not being able to reach to the poorest due to inability of the proper identification of poor and lack of commitment and clear vision of their action as well as due to some strategic, operational, financial and managerial challenges.

Pande (2009) on her thesis titled “Socio-economic Status of Women Engaged in Vegetable Production in Nepal” had analyzed the characteristics/status of working Nepalese women in vegetable farming, their involvement in vegetable production, basic problems and the household decision making pattern of vegetable farming women and also highlighted the contribution of Nepalese women in development of agriculture as well as explored out the importance of vegetable farming from economic point of view in the daily life of Nepalese people as Pande kept the objectives to assess socio-economic status of Nepalese women engaged in vegetable farming; to find out the role of women in household decision making pattern; to examine how women involved in vegetable production cope up with their dual role as house wife and women farmer and to identify problems faced by working women for vegetable production. Pande conducted her research using both qualitative and quantitative data which were again collected using primary and secondary sources but

she relied on primary data which were collected from the field survey through the structured questionnaire and found that 44% women farmers of Kumpur VDC belonged to middle age group; 48% were Aadibasi-Janajati and lowest proportion of women farmer were from castes like Majhi, Thakuri,...etc; similarly 76% were literate and only 24% were illiterate while 82.66% were married and only 8% were unmarried. She also found that 36% women themselves decide on the type of vegetable to grow, on seed selection and on seed sowing. She also found that women work from early morning to late night everyday; most of the women depend on their family for economic support; 52% women follow their husband's decision to spend money earned by them; 60% women from Kumpur VDC have medium level of mobility and only 16% have high mobility and similarly only few proportion of women farmers get support from their family members to manage their dual role. Pande also found that women's status in their family was improving compared to past; women's participation in decision making practices was also found to be changing positively and also found that women were converting themselves as the prestigious member in their family. In this way, Pande on her thesis finally concluded that socio-economic condition of women farmer in Kumpur VDC is getting better; women are being able to contribute for the betterment of their family both socially and economically but also their socio-economic status is still medium or low.

Neupane (2009) on her thesis titled "Social Inclusion of Women and their Empowerment" had analyzed that Nepalese women, who are more than half of the total population, had been excluded from the participation in social, economic and political sector mainly due to the patriarchal system whose root is the Hindu culture and analyzed that without the elimination of all the barriers and inequalities towards the social inclusion of women, the women can't be empowered because the social inclusion of women improves their confidence and decision making power and slowly nation can achieve the expected sustainable development. Neupane's objectives of doing her research were to show the impact of social inclusion of women for their empowerment of Badikhel and Bhattedanda VDCs of Lalitpur District as well to explore and analyze the socio-economic status of women of those VDCs; to examine the social exclusion and inclusion of women in terms of social and political participation and decision making of the households of those VDCs; to identify the causes and consequences of gender exclusion of the study area and to examine the

relationship between literacy status of women and their participation in social, economic, political and decision making process. She conducted her research using both quantitative and qualitative tools and relied mainly on primary data which were collected from the field survey using three staged interview and multi-staged sampling procedures but she also used the secondary data wherever it was necessary. Finally, Neupane found that 68.95% were economically active population who were from age group 15-59 years; 53.55% were illiterate; females' educational attainment was very low in higher level of education while that in male was very high; among 150 households, only 27 female headed households were found; most of the women had never participated in local community based committees; 88.67% had heard about constitution; 77.33% had heard about Fundamental Rights; 85.33% about Property Rights; and 90.67% about Divorce Rights and also found that only 14.81% women had taken self decision of their marriage; only 1/4th of women out of total had taken self decision about taking education after marriage; 24.42% women decided themselves to participate in any social activities; 26.74% women's husband encouraged them to participate in social activities; 40% women decided themselves to be a member of political parties while 72% women became member of political parties following the decision of their husband and finally discovered that socio-cultural settings and practices were the main causes of social exclusion and also found that lack of education, economic dependency, lack of awareness among women and poor mechanism of the government were also the causes of women's exclusion. Finally, Neupane concluded that most of the women were excluded from decision making in socio-economic aspects as well as from their political participation in community; most of the women's socio-economic status was not good who were compelled to be busy only in household activities and were totally excluded from their basic rights and Neupane said that "Education is the main factor for the inclusion and participation of women in different sectors which is itself the good indicator of their Empowerment".

Parajuli (2010) on her thesis titled "Employment and Socio-economic condition of Women in Development Banks of Pokhara Sub-metropolis" had analyzed the employment and socio-economic condition of women in Development Banks of Pokhara and had explored the linkage between women employment and their socio-economic status. Similarly, Parajuli had also analyzed the socio-economic

condition of women employees, their existing position; analyzed the challenges and opportunities of women workers in banking sectors as well as the perception of women employees about the facilities and remuneration provided by the bank as Parajuli through kept the objectives to explore the employment and socio-economic condition of women employees in the Development Bank of Pokhara City as well as to socio-economic characteristics of women employees; to identify the opportunities and job satisfaction condition for women employees in the Development Bank and to know the work situation of women employees in the Bank. Regarding the methodology, Parajuli conducted her study using the exploratory and descriptive research design and based her study on both primary as well as secondary data. And Parajuli found that highest proportion of women employed in Development Banks were found to be married and from the age group 30-34 years as well as they were found to hold the clerical position only than the top position and have almost no access in decision making levels. Similarly, she also found that 87.5% women employee possessed graduate degree; women from nuclear family work freely than that from joint family; most of the women were from ethnic groups, which include mainly Newars and Chhetris and looked at the existing job with pride while only few proportion of women were not satisfied with their current work and looked at it negatively. She also found that 70% of women had been given equal opportunity as that of men and only 2.5% had been given the unequal opportunity but also they worked on equal level with their male colleagues and also found that all the employees of Development Banks had been provided equal opportunity for advancement regarding their job status as well as found that majority of women came forward to join the work force for none other reason than the attraction from the good working environment and desire of being self-dependent and job at these banks had been assisting the women to recognize their socio-economic capabilities and their empowerment as well as had been getting the ample opportunity over household decision and child education. Finally, she concluded that there must be the provision of several facilities which would encourage and make women capable to get involved in various Development Banks and other banking sectors.

Yadav (2010) on his thesis titled “Micro Credit Program For Rural Women” had analyzed the different kinds of people and their communities and institutions working in the micro-credit program; analyzed many challenges faced by them; the

impact of micro-credit on sustainable saving, on enabling the poor women as well as its impact on living standard of Baheda Bela VDC of Dhanusha District. Yadav also analyzed the improvement of women status through the micro-credit program as well as the impact of that program to the poverty reduction. To say in one sentence yadav in his research analyzed the effectiveness and sustainability of micro-credit program in the study area as he kept the objectives to assess the gender dimension of rural poverty, particularly in relation to micro-credit for rural women with in the Grameen Bikash Bank of Baheda Bela VDC of Dhanusha District and to examine the improvement of women's status by the micro-credit programs; to find out the impact of program on the poverty reduction; to assess the impact of program on the beneficiaries' earnings and living standards in Baheda Bela VDC of Dhanusha District and to recommend viable measures for the policy makers as well as for the community level beneficiaries. Yadav conducted his research through the micro study using the explorative, descriptive and statistical research design to analyze and interpret quantitative and qualitative data collected from concerned field. Yadav relied mainly on the primary data using structured questionnaire and stratified random sampling but also used secondary data at some cases. And Yadav found the positive impact of micro credit program on the beneficiaries' earnings and living standards; found that involvement in micro credit program has empowered women in different degrees and has offered the opportunities for the poor women to come out of their household confines, to organize themselves in group and to work in productive and social activities. Yadav also found that micro credit program has helped to enhance the self confidence and has increased the right to use the resources. He found the repayment percentage of the overall program in that VDC to be near about 85% only and the repayment was found lower in agricultural activities and higher in business activities and such low repayment rate was caused due to insufficient supervision. While Yadav's empirical findings showed that loan amount borrowed and increase in income per month were positively related i.e. the increase in income was positive function of loan amount borrowed; 64% increase in income was been generated due to the loan amount or investment and found that the project intervention is significant in increasing the no. of members who take relatively better-off food and clothing and hence better living standard. Yadav finally concluded that the micro credit programmes are towards the satisfactory trend to reduce the poverty but still there are many things to be done considering the solution of existing problems.

Sapkota (2010) on his thesis titled “Role of Women’s Empowerment in Poverty Reduction” had analyzed the general status of women giving focuses to the achievement and contributions of the no. of effort made by various government and private sectors to enhance the speed of women’s empowerment. In fact, concerning over the women’s empowerment and its contribution on the poverty reduction, Sapkota analyzed whether people of Champe VDC are conscious about women’s empowerment or not; analyzed the overall socio-economic condition/status of women of Champe VDC and the inter-linkage between the women’s empowerment and poverty reduction as Sapkota kept the objectives to analyze the impacts of Women’s Empowerment in the poverty reduction of the study area as well as to find out the level of awareness about women’s empowerment; to explore the socio-economic status of women of study area; to find out the factors affecting Women’s Empowerment and to find out the relation between women empowerment and poverty. Sapkota conducted his research following the descriptive and exploratory research design to analyze the qualitative data while quantitative data have been analyzed using the computer program, MS-EXCEL and SPSS. Sapkota relied mainly on the primary data which were collected through the observation technique, key informants interview technique and through the structure and unstructured questionnaire. Applying the methodology, Sapkota found that one of the most crucial factors of development, that is educational attainment was satisfactory in the Champe VDC of Bhojpur District as well as found that women have been still living in the wretched condition as their representation in social, economic and political life was still minimal and also found that even though various government and private sectors in Nepal have been engaged in empowering women through education, training and various other programs and research but still most of the women’s social status seems awfully poor. He also found that Women’s access on the health services was not still so good in the Champe VDC; most of the women of that area were found to be heavily engaged in agricultural and other household works which were regarded unproductive and women contribute more than men in household activities but their activities are not given monetary value even though they work 11hrs in an average in day and created various types of obstacles in the empowerment process of women. Similarly, he found that women’s access and control over resources was still poor; 60.71% women have no personal assets such as land, bank balance and cottage industry; awareness about women’s rights to reproduction was not still satisfactory in

the Champe while most of them gave the positive view about the increased involvement of women in politics which is a good sign of increased awareness but the women's role in decision making was also found awfully poor. He finally, concluded that most of the problems faced by women can be solved through women's empowerment and women's empowerment is one important part to reduce the poverty and to make the women aware about their role in the development process.

Now, making the review of various research and studies related on socio-economic status of women, problems of Nepalese women, their participation in income generation activities and the discrimination faced by them, we came to know the real problems of women, their decision making power, their involvement in income generation activities along with their participation in banking sector. We knew that patriarchal social structure, traditional belief, conservative nature, superstitions, etc of the Nepalese society which discriminate the women much in regard of education, training, employment, etc and also the women's compulsion to spent much time on indoor activities are the main problems and similarly, sexual harassment, emotional blackmail, abuse and domination in their work place are other problems behind the women's participation in banking and other income generating sectors but we also came to know that there can be also various prospects for women to get participated in banking and other various income generating sectors. However, sufficient studies focusing particularly on the problem and prospects of women participation in the banking sectors and in other income generating activities have been remained yet to be done, so far very few books or research papers are published on the issue. Hence, this study is different as it tries to talk clearly about the problem and prospects of women's participation in banking sector, making the field study of various banks of Kathmandu valley.

CHAPTER III

RESEARCH METHODOLOGY

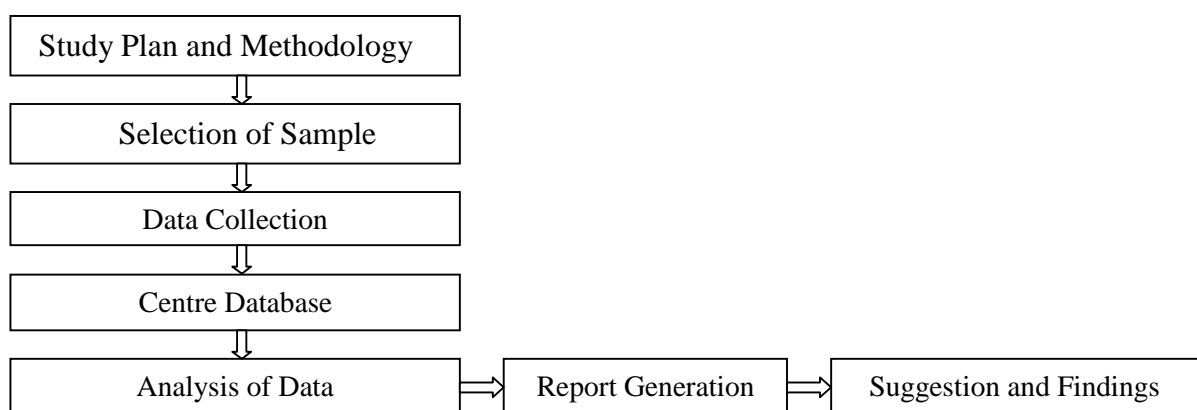
The research makes the exploration and then the interpretation and description of the attitude, perception, opinion, status and the behaviour of the small sample of Nepalese women working in various banks of Kathmandu valley. So this analytical study based mainly on the primary source of information for collecting the qualitative and sometime quantitative data through the field survey using the purposive/ judgmental sampling technique, is qualitative in nature and uses the exploratory and descriptive research design. The chapter presents the detail of the methodology applied dealing with “Research Design”, “Nature and Source of Data”, “Sampling Technique” and “Method of Processing and Analysis of Data”.

3.1 Research Design

The study first attempts to make the in-depth exploration and investigation of the attitude, opinion, socio-economic status, decision making power, income level, satisfaction level, situation and the difficulties of the certain women employees of certain banks of Kathmandu valley and ultimately describes the problems and prospects for women’s participation in banking sector. Hence, the study is qualitative, based on the exploratory and descriptive research design to analyze and interpret the qualitative and some quantitative data collected from the concerned field.

The detail of the study design of this research work is shown in the diagram 3.1.

Figure 3.1: Study Design



3.2 Nature and Source of Data

The study is mainly based on the primary data for collecting the qualitative and quantitative information required for the study. And the primary data has been collected through the field survey using questionnaire technique.

3.2.1 Questionnaire

In order to fulfill the specific objective of the study, primary data has been collected using the direct structured questionnaire technique making the closed questions, while sometime, the unstructured questionnaire technique has been also used making the open-ended questions. First of all, the complete set of questionnaire was handed to certain women employees of certain banks of Kathmandu valley giving the brief information about research study and providing abundant time for their response and after certain period of time, distributed sets of questionnaire were collected from their work place. Hence, the type of the questionnaire was the “Delivery and Collection Questionnaire”. A set of questionnaire was divided into five sections, viz: Section A, Section B, Section C, Section D and Section E, with query about general information of the respondent; their family information; their main occupation before and after joining the Bank; their income, expenditure and saving; and about their problems and prospects as well as about their suggestions and complaints respectively as presented in the annex of the Report.

Besides adequate review was also done from the secondary sources, such as books, pamphlets and journals of CEDECON, Census Report, Economic Survey and of other related agencies/institutions, for the clear, accurate and depth understanding of the subject matter.

3.3 Sampling Technique

Although, this study intended to cover the total population of women employees of all the banks of Kathmandu valley in order to highlight their status, strength, and weaknesses or problems but due to the limited time and resources, the study was limited only to certain women employees of certain banks of Kathmandu valley, since there are altogether (31+87=) 118 commercial and development banks licensed by NRB in Nepal and each of these banks has at least one branch in

Kathmandu valley and more than 4,200 women are employed in these different commercial and development banks inside the Kathmandu valley. Hence, out of the total commercial and development banks of Kathmandu valley, 13 different banks (about 11%) are selected purposively as the study area. Since the study is qualitative and exploratory in nature, 45 women employees of those banks were selected purposively using the Purposive/Judgmental sampling method to hand-out the questionnaire but the number of employed women who answered the questionnaire was only 31. Thus, the universe of this study is total women employees of all banks of Kathmandu valley and actual sample size is 31 women employees of 13 selected banks of Kathmandu valley and this sample size is sufficient for any qualitative research. The sample frame of the study is shown clearly in following table:

Table 3.1: Sample Frame

S.N	Name of Banks	Number of Respondent	Number of Non-Respondent	Total number of employed women who were handed questionnaire.
1	Nepal Bank Limited	4	1	5
2	Agricultural Development Bank	2	0	2
3	Everest Bank Limited	0	2	2
4	Himalayan Bank Limited	3	0	3
5	Kumari Bank Limited	2	0	2
6	Development and Credit Bank Limited	2	1	3
7	Nepal commerce and Credit Bank Limited	1	0	1
8	Bank of Kathmandu	1	1	2
9	NABIL Bank Limited	2	2	4
10	Jyoti Bikash Bank Limited	3	2	5
11	Nepal Industrial and Commercial Bank	6	0	6
12	Standard Chartered Bank Limited	4	4	8
13	Mega Bank Limited	1	1	2
14	Total	31	14	45

Source: Field Survey 2011

Since number of women who responded questionnaire is 31 as shown by table 3.2, so sample size is 31.

3.4 Method of Processing and Analysis of Data

First of all, the collected information, which is often called 'Raw Data', was arranged and organized to make it meaningful. After that, such raw data was processed by editing, coding, classifying and presenting in tabular form. And then, the received data were analyzed and interpreted in descriptive manner according to the objectives of the study using tables. There is no use of any kind of statistical method for the analysis of data, due to the nature of the study.

CHAPTER IV
SOCIO-ECONOMIC PROFILE AND EMPOWERMENT
SITUATION OF WOMEN WORKER

The chapter presents and analyses the Socio-Economic Characteristics and the Socio-Economic Empowerment level of the women working in different commercial and development banks of Kathmandu valley.

4.1 Socio-Economic Status of the Employed Women

Socio-Economic status of the respondents is analyzed by their age, caste/ethnicity, religion, marital status, birth–place and family structure as well as through their occupation and family’s main source of income.

4.1.1 Age Distribution of the Employed Women

The section deals with the age structure of the working women of different banks of Kathmandu valley on the basis of data collected from selected banks of selected place. The response of the women for the inquiry about their age is clear in the following table.

Table 4.1: Age Structure of the Employed Women

S.N	Age-Group (years)	No. of Respondent	Percent (%)
1	18-25	11	35.48
2	25-35	11	35.48
3	Above 35	8	25.81
4	No-response	1	3.23
5	Total	31	100.00

Source: Field Survey 2011

The above table shows that higher percentage of the working women are from the age-group 18-25 and 25-35 yrs and after that 25.81% of the working women are from the age above 35yrs while 3.23% of working women scared even to disclose the

age group. That means women of the age group 18-25 and 25-35 are equally and mostly found to be involved in banking institutions.

4.1.2 Distribution of the Employed Women by their Birthplace

In order to know whether banks are giving opportunity according to the permanent residence of the employee or giving opportunity to any people of any place, women working in various banks of Kathmandu valley were questioned about the birthplace of those women and the result is obtained as below as shown by the following table.

Table 4.2: Birth Place of Employed Women

S.N	Birth place of Women	Number	Percent (%)
1	Inside Valley	29	93.6
2	Outside Valley	1	3.2
3	No-response	1	3.2
4	Total	31	100.0

Source: Field Survey 2011

The above table shows that almost all women 93.6% are born in Kathmandu valley only while very few percentages i.e. 3.2% working women's birth place is outside valley and some percentage of women haven't even disclosed their birth place. This specifies that banks give preference to the worker according to their permanent residence.

4.1.3 Distribution of the Employed women by Caste/Ethnicity

On the basis of the survey conducted visiting the different private and public commercial and development banks of Kathmandu Valley, the result regarding the caste/ethnicity of the working women is found as shown by the following table.

Table 4.3: Caste/Ethnicity of the Working Women

S.N	Caste/Ethnicity	Number	Percent (%)
1	Brahmin	11	35.48
2	Chhetri	5	16.13
3	Newar	10	32.26
4	Other	3	9.68
5	No-response	2	6.45
6	Total	31	100.00

Source: Field Survey 2011

From the above table, it is clearly seen that the highest percentage of the working women are from Brahmin caste and after that another higher percentage of working women are found to be Newar while the women from Chhhetri and other caste mostly Magar, Chaudhary and Tamang are found in very lower number to be working in Bank. But some percentage are scared enough even to disclose their caste/ethnicity.

4.1.4 Distribution of the Working Women by Religion

On the basis of data collected from the distributed questionnaire to the women working in different banks of Kathmandu valley, the result regarding the religion of the women is found as shown by following table.

Table 4.4: Religion of the Working Women

S.N	Religion	Number	Percent (%)
1	Hindu	30	96.8
2	No-response	1	3.2
3	Total	31	100.0

Source: Field Survey 2011

The above table shows that almost all the women working in Banks are Hindu in religion and no any women are found to be working in banks who belonged to

Buddhist, Christian, Muslim and other religion. While it is also clear that few percentage of working women were scared even to disclose their religion.

4.1.5 Distribution of the Employed Women by Marital Status

Marital Status is the important factor determining the socio-economic status of women and it's the fact that marital status of the women plays the important role in continuing the profession in banks. And hence the section is divided into two parts as: "Present Marital Status of Working Women" and "Marital Status of Women while they joined the Bank".

4.1.5.1 Present Marital Status of Employed Women

Present marital status of the women working in various commercial and development banks of Kathmandu valley can be clear through the following table.

Table 4.5: Present Marital Status of working women

S.N	Marital Status	Number	Percent (%)
1	Married	19	61.29
2	Unmarried	12	38.71
3	Total	31	100.00

Source: Field Survey 2011

The above table shows that most of the women working in Banks are married and only about 39% of women are unmarried while no any women in banks are found to be Widow or divorced or of any other marital status.

4.1.5.2 Marital Status of Women while they joined the Bank

The following table clearly shows the marital status of working women while they joined the Bank.

Table 4.6: Women’s Marital Status While Joining the Bank

S.N	Marital Status While Joining Bank	Number	Percent (%)
1	Married	10	32.26
2	Unmarried	21	67.74
3	Total	31	100.00

Source: Field Survey 2011

The above table shows that when the women joined the bank highest percentage of them were unmarried while only about 32% were married.

Now according to the result of marital status of working women, it is seen that most of the women got married after joining the bank. This further explores that unmarried women are given more preference than married women for recruiting them as employee.

4.1.6 Family Structure of Employed Women

Family Structure is also one important component of Socio-economic status and the distribution of the employed women by their family structure is shown clearly by the following table.

Table 4.7: Family Structure of Employed Women

S.N	Family Structure	Number	Percent (%)
1	Nuclear	17	54.84
2	Joint	13	41.94
3	No-response	1	3.22
4	Total	31	100.00

Source: Field Survey 2011

The above table shows that highest percentage of the working women of various banks of Kathmandu valley are from nuclear family and after that 41.94% of working women belonged to joint family while 3.22% of women haven’t disclosed

the information about their family structure. This further clarifies that women from nuclear family are getting more freedom to work in bank than women from joint family.

4.1.7 Distribution of Working Women by their Designation/Position

The word position is always used in terms of Status and prestige. Hence, Designation is an important element of the social structure or status in the society. In the same way, no nay organization can get the cooperation of its member without the basis of certain position and status along with some prestige and power. And the main thing is that the position or post of the women to the far extent affects the women’s decision to continue the job. Hence, women working in different banks of Kathmandu valley were questioned about their Designation and the result is clearly shown by the following table.

Table 4.8: Distribution of Working Women by Designation

S.N	Designation	Number	Percent (%)
1	Junior Assistant	9	29.03
2	Assistant	7	22.59
3	Senior Assistant	2	6.45
4	Assistant Officer	2	6.45
5	Officer	9	29.03
6	Senior Officer	2	6.45
7	Total	31	100

Source: Field Survey 2011

In the above table, we can see that equal and the higher proportion of women, i.e. 29.03 are Junior Assistant and Officer in different commercial and development banks of Kathmandu valley. After that higher percentage of the working women are Assistant in different banks and equal and very few proportion of working women, i.e. 6.45%, have been working under the designation: Senior Assistant, Assistant Officer and Senior Officer. Now, the finding shows that more than 35% of working women hold the Officer position while about 65% of them hold just the Non-Officer position.

That means women in Officer Position are very less compared to women in Non-Officer Position. That is, Nepalese women are not still able to catch the high post and position in the banking organization. But the great thing is that Nepalese women have reached to officer and even to senior officer level. That means if women are qualified and capable, there are more prospects for the women to get the high post and position.

4.1.8 Distribution of the Working Women by their family's main source of Income

The result of the survey conducted through the distribution of the questionnaire to the various women working in various commercial and development banks of Kathmandu valley, especially about the main source of their family's income is clearly shown in the following table.

Table 4.9: Distribution of the Working Women by their family's main source of Income

S.N	Family's Main Source of Income	Number	Percent (%)
1	Business	12	38.7
2	Agriculture	1	3.2
3	Job/services	18	58.1
4	Total	31	100.0

Source: Field Survey 2011

It's the real fact that main source of income of the family plays the important role for choosing the profession. And the above table shows that highest percentage of women working in the banks are from those family whose main source of income is Job/Services and after that 38.7% of working women's family's main source of income is business while there are very few percentage of women i.e. 3.2% working in bank whose family's main source of income is Agriculture and there are no women found to be working in bank whose family's main profession is Teaching.

4.1.9 Main Occupation of the Working Women before Joining Bank

The occupation of the women before joining the bank also reflects their Economic status. The result of the survey about the main occupation of the working women before joining the bank was found as below as shown by following table.

Table 4.10: Main Occupation of the Working Women before Joining Bank

S.N	Main Occupation before joining Bank	Number	Percent (%)
1	Business	2	6.5
2	Job/Services	4	12.9
3	Teaching	2	6.5
4	Household work	4	12.9
5	Student	16	51.5
6	Other	1	3.2
7	No-response	2	6.5
8	Total	31	100.0

Source: Field Survey 2011

The above table shows that highest percentage of the women who are currently working in various banks of Kathmandu valley were just student before joining the bank and after that 12.9% of women's profession before joining the bank was household work only while next 12.9% of women working currently in bank were engaged in such kind of other job/services. Similarly, each 6.5% of women working in various banks of Kathmandu valley were engaged in business and teaching and 3.2% of women adopted other profession, especially beauty parlor and so on as the main occupation before they joined the bank where as another 6.5% of women haven't disclosed their occupation before joining the bank and no women are working in bank whose main profession before joining the bank was Agriculture.

4.1.10 Main Occupation or Source of Income of Women Working in Bank

To know whether women currently working in various banks of Kathmandu valley are depended mainly on the current job or are adopting some other profession

as the main source of income, as the main source of income is also one important component reflecting the economic status, the working women were questioned about the main source of their income and their response was as below as shown by following table.

Table 4.11: Main Occupation or Source of Income of Women Working in Bank

S.N	Main Occupation/Main Source of Income	Number	Percent (%)
1	Business	2	6.5
2	Current job in Bank	23	74.2
3	Other services	6	19.3
4	Total	31	100.0

Source: Field Survey 2011

The above table clarifies that most of the women working in banks are taking their current job in bank only as their main occupation or as main source of income and after that 19.3% of women's main source of income is other services while few percentage i.e.6.5% are adopting the business as their main source of income though they are currently involved in banking services. Similarly, no women are found to be working in bank whose main source of income is agriculture or teaching.

4.2 Socio-Economic Empowerment of Women

The two basic components of the empowerment are social empowerment and economic empowerment. According to Hashemi and Schuler (1993), woman is said to be empowered if she is able to freely visit market, medical stores and other places according to her desire; if she owns land, house and other productive assets and if she earns monthly income and has saving; if she can purchase small items, household goods, some personally desired items and sometime even large items, without taking permission from husband or from any other family members, especially while spending her own earned income; and if she is also involved in making major decisions in family and on her working place as well. Here, we see the social and economic empowerment of the women working in various banks of Kathmandu valley separately.

Social Empowerment

To find out the social empowerment of the women, the study was focused on the following topics:

4.2.1 Education of the Working Women

An access to the education is the basic factor of the Social Empowerment. So we tried to investigate the academic qualification of the women employees of different banks of Kathmandu valley and the result of the survey about their education is clearly shown in the following table.

Table 4.12: Education of Working Women

S.N	Education	Number	Percent (%)
1	School Leaving Certificate (S.L.C)	1	3.2
2	Certificate Level (C.L)	2	6.5
3	Diploma Level (D.L)	11	35.5
4	Master Level	16	51.6
5	No-response	1	3.2
6	Total	31	100.0

Source: Field Survey 2011

From the above table, it is clear that highest percentage of working women in banks have completed the master level and after that minimum qualification of most working women is diploma or bachelor level while only 3.2% of working women are found to have completed only S.L.C and other 3.2% of working women haven't disclosed their academic qualification. This further clarifies that most women working in banks are highly qualified.

4.2.2 Decision-Making Tendency in Working Women's Family

Obviously, the decision of the decision maker plays the very important role in any family. Each and every member of any family has to accept the decision made by

that decision maker. Hence the decision of the decision maker highly affects the women for continuing the job in bank or for getting employed in bank. So, to make the inquiry about whether women are affected to get involvement in banking sector due to the decision made by decision maker in their family, the women working in various banks were questioned four things viz: decision maker of children's education, check-up during the health problem, saving and expenditure and about the participation during the social gathering in their family and the result was obtained as below:

4.2.2.1 Decision maker of the children's education in Working Women's Family

The result of the survey about who decide for children's education, especially for admitting in private or government school or college, in the working women's family is clearly shown in the following table.

Table 4.13: Decision maker of the children's education in Working Women's Family

S.N	Decision Maker	Number	Percent (%)
1	Female	2	6.45
2	Both	28	90.32
3	Cannot say	1	3.23
4	Total	31	100.00

Source: Field Survey 2011

The above table shows that in the family of highest percentage of working women i.e. 90.32%, decision about the children's education is made by both the male and female while in 6.45% of working women's family decision about children's education is made only by female and few percentage replied that they cannot say who would decide during the time of children's education. And no women were found working in bank who said that decision for children's education is made by only male member.

4.2.2.2 Decision maker for Health Check-Up in Working Women's Family

According to the survey for the research about who decide for the check-up during the health problem, especially for the check-up in private or government hospital, in the family of women working in various banks of Kathmandu valley, the result was obtained as below as shown by following table.

Table 4.14: Decision maker for Health Check-Up in Working Women's Family

S.N	Decision maker	Number	Percent (%)
1	Male	2	6.45
2	Female	3	9.68
3	Both	25	80.65
4	Cannot say	1	3.22
5	Total	31	100.00

Source: Field Survey 2011

The above table clarifies that in almost all of the working women's family both male and female members decide about the health check-up during the problem to any of the family members while about 10% of the working women said that female only make the decision for health check-up in the family and some women also replied that male members only decide during the health problem to any family members. Similarly, according to little percentage of women, it can't be said who takes the decision at that time.

4.2.2.3 Decision Maker of working Women's Family for Saving and Expenditure

The data collected through the field survey regarding the decision maker for the saving and expenditure, especially for food, cloth, shelter as well as for education, health and for expenditure in other basic things, in the family of the various women working in various banks of Kathmandu valley, gave the result as shown by following table.

Table 4.15: Decision Maker of working Women’s Family for Saving and Expenditure

S.N	Decision Maker	Number	Percent (%)
1	Male	2	6.45
2	Female	8	25.81
3	Both	20	64.52
4	Cannot say	1	3.22
5	Total	31	100.00

Source: Field Survey 2011

The above table shows that in the family of higher percentage of working women family the decision about the saving and expenditure is made by both the male and female while in 25.81% of women’s family such decision is made by only female and according to 6.45% of working women still in this 21st century such decision is made by male only in their family where as few percentages of women said that they can’t say who would take decision at such time.

4.2.2.4 Participation in Social Gathering from Women’s Family

When the women working in various banks of Kathmandu valley were questioned about who takes the participation during the social gathering from their family, then their reply was as shown by following table.

Table 4.16: Participation in Social Gathering from Women’s Family

S.N	Participating Member	Number	Percent (%)
1	Male	3	9.68
2	Female	4	12.90
3	Both	24	77.42
4	Total	31	100.00

Source: Field Survey 2011

The above table shows that in the family of the higher percentage of working women both male and female participate during the social gathering while more than 12% women said that social gathering is participated by female member from their family and according to 9.68% of working women male member of their family participate during the social gathering.

Now from the above result of topic 4.2.2.1, 4.2.2.2, 4.2.2.3 and 4.2.2.3, it is clear that decision about everything and participation in any event in the family of the most of the women working in various banks of Kathmandu valley are made by both the male and female while there are also some women in whose family such decision is made by female members only and it is very sad to know that even in this 21st century there are some women working in various banks of Kathmandu valley in whose family, male members only decide and take participation in anything and in any event. Anyway, women are quite empowered as most of them are involved in the major decisions of the family.

4.2.3 Permission for Visiting Market or Friends/Family

Women working in various banks of Kathmandu valley were questioned whether they had to take the permission from their husband or from any other family members for visiting the market or family/friends and their response is shown by the following table.

Table 4.17: Types of Permission that Working Women take for Visit

S.N	Types of Permission	Number	Percent (%)
1	No need to take permission	9	29.03
2	It's enough if just informed	22	70.97
3	Total	31	100.00

Source: Field Survey 2011

The above table shows that according to most of the working women it would be enough if they just inform about their visit while about 29% of the women working in various banks should not need to take the permission and there is no any women found to be working in banks who must take permission for visiting the market or

family/friend. This further specifies that today in this 21st century most women have started to get the freedom for visiting market or anywhere else or for other thing according to their interest. That means most women employees are in empowered stage.

4.2.4 Family’s Response of the Working Women towards their Job in Bank

From the above result, we knew that all of the women respondents get support from their family but let us examine their family’s response towards their job as the family’s response also plays the important role for the women to continue their work. Hence, women working in various banks of Kathmandu valley were questioned about their family’s response for their job in bank and their reply is shown by following table.

Table 4.18: Family’s Response of the Working Women towards their Job in Bank

S.N	Family’s Response of Working Women	Number	Percent (%)
1	Positive	24	77.42
2	Max. positive and min. negative	7	22.58
3	Total	31	100.00

Source: Field Survey 2011

The above table shows that mosts of the working women’s family shows the positive response towards the job of women in bank while 22.58% of women said that their family shows maximum positive and minimum negative response for their work. No any woman was found to be working in bank whose family had complete negative or more negative response than positive towards their job in bank. That means, there are very few working women whose family showed negative response and in that also very few negative response and more positive towards the work of those women in bank. Hence, there is no any problem for most of the women from their family side to work in bank.

4.2.5 Distribution of the Trained and Untrained Working Women

Training helps to develop the skill, efficiency and capability of the person which socially empowers them. Hence, we made the survey about whether the women working in banks are trained or untrained and the result was as shown in the following table.

Table 4.19: Distribution of the Trained and Untrained Working Women

S.N	Types of Women	Number	Percent (%)
1	Trained	26	83.87
2	Untrained	5	16.13
3	Total	31	100.00

Source: Field Survey 2011

The above table shows that most of the women working in banks of Kathmandu valley are trained employee of those banks while only 16.13% of women working in banks said that they are not trained employee. This further clarifies that most of the banks are training their employee to improve their skill, capacity and efficiency. Hence, there are also more prospects for the women to get higher progress in banking sector.

4.2.6 Level and Duration of Training

Among 31 women working in various banks of Kathmandu valley, there were 26 trained women and they gave the following response about the level and duration of their training that banks are providing to them.

Table 4.20: Level of Training

S.N	Level of Training	Number	Percentage (%)
1	Local	13	50.00
2	Regional	2	7.69
3	National	9	34.62
4	No-response	2	7.69
5	Total	26	100.00

Source: Field Survey 2011

The above table shows that out of 26 trained women 50% of the women have got the local level of training and after that 34.62% of women have got national level of training while 7.69% of women were provided the regional level of training by their corresponding bank, while 7.69% of the trained women haven't disclosed their level of training. It is also explored that no banks of Kathmandu valley are been providing the international level of training to the women.

Table 4.21: Duration of Training

S.N	Duration of Training	Number	Percentage (%)
1	1 day to 6 days	4	15.38
2	1 week to 4 weeks	9	34.62
3	1 month to 11 months	7	26.92
4	1 year and above	5	19.23
5	No-response	1	3.85
6	Total	26	100.00

Source: Field Survey 2011

The above table shows that out of 26 trained women working in various banks of Kathmandu valley 34.62% of women got the training of the duration 1 week to 4 weeks while 26.92% of women's training duration was 1month to 11months and training duration of 19.23% of women was 1year and above and only 15.38% of working women said that their training duration was of 1day to 6days. There was also

little percentage of women who haven't disclosed their training duration although they are somehow trained by the bank.

Now, according to the result about the level and duration of the training, it further specifies that banks are most often providing the training to improve the skill, efficiency and capability of the employee. Even according to some working women they can't exactly say the duration of training because banks are training them time to time for making them most efficient and for progressing their capability. Hence, most of the banks are always in the way to socially empower the women.

4.2.7 Mental Pressure to the working women from female colleagues in Bank

In order to know whether women working in bank are getting mentally tortured from their female colleague while working or not, women were questioned about that and their response was as shown by following table.

Table 4.22: Mental Pressure to the working women from female colleagues in Bank

S.N	Mental Pressure from Female Colleague	Number	Percent (%)
1	Never	20	64.52
2	Sometime	11	35.48
3	Total	31	100.00

Source: Field Survey 2011

The above table shows that more than 64% of the women working in various banks of Kathmandu valley are never getting the mental pressure from their female colleague in bank but 35.48% of the women said that they have to sometime suffer due to the mental torture from their female colleague while working in bank and no woman was found to be working in bank who said that they are more often getting mentally tortured from their female colleague. That means, even though sometime women working in various banks of Kathmandu valley are mentally tortured from their female colleague due to the practices of pulling back leg of each other but such

practices are not repeated more often and even in most of the banks, women are never getting mental pressure from their female colleague.

4.2.8 Pressure from the Work in Bank to the Working Women

Various women working in various banks of Kathmandu valley were questioned about whether they are getting much pressure from the works in bank or not, because if women do not feel the work-load, then they can perfectly complete any kind of work and their response was as shown by following table.

Table 4.23: Pressure from the Work in Bank to the Working Women

S.N	Pressure from Work in bank	Number	Percent (%)
1	Yes	9	29.03
2	No	22	70.97
3	Total	31	100.00

Source: Field Survey 2011

The above table shows that most of the women working in various banks of Kathmandu valley are not getting the pressure from their work in bank but 29.03% of women showed their problem saying that they are getting pressure from their work in bank. As higher percentage of women are not getting the problem due to much work pressure in bank, so it is very clear that there would be no problem due to the work pressure for the women to get involved in banking services because most banks are not giving much work pressure to the women.

4.2.9 Behaviour of the seniors to the Working Women

The behaviour of the senior in the working place is also an indicator of women's Social Empowerment, which much affects the decision for continuing the work forever. Hence, women working in various banks of Kathmandu valley were questioned about the behaviour of the senior to them and their response was as shown by following table.

Table 4.24: Behaviour of the seniors to the Working Women

S.N	Behaviour of the Senior	Number	Percent (%)
1	Friendly	20	64.52
2	Politely	4	12.90
3	Both friendly and politely	5	16.13
4	Other	2	6.45
5	Total	31	100.00

Source: Field Survey 2011

The above table shows that more than 64% of the women working in banks are getting the friendly behaviour from their senior while 12.9% of the women said that their seniors are behaving politely with them and 16.13% of women said that their seniors are behaving in both friendly and polite manner with them while working in bank. Similarly, 6.45% of working women said that their seniors are showing the other kind of behavior. Here, other kind of behavior sometime means more friendly to male than to female and sometime it means just good behavior only. But no woman is found to be working in bank who has to bear the rude or violent behaviour of their senior. As in most of the banks the behaviour of the senior is very polite, friendly and good to the women staff of that bank, so there is no problem for the women due to the behaviour of their senior to get involved in banking services and are getting the social empowerment.

4.2.10 Distribution of the Respondents whose banks are launching Special Programmes for Women

The women working in various banks of Kathmandu valley were questioned whether their banks are launching any kind of special programmes for improving their skill, efficiency and capability for getting progress in their working ability and their response was as shown by following table.

Table 4.25: Distribution of the Respondents whose banks are launching Special Programmes for Women

S.N	Response of women	Number	Percent (%)
1	Yes	26	83.87
2	No	5	16.13
3	Total	31	100.00

Source: Field Survey 2011

The above table shows that most of the banks are launching the special kind of programmes for improving the skill, capability and the efficiency of the working women of that bank but 16.13% of working women said that their banks are not launching such kinds of programmes. This further clarifies that there are many prospects for the working women to get progress in banking career as most banks try to socially empower them.

Economic Empowerment

Economic condition is an important indicator of the economic empowerment. Hence, to examine the economic empowerment of the working women, the study was focused on the following topics:

4.2.11 Distribution of Working Women on the basis of Ownership of Parental Property

It's the very fact that ownership of the parental property is an important indicator of the Economic Empowerment and plays the important role for the women to get involvement in banking services. It is because those who already own the parental property would not get compulsion for doing the job. Hence, the women working various banks of Kathmandu valley were questioned about whether they own parental property and their response was as below as shown by following table.

Table 4.26: Distribution of the Working Women on the basis of Ownership of Parental Property

S.N	Parental Property	Number	Percent (%)
1	Yes	23	74.19
2	No	8	25.81
3	Total	31	100.00

Source: Field Survey 2011

The above table shows that most of the women working in bank, i.e. 74.19% own the parental property while about 26% of the women working in bank do not own the parental property. This further specifies that even though most women working in bank have no compulsion for working as they own the parental property also but they are doing the labor just to be self-dependent while some of the women are some-how compulsion to do the current job perhaps for improving their economic status.

4.2.12 Distribution of Working Women by their Monthly Income

Income is the most important indicator of the Economic Empowerment of the people. And the monthly income that women earn working in bank plays very important role for the continuity of that job. Hence, women working in various banks of Kathmandu valley were questioned about their monthly income and their response was as shown by following table.

Table 4.27: Distribution of Working Women by their Monthly Income

S.N	Monthly Income ('000')	Number	Percent (%)
1	Below 10	3	9.6
2	Equivalent to 10	6	19.4
3	11 – 20	10	32.2
4	21 – 30	6	19.4
5	Above 30	6	19.4
6	Total	31	100.0

Source: Field Survey 2011

The above table shows that higher percentages of the women working in banks of Kathmandu valley have the monthly income between 11 – 20(‘000’) and after that there are equal percentages, i.e. 19.4% of women found to be working in banks whose monthly income is equivalent to 10(‘000’), between 21 – 30(‘000’) and above 30(‘000’) while very few percentage of women are found to be working in banks whose monthly income is less than 10(‘000’) and such result is perhaps obtained because women involved in banks are highly qualified and are getting the compensation according to their capability. This further explores that women are going to continue their involvement in banking services.

4.2.13 Expenditure of the Working Women’s Income

The women working in various banks of Kathmandu valley were questioned about the place where they are spending their monthly income to know about the working women’s Economic Empowerment situation and the result was found as shown by following table.

Table 4.28: Expenditure of the Working Women’s Income

S.N	Expenditure of Income on	Number	Percent (%)
1	Education	2	6.45
2	For own personal use	12	38.71
3	Other household expenses	13	41.94
4	For all above	4	12.90
5	Total	31	100.00

Source: Field Survey 2011

The above table shows that higher percentage of the women working in banks spent their monthly income in other household expenses than in education or rent or in food in family while next higher percentage of women spent the monthly income for their own personal use only and after that about 13% of the women working in bank said that they spent their monthly income in all things as in education, rent, food as well as for other household expenses and also for their own personal use. Similarly 6.45% of working women spent their income in education only but no any woman

was found to be working in bank who spent their income either in rent only or in food only.

4.2.14 Distribution of the Working Women by their Saving Behaviour

Saving of the income is also an indicator of Economic Empowerment and plays an important role for the women to continue their job forever. So, the women working in various banks of Kathmandu valley were questioned about whether they save their income or not and their response was found as shown by following table.

Table 4.29: Distribution of the Working Women by their Saving Behaviour

S.N	Saving	Number	Percent (%)
1	Yes	25	80.65
2	No	6	19.35
3	Total	31	100.00

Source: Field Survey 2011

The above table shows that higher percentage of the women working in bank save their income as most of them are getting the sufficient income according to their capability while only about 19% of women are not able to save their income and it might be perhaps due to the higher expenses of those women. It was also found that those women who are able to make the saving are investing their saved income in various sectors for earning the profit and interest as well for the loan payment and for other purpose to improve their social and economic needs. This is also an indicator of women's empowerment.

CHAPTER V

PROBLEMS AND PROSPECTS OF WOMEN WORKER

The chapter presents the detail analysis and interpretation of the various problems of women working in different commercial and development banks of Kathmandu valley, their interest to work in banking institution, their benefit except than income generation, their view for special facility to them and for increasing Nepalese women's participation in banking sector and their suggestion/complaint.

5.1 Problems of the Women Employees

In order to complete the research on "Problem and Prospects of Women's Participation in Banking Sector", various women working in bank, married as well as unmarried were separately questioned about their problem for working. It's the fact that more the obstacles, the lesser the chances of the women to continue the job. Hence, the study was targeted to know the different problems that married as well as unmarried women have been facing for working in bank and problems normally women have been facing while working in bank. However, this section focuses on the following topics:

5.1.1 Problems of Married Women Employees

Out of the 31 women working in various banks of Kathmandu valley, who returned the distributed questionnaire with the complete and semi-complete information, 19 women were married and the problems pointed by those married women are shown by the following table.

Table 5.1: Problems of Married Women Employees

S.N	Problems of Women	Number	Percent (%)
1	Physical Problem	4	21.05
2	Breast Feeding	1	5.26
3	Limited Salary	5	26.32
4	Time Constraint	2	10.53
5	None of the above	7	36.84
6	Total	19	100.00

Source: Field Survey 2011

The above table shows that higher percentage of married women said that they are not facing any kind of problem while working in bank while 26.32% of women pointed the problem of limited salary and some of the working married women have been facing the physical problem perhaps due to the over work in bank and over household work. Some married women also said that due to the employment in bank they are getting the problem for breast feeding and 10.53% of the married women pointed the problem of the time constraint as they are getting much difficulty in managing the time between office and household work. Since none of the women pointed the problem to work in bank due to more emphasis given by bank to women's beauty rather than to their ability, so the capable and efficient women do not have the problem to work in bank due to the weakness in their physical appearance. This further clarifies that banks are always giving the preference to capability and efficiency rather than to women's beauty.

5.1.2 Problems of the Unmarried Women Employees

Among the 31 women who returned the distributed questionnaire with complete or semi-complete information, 12 women working in banks were found to be unmarried and the problems pointed by those unmarried women while working in banks clearly shown by following table.

Table 5.2: Problems of the Unmarried Women Employees

S.N	Problems of Women	Number	Percent (%)
1	Gender Inequality	1	8.33
2	Limited Salary	2	16.67
3	Other	3	25.00
4	None of the above	6	50.00
5	Total	12	100.00

Source: Field Survey 2011

The above table shows that out of 12 unmarried respondents half of them said that they are facing none of the problem as they were asked about or in fact they have been facing no any problem while working in bank while 25% of the unmarried

women working in bank said that they have been facing other different kind of problem than they were asked about and more than 16% of the unmarried working women said that the problem they have been facing for working in bank is the limited salary and there were also few percentages of women who pointed the problem of gender inequality. No any unmarried woman working in bank was found who showed the problem of negative view of society or unsafe job and life for working in bank and so on.

Now, if we see the common problem pointed by both married as well as unmarried women than it is the limited salary only while more percentage of both married as well as unmarried women working women said that they have been facing no any problem for working in bank but there are also some other different-different problems such as time constraint, physical problem as well as limited salary as pointed by married and unmarried working women of different banks of Kathmandu valley but these problems can be easily erased if some step is taken. Hence, in overall we can say that there are more prospects than the problems for the women to get participated in banking services.

5.1.3 Problems Faced by Respondents while working in Bank as Woman Employee

The problems that employed women have been facing while working in bank, only because they are female, are clearly specified in the following table.

Table 5.3: Problems Faced by Respondents while working in Bank as Woman Employee

S.N	Problems	Number	Percent (%)
1	Double duties	14	45.16
2	Lack of belief	1	3.23
3	Other	4	12.90
4	None of the above (No Problem)	12	38.71
5	Total	31	100.00

Source: Field Survey 2011

The above table shows that higher percentage of the women, i.e. 45.16% are getting the problem of double duties while working in bank. While 38.71% of women are facing none of the problem as they were asked or in fact they have no any problem while more than 12% of women have been facing some kind of problem but other than they were asked about. Some percentage of women also said that they are facing the problem due to lack of belief while no any woman showed the problems like ‘unsafe job and life’ and ‘sex abuse from contemporary’ and so on.

5.1.4 Reasons pointed by the Working Women for Discontinuity in their Involvement in Banking Services

For knowing the problem that women may get for continuing their job in bank, women working in different banks of Kathmandu valley were questioned about the reasons due to which they may be unable to continue their job in bank and their response was as below as shown by following table.

Table 5.4: Reasons pointed by the Working Women for Discontinuity in their Involvement in Banking Services

S.N	Reasons pointed by Working Women	Number	Percent (%)
1	Family Problem	10	32.26
2	Child Problem	3	9.68
3	Lots of Work Load	7	22.58
4	Lack of Training & Facility	2	6.45
5	Other	5	16.13
6	No problem (None of the above)	4	12.90
7	Total	31	100.00

Source: Field Survey 2011

The above table shows that the reason showed by the higher percentage of the working women due to which they may be unable to continue their involvement in banking services is the family problem only while about 23% of working women said that due to lots of work load they may be unable to continue their participation in banking sector. Similarly, 16.13% of working women pointed other reasons than they

were asked about such as disturbance in education, abroad visit plan and so on while 6.45% of working women said that due to the lack of training and facility from the banking institutions, they may be unable to continue their profession. But about 13% of the working women said that there is no any reason for the women to discontinue their involvement in banking services.

5.2 Women's Interest to Work in Bank For

When the women working in various banks of Kathmandu valley were questioned about what were their interests to work in bank, their response was as shown by following table.

Table 5.5: Distribution of the Working Women by Reasons to Work in Bank

S.N	Interest of Women for Involvement in Bank	Number	Percent (%)
1	To generate the Income and improve the Family's Economic Status	4	12.90
2	To be just self-dependent	26	83.87
3	Both 1 & 2	1	3.23
4	Total	31	100.00

Source: Field Survey 2011

The above table shows that interest of the most of the women to get involved in banking services is just to be self-dependent, after that about 13% of the working women said that they are interested to work in bank to generate the income and improve their family's economic status while 3.23% of women who have been doing the job in bank said that they are interested for participating in banking services for being self-dependent as well as for improving the family's economic status. But no woman was found to be working in bank who were interested to work in bank just for making social work or just getting impressed from other working women or for any other reason than for being independent and for improving the economic status of family.

5.3 Chances for the Women’s Participation in Bank

The chances/opportunities for the women in banking sectors have been analyzed under the following topics:

5.3.1 Entry System of the Employee in the Banks

The practice/system of the banks for recruiting their staff indicates the prospects for women in bank if the entry system is fair and which may be the problem if there is biasness in recruitment process. Hence, women working in various banks of Kathmandu valley were questioned about how they were selected for getting employed in the banks where they are currently working and their response was as shown by following table.

Table 5.6: Entry System of the Employee in the Banks

S.N	Entry System In Banks	Number	Percent (%)
1	Open Competition	23	74.19
2	Talking directly in Office	1	3.23
3	Out-Source Institution	5	16.12
4	By friend	1	3.23
5	Other	1	3.23
6	Total	31	100.00

Source: Field Survey 2011

The above table shows that most of the women working in banks, i.e. 74.19% are selected as the employee through the open competition and after that about 16% of the women are recruited in bank as the outsourced staff while each 3.23% of the women working in banks said that they are recruited as staff talking directly in office, through the friend’s help and through the other informal medium as according to the urgent need of office. Even though some time banks are recruiting the staff through the other informal process than through the direct judgment of the efficiency, skill and capability but most often the banks are recruiting the staff through the open and fair

competition. Hence, the capable and efficient women have no any problem but there are more prospects to them for getting participated in banking services.

5.3.2 Priority for the Employment Opportunity to In Banks

Priority for the employment opportunity in bank helps in knowing whether there is prospect for women in banking sector or not. Hence, women working in various banks of Kathmandu valley were questioned about priority given for employment opportunity in banking sector and their response was as shown by following table.

Table 5.7: Priority for the Employment Opportunity to In Banks

S.N	Priority given to	Number	Percent (%)
1	Male	4	12.9
2	Female	2	6.5
3	Equally to both male and female	25	80.6
4	Total	31	100.0

Source: Field Survey 2011

The above table shows that according to the more than 80% of the women working in banking sector banks do not make discrimination among male and female but give preference to both male and female for employment opportunity while according to 12.9% of the working women banks give most preference for opportunity to male only where as there are also some women found to be working in bank whose banks are giving most preference to female only. Anyway the overall result shows that almost all banks are not making the discrimination between male and female while recruiting the staffs and for other purpose. Hence, there are more prospects for the women's participation in banking sector.

5.3.3 Category of Women who are given Opportunity for Employment in Banks

Obviously, we can know what kind of woman is given preference in bank from the women working in that bank only. The women working in various banks of Kathmandu valley were questioned what they thought what kind of women is given

priority for opportunity in bank in order to know the prospects for them in bank and their response was as shown by following table.

Table 5.8: Category of Women who are given Opportunity for Employment in Banks

S.N	Priority given to	Number	Percent (%)
1	Married	2	6.45
2	Married but without children	1	3.23
3	Unmarried women	9	29.03
4	Any kind of Women	19	61.29
5	Total	31	100.00

Source: Field Survey 2011

The above table clarifies that more than 61% of the banks of Kathmandu valley are giving the preference to any kind of women whether married or unmarried and among married also whether with children or without children while 29.03% of women working in different banks of Kathmandu valley said that banks give preference for opportunity only to unmarried women but according to 6.45% of women, banks give preference to married women only while 3.23% of working women said that preference is given only to those married women who have no any child. That means, most often women are given opportunity for employment in banks according to their capability and efficiency but not according to their marital and maternal status even though in some banks sometime such status is also given preference for recruitment of women staff. This gives confidence to the Nepalese women to come forward and improve themselves. Hence, there are more prospects for women to get employed in banking sector.

5.3.4 Family Support for Working in Bank to the Employed Women

It's the fact that supports from the family play the most important role for the women to continue their profession which indicates the prospects for women to get involved in banking institutions. Hence, various women working in various banks of Kathmandu valley were questioned whether they are getting the support from their

family side for doing the current job in bank and their response was as below as shown by following table.

Table 5.9: Family Support for Working in Bank to the Employed Women

S.N	Support from Family	Number	Percent (%)
1	Yes	31	100
2	Total	31	100

Source: Field Survey 2011

The above table shows that there are no any women found to be working in bank who do not get support from their family for getting involved in banking sector. That is, today in this 21st century all of the women working in banks are supported by their family member for continuing their involvement in banks.

5.3.5 Benefits that Working Women have been getting being employed in Bank (except than that of income generation)

In order to know the self-view of the women working in various banks of Kathmandu valley, the working women were also made the open-ended questionnaire, especially for knowing the benefits that women working in various banks of Kathmandu valley have been getting, except than that of income generation. And the research made us know that except than that of income generation also, through the involvement in banking sector, women have been benefitted as they have been getting the self-confidence, lots of experiences, more knowledge, social status, higher prestige, recognition as well as freedom in the society. Similarly, some women have been benefitted because their self-satisfaction, respect in the society, security for future life, confidence level, safety and reputation have been increased, while some have been benefitted as they have got the opportunity to utilize their qualification, skill and efficiency for career development, self-identification, loan facilities and for improving them professionally. There were also some women found to be working in bank who said that they haven't got any benefit except than that of income generation but most of the women were most happy because of other kinds of benefits than that of income generation.

5.3.6 Working Women’s View for Special Facility

Here, special facility means the facility which is higher than the general facility which is provided to any people to bring them in equal position to other people of the society. Obviously, there is the need of special facility to be provided to the women for increasing their participation in banking sector. The view of women working in various banks of Kathmandu valley, regarding the provision of special facility to them, is shown clearly in the following table.

Table 5.10: Working Women’s View for Special Facility

S.N	Provision of Special Facility	Number	Percent (%)
1	Yes	24	77.42
2	No	7	22.58
3	Total	31	100.00

Source: Field Survey 2011

The above table shows that most of the women working in banks of Kathmandu valley think that there must be the provision of special facility to the women so as to increase the women’s involvement in the banking sector but more than 22% of the working women think that women don’t require any kind of special facility because they are also as much capable as that of men.

5.3.6.1 Type of Special Facility desired by the Working Women

Among the 31 women respondents, 24 women working in various banks of Kathmandu valley think that special facility must be provided to the women for increasing the women’s participation in banking sector and the kind of special facility that women desired is clearly shown by following table.

Table 5.11: Type of Special Facility desired by Working Women

S.N	Type of Special Facility	Number	Percent (%)
1	Transport and Physical Facilities	12	50.0
2	Training and Study	10	41.6
3	Both 1 and 2	1	4.2
4	Other	1	4.2
5	Total	24	100.0

Source: Field Survey 2011

The above table shows that if it is planned to provide the special facility to the women so as to increase their participation in banking sector, then 50% of the working women think that women should be provided the transport and physical facilities while according more than 41% of women, training and study facilities would be the best and next 4.2% of women desired both transport and physical facilities as well as training and study facilities for increasing women's participation in banking sector. Similarly, there is next 4.2% of working women who desired other kind of facilities such as no compulsion for over-duty and so on but no woman was found to be working in bank who think that for increasing the women's participation, women should be provided the Reservation facility.

5.4 View of Employed Women

Here, we discuss the view of different women, working in different commercial and development banks of Kathmandu valley, regarding whether other Nepalese women like them could work in banking sector or not, their view regarding why Nepalese women may be unable to get involved in banking services and also their view regarding the kind of step to be taken to encourage women's participation in banking sector. Working women's such view helps in knowing the problem and prospects for women's participation in banking sector.

5.4.1 Working Women’s View for whether other women like them could work in Bank or not

The women working in banking sector could only exactly say whether other women like them could work in bank or not, so the various women working in various banks of Kathmandu valley were questioned about the same thing and they gave the reply as shown by following table.

Table 5.12: Working Women’s View for whether other women like them could work in Bank or not

S.N	Women’s Response	Number	Percent (%)
1	Yes, easily	29	93.55
2	Very difficult	2	6.45
3	Total	31	100.00

Source: Field Survey 2011

The above table shows that according to more than 93% of the women working in various banks of Kathmandu valley, Nepalese women could easily work in bank and 6.45% of the working women said that it is very difficult for the women to work in bank but no women working in banks said that other women like them could never work in bank. This further clarifies that there is no much problem for the Nepalese women to work in bank.

5.4.2 Working Women’s View for why Nepalese Women may not be able to get Involvement in Banking Services

Women working in various banks of Kathmandu valley were asked their view about what may be the reason for which other Nepalese women like them could not be able to get participated in banking sector and they gave the reply as shown by following table.

Table 5.13: Working Women’s View for why Nepalese Women may not be able to get Involvement in Banking Services

S.N	Reason or Problem	Number	Percent (%)
1	Family Problem	3	9.68
2	Child Problem	3	9.68
3	Lack of Training and Facility	1	3.23
4	Both Family and Child Problem	1	3.23
5	Low level of Education	5	16.12
6	More Work-load	8	25.81
7	Other	3	9.68
8	None of the above or No any problem	2	6.45
9	No-response	5	16.12
10	Total	31	100.00

Source: Field Survey 2011

The above table shows that according to higher percentage of the working women, i.e. 25.81%, reason for which Nepalese women may not be able to work in bank is due to the pressure of more work load while one 16.12% of working women pointed the problem of low level of education and another 16.12% haven’t specified what may be the reason. Similarly, one 9.68% of the working women gave the reason of family problem, another 9.68% showed the child problem and next 9.68% of the working women said that due to other kinds of problem such as high competition and so on, the Nepalese women may not be able to work in bank. 3.23% of the working women gave the reason of lack of training and facility and the next 3.23% of working women showed the family and child problem as the reasons for which other Nepalese women like them may not be able to work in Bank. According to 6.45% of the working women there is no any reason or the problem for which the Nepalese women may not be able to get participated in banking sector.

5.4.3 Working Women’s view for the kind of Step to be taken to Encourage Women’s Participation in Banking Sector

As the experienced women are well known about the problems that may arise for the participation of the women in banking sector, they could only know about how

those problems could be solved. Hence, women working in various banks of Kathmandu valley were asked about their view for what kind of step should be taken for encouraging the women's participation in banking sector and their response was as shown by the following table.

Table 5.14: Working Women's view for the kind of Step to be taken to Encourage Women's Participation in Banking Sector

S.N	Steps to be taken	Number	Percent (%)
1	Attractive Salary	4	12.90
2	Evaluation	5	16.12
3	Training Facility	5	16.12
4	Special Programmes from government	6	19.35
5	Special Awareness	2	6.45
6	Policy Information	1	3.23
7	Both 1 & 2	1	3.23
8	Both 2 & 5	1	3.23
9	Both 3 & 5	1	3.23
10	Other	1	3.23
11	All of the above	1	3.23
12	No-response	3	9.68
13	Total	31	100.00

Source: Field Survey 2011

The above table shows that according to the 19.35% of the working women the special programmes from the government can encourage more and more women's participation, while one 16.12% of working women said the evaluation of women's capability and next 16.12% said that training facility could more encourage the women's participation in banking sector. Similarly, 6.45% of women said that special awareness to the women could more encourage the Nepalese women's participation while 9.68% of the women think that some steps must be taken to increase women's participation in Nepalese banking sector but they haven't disclosed what kind of step should be taken. Now, in the above table and diagram, we can see 6 groups of 3.23% of working women among which one 3.23% said policy information to the Nepalese

women, another 3.23% said both attractive salary and evaluation, next 3.23% said both evaluation and special awareness, other 3.23% said both training facility and special awareness, next 3.23% said other kinds of steps such as higher education and opportunity and so on to Nepalese women and the another 3.23% said that all of the steps as mentioned by table 5.37 should be taken so as to encourage the more and more participation of the women in banking sector.

5.5 Suggestion/Complaint from the Women Working in Bank

Another open-ended questionnaire to the women working in various banks of Kathmandu valley was to know what the working women would suggest or make the complaint through their experience in bank, so that other Nepalese women may get help for getting participated in banking sector. And according to the survey, suggestions from working women are as below:

1. Nepalese women should not make themselves weak thinking about gender inequality but they should believe on themselves and compete with all bringing full-confidence.
2. As education is the most important factor, women should first properly complete their education and after that should engage themselves in developing their skill, efficiency and capability, so that they can get very good opportunity in Bank and can do the best in Bank.
3. Internship in banking institution for at least 3months or different banking service related trainings would help the women to know more about the daily operational activities taking place in bank which would further help them to gain the top in open-competition and can do best after recruitment.
4. Self-interest initiation can also help the women to start the career at bank.
5. Proper initiations and regulations from the government in order to ensure the growth and safety for the women in banking sector.

Among the suggestion, there are also some complaints that working women are always pressured for the over-work by their seniors and are dominated by their male co-workers and job-evaluation is sometime done only on Nepotism basis. But some women working in banks had neither any complaint nor any suggestion.

CHAPTER VI

SUMMARY, CONCLUSION AND RECOMMENDATION

This chapter has been developed in three distinct sections, i.e. summary, conclusion and recommendations. The first section attempts to briefly recap the overall study in quick-view, while the second section presents the conclusion produced on the basis of the present study and the third section attempts to present some recommendations produced as the corrective measures to be undertaken by the concerned organizations, so as to bring the improvement in the problems and prospects for the women's participation in banking sector.

6.1 Summary

Nepal is a developing country with its major characteristics as majority of women population, gender inequality and male domination. Unless women get freedom and equality in access to everything as that of the men, the women can't move on the way of development and without the development of women, Nepal cannot be developed because it's true that developed women can only develop her children and her whole family. With the step of Nepal also on the path of globalization, liberalization and privatization, somewhere from the mid-eighties, Nepalese people developed the concept that women should be given the freedom and right for education and for other basic rights as well as for access to and control of resources for employment and earnings. As a result, gender disparities in access to and control of information technologies and financial capital, slowly began to disappear and hence women's ability to participate in and take advantage of the opportunities offered, went on increasing. And even women began to enter the economic market seeking new opportunities where they became professionals and managers also. Similarly, there also went on emerging various private and public commercial as well as development banks with its various branches and the prestigious jobs in those commercial and development banks opened the new vistas or prospects for the young, up-coming, energetic and efficient women.

Hence, this study made the effort to study the Nepalese women's participation in banks as well as to investigate about the problems and prospects for women's

participation in banking sector and for such purpose, the study targeted to examine the working women's socio-economic status, their socio-economic empowerment, their economic condition, their obstacles and difficulties that hinder them for getting participation in banking services as well as to examine various special programmes launched to them for their skill and efficiency development and so on. Hence, the various commercial and development banks of Kathmandu valley was the area of the study and women working in those banks were the population and among that 31 women employees of 13 different banks were selected purposively as a sample size. The study was based mainly on primary source of information for collecting the qualitative and quantitative data, through the field survey using the structured and sometime unstructured questionnaire technique and even sometime secondary information was used referring to various published and unpublished books and articles. Moreover, this analytical study used the exploratory and descriptive research design to attain the desired objectives and thereby to accomplish the research perfectly.

And the main findings of the study have been summarized as below:

- 1) Most of the women working in banks are strong enough to disclose their general information, their family background, their job level, their income, their problem and even their working environment in bank and so on.
- 2) Most working women are found to be of young age-group between 18-35years and belonged to Brahmin and Newar community and believed in Hindu religion and are married but most of those married women were unmarried while they joined the bank. This shows that banks are giving more preference to unmarried women i.e. to women's beauty rather than their capability. This implies that there is some kind of biasness during the entry of women staff in banks.
- 3) Banks are giving preference to the women according to their permanent residence and according to their qualification.
- 4) Women belonged to nuclear family are more allowed for working in banks than women belonged to joint family. And whether women's family is joint or nuclear or their household head is male but women are always getting support with positive response from their family for working in bank. This

shows that there is no problem for the women to get participation in banking sector from their family side.

- 5) Women in Officer Position are very less compared to women in Non-Officer Position and women are not still able to catch the high post and position in the banking organization. But the great thing is that Nepalese women have reached to officer and even to senior officer level. Hence, for the qualified and capable women, there is always higher prospect to get the high post and position in the banking institution.
- 6) The women whose family is mainly based on job/services and after that on business for the income are found more involved in banking services.
- 7) In most of the working women's family, decision maker is both male and female and women in whose family, there is still male domination due to strict decision made by male is rarely found. This shows women are equally allowed to take decision as that of men.
- 8) As almost all working women's family's income is sufficient for their household expenses, working women are not getting much pressure for financially supporting their family.
- 9) Most of the women working in bank were students before joining the bank and are much satisfied and dependent on their current job and only few are adopting other services and business as their main profession being not satisfied by their job in bank.
- 10) Even after owning the parental property, women entered in bank through the open-competition just to be self-dependent and to develop their career for getting the reputed status in family and society.
- 11) Today women are also much qualified and capable that according to their efficiency they are able to earn per month from 10 to above 30('000') due to which most of them are even saving the income and investing that in various sectors. This clarifies that as women are much benefitted financially, they are going to continue the job in bank. Women are also going to continue the job because they are getting opportunity to develop themselves perfectly.
- 12) As most of the banks are launching various special programmes like training facilities at local, regional and even at national level time to time

for developing the efficiency, skill and capability of women, women are getting more prospects for progressing themselves and their career.

- 13) The concept that “Higher the pressure of work higher will be the Income” has been found to be untrue because women employees having monthly income above 30,000 and not getting pressure of work are found to be higher in number than that of women getting pressure of work.
- 14) It has been found that married women usually earn higher income and are in higher position compared to unmarried.
- 15) Higher the level of education of the women, higher the designation/position and level of their monthly income and vice-versa, except in some cases.
- 16) Higher the age of women, lesser of them has been found to be in the lower post and to be earning below or just equal to 10,000 per month.
- 17) As most women employees said that they entered in bank through open competition and are qualified by master degree or minimum by bachelor degree and as most of banks are found to be giving equal opportunity to both male and female, the talented, efficient, skilled and the capable women can easily get opportunity in bank and even some banks have started to give priority mostly to women whether they are married or unmarried or with children/without children, realizing their efficiency to do work. Hence, there are more prospects for women’s participation in banking sector.
- 18) The common problem pointed by some of the married as well as unmarried women for continuing the job in bank is the only limited salary while main problem faced by most married women is time constraint as they had to perform double and sometime triple duties as bank’s staff, housewife and even as mother, otherwise there is no problem for married women to continue the job. Similarly, most unmarried women have no any problem for continuing the job in bank.
- 19) Most women also said that they have no problem for working in bank because there is always suitable and cool environment to work as they never get mental pressure from female colleagues, never get much pressure of their work in bank and as they always get polite and friendly behaviour from their seniors. Hence, women are often encouraged to continue their job in bank.

- 20) As most women are not facing the problem to work in bank due to good environment in both family and bank, main problems due to which women may not be able to work in bank are the more work load due to double duties, low level of education and sometime due to high competition but as these problems can be easily solved if family response is very positive, there are more prospects for the women then the problems for them to get involved in banking services. And most working women also said that they can easily continue their current work and other women like them can also easily work in bank.
- 21) If the special facility is offered to the women then most women demand for transport and physical facilities and then for more training and study and also for no compulsion for over-duty to them while some women don't think that they require special facility.
- 22) According to most of the working women's view, the steps to encourage more women's participation in banking sector are special programmes from government and then evaluation of women's capability, more training facility to them as well as attractive salary and special awareness to the women.
- 23) Through the study of secondary data, it is found that in spite of the 35 years of experiment in different development plans, there is long term stability in Nepalese women's status mainly due to:
- a) General economic stagnation which has severely restricted opportunities for occupational mobility for the population as a whole.
 - b) High fertility rate which results in the perpetuation of the sex role differentiation and retards the women's social and spatial mobility.
 - c) Low prestige attached to wage-labor of female and abundance of the male labor supply.
 - d) 2Prevalence of patriarchal environment in the unions and lack of cooperation, encouragement and support to women in the union work as well as no major responsibility given to women, etc. similarly, most plans and programmes brought forward by various government, non-government, private or institutional sectors are often hampered in achievement of objective due to patriarchal ideology.

- e) Sexual harassment of the women even in the union and no clear laws and regulation to define such harassment at the work place and even no action taken against all kind of such harassment as well as lack of appropriate treatment and indemnity to the victims.
- f) Sometimes, there is also the problem due to lack of recognition of family responsibility in work place.

And the above mentioned six problems hinder women for getting participation in banking sector.

- 24) According to the experience of the working women, being employed in bank women are not only financially benefitted but they are also gaining more knowledge and experiences, self-respect, self-identification, social status, prestige, reputation and higher confidence as well as freedom in the society. Hence, according to them, bank is only the right place for the women to develop and secure themselves and their career for their bright future.
- 25) According to the women respondents, if Nepalese women come forward to the open-competition with self-interest initiation believing on themselves after properly completing their education and taking the training for developing their skill, efficiency and capability and for improving their communication ability and confidence level, then they can get the very good opportunity in Bank and also can do best for securing themselves and their career for their bright future.

6.2 Conclusion

With the increasing economic market and service opportunities opened in Nepal, the study of the women employees of different commercial and development banks, their problems as well as prospects for the participation in such banking sectors, which are growing in higher and higher number with its more and more branches, has become a very crucial work to evaluate or know about the level of gender equality, about the capability and creativity of women who have been performing the double duties very efficiently and finally to know the contribution of women in the national development through their creative and effective performance

in banking institutions. Hence, we made the study about problem and prospects of women's participation in banking sector and finally through overall findings of the research, it can be concluded that most of the chairs of almost all banks of Kathmandu valley have been mostly occupied by the women staffs and even such banks are progressing today due to the most contribution of women employees only. Sometime some banks gave preference to the women's beauty recruiting mostly unmarried women but almost all other banks have been not only giving the equal opportunity to both male and female but have even started to give most preference only to female whether married or unmarried, realizing women's efficiency and punctuality for doing work. Similarly, since women worker always get cool and good environment to work in bank as they get friendly and polite behaviour from their seniors, full support from family with positive response, no any mental torture from female colleague and not much pressure from their work in bank; since women have been passing through only such problems, which can be easily removed if banks and family institutions take steps to solve that; since most banks are often providing different kinds of trainings and other special programmes for developing the skill, efficiency and capability of the women worker; and since both the family and banking institutions are always on the way to socially and economically empower the women, it can be concluded that there are more prospects than the problems for the women's participation in banking sector. However, it is necessary to take the positive steps for rooting out all kinds of obstacles and hindrances that Nepalese women have been facing and ultimately for encouraging more women's participation in Nepalese banking institutions, so as to bring the overall improvement in the socio-economic status of such Nepalese women and finally to achieve the overall economic development of nation.

6.3 Recommendations

On the basis of the findings and conclusions of the present study, in order to solve the problems and uplift the prospects for the participation of women in banking sector, following recommendations can be put forward:

1. Since most of the women showed the problem of double or triple duties as housewife, mother and the office staff, the government and the banking institutions as well are recommended to introduce such programmes or

policies which could contribute in decreasing the work load of housewives and worries for childcare of mother and help women to perform better in job. Similarly, family, society and colleagues and seniors should be more cooperative and positive.

2. Even though most often banks are recruiting the staff through open-competition but some women also said that they got the entry in bank through other means. Hence, it is recommended to the banking institutions that they should not recruit the staffs through informal interviews but they should give opportunity to every efficient and capable candidate. This can help these esteemed organizations to ever maintain their reputation and get more prestigious and honorable place in society and economy.
3. According to result, as banks are found to be giving preference to unmarried women while recruiting the women employees, it is clear that banks are giving preference to women's beauty and similarly we also found some banks where priority is given mainly to male. So, it is recommended to the banking institutions for not making any kind of biasness during the recruitment of women staff but should recruit any kind of women whether married or unmarried giving priority to their qualification, capability and efficiency. And moreover, recruitment and vacancies must be created with great vigor to promote ladies staff to the higher post with their maximum involvement in more important and crucial position.
4. Since the common problem showed by both married and unmarried women was the limited salary, banks are recommended to employ the women providing them appropriate salary according to their efficiency and capability to do work and also according to the pressure and load of their work, which would more encourage them to work more efficiently.
5. The banking institution should always provide trainings and sometimes transport and physical facilities also and should not compulsion women for over-duty. This can further encourage women to continue their participation in banking services.
6. Banks should not make the job evaluation on the nepotism basis but there should be the fair evaluation.
7. Since the thought of gender inequality makes the women weaker, so women are recommended to believe on themselves and engaging

themselves on developing their skill, capability and efficiency, the women should confidently come forward to compete with all.

8. The government should initiate coordinated and concerted policies and programmes to change the attitudes, values, perceptions and practices to enhance the overall status of women in society and to end all kinds of gender discriminations, inequality and other patriarchal ideologies, so as to encourage more women's participation in banks.
9. The formation of associations to bring the women together and enhance their confidence and capacity to address the issues that they face, can encourage women to come forward, which to some extent can also increase women's participation in banking sector.
10. Proper initiations and regulations by the government in order to ensure the growth and safety as well as security to the women in banking institutions can more encourage their participation in Banking Sector.

Finally, Research institutions and Universities are advised to initiate the studies on such critical issues time to time. The practice of neglecting such issues has resulted in unrealistic economic policies, programmes and projections.

APPENDIX 1
QUESTIONNAIRE

Section A: General Information

- 1) Name of the Respondent:
- 2) Age :
 - a) 18-25 yrs
 - b) 25-35 yrs
 - c) Above 35
- 3) District:
- 4) VDC / Municipality:
- 5) Ward No. :.....3-----'.....
- 6) Name of Locality (Tole):
- 7) Caste / Ethnicity:
- 8) Religion:
 - a) Hindu
 - b) Buddhist
 - c) Christian
 - d) Islam
 - e) Other
- 9) Academic Qualification:
 - a) Below Intermediate Level
 - b) 12 completed
 - c) Bachelor completed
 - d) Master completed
 - e) Above than master completed
- 10) Marital Status:
 - a) Married
 - b) Unmarried
 - c) Widow
 - d) Divorced
 - e) Other
- 11) Currently working at:

Section B: Family Information

- 1) Family Structure:
 - a) Nuclear
 - b) Joint
- 2) What is the main source of income in your family?
 - a) Business
 - b) Teaching
 - c) Agriculture
 - d) Job / Services
 - e) Other (Specify)
- 3) Is your family income sufficient for your household expenses?
 - a) Yes
 - b) No
- 4) If no, what step do your family members take?

➤ Specify:
- 5) Who decide about the children's education in your family?
(Such as about admission in private/government school)
 - a) Male
 - b) Female
 - c) Both male and female
 - d) Cannot say
- 6) Who decide about the problem related to health in your family?
(Such as about admission or check-up in private/government hospital)
 - a) Male
 - b) Female
 - c) Both male and female
 - d) Cannot say
- 7) Who decide about the women's health problem in your family?
(Such as where women should be taken for their maternity?)
 - a) Male
 - b) Female
 - c) Both male and female
 - d) Cannot say

- 8) Who decide about the saving and expenditure in your family?
(Such as expenditure in Education, Health, Food and in other expenses)
- a) Male
 - b) Female
 - c) Both male and female
 - d) Cannot say
- 9) Who participate during the social gathering in your family?
- a) Male
 - b) Female
 - c) Both male and female
 - d) Cannot say
- 10) Do you have to take permission from your husband or other family members to visit market?
- a) No need to take permission
 - b) Must take permission
 - c) It's enough if just informed
- 11) Do you have to take permission from your husband or other family members to visit your friend or relative?
- a) No need to take permission
 - b) Must take permission
 - c) It's enough if just informed
- 12) Do you (being women) get support from your family members for doing this job?
- a) Yes
 - b) No

Section C: Main Occupation before and after joining the Bank

- 1) What was your main occupation before joining the bank?
- a) Agriculture
 - b) Business
 - c) Job/service
 - d) Teaching
 - e) Household work
 - f) Student

- g) Other services
- 2) Now, after joining the bank, what is your main occupation?
 - a) Agriculture
 - b) Business
 - c) Current job in Bank
 - d) Teaching
 - e) Other services

Section D: Income, Expenditure and Saving

- 1) What is the main source of your income?
 - a) Agriculture
 - b) Business
 - c) Current job in Bank
 - d) Other job / services
 - e) Teaching
 - f) Other
- 2) How much do you earn monthly?
 - a) Below 10,000/-
 - b) Up to 10,000/-
 - c) 11-20('000')
 - d) 20-30('000')
 - e) Above 30,000/-
- 3) Do you have the ownership of parental property?
 - a) Yes
 - b) No
- 4) Where do you spend your income?
 - a) Rent
 - b) Food
 - c) Education
 - d) Other household expenses
 - e) For own personal use
 - f) For all of the above
- 5) Do you save your income?
 - a) Yes

- b) No
- 6) If yes, how much is your monthly saving?
 - Rs
- 7) Where do you spend your saving?
 - a) Investment
 - b) Loan payment
 - c) Other

Section E: Other Questions to the Women Employees of Banks

- 1) How were you selected in this bank as employee?
 - a) Open competition
 - b) Talking directly in office
 - c) Out-source (institutions)
 - d) By friend
 - e) Other
- 2) What was your marital status when you joined this Bank?
 - a) Married
 - b) Unmarried
- 3) Who are preferred in opportunity in this Bank?
 - a) Male
 - b) Female
 - c) Both are equally treated
- 4) What do you think what kind of female are given opportunity for employment in Bank?
 - a) Unmarried women
 - b) Married women
 - c) Married but without child
 - d) Any kind of women
- 5) Are you trained Employee?
 - a) Yes
 - b) No
- 6) If yes, which level of training you have got?
 - a) Local
 - b) Regional

- c) National
 - d) International
- 7) How long was your training?
- a) 1 day to 6 days
 - b) 1 week to 4 weeks
 - c) 1 month to 11 months
 - d) 1 year and above
- 8) As married women, what type of problem you have to face for continuing this job?(Question only to married women)
- a) Physical problem
 - b) Breast feeding
 - c) More emphasis to women's beauty rather than her working ability
 - d) Limited salary
 - e) Time constraint
 - f) None of the above
- 9) As unmarried women, what type of problem you have to face for working in Bank?(Question only to unmarried women)
- a) Unsafe job and life
 - b) Negative view of family and society
 - c) Gender Inequality
 - d) Limited salary
 - e) Other
 - f) None of the above (no problem)
- 10) What do you think what may be the reason behind the discontinuity in the participation of women in Banking sector?
- a) Family problem
 - b) Child problem
 - c) Lots of work load
 - d) Lack of Training and Facility
 - e) Unsafe
 - f) Other
 - g) None of the above (no problem)
- 11) Why were you interested to do this job?

- a) To generate income and improve the economic status of the family
- b) To be just self-dependent
- c) To make a social work
- d) Getting impressed from other working women
- e) Both a & b
- f) Other

12) What is the family response about working women in the Bank?

- a) Positive
- b) Negative
- c) Maximum positive minimum negative
- d) Maximum negative minimum positive

13) Being women, what are the problems you have been facing?

- a) Double duties
- b) Unsafe job and life
- c) Sex abuse from contemporary
- d) Lack of belief
- e) Other
- f) None of the above (no problem)

14) Do you feel any mental pressure because of female colleague?

- a) Never
- b) Sometime
- c) More often

15) How is your senior behaving with you?

- a) Friendly
- b) Rudely
- c) Politely
- d) Violently
- e) Both a & c
- f) Other

16) Are you getting much pressure from this work?

- a) Yes
- b) No

17) What are the benefits for you from being employed in this Bank (except than that of income generation)?

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18) Do you think special facility should be provided to female?

- a) Yes
- b) No

19) If yes, what kind of facility do you want?

- a) Reservation
- b) Transport and physical facilities
- c) Training and study
- d) Both b & c
- e) Other

20) Is the Bank launching any type of training or special programmes to improve your skill, efficiency and capacity for doing the work?

- a) Yes
- b) No

21) If yes, are such programmes really effective for you women to get progress?

- a) Yes
- b) No

22) Do you think other women like you could work in bank?

- a) Yeah, easily
- b) Very difficult
- c) No, never

23) What do you think, what may be the problem for women like you to get participated in banking sector?

- a) Family problem
- b) Child problem
- c) Lack of Training and Facility
- d) Both a & b
- e) Low level of education
- f) More work load

- g) Negative view of society
- h) Other
- i) None of the above (no problem)

24) What major steps should be taken to encourage women's participation in banking sector?

- a) Attractive salary
- b) Evaluation
- c) Training Facility
- d) Special programmes from government
- e) Special Awareness
- f) Policy information
- g) Both a & b
- h) Both b & e
- i) Both c & e
- j) Other
- k) All of the above

25) Have you any suggestion or complaint from your side that can help women like you to get participated in banking sector?

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**PROBLEMS AND PROSPECTS OF WOMEN'S PARTICIPATION
IN BANKING SECTOR:**

A CASE STUDY OF KATHMANDU VALLEY

A Thesis

**Submitted to the Central Department of Economics,
Tribhuvan University, Kirtipur, Kathmandu, Nepal,**

in Partial Fulfillment of the Requirements

for the Degree of

MASTER OF ARTS

in

ECONOMICS

By

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January 2012

RECOMMENDATION LETTER

This thesis entitled “PROBLEMS AND PROSPECTS OF WOMEN’S PARTICIPATION IN BANKING SECTOR: A CASE STUDY OF KATHMANDU VALLEY”, has been prepared by Ms. Sandika Subedi under my supervision. I hereby recommend this thesis for examination by the Thesis Committee as a partial fulfillment of the requirements for the Degree of MASTER OF ARTS in ECONOMICS.

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APPROVAL SHEET

We certify that this thesis entitled “PROBLEM AND PROSPECTS OF WOMEN’S PARTICIPATION IN BANKING SECTOR: A CASE STUDY OF KATHMANDU VALLEY” submitted by Ms Sandika Subedi to the Central Department of Economics, Faculty of Humanities and Social Sciences, Tribhuvan University, in partial fulfillment of the requirements for the Degree of MASTER OF ARTS in ECONOMICS has been found satisfactory in scope and quality. Therefore, we accept this thesis as a part of the said degree.

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At the end, I would like to state that if there occur any kind of errors or discrepancies in the research report, I am alone fully responsible for that.

Sandika Subedi

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ACRONYMS/ABBREVIATIONS

ADB:	Agriculture Development Bank
BOK:	Bank of Kathmandu
BPFA:	Beijing Platform for Action
CBOs:	Community Based Organizations
CBS:	Central Bureau of Statistics
CEDA:	Centre for Economic Development and Administration
CEDAW:	Convention on Elimination of Discrimination against Women
CEDECON:	Central Department of Economics
CSR:	Customer Survey Report
DCBL:	Development Credit Bank Limited
DEPROSC:	Development Project Service Centre Development
EBL:	Everest Bank Limited
ECOSS:	Economics Student's Society
EFA:	Education For All
GEM:	Gender Empowerment Measure
GSDI:	Gender Sensitive Development Index
HDR:	Human Development Report
i.e.:	that is
ICPD:	International Conference on Population and
INGO:	International Non-Governmental Organization
KFA:	Kathmandu Frontier Association
MCPW:	Micro-Credit Project for Women
MCW:	Micro-Credit for Women
MDGs:	Millennium Development Goals
MWCSW:	Ministry of Women, Children and Social Welfare
n.d.:	no date of publication
n.p.:	no place of publication
NBL:	Nepal Bank Limited
NCC:	Nepal Commerce and Credit
NGO:	Non-Governmental Organization
NIC:	Nepal Industrial and Commercial

NLFS:	Nepal Labor Force Survey
NLSS:	Nepal Living Standard Survey
No.:	Number
NPC:	National Planning Commission
NRB:	Nepal Rastriya Bank
NWC:	National Women Committee
RBB:	Rastriya Banijya Bank
SAARC:	South Asian Association for Regional Cooperation
SKMT:	Susma Koirala Memorial Trust
UN:	United Nations
VDC:	Village Development Committee
viz.:	namely
vol.:	volume
WAD:	Women And Development
WDD:	Women Development Division
WDP:	Women Development Programme
WID:	Women In Development