

CHAPTER-I

INTRODUCTION

1.1 Background of the study

Women constitute more than half of the total population in Nepal. In Hinduism and Buddhism the status and role of women are not only high but also very respectful (census, 2011). She is credited with this rank because man himself found delight without her. This is comparable to the concept of union of the two magnetic opposites without the equal role of female partner, bliss of being one and state of beatitude in union cannot be obtained.

Women can play a vital role for the developmental activities, in male dominated country like ours, females are considered of the low standard and less value. But in the recent years, people have started realizing the importance of women's participation in the economic as well as social sector. The socio-economic standard of women greatly enhances the progressive development of the nation (Panthi, 2012).

Men and women perform different jobs and so-called "women's jobs" are often assigned as lower value in terms of skill requirements and remuneration. Financial and professional employees play an essential role in business, the economy and in the society. Women seem to experience difficulty in obtaining executive jobs in large corporation even though they often have greater opportunities at junior and middle management levels in the same corporations. In the area of finance, women have certainly increased their share of management positions, although at a varying pace. ILO data shows that in the United States, women increased their share in financial management from 19 percent in 1970 to 55 percent in 2001, a proportion similar to that of managers in general. National statistics in the United States show that by 2010, women comprised just over 50 percent of all financial managers. The ILO's long-term global program, "More and Better jobs for women" is intended to enhance national capacities and to strengthen legal and institutional frameworks for improving the quantity of women's employment. In general, women have to be better performers than men in order to get ahead (Writh, 2009).

The urban woman has contributed towards household economy. They started working outside household for earning purpose. This tendency increases workload of women. They are performing triple role in household survival system. Nepalese patriarchal society value men more compare to women. Women are overburdened with household duties and reproductive work. Most of them had to manage time between household and outside activities if they are working outside the home as for example, the employees of bank must be very hard working and must run faster in the pace of profit making business. Both men and women who are employed in banks are busy enough. They must strictly follow rules and regulations about punctually, regularly and hard working.

Women's ability to influence or make decisions that affects their lives and their futures is considered to be one of the principal components of empower by most scholars. Women's income is more probably invested in the family budget (health, education of children) and they play a big role all over the world in alleviating poverty. For Nepalese women, independent decision making is highly restricted. Lack of decision making power has deprived women of the basic elements of a decent life such as food and nutrition, family planning. This has ultimately undermined their access to gainful employment opportunities and participation in professional jobs.

Decision making power of Nepalese women is very low. Nepali society characterized generally patriarchal. Accordingly, cultural values and social norms legitimize sex, role, status and customary behavior within and outside the households. Men enjoy disproportionate power, prestige and influence (ADB,2000).

The NLSS III (2010/11), reported that women's empowerment can be measured by their decision making autonomy. Women's participation in household decision making process is an indicator of this is autonomy, The survey for the first time sought information of women's participation in fifteen types of different household decisions: children education, choice of school for children, personal (her own) health care, pre-natal care, use and method of family planning, children's health care, expenditure on food, other household expenditure, selling household goods, leaving home for job, and use of remittances received. The questions were asked to spouse of household head or the female household head.

In all the household decisions specified in the survey, about seven in ten women are involved a lot while a half of them actually made final decisions jointly with their spouse.

It is noticed that women who are only housewives have low power in decision making concerning the expenditure aspect. On the contrary, working (employed) women seem to have more access in this matter. This may be because the housewives have less knowledge of the existing market price than the working women.

Realizing the fact that the need of meaningful promotional participation of people of all caste and creed, sex, class, region and culture for the sustainable institutional development of democracy, the second people's movement in 2006 A.D. was started and successful. The norms have been reflected in present interim constitution and national policies.

Accordingly, the interim constitution (2006) of Nepal has stated the state policy of making special social provision for the protection and progress of women, article 20. Likewise, the issue has also been mentioned in the present 3-year strategies of government interim plan.

1.2 Statement of the problem

Gender issue is perhaps one of the most talked and heard subject matters in recent years. Unfortunately, gender discrimination is a worldwide phenomenon. Men have better access to the resources, opportunities and public position of reputation in comparison to women. Women are mainly involved in reproductive, household and community activities.

Acharya and Bennett stated that in the developing countries like Nepal, role in economic activities is unidentified. Women are the primary supporters of the domestic and subsistence sector. The time allocation studies and the decision making data revealed women's major role in an agricultural production both labors and managers of the production process they also claimed that a host of social and demographic factors also influence women's role in household decision making both directly or indirectly through their effect on women's economic participation (Acharya and Bennett, 1982). Thus the cost of living is becoming very high in order to help household economy, gainful employment for the women is must.

Problem that are selected for this study are as follows:

- 1) How is the women's position in job hierarchy in banking sector?
- 2) What is the socio-economic profile of women working in banking sector?
- 3) How is the economic contribution of employed women at household sectors?

1.3 Objectives of the Study

The general objective of the study is to find the economic contribution of employed women at household sector of different government banks of the Kathmandu .The specific objective of the study are as follows:

- 1) To find out the position of women employees involving in public banking sector.
- 2) To highlight socio-economic status of women working in government banking sector.
- 3) To identify the economic contribution of employed women at household sector.

1.4 Rational of the Study

Research on economic contribution of unemployed women in household sector had done, but economic contribution of employed women of household sector has been less conducted. This study will help governmental and non-governmental organizations and agencies that are seeking firsthand information on economic contribution of Nepalese women in their household by providing insights to a small but representative section of the population. In addition this study is hoped to be very useful for policy makers, researcher and also for the institutions and organization working for women empowerment.

1.5 Limitation of the Study

This study has the following limitation:

- 1 It mainly focused on employed women in government banking sectors it does not other financial sectors.

- 2 60 employed women of selected government commercial bank of Kathmandu has been selected for the study. Therefore, the findings may not be generalized in the context of the other parts of the country.
- 3 The study has been done in the partial fulfillment of the requirement for the Masters degree in Economics.

1.6 Organization of the study

The study has been organized into seven chapters. Chapter one includes general background of the study, Statement of the problem, objective of the study, rationale of the study and limitation of the study.

Chapter two includes the review of literature. This chapter includes review of related materials, international and national context.

Chapter three contains the research methods. This chapter includes site selection and rationale, research design, unit of the study, universe and sampling, nature and sources of data, tools and techniques of data collection, data processing, analysis and presentation and limitation of the study.

Chapter fourth comprises position of women in job hierarchy and earning status of employed women at selected banks.

The fifth chapter comprises socio-economic status of respondents, which include socio-economic characteristics.

Chapter six comprises economic contribution of respondents at household sectors and chapter seven also comprises findings, conclusion and recommendation.

CHAPTER-II

REVIEW OF LITERATURE

International context

The movement for women's status all over the world has emphasized the role of education. It is believed that education will bring positive change in the inequalities between sexes and uplift women's subjugated position of the society. In general, educated women have a higher status in the society and the family size become smaller as the education is level of the mother rises. In fact women's education is low in Nepal. In SAARC countries, Pakistan 81 percent and Bangladesh 78 percent (World Bank, 1991)

Likewise, the women movement during 1970s had been classified as feminist movement and divided into two categories and during 1980s the women movement of third category started, In the name of freedom, justice and equality for women in different summits of women have been completed in Mexico in 1975s in Copenhagen in 1980, in Kenya in 1985, in China in 1985-1995 as decade of women (World Bank, 1991).

UNICEF (1987) depicts that women's contribution to economic and social progress is still constrained by their limited access to education and information. For a large proportion of women the written word still finds to meaning. Many rural women who become literate however, are being losing their skill, because there are few opportunities for them to practice. Low level of educational attainment among the women and prejudice in favor of male recruitment may also negatively affect the formal employment of women. In 1982, in government service only 7 percent of gazette officers and 5 percent of the supporting staff were women.

Women constitute less than 10 percent of decision making position at the national and local level. Most of the decisions concerning activities are made by men. The study shows about 50 percent of decisions are made by men, 19 percent jointly and 31 percent by female, which show very low percentage of decision making power on the part of women.

National Context

Realizing the fact that the need of meaningful promotional participation of people of all caste and creed, sex, class, region and culture for the sustainable institutional development of democracy, the 2nd people's movement in 2063 was started and successful. The norms have been reflected in present interim constitution and national policies.

The interim constitution (2006 A.D) of Nepal has stated the state policy of making special social provision for the protection and progress of women, article 20. Likewise, the issue has also been mentioned in the present 3-year strategies of government interim plan,

"The constitution of Nepal guarantees all citizens the equality before law and equal protection of law. No one shall be discriminated against on the basis of sex. Despite these constitutional and legal provisions, Nepalese women are suffering from social, economical and political discrimination. Major areas of discrimination include citizenship right, property, employment, reproductive health rights, marriage, family relation and punishment and legal proceedings. Deep-rooted cultural norms and patriarchal values are themselves unfavorable to women. As a result, social preference for sons in schooling, neglect of women's health needs, child marriage polygamy is still part of the reality. Dowry and domestic violence are still other problem" (CEDA,1995).

"The proportion of women employees declines as one moves up the administrative hierarchy of the total 647 special and first class officers i.e. only 26 are women (4%)(Human Rights on Nepal, A status Report, 2003).

Economically, women have no rights to parental property as well as in the husband's home. They bear 70 percent of the household work burden and yet have no success to economic resources. Even doing the same work, they get low wages as most of the women work as unskilled labor in carpet and garment factories and get low paid due to illiteracy (Luitel,2001).

Women have low degree of opportunities for their education and have hardly any access to employment. There is lack of women participation in decision making from a house to the executive level of the government. There is no positive attitude towards

women's health and they do not get appropriate nutrition even in the period of pregnancy (UNICEF, 1996).

Acharya and Bennett (1981) gave a wider overview of women's status their decision making process in household. They claim that economic factors affect women's role in decision making process both directly and indirectly. If a women has a greater power of decision making .For example, small size of children implies higher economic participation and consequently grater decision making power for women.

Greater participation of women in decision making will be a great step towards ensuring women of their right and in turn to improve her status (Dahal,1992). Researcher summarizes the information from the "Status of women in Nepal(CEDA, 1981)" that among so called high cast groups (Brahmin and Kshetri), the authority structure is male dominated, women cannot make their own decision and they have no independent sources of income and property too. Among the women for Baragaule, LoharungRai and Kham Magar, they have liberal social structure, which permit in the accumulation of property. Likewise, the Newar, the Tamang and the Tharu women can have their own independent sources of property. Out of that, among some socities, a women cannot make her own independent decision to take her sick baby even to the hospital, without prior permission of the senior adult make of the family (Dahal,1992).

Women's public life is culturally related to the patriarchal social system which confines them to subordinated position. Religion, ethnicity, culture, law, tradition, history and social attitudes place severe limits on women's participation in public life and also control in their private life. These factors have shaped the social perception towards women and governed individual self image, subsequently affecting the understanding and practice of development. This fact is largely evidenced by the reality that a negligible number of Nepalese women are involved in professional, management and decision making position (Shtri Shakti, 1995).

Women in Nepal, as elsewhere, hold the triple work responsibilities of reproduction, house holding and farm work. However, reproduction is not treated as work and house holding is not considered as productive work by social system. Women also suffer from discriminatory practices in opportunities for education, personal mobility,

which is required among other for skill development and independent decision making (UNDP, 1995).

Nepali women are daughters, wives and mothers but are not recognized as individuals with their own identity, despite the fact that they are as human as men, society has relegated women to the lowest rank and to a submissive role, confined to the home and farm and their responsibilities there due to their marital function. They are discouraged and prevented to take part in public life (Subedi, 1993), women's economic dependence on men mainly stemming from the fact that men earn cash incomes, contributes to their social status. The few women who earn a salary are often held in higher esteem than women who do not.

Pradhan (2005), found that women are economically less secured than men partly because their role as wife or daughter-in-law is limited to household activities. The number of economically active female population was 72,716 in Kathmandu city. The concept of men as breadwinner has been widely accepted in Nepali society, Nepal's main economy is overwhelmingly subsistence agriculture and because women predominate in this sector, their total contribution to the household income remains at 50 percent as opposed to only 44 percent for males and 6 percent for children between the ages of 10 to 14. More and more Nepalese women are entering into job market today either because economic necessity or in search of new career. If one looks into the occupational distribution of families from 1971 to 1991 census, one would find a considerable increase in the proportion of women employed in services, professional and technical and sales services (Pradhan, 2005).

Khanal (2008), found that despite the dearth of employment opportunities the range and cover, which the woman's in Nepal show even now, is indeed quite respectable. From self-employed subsistence level farming to village and urban small time entrepreneurship is a big jump, and professional level, government jobs beginning from the post of peon and non-gazette posts to decision making levels and ambassadorship abroad, teacher to professor, midwifery to medical doctor and consultants, agriculture extension workers to agricultural export in different branches of agriculture and social workers to minister, police inspector etc. In addition, women are found coach in sports, trainer in carpet and textile weaving, basketry and pottery, workers in small industrial sectors and non-governmental enterprises. In the urban

areas, quite a few women are self-employed in the service sector (Khanal, 2008). In the industrialized world women perform half of all service jobs although the figure falls to 27 percent in the developing countries. Women are on average paid less than men, even in industrialized countries. Generally, women are a large of the clerical, sales and services labor force but are largely excluded from manufacturing, transport and management.

Uprety (1998), stated that the social status of women, "Despite their overwhelming contribution, Nepalese women have remained relatively disadvantaged gender in our society in fact the participation of women in the development activities needn't to be marginalized from the mainstream of the development, and indeed, more than half of the population cannot be remained untouched to add up the bricks in this process. Our male dominated society is still hesitating to provide the equal right to women and it perhaps, is also because of the male dominating conceptual ambiguities of our society whether past or present, they are always remaining a subject of victim in our social line and there is every possibility for them to be tortured by their male partner even over a very small mistake while their men-folk feel free to do anything they like. Ironically, Nepalese women have no security under the same law that everyone else is enjoying now."

Siwakoti (2008), stated that decision making role increase as the age of the women increases. Total working hour per day for women fairly exceeds to that of men. Women are found to have concentrated mainly on households and kitchen chores coupled with subsistence farm both in terms of involving remuneration economic opportunities and social standing category vis-à-vis their male counterparts.

Thapa (2009) in this study "Socio-Economic Status of Women in Nepal", found that in Nepal, the civic code (Mulukiyan) guaranteed right to women by abolishing untouchable, caste, sex, discriminations, child marriage, polygamy a incompatible, and in its customary application. Its amendment in 1976 greatly enhance the cause of equal right for women by amending law in governing marriage, divorce, property rights and inheritance. Now the civil code 1994 has eleventh amendment to give an equal property right for daughter with her brothers, but not shows the reality in our societies.

Shrestha (2009), stated that the decision making power of women increase with and equality of participation at all levels of planning and policy making not as recipient beneficiaries, labor and input contribution and consultants but as active change agents at the concerned level. According to researcher, the women of Nepal are so dependent to men, if the partners of members deny to giveshelter to them, it is a question of basic survival. This system has made women so hopeless, houseless, and depend that without men they will not survive. So, in this inhuman system the right of survivals is laid on the hearts of men.

Bhusal (2010), analyzed the contribution of women in different sectors like industrial sector, household sector, rural women markets. Legislation that grants generous benefits specific to women such as, maternity leave, child care facilities or exception from night works, make it more expensive to hire women in the formal sector, especially when such benefits are financed mainly by the employers. Even in the richer parts of the world, there has been an understandable and persistent trend towards preferring men to women in permanent core jobs of the formal sectors, women generally find employment in peripheral jobs of the larger units as temporary, contract or part time workers. The lack of interest in unionism among women workers does not result from any inherent characteristic of women as such.

Pandit (2010), mentioned that women's participation at local level. Especially village in development activities as well as decision making process has increased, though it is not satisfactory, women participation in the decision making activities has been less effective due to social structure and cultural norms, which assign women only secondary roles. Women are mostly confined to household chores. As a result, they have very less time to spend in social and development activities. Furthermore, women are not getting opportunities to share their views and experiences in important forums. Women have to be exposed to income generation activities to make them dependent. Education can be one of the successful tools to fight against all sorts of discrimination and injustices. So the future generation needs to be educated and their skill have to be promoted to make them politically conscious and take various important responsibilities.

Prajuli (2010), mentioned that discrimination between males and females starts in the family. Females are not included in the decision making process, and the

opportunities and benefits available in the society are monopolized by males. Women's participation in socio-cultural and political activities depends upon the attitudes of their husbands/fathers/parents/male relatives. Nepalese society, being patriarchal, people still does not see women politicians as their leaders how capable they are. They tend to see them through the prism of social roles as sister, wife and daughter-in-law etc.

NLSS III (2010/11), the survey for the first time sought information on women's participation in fifteen types of specific household decisions. The questions were asked to women. Among the 15 specified household decisions, "expenditure on food" is the most frequent decision made during last 12 months. About 83 percent of respondents say that their households made some kind of decisions regarding the food purchases. Some other more common households decisions reported are: "household purchase" (72 percent), "obtaining health care during pregnancy" (67percent)," crop cultivation" (66 percent) and "Choice of children's school" and "taking loans" (each 55 percent). About one half or more women say that each of the household decision is made jointly by them and their husband. Women's final say in household decision making is more common to food purchases.

Conclusion: "Socio-Economic Status of Women in Nepal", found that in Nepal, the civic code (Mulukiyan) guaranteed right to women by abolishing untouchable, caste, sex, discriminations, child marriage, polygamy a incompatible, and in its customary application. Its amendment in 1976 greatly enhance the cause of equal right for women by amending law in governing marriage, divorce, property rights and inheritance. Now the civil code 1994 has eleventh amendment to give an equal property right for daughter with her brothers, but not shows the reality in our societies.

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permanent core jobs of the formal sectors, women generally find employment in peripheral jobs of the larger units as temporary, contract or part time workers.

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CHAPTER-III

RESEARCH -METHODOLOGY

The study aims to address "Economic Contribution of Employed Women at Household Sector".

3.1 Research Design

The present study has been conducted using descriptive research methodology. Information has been collected as well as descriptive design. Both qualitative and quantitative data has used in this study.

3.2 Rational for Selection of the Study Area

This study has been conducted in Kathmandu district. Study on women participation on private banking sector had been done. But the study on the economic contribution of employed women to household sector of different government bank is less conducted so this study has been selected.

Two government banks have been selected for this study. They are Nepal Bank Limited and RastriyaBanijya Bank, both bank adopt inclusion system in recruitment process.

3.3 Sampling Method and Sample Size

There are 32 commercial banks among them two government banks have been selected for the studied which have inclusive policy to recruitment employee are as follows:

1. Nepal Bank Limited has 2204 total employees. Among them 524 employees are women.
2. RastriyaBanijya Bank has 2499 total employees. Among them 380 employees are women.

The research work conduct on head office of both banks, how much women are working at head office data are unavailable and assume 50 percent women are

working at head office and taken total 60 respondents, 25 from RBB and 35 from NBL have been chosen for the study by random sampling method.

3.4 Nature and Source of Data

In this study data has been collected using structured questionnaire with women employees of two government bank's head office. The structured questionnaires have been used for the quantitative information. Sources of data have been taken from two government banks of Kathmandu, which has been elected randomly for the study. The sample of this study covers 60 women employees of two government banks. Beside primary sources, secondary information are collected from many books, published and unpublished journals, articles, project report etc. The major issue of status and economic contribution of employed women is obtained from concerned bank, CBOS publication and reports of UNDP.

3.5 Technique of Data Collection

Various tools have been used to collect data which are presented in detail as below.

3.5.1 Interview Schedule

Interview schedule is planned to collect information on socio-economic profile of the employed women and their economic contribution to household sectors. For this information researcher has used questionnaire. The primary data has been collected mainly through the use of structured questionnaires asked with 60 women employees of the two government banks of Kathmandu. The models of questionnaires for employed women of two government banks are presented at appendix. The questionnaires have been designed to collect the necessary data.

3.6 Data Processing and Analysis

The collected data has been processed and analyzed in a descriptive way to fulfill the objectives. The data has been analyzed in both ways i.e qualitatively and quantitatively. The quantitative data has been tabulated and analyzed using simple statistical tools such as percentage method and tabulation.

CHAPTER-IV

POSITION OF WOMEN EMPLOYEES INVOLVING IN PUBLIC BANKING SECTOR

According to NLSS (2010/11), "Employment Status" Proportion of currently employed population has increased from 67 percent in 1995/96 to 78 percent in 2010/11. Share of unemployed has decreased slightly from some 3 percent to 2 percent during the same period. The proportion of inactive population has decreased by 9 percentage points in the same period. Labor force participation rate has increased while unemployment rate has decreased. Unemployment rate among 15-24 year olds remains high at 3.6 percent, while that among 10-14 year olds has decreased. The percent of employed who worked 1-19 hours last week has increased by about 8 percentage points while those working 20-39 hours and 40 hours or more have slightly decreased.

The purpose of this study is to find out the participation of the women engaged in gainful employment in the service sector, with specific relation to Nepal Bank limited and Rastiyabanijaybank.

4 Women Involvement in Different Banks:

Women are predominately and increasingly employed in the service sector. Becoming the Head of state or head of Government remains elusive for women, with only 14 women in the world currently holding either position. Only 13 of the 500 largest corporation in the world have a female chief executive officer (UNDP, 2010 world women).

The government is committed to equal and meaningful participation of women in development process. It promotes women as equal and participates and beneficiaries of sustainable and human right.

4.1 Nepal Bank Ltd. and Women Employees

Nepal Bank Limited (NBL), the first bank of Nepal was established in November 15, 1937 A.D. (Kartik 30, 1994). It was formed under the principle of joint venture the

principle of joint venture between government & general public). NBL's authorized capital was Rs.10millions and issued capital Rs.2.5millions of which paid up capital was Rs. 842 thousand with 10 shareholders. The bank has been providing banking through it's branch offices in the different geographical location of country.

Vision of the Bank

"To remain the Leading Financial Institution of the Country".

Mission

NBL seeks to provide in environment within which the bank can bring unique financial values and services to all customers. It will be a sound institution where depositors continue to have faith in the security of their funds and receive reasonable return, borrowers are assured of appropriate credit, facilities at reasonable prices, Others services-seekers receive prompt and attentive service at reasonable cost, employees are paid adequate compensation with professional career growth opportunities and stockholders receive satisfactory return for their investment.

Values Statement

At Nepal Bank Limited, we believe that our banking should be based on:

-) Respect, service and safety for the customers were serve.
-) Respect, reward and opportunity for the people with when we work.
-) Respect co-operation and support for the economic community of Nepal.

Objective

NBL has to the following objectives:

-) Continue to maintain leading share of banking sector with a significant presence in all major geographical areas in the country.
-) Provide competitive and customer oriented banking services to all customers through competent and professional staff.
-) Reclaim leadership within the national financial community.

Shareholding Composition

S.N	Ownership	Percent
1	Government of Nepal	40.49
2	A Class Financial Institution	4.92
3	NRB Licensed Financial Institution	3.42
4	Other Institutions	0.52
5	General Public	49.94
6	Others	0.71
Total		100

Source: Nepal Bank Limited

Composition of Board of Directors

The bank is under the control of central Bank of Nepal, (NRB), NRB has appointed a five member management committee. This management committee performs as the board of director of the bank.

Management Team

The bank is running under the leadership of Nepal Rastra Bank appointed three-Management team under the leadership of NRB director, MahesworLalShrestha.

Women in Nepal Bank

At present there are 2204 permanent employees in Nepal Bank Limited. Among them number of women is 524 which comes out to be 23.77 percentage.

The employees in NBL are classified into eleven levels. Employees at level six and above are officer level and below level six are assistant levels. The assistant level staffs are employed to support the execution of daily works.

Table 4.1: Permanent Employees in NBL

Post	Level	Male	Female	Percentage of female (%)	Total
Chief executive officer	13				
General Manager	12				
Deputy General Manager	11	5			5
Chief Manager	10	11	1	8	12
Senior Manager	9	17	1	6	18
Manager	8	54	5	8	59
Deputy Manager	7	132	14	10	146
Assistant Manager	6	300	95	24	395
Senior Assistant	5	763	282	27	1045
Assistant	4	165	62	27	227
Junior Assistant	3		1	100	1
Driver/security Guard	2	33			33
Peon/Sweeper	1	200	63	24	263
Total		1680	524	23.77	2204

Source: Nepal Bank Limited (2069-04-31).

As shown table 4.1, there are no women employees at level eleven as deputy general manager. At level 10 there are only 8 percentage women as chief manager out of 12 employees. Women employees in level nine is 6 percentage, in level eight 8 percentage women as manager, 10 percentage women are working as deputy

manager, 20 percentage women as manager, 10 percentage women are working as deputy manager, 24 percentage women as assistant manager.

Below the level six is called non-officer level, out of 524 women employees 22 percentage women are officer and 78 percentage women are non-officer. Out of non-officer women employees more than half (54 percent) women are senior assistant which is 27 percentage of total working employees at level five, 27 percentage women are in level 4 as assistant, only one women is junior assistant and 24 percentage women are peon/sweeper at level one.

The shows that out of 524 women employees only 22 percentage women holds officer's position and 78 percentage women hold non-officer position. The finding indicates less than one-fourth women in officer position and more than two third women in non-officer level. 10 percentage women are working as managerial level. (level 8 and above) and able to influence the decision making process in development of NBL.

4.2 RastriyaBanijay Bank and Women Involvement

RBB is fully government owned, and the largest commercial bank in Nepal. RBB was established on January 23, 1966 (2022 Magh 10 B.S) under the RBB Act, Now, the bank is running under bank and financial institute act 2063. RBB has been contributing to socio-economic development of the country for last four and half decades. The bank has currently entered into 47 years of service. RBB provides various banking services to a wide range of customers they include elite to poor individuals, institutional customers, and the customers from industry/business communities.

RBB has Nepal's most extensive banking network with over 140 branches (140ABBS Branches). Through it's widest branch and ABBS network RBB has been catering modern banking services to millions of customers. The bank was transformed in company in 2063-1-6 B.S.

Vision/Mission-RBB

Vision

" DevelopingRBB as Model/Number One Financial Institution of the Country".

Mission

-) Contributing towards flourishing industrial, commercial sector of the country.
-) Contributing for the development of agricultural sector.
-) Help realizing national goals set by government.

Organization Structure -RBB

The head office of the bank is located at Singadurbar plaza, Kathmandu. The Board of Directors is responsible for policy making & guidance to the management. The government nominates all board members including the chairman. The executive power is vested in the Chief executive officer (CEO). The bank has 15 departments in it's head office and 5 regional offices across the five development regions of the country.

RBB has the largest branch network in Nepal, covering 50 branches in the mountainous region, 57 in terai region and 23 in the Kathmandu Valley. The Branch operations department is responsible for supervising the 140 branch network. The internal audit department monitors the work of the branches and regional offices.

Major Objectives/ Activities-RBB

RBB's main objective is to provide banking services to the people in general of the country thereby enhancing their economic interest and facility as well and contributing in the socio-economic development of the country. The banks major activities include accepting deposits, lending to productive sectors and SMES, investment in government securities, dealing with foreign currency, processing domestic and foreign remittances, merchant banking & correspondent banking services etc.

The bank has deposit base of with more than 1.3 million depositors. The depositors are individual, institution, private organizations, business houses, non-profit

organizations, social organizations, industries, finance companies, co-operatives, etc, The bank has more than 4,00,000 clients who have used the bank's resources for their business and development activities. They vary from big business houses to public sector enterprises, medium and small -scale industries to farmers and individuals.

Major Activities of the programs include

-) Small and Medium Enterprises (SMES).
-) Loan to unemployed graduates.
-) Intensive banking program.
-) Mini & microbus/clean Tempo credit program for environment protection etc.
-) Biogas credit program.

At present there are 2499 permanent employees in RastriyaBanijay Bank (RBB).Among them number of women are 380 which comes out to be 15.21 percentage. The employees in RBB are classified into eleven levels. Employees at level six and above are office level and below level six are assistant levels. The assistant level staffs are employed to support the execution of daily works. Participation of women in RBBare as follows:

Table 4.2: Permanent Employees in RBB

Post	Level	Male	Female	Percentage of Female(%)	Total
ChiefExecutive Officer	13				
General Manager	12				
DeputyGeneralManager	11	1			1
Chief Manager	10	10			10
Senior Manager	9	29	5	15	34
Manager	8	62	12	16	74

Deputy Manager	7	167	14	8	181
Assistant Manager	6	339	39	10	378
Senior Assistant	5	784	165	17	949
Assistant	4	658	136	17	794
Junior Assistant	3	49	8	14	57
Driver/Security Guard	2	16	1	6	17
Peon/Sweeper	1	4			1
Total		2119	380	15.21	2499

Source: RastriyaBanijay Bank (2069-3-31)

As shown by table 4.2, there are no women employees at level eleven and ten as general manager and deputy manager. At level 9 there are 15 percentage women as senior manager. Women employees in level eight is 16 percentage, in level seven 8 percentage women are deputy manager, 10 percentage women are assistant manager. The total number of women in officer level is 70 (i.e 18 %).

The finding shows that out of 380 women employees below one-fourth women employees (19%) are officer out of them (24%) one-fourth women hold managerial level and are able to influence the decision making process in development of RBB. The finding indicates almost (81%) women employees are in non-officer position. The ratio of officer to non-officer for women is lesser than men. Thus it affects the women's decision making power.

Table 4.3 Comparison of Women Involvement in Different Banks

Banks	NBL	Percentage	RBB	Percentage
Officer Level	116	18.27	70	10.32
Non-officer Level	408	20.77	310	17.02
Managerial Level	7	7.45	17	14.29
Participation	524	23.77	380	15.21

Source: NBL and RBB

Table 4.3 shows that, in NBL there is 18.27 percentage women are officer but in RBB there is only 10.32 percentage women are officer. In NBL, 20.77 percentage women are working as non-officer level out of total non-officer employees but in RBB there is only 17.02 percentage women are working In Non-officer Level. In RBB there are 14.29 percentage women are hold managerial level but limit to hold 8th and 9th level only. There are no women involved in 10th level. In NBL only 7.45 percent women are working in managerial level but holding 10th level also. In NBL 20.77 percentage employees are women but in RBB only 15.21 percentage employees are women. Now days government adopt inclusive policy for job vacancy it may improve the women participation.

The finding shows that women are highly underrepresented in decision Making position.

Pay Scale of employees at sample bank:

Salary is monthly rate of pay to clerical and managerial employees. In both banks payment is equal to those employees who performing the same job. Payment/salary should balance organization's ability to pay with employee satisfaction.

Pay Structure of employees at RBB

Table 4.4: Monthly pay scale of Employees at RB

(Amount in Nepali Rupees)

Post	Level/Rank	Basic scale(1)	Grade Rate	Current Grade saturation	Final Salary Scale(2)	Average Salary(1+2)/2	Average of the average.
Deputy General Manager	11	28210	945	11	38605	33407.5	27291.25(For Office level)
Chief Manager	10	24740	825	11	33815	29277.5	
Senior Manager	9	22910	765	12	32090	27500	
Manager	8	21080	705	12	29540	25310	
Deputy Manager	7	19935	665	14	29245	24737.5	
Assistant manager	6	18790	630	15	28240	23515	
Assistant & Driver	Additional 5	15820	530	19	25890	20855	(For Non-Officer level)
	5	14480	485	19	23695	19087.5	
	Additional 4	14150	475	19	23175	18662.5	
	4	13650	455	19	22295	17972.5	
	3	11290	380	16	17370	14330	
Office Assistant	4	12935	435	19	21200	17067.5	16558.5
	4	12230	410	19	20020	16125	
	3	11290	380	16	17370	14330	
	2	10610	355	18	17000	13805	
	1	10000	335	20	16700	13350	

Source: Related Bank (2069.04.31)

At Rastiyabanijay Bank (RBB), basic pay scale of non-officer employees is NRS 10,000-NRs 15,720 per month, final salary scale in NRs 13,350.5 to NRs 25,890 per month. On an average non-officer employees earned NRs 16,558.5. Basic pay scale of

officer level employees is NRs 18,790 to NRs 28,210 and final salary scale is NRs 23,515 to NRs 33,407.5. On an average officer level staff earned NRs 27,291.25 per month.

The finding shows that pay scale is equal to those employees who performing the same job. The table 4.4 indicated that employees are economically secure.

Pay Scale of Employees at NBL

Table 4.5: Pay Scale of Employees at NBL

Post	Level	Basic Scale	Grade Rate	Current Grade Saturation	Final Salary Scale	Average(1+2)/2	Average of the average
Deputy General Manager	11	28210	941	5	32915	30562.5	(Officer Level) 26520.92
Chief Manager	10	24740	825	9	32165	28452.5	
Senior Manager	9	22910	764	10	30550	26730	
Manager	8	21080	703	12	29516	25298	
Deputy Manager	7	19935	665	14	29245	24590	
Assistant manager	6	18790	627	15	28195	23492.5	
Senior Assistant	5	14480	483	20	24140	19310	(Non-Officer Level) 17124
Assistant	4	13650	455	20	22750	18200	
Junior Assistant	3	11290	377	20	18830	15060	
Driver	1	14480	483	20	24140	26550	
	2	12650	455	20	22750	18200	
	3	11290	377	20	18830	15060	
Peon	1	12230	408	20	20390	16310	
	2	11290	377	20	18830	15060	
	3	10610	354	20	17690	14150	
	4	10000	334	20	16680	13340	

Source: Nepal Bank Limited

At NBL, pay scale for officer level employees on an average is Rs. 27,291.25 per month and for Non-officer Level is Rs. 16558.5 per month.

At NBL, pay scale for officer level is on an average is Rs. 26520.92 and for Non-officer Level is Rs 17,124 per month.

There is no significant different in pay scale of the employees at both banks. Above table shows that employees are economically secure than women who are not working.

CHAPTER V

SOCIO-ECONOMIC PROFILES OF THE RESPONDENTS

This chapter has analyzed the data collected from primary sources. More specifically this part presents the socio-economic characteristics and level of satisfaction of the employed women of two government banks of Kathmandu district.

Socio-economic characteristics of the respondents on the basis of the variables directly related with the women employed in different government of Kathmandu. From the sample 60 employed women in this sector is found as follows.

5.1 Age of the Respondents

There is relationship between age and employment. It is expected that women with economically active age group participated in the outside world for working and run their dual role as a housewife and as a worker. Below given table presents the age structure of the employed women of different government banks of Kathmandu. On the basis of data collected from different government banks of Kathmandu the age group of the respondents has been divided into five major groups of the respondents has been divided into five major groups.

Table 5.1: Age of the Respondents

S.N	Age Group	Percentage of respondents at RBB (%)	Percentage of respondents at NBL (%)
1	20-30	24.0	11.4
2	30-40	16.0	5.0
3	40-50	36.0	60.7
4	50-60	24.0	22.9
Total		100	100

Source: Field survey:2012

Above distribution of the respondents by age group shows that out of 60 respondents, at RBB:24 percent were from 20-30 age group, 16 percent were from 30-40 age group, 36 percent from 40-50 age group, 24 percent were from 50-60 age group. At NBL, 11.4 percent were from 20-30 age group, 60.7 percent from 40-50 age group and 22.9 percent from 50-60 age group.

The table 5.1 shows that most of the respondents were in 40-50 in NBL. Scaterness of the respondents at NBL is very high in NBL than RBB.

5.2 Caste/Ethic of the Respondents

Religious, a feudal system of government, which uses fear, hate and sometimes tries to control and manipulate people for the betterment of a select group of individuals.

The main castes of Kathmandu city are Newar, Brahman, Kshetry. Among them Newar are more than others because of the local residents of Kathmandu. The caste of the respondents is distributed broadly into 3 main heading that is Brahman/Kshetry, Janajati and others. Others includes Madheshi and Dalit. Janajati includes Newar, Tamang, Tharu and Aideo.

Table 5.2 Caste of the Respondents

S.N	Caste	Percentage of the respondents at RBB(%)	Percentage of respondents at NBL(%)
1	Braman/Kshetry	37.1	60.0
2	Janajati	62.9	40.0
Total	Total	100	100

Source: Field survey 2012

This finding indicates that at RBB,37.1 percent were Braman/Kshetry, 62.9 percentage of respondents from Janajati. At NBL.60 percent of respondents from Brahman/Kshetry and 40 percent from Janajati.

From the table5.2 it can be concluded that at NBL most of the respondents were from Brahman/Kshetry than RBB and majority of the respondents from Janajati people at RBB.

5.3 Religion of the Respondents

Religion, a feudal system of government, which uses fear, hate and sometimes tries to control and manipulate people for the betterment of a select group of individuals.

The religion of the respondents is discussed into three main headings. They are Hindu, Buddhist and others.

Table 5.3 Respondents on the Basis of Religion

S.N	Religion	Percentage of the respondents at RBB(%)	Percentage of the respondents at NBL(%)
1	Hindu	92.0	91.4
2	Buddhist	8.0	8.6
Total		100	100

Source: Field survey 2012

Above table shows that majority of the respondents are Hindu religion at both banks.

5.4 Education of the Respondents

Education enhances the performance and ability of people. There is positive relationship between education and employment opportunity. Higher the level of education higher will be opportunity to get job. All the women must think that education is the most necessary thing for them. The aim of women's education should be to fit women for independent careers. The level of education among the respondents has been divided into 4 major group i.e. S.L.C, Intermediate, Bachelor and Master's Level.

Table 5.4 Education of the Respondents

S.N	Level of education	Percentage of respondents at RBB(%)	Percentage of respondents at NBL (%)
1	S.L.C	12.0	17.1
2	Intermediate	20.0	22.9
3	Bachlore	44.0	45.7
4	Master	24.0	14.3
Total		100	100

Source: Field survey 2012

From table 5.4, it shows that at RBB 12 percent respondents were found SLC, one fifth, respondents were found Intermediate, 44 percent respondents were found Bachlor and 24 percent respondents were Master level. At NBL, 17.1percent respondents were SLC, 22.9 percent respondents were Intermediate level. 45.7 percent were Bachlor level and 14.3 percent were Master level.

This clearly indicates that higher percentage of respondents were found Bachlor passed in both bank and more respondents were master level passed in RBB than NBL.

Most of the government banks need Bachlor degree for assistant level and majority of the women working as assistant level.

Table 5.5: Marital Status of the Respondents

S.N	Marital Status	Percentage of respondent at RBB (%)	Percentage of respondents at NBL (%)
1	Married	76.0	85.71
2	Unmarried	24.0	14.29
Total		100	100

Source: Field survey 2012

The table 5.5 shows that, at RBB 76 percent respondents were married and one fourth respondents were unmarried. At NBL 85.71 percent respondents were married and 14.29 percent respondents were unmarried.

The finding shows that most of the employed women are married. Percent of married respondents were higher at NBL than RBB. They have to balance life between their house work and office work.

Table 5.6 Respondents on the Basis of Hours spent on their Household Chores.

S.N	Hours spent	Percentage of respondent at RBB(%)	Percentage of respondent at NBL (%)
1	1-3 hours	25.7	60.0
2	4-5 hours	74.3	40.0
Total		100	100

Source: Field survey 2012

Table 5.6 shows that, at RBB one fourth respondents spent 1-3 hrs on her household chores and 74.3 percent respondents spent 4-5 hrs. At NBL, 60 percent respondents spent 1-3 hrs on her household chores and 40 percent were spent 4-5 hrs. The study found that, majority of the respondent from NBL were spent 1-3 hrs on her household chores than RBB and one third of the respondent from RBB were spent on her household chores. Thus it can be concluded that respondents from RBB spent more time on her household chores than NBL respondents and there is no one do not work at home they have little burden of household chores.

5.7 Respondents on the Basis of family co-operation:

Unless the family members co-operation the women working outside their home, it is quite different for the women to run the job outside.

Table 5.7 Respondents on the Basis of Family Co-Operation

S.N	Degree of Co-operation	Percentage of respondent at RBB(%)	Percentage of respondent at NBL(%)
1	Fully	64	85
2	Partially	36	15
Total	Total	100	100

Source: Field survey 2012

The table 5.7 shows that at RBB 64 percent respondent have get full co-operation from their family , 36 percent respondents get partial co-operation and at NBL 85 percent respondent have get full co-operation from their family and 15 percent respondents get partial co-operation and no respondents have experience of not having co-operation from their family.

From the finding it can be said that respondents from NBL get full support than respondents from RBB. It can be concluded that families are becoming broad minded who ready to send their female members to outside job.

Table 5.8: Management of Respondent to Dual Role as aHousewife and Employee.

S.N	Responses	Percentage of respondents at RBB(%)	Percentage Of the respondents at NBL(%)
1	Easily	60	60
2	Hardly	30	24
3	Anyhow	10	16
Total		100	100

Source: Field survey 2012

The table 5.8 shows that, at RBB 60 percent respondents easily manage their dual role i.e. before and after office they used to look their children and work as a housewife and during office time they used to work office task, 30 percent respondents hardly manage their dual role. They get support from their servants, family members and staff members of their offices to manage their dual role as housewife and employed women.

At NBL, 60 percent respondents easily manage their dual role and 24 percent respondents hardly manage their dual role. The finding shows that there is no significant difference between women's dual role where to they work.

5.9 Decision Making Power of the Respondent at Home

Women were not permission to make decision alone at home. Decision making power can be divided into following sub-heading i.e. high, medium, low and not at all. Women with high level decision making play vital role to contribute economically in her family in comparison to male partner.

Table 5.9 Distribution of the Respondents on the Level of Decision making power at home

S.N	Response	Percentage of respondent at RBB(%)	Percentage of respondent at NBL (%)
1	High	40	20
2	Medium	60	77
3	Low	-	3
Total		100	100

Source: Field Survey 2012

The table 5.9 shows that at RBB 40 percent respondents have high level in decision making, 60 percent respondents have medium level. At NBL, 20 percent respondents have high level in decision making, 77 percent have medium level and 3 percent having low position in decision making. At NBL there were some respondents found

having insignificant level in decision than RBB. Majority of the respondents have medium position in decision making.

5.10: Decision making power in the office

Decision making power relies on the basis of their designation. Below given table presents the distribution of the respondents on the basis of their designation. It is divided into two main groups such as officer level and non-officer level.

Table 5.10: Decision making power in the office

S.N	Designation	Percentage of respondent at RBB(%)	Percentage of respondent at NBL (%)
1	Officer	32.0	22.9
2	Non-Officer	68.68	77.1
Total		100	100

Source: Field Survey 2012

Above table 5.10 shows that at RBB, 32 percent respondents are officer and 68 percent respondents are assistants. At NBL, 22.9 percent respondents are officer and 77.1 percent respondents are Assistants. Majority of the respondents are in assistant level. The finding indicates women in officer position are higher in RBB than NBL.

5.11: Respondents on the Basis of Their Salary

Below given table presents the distribution of the respondents on the basis of their salary. Salary has been divided into five main groups.

Table 5.11 On the Basis of Their Salary

S.N	Income(Monthly)	Percentage of respondents at RBB (%)	Percentage of respondents at NBL (%)
1	Rs1,0000 - Rs15,000	8.0	8.6
2	Rs15,000-Rs20,000	22.0	40.0
3	Rs20,000-Rs25,000	30.0	28.6
4	Rs25,000-Rs30,000	25.0	20.0
5	Above 30,000	15.0	2.9
Total		100	100

Source: Field survey 2012

From above table 5.11, it shows that at RBB 8 percent respondents earn between Rs 10,000 to Rs15,000, 22 percent respondents earn between Rs 15,000 to 20,000, 30 percent respondents earn between Rs 25,000 to 30,000 and 15 percent earn above Rs 30,000. At NBL, 8.6 percent respondents earn Rs 10,000 to 15,000, 40 percent respondents earn Rs 15,000 to 20,000, 28.6 percent respondents earn Rs.20,0000 to 25,000, 20 percent respondents earn Rs 25,000 to 30,000 and 2.9 percent respondents earn above Rs 30,000. At RBB higher percent of respondents are officer than NBL and earning more than above Rs 30,000 is higher percentage than NBL.

5.12 Respondents on the Basis of Satisfaction level with salary.

Table given below presents the distribution of the respondents on the basis of satisfaction level with salary. Satisfaction level with salary is divided into three main groups such as fully, partially and not at all.

Table 5.12: Respondents on the Basis of Satisfaction Level with salary:

S.N	Level of satisfaction	Percentage of respondent at RBB (%)	Percentage of respondent at NBL (%)
1	Fully	64	65.7
2	Partially	36	31.4
3	Not at all	-	2.9
Total		100	100

Source: Field Survey 2012

Above table 5.12 shows at RBB 64 percent respondents are fully satisfied with the salary, 36 percent respondents are partially satisfied. At NBL 65.7 percent respondents are fully satisfied with the salary, 31.4 percent are partially satisfied with salary and 2.9 percent are not at all satisfied with their salary. Majority of the respondents of both banks are fully satisfied with their salary and 2.9 percent respondents are not at all satisfied at NBL than RBB.

5.13: Respondent on the Basis of Sexual Discrimination in the Office

Table given below presents the distribution of the respondents on the basis of response on any discrimination made in designation between male and female workers with same qualification.

Table 5.13 Respondents on the Basis of sexual Discrimination in office

S.N	Responses	Percentage of respondents at RBB (%)	Percentage of respondents at NBL (%)
1	Discrimination	32	14.3
2	No discrimination	68	85.7
Total	Total	100	100

Source: Field Survey 2012

Above table 5.13 shows at RBB more than one-third respondents think there is discrimination in designation between male and female workers with the same qualification and 68 percent respondents think there is no discrimination made on the designation between male and female workers of the same qualification. At NB L 14.3 percent think there is discrimination in designation and 85.7 percent think there is no discrimination.

The finding shows that majority of the respondents of respondents of NBL think there is no discrimination in designation which is higher percent than RBB.

5.14: Respondents on the Basis of property owned

Existing statutory and customary laws limit women's access to land and other types of property in most countries in Africa and about half the countries in Asia (UNDP, 2010).

Table 5.14: Respondents on the Basis of property owned

S.N	Responses	Percentage of the respondent at RBB (%)	Percentage of the respondent at NBL (%)
1	Yes	64	68.6
2	NO	36	31.4
Total		100	100

Source: Field survey 2012

Above table 5.14 shows that at RBB 64 percent respondents have property in their name and 36 percent do not have property in their name which shows their economic status is high. At NBL 68.6 percent respondents have property in their name and 31.4 percent respondents do not have property in their name.

5.15. Economic Decision Making Power of the Respondents at Home

Economic decision making power measure the status of women at home. Higher the economic decision making power higher will be the respect of women.

Table 5.15 Respondents on the Basis of Economic Decision making power

S.N	Responses	Percentage of respondent at RBB (%)	Percentage of respondent at NBL (%)
1	Self	20.0	5.7
2	Husband	8.0	28.6
3	Both	64.0	62.9
4	Others	8.0	2.9
Total		100	100

Source: Field Survey 2012

Above table 5.15 shows that at RBB, 20 percent respondents self decides to purchase/sale and investment decision, 8 percent respondents have no decision making power that means decides only by husband, 64 percent respondents both decides to economic decision and 8 percent respondents said decide by others. At NBL, 5.7 percent respondents self decides to purchase/sale and investment decision, 28.6 percent respondents have no decision making power that means decides only by husband, 62.9 percent both decides to economic decision and 2.9 percent respondents said decide by others.

The study found that women's independent decision making power highly restricted. Majority of the respondents of both banks made decision by agreement and self decision making power is higher at RBB than NBL.

5.16. Decision Making Power of the Respondents on the Basis to spend their Income

Fewer women than men have cash income in the less developed regions, and a significant proportion of married women have no say in how their cash earnings are spent(UNDP, 2010).

Table 5.16: Respondents on the Basis to spend their Income

S.N	Responses	Percentage of respondent at RBB (%)	Percentage of respondent at NBL (%)
1	Self	68.0	40.0
2	Husband	4.0	2.9
3	Both	24.0	51.4
4	Others	4.0	5.7
Total		100	100

Source: Field Survey 2012

The above table 5.16 shows at RBB 68 percent respondents self decide to spend their money, 4 percent respondents said decide by their husband, 24 percent respondents decides by both and 4 percent respondents told by others. At NBL,40 percent respondents self decide to spend their money, 2.9 percent respondents said decide by their husband, 51.4 percent respondents decides by both and 5.7 percent respondents told by others.

It concludes that more than half respondents of NBL decides spend their income by agreement and 68 percent of respondents of RBB decides to spend their income by self which is higher than NBL.

5.17. Lending/Borrowing Power of their Money

To fulfill the basic needs and to improve the quality of life, loan providing practices were carried out in the study area.

Respondents asked do you lend/borrow your money and who decides to lend/borrow your money.

Table 5.17: Distribution of the Respondents on the Basis of Lending/Borrowing Power

S.N	Responses	Percentage of respondent at RBB (%)	Percentage of respondent at NBL (%)
1	Self	56.2	46.7
2	Husband	18.8	6.7
3	Both	25.0	46.7
Total		100	100

Source: Field Survey 2012

The table 5.17 shows that at RBB more than half respondents have decision making power, to lend/borrow to spend their own money, 18.8 percent respondents said decision making by their husband and 25 percent respondents said decides by both. At NBL,46.7 percent respondents have decision making power to lend/borrow to spend

their own money, 6.7 percent respondents by their husband and 46.6 percent respondents said decide by both.

It can be concluded that respondents of RBB have more self decision power to lend/borrow power than NBL and respondents of NBL make decision by agreement.

5.18. Participation on social Organization:

To know about on social activities indicates women status with reference to their literacy and involvement in different sectors.

Table 5.18: Participation on social Organization

S.N	Organization	Percentage of respondent at RBB (%)	Percentage of respondent at NBL (%)
1	Club/CBOS	8.3.0	16.7
2	Religious Institution	25.0	16.7
3	Political Institution	25.0	25.0
4	Financial Institution	8.8	16.7
5	Education Institution	8.3	8.3
6	Others	25	16.7
Total		100	100

Source: Field Survey 2012

Above table 5.18 shows that at RBB, 8.3 percent respondents involve in club/CBOS, 25 percent respondents were involve in religious institution, 25 percent respondents were involve in political institution, 8.8 percent respondents involve in financial institution and 25 respondents were involve in Others. At NBL, 16.7 percent respondents involve in club/CBOS, 16.7 percent involve in religious institution, 25 percent were involve in political institution, 16.7 percent involve in financial institution, 8.3 percent involve in education institution and 16.7 percent involve in others. The finding shows that respondents of RBB involved in religious institution, and other which is more than NBL. Respondents of NBL more involve Club/CBOS and financial institution.

CHAPTER VI

ECONOMIC CONTRIBUTION OF RESPONDENT AT HOUSEHOLD SECTOR

Fewer women than men have cash income in the less developed regions, and a significant proportion of married women have no say in how their cash earnings are spent (UNDP, 2010).

It is noticed that women who are only housewives have low power in decision making concerning the expenditure aspect. On the contrary, working (employed) women seem to have more access in this matter. This may be because the housewives have less knowledge of the existing market price than the working women.

In this study sampled women's (respondent) pay scale are showing in table 4.3 and table 4.4 respectively. Women's income is more probably invested in the family budget (health, education of children) and they play a big role all over the world in alleviating poverty.

To know the economic contribution of employed women at household sector asked questions who spend in the different head of expenses and 4 main options are given which are self, husband, both and others. Respondent's responses are showing as following.

6.1 Children Education

Education is the milestone of the development and vital indicator of social status. An educated wife and mother naturally have better communication with outsider as with increasingly educated male with the household. Under this heading includes children monthly fees, Uniform, admission and other fees, textbooks and supplies, transportation, private tuition and other expenses related to education are added together.

Table 6.1: Basis of Children Education

S.N	Responses	Percentage of respondent at RBB	Percentage of respondent at NBL
1	Self	22.7	18.5
2	Husband	4.5	11.1
3	Both	72.8	70.4
Total		100	100

Source: Field Survey 2012

Table 6.1 shows that, at RBB 22.7 percent respondents self spent on their children education, 4.5 percent respondents said spent by husband, 72.8 percent respondents said spent by both. At NBL, 18.5 percent respondents said self spent on their children education, 11.1 percent respondents said spent by husband, 70.4 percent respondents said spent by both.

The findings shows that higher percent of the respondents of both bank both parents spent their children education by agreement. More percentage of respondents of RBB spent their children education by self.

6.2 Respondents on the Basis of Health

It is said that "Health is wealth". This proverb says that the real wealth of life in health. So it is equally important for the men and women. Everybody does have the responsibility for taking care of their family health. It includes health care for self, health care for children and other family member. This expenses head plays vital role in household budget.

According to NLSS (2010/11), on average, total cost of treatment at a government health facility is slightly higher than that at a private health institution: Rs. 1,167 at government health institution and Rs. 1,010 at private institution. Dis-aggregating the total cost, except for the cost of medicine, other costs are lower in private institutions than in government facilities.

Table 6.2: Respondent on the basis of spend on health

S.N	Responses	Percentage of respondent at RBB	Percentage of respondent at NBL
1	Self	32.0	28.6
2	Husband	4.0	5.7
3	Both	60.0	65.7
4	Others	4.0	-
Total		100	100

Source: Field Survey 2012

Table 6.2 shows that, at RBB 32 percent respondents self spend, 4 percent respondents said spend by husband, 60 percent respondents said spend by both and 4 percent respondents said spend by others. At NBL, 28.6 percent respondents self spend, 5.7 percent respondents said spend by husband, 65.7 percent respondents said by both.

The finding shows that higher percent of respondents of NBL spend by agreement. At NBL there were no respondents said spent by others.

6.3 Respondents on the Basis of spend on Food

Food is a mixture of different chemicals components. Human needs food as a source of energy and for tissue replacement like other animals. Food satisfy appetite and to meet physiological needs for growth, to maintain all body processes and to supply essential energy required for maintaining body temperature and activity.

According to NLSS III (2010/11), on average, 62 percent of household consumption is spent on food expenditures in the country. Share of housing consumption is 11 percent of household, that of education is 5 percent and the rest is accounted for by other non-food items.

Table 6.3: Distribution of the respondents on the Basis of spend to Food

S.N	Responses	Percentage of respondent at RBB	Percentage of respondent at NBL
1	Self	12.0	14.3
2	Husband	-	8.6
3	Both	76.0	68.6
4	Others	12.0	8.6
Total		100	100

Source: Field Survey 2012

Table 6.3 shows that, at RBB 12 percent respondents self spend on their food. Majority of the respondents spend by both and 12 percent respondents said by others. At NBL, 14.3 percent respondents self spend on their food, 8.6 percent respondents said spend by husband, 68.6 percent respondents said spend by both 8.6 percent respondents said spend by others.

6.4 Respondents on the Basis of Spend on Clothing

Cloth is one of the most important things in life. It save human from seasons and personality. It cover significant portion of household budget. In this study, this heading includes cloth for self, children, husband and other dependent.

Table 6.4: On the Basis of spend on clothing

S.N	Responses	Percentage of respondent at RBB	Percentage of respondent at NBL
1	Self	50.0	57.1
2	Husband	4.2	42.9
3	Both	41.7	-
4	other	4.2	-
Total		100	100

Source: Field Survey 2012

Table 6.4 shows that, at RBB 50 percent respondents said self spend on clothing, 4.2 percent said spend by husband, 41.2 percent said by agreement and 4.1 percent respondent said by others. At NBL, 57.s percent respondents said self spend, 42.9 percent said spend by husband and there were no one respondents who said by both and others.

The finding shows that, higher percentage of respondents of NBL spend by self and husband than RBB.

6.5 Respondents on the Basis of Spend on House Rent

The NLFS II (2008),estimated that a large proportion of households about 82.9 percent were reported to living in their own dwelling units and 92 percent in rented dwellings.

Table 6.5: Basis of spend on House Rent

S.N	Responses	Percentage of respondent at RBB	Percentage of respondent at NBL
1	Self	33.3	42.9
2	Husband	11.1	57.1
3	Both	44.4	-
4	Others	11.1	-
Total		100	100

Source: Field Survey 2012

Table 6.5 shows that, at RBB 33.3 percent respondents said self spend on house rent, 11.1 percent respond by husband, 44.4 percent said by both and 11.1 percent said by others. At NBL, 42.9 percent respondents said by self, 57.1 said by husband.

The finding shows that, higher percent respondents of NBL spend by self and husband than RBB.

6.6 Basis of Spend on Different Charges

This heading includes telephone, water and electricity charge. It is necessary for living. It make comfortable for human being.

Table 6.6: Basis of spend on Utility Charges:

S.N	Responses	Percentage of respondents at RBB	Percentage of respondents at NBL
1	Self	20.0	8.6
2	Husband	20.0	20.6
3	Both	48.0	60.0
3	Others	12.0	11.4
Total		100	100

Source: Field Survey 2012

Table 6.6 shows that, at RBB 20 percent respondents said self spend on Utility charges, 20 percent said spend by husband, 48 percent respondents said spend by both and 12 percent said spend by others. At NBL, 8.6 percent respondents self spend on Utility Charges, 20.6 percent said spend by husband, 60 percent said spend by both and 11.4 percent said spend by others.

Finding shows that higher percent respondents of RBBself spend on utility charges than NBL and higher percent of respondents of NBL spend by both than RBB.

6.7 Respondents on the Basis of Spend on Festival

In every country and community, a year is incomplete without festivals. The Christian world has Chrisman; the Chinese have the Chinese New year and the Muslims have Id. Similarly, Nepalese also have numerous festivals that we celebrate, throughout the year like Teej, Sankranti and Lhosar, but among them the most important are Dashain and Tihar.

Table 5.7: On the Basis of Festival Expenses

S.N	Responses	Percentage of respondent at RBB	Percentage of respondent at NBL
1	Self	24.0	5.7
2	Husband	-	14.3
3	Both	68.0	68.6
4	others	8	11.4
Total		100	100

Source: Field Survey 2012

Table 6.7 shows that, at RBB 24 percent respondents self spend on festival expenses, 68 percent respondent said by agreement and 8 percent respondents said spend by others. At NBL, 5.7 percent respondents self spend on festival expenses, 14.3 percent respondents said spend by husband, 68.6 percent respondents said by agreement and 11.4 percent said by others.

The finding shows that higher percentage respondent of RBB self spend on festival expenses than NBL and at RBB there were no respondents who said spend by husband.

6.8 Respondents on the Basis of Spend on Entertainment

Human are lived in society and doing daily work and need different entertainment. Under this heading include children entertainment, refreshment and get-together etc.

Table 6.8: On the Basis of Entertainment

S.N	Responses	Percentage of respondent at RBB	Percentage of respondent at NBL
1	Self	16.0	22.9
2	Husband	76.0	5.7
3	Both	8.0	71.4
Total		100	100

Source: Field Survey 2012

Table 6.8 shows that, at RBB 16 percent respondents self spend on entertainment, majority of the respondent spend by husband and 8 percent respondent said by both. At NBL, 22.9 percent respondents said self spend, 5.7 percent said by husband and majority of respondents said by both.

The finding shows that, at RBB majority of respondent said spend by husband than NBL and majority of the respondents of NBL said spend by both than RBB.

6.9 Respondents on the Basis of Spend on Utensils

This heading includes using on kitchen and eating. This is the prime concern of women and most of the household used to purchase by women according to their necessities.

Table 6.9: On the Basis of Utensils

S.N	Responses	Percentage of respondent at RBB	Percentage of respondent at NBL
1	Self	54.2	51.4
2	Husband	4.2	-
3	Both	29.2	42.9
4	Others	12.5	5.7
Total		100	100

Source: Field Survey 2012

Table 6.9 shows that, at RBB 54.2 percent respondents self spend on Utensil, 4.2 percent respondents said by husband, 29.2 percent respondents spend by agreement and 12.5 percent respondents said spend by others. At NBL, 51.4 percent respondents self spend, 42.9 percent said by both and 5.7 percent said by others.

The finding shows that respondents of both bank's self spent on utensils. At NBL, there were no respondent who said spend by husband.

6.10 Respondents on the Basis of Spend on Sanitary

Everybody need clean environment as well using and consumption goods. It is necessary to health. Dirt is the mother of disease. A person who does not wash himself/herself and clothes will suffer in health. To keep well you must keep self,clothes and house clean. Under sanitary includes dust removers, drainages, and other cleaning materials. It is also prime concerned of women.

Table 6.10: On the Basis of spend on Sanitary

S.N	Responses	Percentage of respondent at RBB	Percentage of respondent at NBL
1	Self	52.0	45.7
2	Husband	25.0	2.9
3	Both	7.0	45.7
4	Others	16.0	5.7
Total		100	100

Source: Field Survey 2012

Table 6.11: On the Basis of sanitary

S.N	Responses	Percentage of respondent at RBB	Percentage of respondent at NBL
1	Self	52.0	45.7
2	Husband	32.0	2.9
3	Both	-	45.7
4	Others	16.0	5.7
Total		100	100

Source: Field Survey 2012

Table 6.10 shows that at RBB more than 50 percent respondents said self spent on sanitary, 32 percent said by husband and 16 percent said on agreement. At NBL, 45.7 percent respondents self spend on sanitary, 2.9 percent said spend by husband, 45.7 percent said by both and 5.7 percent said by others. The finding shows that at RBB higher percent of respondents spend on sanitary by self and husband than NBL. There were no respondents who said by agreement but at NBL 45.7 percent said by both.

CHAPTER-VII

SUMMARY, CONCLUSION AND RECOMMENDATIONS

7.1 Summary

This study was conducted on the employed women of government banking sector to look at the economic contribution of the employed women, their participation and earning status and socio-economic status of women employees. This research was based on the descriptive research design. Sources of data are taken purposefully from two government banks of Kathmandu such as Nepal Bank Limited head office New-road and Rastriya Banijya Bank , head office Ram shah path. The sample of this study covers 60 respondents of different government banks of Kathmandu.

In this study primary data were collected using structured questionnaire with women employees and key information of different government banks of Kathmandu.

At NBL, Out of 2204 total employees, 524 (23.77 percent) were women and less than one forth (24.43 percent) were officer. At RBB, out of 2499 employees, only 15.21 percent were female and 18.42 percent female employees holding officer level.

At RBB officer level employees were earning on an average Rs. 27291.25 and non-officer employees were earning on and average Rs. 16,558.5. At NBL officer level employees were earning on an average Rs. 17,124. At both bank there were no discrimination on pay scale.

Majority of the respondents spent their income at household sector by agreement (spent by both). It found that both partner have income and spent according to necessities on different expenses head.

In this study, higher scaterness in age group in NBL than RBB. At NBL 60.7 percent respondents belonged to the age group 40-50 years. Major caste /ethnic group of the respondents were Brahman\Khetry in NBL and majority of the respondents were Janjati at RBB.

Almost respondents were from Hindu religion in both banks. About educational level of the respondents higher percent of respondents from RBB were master's level passed than NBL. Higher percent respondents from NBL were married than RBB.

Majority of the respondents of RBB who spent 4-5 hrs in their household chores than NBL. On the basis of family co-operation majority of the respondents from NBL get co-operation than RBB.

Out of 60 respondents, majority of the respondents of them had medium level of decision making position and which is higher percent in RBB than NBL. Respondents from RBB had high level of decision making power than NBL.

Higher percent of respondents from RBB were gazette officers than NBL and from RBB their earning is above Rs.30,000.

The finding shows that two-third respondents from both bank's were fully satisfied with their salary and 2.9 percent respondents from NBL said not at all satisfied but there were no respondent who said that, Higher percent of respondents from NBL did not agree there is discrimination with same qualification.

Higher percent of respondent from NBL had land\building in their name than RBB. Higher percent of respondents of RBB had economic decision making power, decision making power to spend their income and lending borrowing power of their money than NBL.

In case of participation on social organization higher percent of respondents of RBB were belonged to religious and other institution and higher percent respondent of NBL were belonged to club\CBOS and financial institution.

In case of economic contribution of respondent at household sectors: Majority of the respondents had houses. The major finding had shown that majority of household expenditure spent by both partners according to agreement and under sanitary head women spent more than men in both bank.

During the course, the researcher found out problem and prospect of the banker women. The women have very tight time schedule in order to perform their both household and official work. Regarding there is a change of getting high salary,

benefit and ultimately high salary and benefit contribute household support and increment in the assets and property. It can be concluded that there was no significant discrimination in salary and designation between male and female with same qualification. This study, it had been found that majority of the respondents earned monthly between Rs.15,000 to Rs.20,000. From the study it was clear that the respondents were fully satisfied with salary. While comparing satisfaction level of salary and job it was cleared that women not only give importance to the salary but for them employed environment is also an important part. From the study it was cleared that employed women have played dual role as a housewife and an employed women easily. From the study it can be concluded majority of respondents had medium level of decision making. The study had shown that the respondents had economically secured than unemployed women. On the basis of finding it can be concluded that socio-economic status of the employed women of different government bank is getting better day by day. So, the prospects of bank job for women are good. There is less problems for women in banking sector than other sector.

7.2 Conclusion

On the basis of major findings it can be concluded that socio-economic status of the employed women of government banks is getting better day by day and their contribution to household sector is significant and must.

Majority of the respondents are non-gazatted and earned on an average Rs.16,558.5 at RBB and Rs. 17,124 at NBL.

From the study it was clear that the higher percent respondents from NBL were fully satisfied with their salary and higher percent of respondents from NBL did not agree there is discrimination with same qualification.

From the study majority of the respondents of RBB who spent 4-5 hrs in their household chores than NBL. On the basis of family co-operation majority of the respondents from NBL get co-operation than RBB. From the study it was cleared that major percent respondents of RBB played dual role as a housewife and a employed women easily. We must understand that in a patriarchal Hindu society out beside

office work they have done their household chores daily and they have also been able to effectively mother and employee etc.

From the study it can be concluded that majority respondents had medium level of decision making position and which is higher percent in RBB than NBL. Respondents from RBB had high level of decision making power than NBL. The study had shown that the respondents had a feeling that because of their employed status had enhanced. On the basis of major findings, it can be concluded that though many women employees were not in high decision making post. The management treats equally with regard to promoting, training, foreign visit etc .between male and female on the basis of qualification and job experiences.

The study shows that higher percent of respondent from NBL had land\building in their name than RBB.

The study shows that higher percent of respondents of RBB had economic decision making power, decision making power to spend their income and lending\ borrowing power of their money than NBL.

The study concludes that majority of the respondents of both bank spent their income in necessary expenses head by jointly and both partners have income. It indicates that women's economic contribution to household sector is significant and helped to their male partner to manage household activities.

7.3 Recommendation

Based on the findings of in government banks have high qualification but most of the women are under officer level. Therefore bank should give priority to qualified and capable women in officer level.

A heavy domestic workload reduces their available time for more productive activities. Therefore family especially by their male counterparts should make simple time saving devices which are essential for employed women.

From the study it is found that majority of respondents had medium level of respondents had medium level of decision making. The study also found that many women employees were not in high decision making post. So, the management should treat equally with regard to granting decision making power to women and men through promoting, training, foreign visit etc. between male and female on the basis of qualification and job experiences. The study should that majority of respondents have land\building in their name and some saving. There is less problems for women in banking job for women are good. So, women are encouraged to join banking job as far as practicable.

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Economic Contribution of Employed Women of Government Banking Sector in Nepal.

INTERVIEW SCHEDULE

The respondents are requested to give authentic information, as the answer will be kept confidential and used only for academic purpose.

1 Basic Information of family:

S.N	Name	Age	Sex	Relation with respondent	Qualification	Occupation (with position)	Salary/Income
1				respondent			
2							
3							
4							
5							

2 Basic Information of respondent:

Caste/Ethnicity:

Religion:

Level of Education:

No of children:

Marital status:

Question	Coding catagories
3) Marital status	a) Married..... 1 b) Unmarried.....2 c) Single..... 3
4) If you are married which type of family you belong to ?	a) Nuclear family.....1 b) joint family..... 2 c) Extended..... .3
5) If you are unmarried which type of family you belong to ?	a) Nuclear family..... 1 b) Joint family..... 2 c) Extended family.....3

C Household work:

6) Have you hired a servant to help you at home?	a) Yes..... 1 b) No..... 2
7) How Many hours do you spent on household chores?	a) Not at all.....1 b) 1 to 3 hrs.....2 c) 4 to 5 hrs.....3

D Information Related to Job

8) what is your job designation ?	a) Officer Level.....1 b) Non-Officer level(Assistance)2
9) Would you like to mention your monthly income?	a) Between 10000-15000..... 1 b) Between 15000-20000.....2 c) Between 20000-25000.....3 d) Between 25000-30000.....4 e) Above 30000.....5
10) Are you satisfied with your salary?	a) Fully.....1 b) Partially.....2 c) Not at all.....3
11) Is there any discrimination in designation between male and female workers with the same qualification?	a) Discrimination.....1 b) No discrimination..... 2
12) what is your feeling about the behave of your family member before and after getting this job?	a) Fully.....1 b) Partially.....2
13) From whom you get co-operation in the office?	a) From boss..... 1 b) From male staff members of the same rank2 c) From male staff members of the lower rank..... 3 d) From all.....4 e) From none.....5
14) As an employed women how do you manage your dual role as a housewife ?	a) Easily..... 1 b) Hardly..... 2 c) Anyhow.....3

E Participation on social works/activities:

15) Have you taken membership of any social organization/Institute?	a) Yes..... 1 b) No..... 2
16) If yes , in which organization ?	a) NGOS/INGOS..... 1 b) Club//CBOS.....2 c) Religious institution.....3 d) political Institution.....4 e) Financial Economic institution...5 f) Educational institution.....6 g) Others(specify).....7
17) Do you take part in the function of those organization ?	a) Yes..... 1 b) No.....2
18) If yes, how often?	a) Regularly.....1 b) Sometimes.....2
19) Decision making power of the respondent at home?	a)High.....1 b) Medium..... 2 c)Low.....3
20) Who decides to spend your income?	a)Self.....1 b) Husband.....2 c) Both..... 3 d) Others.....4
21) Who generally keeps the household money?	a)Self.....1 b) Husband..... 2 c) Both.....3 d) Others..... 4
22) Do you lend/borrow your money ?	a) Yes.....1 b) No.....2
23) If yes who decides to lend/borrow money?	a)Self.....1 b) Husband..... 2 c) Both.....3 d) Others.....4
24) Do you have any saving ?	a)Yes.....1 b) No.....2
25) Who makes the economic decisions in your family?	a) Self.....1 b) Husband..... 2 c) Both.....3 d) Others.....4
26) Do you have Land & building in your name?	a)Yes..... 1 b) No..... 2

Economic contribution related:

Who spends in the following heads:

Expenses heads:	Self	Husband	Both	Others
Children education				
Food				
Health				
Clothing				
House rent				
Different charges(i.eelectricity,water,telephone)				
Festival expenses:				
Entertainment				
Utensils				
Fuel				
Sanitary				