

# CHAPTER - I

## INTRODUCTION

### 1.1 Background

Jhapa is located in the eastern parts of Nepal. The land locked country, relies heavily on agriculture which is the backbone of the country's economy and contributes huge to the GDP. About 80% of the country's population derives their livelihoods from agriculture. A household is considered poor if its annual per capita consumption expenditure is below the poverty line which is currently expressed in an equivalent of US\$ 1.25 per day. Furthermore, it can be manifested through deprivation of basic needs like food, income, water, healthy services and even education and currently 39% of the population are poor (UNDP, 2010).

Agricultural development has been adopted as a strategy to achieve poverty reduction. Gender inequalities continue to contribute towards the decline of agriculture in most parts of the developing countries. Women continue to play a vital role in agricultural development hence the need to recognize their contribution and enhance their capabilities to improve on agricultural productivity. Women constitute majority of full time farmers besides contributing over majority of agricultural labour in Jhapa. When it comes to agricultural tasking it is found that women do more production tasks than men.

Despite their contribution to agriculture, women have not benefited much from their labour. Access to and control over productive resources such as land still continues to be a major set-back for women farmers, limiting their ability to effectively practice sustainable agricultural development. Gray and Kevane (1999) noted that the increase in value of land especially with the emphasis on cash crops has put women at a disadvantage. They have tended to have little influence on decisions on market oriented enterprises.

Apart from access and control over benefits, inequalities in terms of access to and control over factors of production limits women's participation in meaningful agriculture. Land is one of the limiting factor for women especially smallholder farmers. The significance of having access to and control over land cannot be overemphasized as argued by Allendorf (2007) that land is a major source of livelihood, power and control. The limiting factor to women's participation in agriculture affects the general output from the sector. Longwe & Clark (1994) argued that women should be active participants in agricultural development to enhance their own capacities and overcome their challenges. In view of lack of recognition of women's contribution towards agriculture development, efforts need to be drawn towards social changes that will enable them to actively participate in the process so that their input is duly recognized.

Nepal is signatory to most of the global and regional agreements that aim at reducing gender inequalities or the marginalization of women. Like most countries globally, Nepal strives to achieve the millennium development goals that were set to spearhead development initiatives across the globe. In response, the country developed multiple policies to localize the MDGs. To some extent, the development of such policies has been under political influence resulting in lack of continuity in some policies with new ones coming with change of governments and some are never translated into consistent policy implementation.

## **1.2 Statement of the Problem**

Sodality has different attainment and its seedbed, patriarchal society like Jhapa district, men hold the sovereign power to control households and society as a whole, and woman are repeatedly secluded in their homes. Women are ascribed as being of lower status compared to men, and poverty is higher among women than men. Some of the extended in this district are also headed by women who are either widows, divorced or have a disabled conserve. Element of these households are below the poverty line, living their life in extreme poverty. The despotic minimum necessities for living include food, education, clothing, housing and health. The level of distribute to basic household necessities depends on the application, income opportunities, control over assets, current income level and endowment of that family.

About half of the total population is female and a generality of them, almost 80%, live in remote areas. Through the rural women, most of them are involved in the farming sector, and most among them are unpaid family labor. Most of the rural women have little occasion to participate in intra-household, socio-economic and political decision-making processes as well as very limited interaction with people outside of the home. These factors isolate women from development activities as well as from acquiring income, knowledge, skills, etc., which make it difficult for them to be economically and socially personage.

Women are often treated as burdens, while men are seen as assets to families. They sustain separation because of their sexual division, limited access to markets, scarce income-earning opportunities, education and health care, leading to a lower level of well-being in the family that retards the developmental goals of the state. The footing of these women can be possibly ranked to the lowest in the basis of twenty needle related to health, marriage, children, education, and social equality. Rural women are most liable to hunger and food insecurity due to lack of constructive assets and depend on irregular and low-payee demanding daily wage labor. Thus, the low and irregular incomes, or both, have long term cause on rural women's livelihood. Historically, rural women are socially oppressed, lawful ignored, politically exploited and technologically depressed and dominate as a production unit for bearing and hinder youngsters.

Assuring the income of women is an imperative precondition for the elimination of necessity and the upholding of human rights (DFID, 2000), in particular at the particular level, as it helps to build a base for social change. When unlikeness of the livelihood issue is considered, the incidence of income is the most important. Living ordinary of the rural poor would only be uplifted when they receive income from the economic activities. Income generating activities (IGAs) change the livelihood of the poor in terms of living fettle, housing, nutrition, savings, dressy, medical treatment, health, sanitation, liberalization and education . Overcoming widespread poverty and improving livelihood requires confronting the widening disparity of remote women's revenue.

The condition of women in this district is basically confined to the homestead due to cultural, religious and social conditions. However, with the great decline of their socio-economic situation, rural women are breaking through the traditional norms and coming forward to participate in the development activities outside their homestead. Presently rural women in Jhapa have an anchoring role in the management of their families as well as participation in different income generating activities like crop production, livestock and poultry, aquaculture etc. Women from the indigent households sometimes work outside the home as paid laborers for their family's survival. Even though the economic charity of rural women is substantial, it is largely unacknowledged (ADB, 2004). Since suitable jobs and agricultural land are scarce in a country like Nepal, the creation of self employment opportunities becomes the most important empirical of households to improve income, and thus, to enhance the chance to cover the basic necessities. But the poor households do not have the amount of cardinal that is demurral for genesis up a self application exertion. In the study area, access of rural women to credit and insurance is relatively low, especially for poor and exposed households.

Therefore, financial brace is one important part of the maintenance of income strategies. To pursue their livelihood strategies, people must have access to five forms of capital assets such as natural, physical, human, social and financial assets (DFID, 1999). The amount of capital assets of rural women in combination with socio-economic structures and institutions determines the available set of livelihood strategies and leads to certain outcomes like higher income or well-being.

The participation of women in IGAs can contribute to enabling domestics to cope with income shocks, to ensure food security, to avoid an increase in beggary or to prevent sensitive households from falling below the poverty line. Existing societal opportunities and structures have hindered rural women from fully participating in IGAs. Additionally, they need to improve in all sorts of areas such as income, knowledge and skills, education, and access to capital through the services of the intervening agencies. In Nepal, apart from government initiatives, a large number of non-government organizations are operating in rural areas, concentrating on rural women to change their livelihood. Due to the direct and indirect support from these organizations, the capabilities of the involved women are increasing day by day,

motivating them to participate in various income activities which are expected to eventually contribute to their household income. In order to formulate suitable strategic measures for the improvement of the studied women's livelihood, this research focuses on socio-economic characteristics of women and their livelihood situation and examines their income strategies, along with their self-control and constraints of participation in IGAs.

### **1.3 Research Questions**

How do rural women express their existing livelihood status? Existing livelihood status is measured by seven livelihood indicators and the following sub-questions are formulated:

- ❖ How do they make decision regarding cash expenditure?
- ❖ Which activities are likely to affect sanitation?
- ❖ What is the present condition of housing, water facilities, health situation, sanitation and extent of participation in social activities?

### **1.4 Objectives**

The main purpose of this research project is to provide sound information which can help to improve livelihood through income generating activities for the surveyed women of the Surunga V.D.C in Jhapa .The field research in four villages of the Surunga V.D.C provided the data base regarding livelihood situation and income strategies of rural women in which they used assets such as human, social, financial, physical and natural assets to secure and manage or overcome their vulnerable situations. Special attention is paid to the association of rural women with NGOs to better understand the functions of non-government organizations toward livelihood development.

The objectives of this study are as follows:

1. To examine the existing livelihood status of rural women.
2. To identify the changing livelihood strategy of rural women.
3. To explore the challenges faced by rural women.

### **1.5 Significance of Research**

The findings of the study are particularly applicable to the four villages of the SurungaVDCt. However, they may also be of relevance to other areas of our country where the socio-cultural, psychological and economic situation of the people do not differ much from those of the study area. Results of this research will assist policymakers and planners to identify and formulate effective strategies for rural women toward improving quality of living with a specific focus on participation in

IGAs and utilization of existing livelihood assets. Government organizations such as , Ministry of Women and Children's and Social Welfare (MWCSW), Ministry of Health and Population(MHP), along with NGOs will benefit from these findings to improve their action plan and exposure to the field of gender-specific programs like gender awareness, dissemination of knowledge and technology.

In addition, the development institutions will get valuable information about the opportunities or limitations of their organizations, which help them to reorganize their organizational set up and action plans. The finding of the study may also be helpful to academicians and researchers to add knowledge and supplement empirical evidence regarding different aspects of livelihood situation and may be used to contribute to a theory of livelihood. Ultimately, as a consequence of all these, poor rural women will be able to minimize their vulnerable economic condition.

### **1.6 Limitation of the Research**

In order to conduct and complete this study in a meaningful and manageable way with the limited funds, time and resources, some limitations have been identified, especially in methodology. The recognized limitations are as follows:

The data collection is restricted to four villages in the Surunga VDC, which may fail to represent the actual scenario of the whole district as people develop their livelihood strategies according to the concrete situation they face. Only the women involved in IGAs are considered for this study. Due to limitations of time and other resources, it was not be possible to work with a larger sample and the respondents are limited in terms of size and composition. Only 100 rural women are considered for the study. In addition, half of the women have an association with non-government organization directly or indirectly.

There are several indicators cited by different authors or researchers on women livelihood, but in this study only one indicator, household income, is used for measuring rural women's livelihood. Several methods, scales and statistical tests are utilized in this study over a relatively short period of time. Household income is measured by sum of proxy-measure of household expenditure and saving, and there is still much debate amongst researcher as to how rural women's household income can be measured effectively.

### **1.7 Organization of the Study**

A brief outline of the chapters is as follows: The first chapter introduces the reader to the problem and reasoning of the study, leading to research questions, purpose and objectives, hypotheses and limitations. Theories related to rural women's livelihood are outlined in this chapter. Based on theories and empirical work available in literature, this chapter finally sketches out a framework to conceptualize the different forms of livelihood assets and factors influencing income at household level and pathways of intervention. This chapter is split into three main sections. The first

section gives the background information about study area and sampling design. The second section deals with the methodological design, methods of data gathering including instruments and techniques. The third section outlines in detail the data processing and analysis methods.

The chapter constitutes the main part of the study, including the descriptive and analytical findings of the socio-demographic characteristics of rural women. Seven indicators of livelihood and case studies are presented. It also focuses on perception of key informants, some important findings from focus group discussion (FGDs) and researcher observations regarding livelihood and IGAs of the study area. The income strategies of rural women, the analysis of rural women's livelihood and the factors influencing it are also presented. This chapter concludes with a discussion on major constraints that hindered participating in IGAs of rural women.

This chapter discusses and synthesizes the key findings and conclusions based on empirical findings, and also offers a range of suggestions to formulate an inclusive and equitable strategy for upgrading the livelihood of rural women. This chapter closes with some suggestions for future studies and summaries.

## **CHAPTER - II**

### **LITERATURE REVIEW**

Study is a continuous process and for any scientific investigation previous findings provide the foundation to new research projects. The review of literature is one of the important aspects in the research process which helps the researcher to keep her work going in the right and appropriate direction. The challenging title of this research requires some explanations before describing how the research was conducted and what its outcomes are. Hence, an attempt has been made to provide information on concepts and theories related to rural women livelihood based on insights gained from existing literature and own considerations. In addition, a conceptual framework is outlined aimed at a future transformation of the rural society in which there will be better opportunities for rural women.

#### **2.1 Key Concepts Linked to Sustainable Livelihood**

There are a number of researchers and development agencies who provide the conceptual underpinning on the term livelihood and sustainable livelihood in many dimensions, some of which are enumerated in the section below.

##### **2.1.1 Sustainable Livelihood**

The two main concepts i.e., environmental sustainability and social sustainability are basis for sustainability of livelihoods. A livelihood is environmentally sustainable when it maintains or enhances the local and global assets on which livelihoods depends, and has net beneficial effects on other livelihoods. A livelihood is socially sustainable which can cope with and recover from stress and shocks, and provide for future generations (Chambers and Conway, 1991: i).

Livelihoods can be defined as “a means of gaining living”, which refers to the way of living rather than income and consumption alone (Stroud, 1996; Avnimelech, 1998; Chambers and Conway, 1991). A livelihood comprises people, their capabilities and activities for means of living, including assets (tangible and intangible). Tangible assets are resources and stores, and intangible assets are claim and access (Avnimelech, 1998). Afterwards, several researchers used this definition with minor modification (Carswell, 1997; Scoones, 1998). The theory of livelihood encompasses not only the income generating activities pursued by a household and its individuals, but also entails the social institutions, intra-household relations, and mechanisms of access to resources through the life cycle (Ellis, 2000; Arce, 2003).

The livelihoods idea was first introduced by the Bruntland Commission on Environment and Development as a way of linking socio-economic and ecological considerations in a cohesive, policy-relevant structure. The 1992 United Nations Conference on Environment and Development (UNCED) expanded the concept, especially in the context of Agenda 21, and advocated for the achievement of sustainable livelihoods as a broad goal for poverty eradication. It stated that

sustainable livelihoods could serve as an integrating factor that allows policies to address development, sustainable resource management, and poverty eradication simultaneously (UNDP, 1997). Livelihoods are studied and analyzed because these provide holistic information that can reveal how, and why, people survive (or fail to survive) difficult times so as to reduce vulnerability. Many development agencies have adopted the livelihood concept as central to their development strategies and activities with further minor modifications (Gupta, 1992). Most of the discussion on sustainable livelihood so far has focused on rural areas and situations where people are farmers or make a living from some kind of primary self-managed production.

The ordinary definition of sustainable livelihoods has been provided by Chambers and Conway (1992: 6), and the present research work follows their concept: A “livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term while not undermining the natural resource base”. On this definition various international agencies like DFID, CARE, OXFAM, IDS team and the United Nations Development Program base their livelihood approaches (Carney et al., 1999)

### **2.1.2 Sustainable Livelihoods Approach (SLA)**

The SLA is prominent in recent development programs that aim to reduce poverty, improve livelihood status and decrease vulnerability in communities engaged in small-scale income activities (Edwards, 2002; Neiland and Bene, 2004). It is increasingly being used by many development agencies and NGOs to achieve a better understanding of livelihood capital management systems (Allison and Horemans, 2006). The livelihood approach seeks to improve rural development policy and practice by recognizing the seasonal and cyclical complexity of livelihood strategies (Carney, 2002; Allison and Ellis, 2001). It embraces a wider approach to people’s livelihoods by looking beyond income generating activities in which people engage (Chambers and Conway, 1992; Farrington et al., 1999; Shankland, 2000). The sustainable livelihood approach is a holistic and people-centered approach (Farrington et al., 1999); and seeks ways to improve people’s livelihoods by building on their assets. In this study, sustainable livelihoods approach (SLA) has been applied. The SLA is a tool for understanding how households draw on capabilities and assets to develop livelihood strategies made up of a range of activities. The sustainable livelihoods approach has been advocated as one way of both understanding the situation of rural women (using the sustainable livelihoods framework) and changing the way of their situation is addressed (using the sustainable livelihoods principles) (Carney, 1998). The livelihood framework facilitates holistic thinking about the things that the poor might be very vulnerable to, the resources that help them strengthen assets, enhance capabilities and reduce vulnerability, and the policies and institutions



in the wider environment which affect on their livelihoods (DFID, 1999). The framework shows a way of thinking on livelihoods through the differing contexts such as constraints and opportunities, and ensuring that important factors are not ignored (Ashley and Carney, 1999). There are several livelihood models developed by researches but in most models the main elements are similar and addresses of these are as follows:

**Context:** The external environment in which households exist and which is responsible for many of their hardships (social, economic, political and environmental dimensions, conditions and trends)

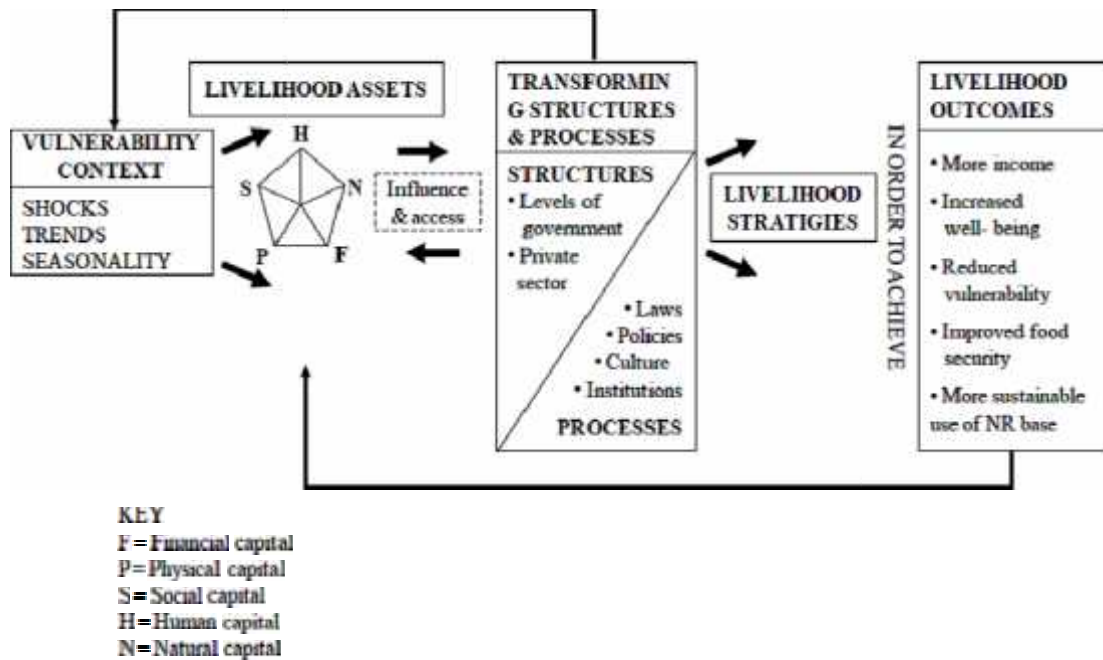
**Assets and capabilities** (financial, natural, physical, human, political and social capital): The resources poor people possess or have access to and use to gain a livelihood.

**Policies, institutions and processes** (sometimes called transforming structures and processes): The institutions, organizations, policies and legislation that determine access to assets and choice of livelihood strategies.

**Livelihood strategies:** The ways which lead to the building up of assets and capabilities to improve their livelihoods (i.e., consumption, production, processing, exchange and income-generating activities).

**Outcomes:** Successful livelihood strategies should lead to more secure income and more economically sustainable livelihoods of people. These include better health, nutrition, water, shelter, education, etc. increased well-being, reduced vulnerability and more sustainable use of the natural resource base. The framework of livelihood presents the main factors, which constrain or enhance livelihood opportunities of people as well as the typical relationships between these. The widely used sustainable livelihoods framework that contains these elements has been presented below (Figure 2.1).

**Figure 2.1:** DFID sustainable livelihoods framework (Adapted from: CARNEY et al., 1999: 9)



### 2.1.3 Frameworks for the Analysis of Livelihood of Rural Women

There are several frameworks developed by different agencies to help understand the complexity of livelihoods, illustrate the linkages between different factors that influence livelihoods, and identify where interventions can be made. The framework of DFID, UNDP and CARE - Nepal, which are relevant to this study, are summarized in table 2.1.

**Table 2.1: Key aspects of the livelihoods approaches used by different development agencies**

<b>Agencies</b>	<b>Asset categories</b>	<b>Sectors in which it is applied</b>	<b>Core ideas and principles</b>	<b>Levels</b>
DFID	Human, social, natural, physical and financial (consideration of political as a further asset).	Rural (Livelihoods + NR), urban, conflict and situations of chronic instability, transport and infrastructure, enterprise, literacy and livelihoods, health and HIV/AIDS.	Six Guiding Principles: People-centered, Responsive and Participatory, Multi-level, Partnership that promote SL in the context of poverty elimination. Various types of Sustainability, Dynamic. Additional principles being considered Holistic and Strength-based as well as integration of Rights Based Approaches and gender issues.	Policy level, project programming framework, external partnerships with NGOs, governments and multilaterals.
CARE	Social, physical, human, political, financial and natural	Rural, urban, conflict and situations of chronic political instability, disaster.	Four principles of HLS: people, holistic, disasters and development, micro and macro. Integration of RBA to livelihood programming.	Household level, urban management, country-specific.
UNDP	Human, social, natural, physical and economic (sometimes adds political).	Uses at the field and country level (with the exception of the PEI). Applications in rural and urban environments, agriculture and NR, environment and	Uses at the field and country level (with the exception of the PEI). Applications in rural and urban environments, agriculture and	Country level, field level, local institutions and organizations

		local planning.	NR, environment and local planning.	
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#### 2.1.4 Household Livelihood Security

Household livelihood security is defined as adequate and sustainable access to income and resources to meet basic needs (including adequate access to food, potable water, health facilities, educational opportunities, housing, time for community participation and social integration). If any of these basic needs is not met, the household is considered to be living in absolute poverty (Frankenberger, 1996). However, simply satisfying one's basic needs are not adequate to ensure that people can rise above and stay above absolute poverty (Beckwith, 2000). Livelihoods can be made up of a range of on-farm and off-farm activities which together provide a variety of procurement strategies for food and cash. Thus, each household can have several possible sources of entitlement which constitute its livelihood. These entitlements are based on the household's endowments and its position in the legal, political and social fabric of society (Drinkwater and Mcewan, 1992). The risk of livelihood failure determines the level of vulnerability of a household to income, food, health and nutritional insecurity. Therefore, livelihoods are secure when households have secure ownership of, or access to, resources and income earning activities, including reserves and assets, to offset risks, ease shocks and meet contingencies (Chambers, 1989). Households have secure livelihoods when they are able to acquire, protect, develop, utilize, exchange and benefit from assets and resources (Ghanim, 2000).

#### 2.1.5 Indicators of Livelihood

There are many indicators used to monitor complex changes in livelihoods and to understand the processes that have produced such change. CARE (2004) identified 26 livelihood indicators usually used to measure around 9 livelihood outcome “themes”, and these have been presented in table 2.2.

**Table 2.2: Some important indicators used by different organizations in Nepal at household level**

<b>Livelihood outcome</b>	<b>Indicators used by different organization</b>
Nutritional security	<ul style="list-style-type: none"> <li>• % children with low birth rate (UNICEF)</li> <li>• % women have BMI of at least 18.5 (CARE)</li> <li>• Appropriate breast feeding and weaning practices for new-born (CARE)</li> </ul>

Food security	<ul style="list-style-type: none"> <li>• Cropping intensity (FAO)</li> <li>• % income used to procure food decreases (CARE)</li> </ul>
Health security	<ul style="list-style-type: none"> <li>• % HHs with less than \$1/day income (UNICEF)</li> <li>• % decrease in general diseases(CARE)</li> <li>• % decrease in neonatal mortality, morbidity rates (CARE)</li> <li>• % decrease in maternal mortality, morbidity rates (CARE)</li> <li>• children with access to immunization (CARE)</li> </ul>
Economic security	<ul style="list-style-type: none"> <li>• Income from agricultural sales</li> <li>• % HHs using loans for business enterprise activities (CARE)</li> <li>• % HHs with increasing assets (CARE)</li> <li>• % women with adequate income equal to wage or agriculture labor index (CARE)</li> <li>• % women with accumulated savings/investment above mandatory savings (CARE)</li> <li>• HHs identified several alternative livelihood options (income diversity) (CARE)</li> <li>• Increased level of savings used for productive activities rather than for crisis management (CARE)</li> </ul>
Health security	<ul style="list-style-type: none"> <li>• % HHs with less than \$1/day income (UNICEF)</li> <li>• % decrease in general diseases(CARE)</li> <li>• % decrease in neonatal mortality, morbidity rates (CARE)</li> <li>• % decrease in maternal mortality, morbidity rates (CARE)</li> <li>• children with access to immunization (CARE)</li> </ul>
Water and Sanitation security	<ul style="list-style-type: none"> <li>• % HHs using functional latrines (CARE)</li> <li>• % HHs with access to safe water (drinking, cooking, bathing, washing) (CARE)</li> </ul>
Education security	<ul style="list-style-type: none"> <li>• % women with basic numeracy skill (CARE)</li> <li>• Increased access to improved learning environment for students (CARE)</li> </ul>
Shelter	<ul style="list-style-type: none"> <li>• Housing: roof materials, wall materials, floor materials, number of living rooms (CARE)</li> <li>• Access to electricity (CARE)</li> </ul>
Community participation	<ul style="list-style-type: none"> <li>• % women engaged in community organizations (CARE)</li> <li>• % women invited to more social (community) events and gatherings (CARE)</li> <li>• NGO membership (CARE)</li> </ul>
Access to institution or	<ul style="list-style-type: none"> <li>• Access to and use of government and other services (CARE)</li> <li>• Extreme poor with increased access to savings services (CARE)</li> </ul>

service	
Gender	<ul style="list-style-type: none"> <li>• Women’s access to institutions and services Increased (CARE)</li> <li>• Mobility of women expanded (CARE)</li> <li>• Women involved in decision making regarding marriage, education, mobility, and control related to their children and assets at HH level (CARE)</li> </ul>

## 2.2 Conceptual Framework of the Study

Both, conceptual ideas and available empirical studies have been taken into consideration for developing the conceptual model. The framework considers context, livelihood assets, existing structures and processes and livelihood strategies which directly and indirectly influence rural women’s participation in income activities to continue their personal income and eventually increase household income, well-being, living standard and reduce poverty. Institutions, organizations and policies may support (or inhibit) the availability, opportunities and productivity of assets as well as peoples livelihood. The key components of the conceptual framework are as follows:

### Environment of Rural Society

The remote community of Nepal is characterized by poverty, population density, poor health status, restricted mobility of women, illiteracy and poor sanitation as well as social evils like early marriages, dowry, and so on, as mentioned in box 2.1. In addition, the society is dominated by informal rules of patriarchy that hinder the development of women. Apart from these, natural disaster such as storms, excessive rainfall, floods and disease outbreaks are exacerbating the rural women’s situation and also affect the rural society. The livelihood systems of poor rural households are often very fragile and finely balanced such that small trouble can destabilize them for many years (World Bank, 1999). It is assumed that different factors in the society hamper the participation of rural women in IGAs. To improve the situation of women’s participation, three basic ideas of sustainable livelihood, such as capability, equity and social sustainability needs to be considered. Chambers and Conway (1991) suggest some strategic measures to improve the capability, equity and social sustainability which are presented in box 2.2;

#### Box 2.1: Environment of the Rural Society

High fecundity, illiteracy, lack of stable source of income, lack of income to educate children, little or no savings to start own business, poor access to information, less participation or unable to participate in social activities, poor health due to poor sanitation and poor water facilities, lack of shelter and poor housing situation, less freedom in cash expenditure, food is scare, high rate of unemployment, poor institutional support, non-ownership of land and cattle and other resources, lack of goods and services and too few opportunities to build a life.

## **Box 2.2: Strategies for Improving Capability, Equity and Social Sustainability**

### **Enhancing capability**

- education,
- health, both preventive and curative to prevent permanent disability
- bigger and better baskets of choices for agriculture, and support for farmers' experiments
- transport, communications and information services
- flexible credit for new small enterprises

### **Improving equity**

- redistribution of tangible assets, especially land
- secure rights to land, water, trees and other resources
- protection and management of common property resources and equitable rights of access for the poorer
- enhancing the intensity and productivity of resource use
- rights and effective access to service, especially education, health and credit
- removing restrictions which impoverish and weaken the poor

### **Increasing social sustainability**

- peace and equitable law and order
- disaster prevention
- counter seasonal strategies to provide food, income and work for the poorer at bad times of the year
- health services that are accessible and effective in bad seasons, including treatment for accidents
- conditions for lower fertility

Source: Adapted from Chambers and Conway, 1991

### **Livelihood Assets of Rural Women**

Rural families have access to both tangible and intangible assets that allow them to meet their needs. It is important to note that livelihood security is dependent on a sustainable combination of each of these resources and in some cases one is prerequisite to others, as which are interlinked. So, people require a range of assets to achieve positive livelihood outcomes (Scoones, 1998). Different combinations and components of capital assets are required for rural women to engage in income activities. The presence or absence of various components of capital assets can facilitate or hinder, respectively, the likelihood of success. For example, rural women with limited access the finance and land, and with limited education and restricted mobility have an effect on income generation, as they cannot use the labor power for

production purpose. Livelihood framework draws attention to five forms of capital upon which rural women's livelihood depends. These livelihood assets are measured by a set of variables. Box 2.3 shows livelihood assets along with the study variables.

### **Box 2.3: Forms of capital that influence livelihood security**

**Human capital:** It consists of skills, knowledge, and ability to work and good health that permits people to follow their different livelihood strategies and achieve their livelihood objectives. Age, education, family type, family size, time utilization, occupation, food consumption behavior.

**Natural capital:** Natural capital represents the natural resource stock like land, water, tree, wild cook and wider environmental goods are critical for individual in any production. Farm size.

**Financial capital:** It refers to incomes, savings and credit, which enable people to pursue their livelihood objectives. Income, savings and loans, cash expenditure.

**Physical capital:** The basic infrastructure like transport, road, communication, shelter, market, electricity, water supply, sanitation and health facilities are the physical capital that needed to support livelihoods.

**Social capital:** Social capital in the form of networks, membership in groups, relationships of trust, cultural norms and other social attributes have significantly helped in exchanging experiences, sharing of knowledge and cooperation among rural households, upon which people depend when pursuing their livelihood objectives. Association with NGOs, marital status, length of association with loan sources.

### **Livelihood Strategy of Rural Household**

In rural community, the household is the base upon which the role of rural women is negotiated and enforced. Rural women usually play diversified roles in the household by performing different kinds of activities including household activities, on-farm activities like vegetable cultivation, livestock and poultry rearing and non-farm activities such as small business, handicraft, etc. The term of access to association with NGOs and credit, women member of NGOs have access to NGO credit to start IGAs. It is hypothesized that both, the credit facilities and association with NGOs will change three important dimensions of rural women at household level. These dimensions are building social capital, raising awareness and building capability, presented in box 2.4.



#### **Box 2.4:** Three Important Dimensions of Rural Women

**Building social capital:** Participation of rural women in income activities and association with the credit-based micro-entrepreneurial activities of NGOs can build an opportunity to create a strong social network and improve the socialization of women. Socialization may increase the mobility connectivity of women and by helping and providing suggestions regarding IGAs and other matter of life within group members and non-members. In addition, in the process of socialization, women can gain confidence and self-esteem through group meetings and discussions.

**Raising awareness:** Micro-credit NGOs emphasize weekly group meetings where women can express their views, share ideas and exchange information. Various training programs may improve their financial capacity, their assets and businesses, taking care of children, raising socio-economic and political awareness, by which they become aware about their lives. It is strongly argued that rural women can enter into the social network system and income activities through different credit program which ultimately increase their decision-making power and that have significant and positive impact on the livelihood status of women. Furthermore, effective awareness of women can liberate their lives from many social vices and enable them to reduce poverty.

**Building capability:** Rural women can achieve financial capability by performing different kinds of activities such as on-farm and off-farm activities, which was simply impossible before joining in the income generating activities. Financial capability may give them social identity, which strengthens their individual and social power as well as reduces their economic subordination. Financial capability also influences other capabilities such as: act on their own choices, increase capability to control assets, contribute to household welfare, gain access to household resources, make major household decisions, enhance self-confidence and self-esteem, and improve bargaining power. Therefore, women can exercise economic power as an active and potential income owner in the family which helps to increase personal as well as household income.

#### **Transfigure Structures and Processes**

Transforming structures and processes are the institutions, organizations, policies and legislation that shape livelihoods. The institutional processes and organizational structures have a profound influence on access to assets and allow the identification of barriers and opportunities to sustainable livelihoods (DFID, 1999). An absence of appropriate structures and processes is a major constraint to the development of women in rural Nepal. The study assumes several major transforming structures and processes that might facilitate the generation of desirable outcomes for rural women (Table 2.3). Appropriate policies, legal instruments and enforcement can remove constraints to the development of rural women. Poor rural women have limited

resources at their disposal, and innovative approaches are required to build capital. Government agencies, NGOs and the private sector can provide support to rural women. Private and public institutions can catalyze and facilitate the development of rural economic sector. These development agencies have not played much of a role in the development of the rural economy in general. Thus, a lack of institutional and administrative help, poor infrastructure and inadequate extension services all have an effect on livelihoods of rural women. Typically, as a range of development institutions operate within a community, it is hypothesized that various kinds of initiatives (education and skills development, training, gender awareness campaigns) provided by various development agencies (government, non-government and women’s organizations) and by local actors (religious leader and community leader) will encourage rural women’s participation in different income activities and eventually influence their livelihood outcomes. It is important to acknowledge that each of these institutions maintain different organizational structures that can have positive or negative effects on local livelihood systems. However, the proper functioning of these institutions depends on government policies, priorities of donors, infrastructural facilities.

**Table 2.3: Components of Transforming Structures and Processes to the Development of Rural Women**

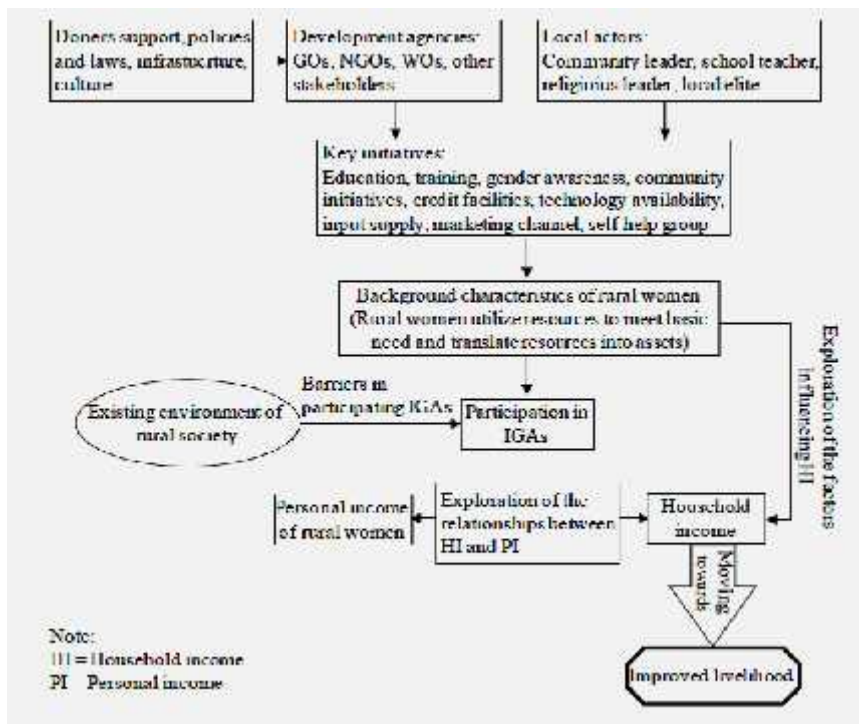
<b>Component</b>	<b>Example</b>
Policies	<ul style="list-style-type: none"> <li>i. Relevant government policies (technical support)</li> <li>ii. Rules and regulations for rural society</li> <li>iii. Environmental protection (control pollution and diseases)</li> </ul>
Institution	<ul style="list-style-type: none"> <li>i. Government and development agencies, research and private institutions, and NGOs</li> <li>ii. Public and private partnership (entrepreneurship development, marketing)</li> </ul>
Service and facilities	<ul style="list-style-type: none"> <li>i. Extension services and training facilities</li> <li>ii. Credit facilities</li> <li>iii. Infrastructure development (communication, roads, markets)</li> </ul>
Social culture	<ul style="list-style-type: none"> <li>i. Conflict prevention (land ownership, dowry payments)</li> <li>ii. Minimize power relation (poor farmers, rich farmers, moneylenders)</li> </ul>
Labor market	<ul style="list-style-type: none"> <li>i. On-farm employment opportunities through intensification and diversification of production systems</li> <li>ii. Off-farm employment opportunities (mill and industries)</li> </ul>

### **Livelihood Conclusion**

Transforming structures and processes directly influences livelihood strategies as well as livelihood outcomes. Livelihood assets, formal and informal organizations, socio-

economic and cultural barriers and background characteristics of women are determinants of livelihood outcomes (figure 2.2). It has been assumed for the women studied that increased household income as an outcome of livelihood process is linked with various aspects like association with NGOs, length of association with loan sources, food availability, education, farm size, improved housing situation, water and sanitary facilities, and freedom of choice.

**Figure 2.2: Conceptual Framework of Rural Women’s Improved Livelihood Process Adopted in the Study**



## **CHAPTER - III**

### **RESEARCH METHODOLOGIES**

According to Mingers (2001), research methodology is a structured set of guidelines or activities to generate valid and reliable research results. This chapter of the thesis illustrates the research methodology and procedures used to collect and analyze the data for answering the research questions and attaining the purposes. It is arranged into four main sections where the first section explains the selection of study area, sample size and characteristics of the rural population, the second section deals with the methodological design, methods of data gathering including instruments and techniques, and the third section presents data processing and analysis methods. The last section explains the critical consideration of the applied methodology.

#### **3.1 Overall Features of the Study Area**

The empirical research was conducted in September, 2017 in the Surunga VDC of Jhapa.. The socio-economic conditions of the people in this VDC are under average in comparison with other districts. The main occupations are agriculture, fishing, agricultural labor, wage labor, commerce, service and others of the population. The VDC was purposely selected because here rural women's involvement with different income generating activities (IGAs) is quite uncommon. In addition, it is unique in having many educational institutions, women's organizations, health facilities, GO and NGO activities. Out of different village of Surunga VDCs were selected erratic.

Four Village of this VDCs are Dugapur, Lalpani, Chapramari and Jamunbari, were selected randomly. These four village are more or less similar in terms of their agricultural farming system, nature and conditions of living, language, infrastructural facilities, access to extension services, organizational environment and their income generating activities. After the selection of these four village, a thorough discussion with the personnel of government and nongovernment organizations and local villagers was conducted in order to cover the research topics and better to address the validity and reliability of this study.

##### **3.1.1 Fundamental Attributes of the Study Villages**

The population of the study areas consists of small, subsistence-based farmers and nearly everyone is directly or indirectly involved in the production or processing of agricultural goods and related activities like livestock rearing, fisheries and forestry. The economy of the study villages primarily depends on agricultural production, principally of rice, potatoes, oilseeds, pulses, wheat, jute and some vegetables. The villages are largely self-sufficient in rice and wheat, but other agricultural products are not sufficient to meet their demand. In addition to agricultural products some village households produce handicrafts that are being sold further away, reaching

regional and national markets. However, village households in general face a serious economic crisis and they are living below the poverty line.

Generally, rural people build their house in a cluster form called *baas* and many generations (2 to 3) live together within a '*Baas*'. Houses in villages are situated on open land and linked to walking roads. The shape of the house is commonly rectangular and usually made of dried mud, bamboo, straw, iron sheet or bricks with thatched roofs. The interior decoration is very simple and furniture is minimal, often consisting only of low stools. People sleep on wooden or bamboo platform like as a cot. Houses have verandas usually in the interior front, and many of the activities of daily life take place under the eaves of verandas. Most commonly, a kitchen (*rasoighar*) is inside the living house and during the dry season particularly in winter many women construct hearths in the household courtyard for cooking. Rural houses are simple and functional, but are not generally considered aesthetic showcases. On average, a household consists of 5 - 6 persons.

The landowning status mainly reflects socio-economic class position in rural areas, although occupation and education also play a role. Larger farm owners are at the top of the socio-economic scale, small subsistence farmers are in the middle, and the landless rural households are at the bottom of the socio-economic class position. The poor people usually wear cheap, rough cotton cloth, while the rich people wear bright colored with elaborate and finely worked cloths. Gold jewelry indicates a high social standing among women as very few households have gold purchasing capacity. Hindu is the predominant religion in the study area.

Physical infrastructures for public and health services are inadequate. Most of the roads are earthen roads and rickshaw, public buses, cycles and tractors are the main means of transportation. Community clinic has been found among the four villages and pharmacies are the major place where rural people seek treatment. Also, sanitation and water facilities are not adequate. There are many GOs, NGOs and civil-society organizations in the study areas which are working for development and improving the livelihood of the villagers.

### **3.1.2 Rural Women**

By custom, a patriarchal, patrilineal, and patrilocal social system exists in the study villages, thus dominating the life of a woman. Traditionally, a woman derives her status from her family. On average, women marry before reaching the age of 20. After marriage, the guardianship of the married women transfers from her father to her husband, which includes permission for further education, employment, hospitalization, shopping or going outside of the residence. In general, as head of the household, the husband makes most of the important decisions. In addition to their routine domestic work, women are actively involved in agricultural production. Woman in the study basically depend on agriculture and non-agriculture related activities for their livelihoods. They are always trying to improve their livelihood

status by performing different activities which are available in their existing situation. Rural income generating activities include cow fattening and milking, goat farming, backyard poultry rearing, sericulture, home gardening, food processing, garment making, fishnet making, small business and handicrafts including cane and bamboo works. They also engage in wage labor and rural construction work to minimize the poverty and food crisis. Although various NGO/INGOs are working for the development of women's livelihoods, there is a scarcity of capital, access to resources, improved technology, proper marketing system, etc., that hinder the development of rural women.

### 3.1.3 Population and Sample

In order to cover the research topics and better address the validity and reliability of the study, household selection was based on the following criteria: involvement in IGAs, association with NGOs, and participants shouldn't have been interviewed before. At first, four villages were randomly selected. In preparing the population frame NGO workers and local elites were consulted. To ensure involvement of respondents in IGAs, all women in each village were divided into two categories: (a) women involved in IGAs and (b) women not involved in IGAs. The women who were involved in IGAs within the four villages were the population of the study. From each group 50 women were randomly selected for interviewing and data collection. Consequently, the sample size stood at 100. Table 3.1 shows the population and sample size of different villages included in the study.

**Table 3.1: Distribution of Population and Sample of the Respondents**

VDC	Villages	Population (female)	Sample size
Surunga	Durgapur	1659	25
Surunga	Lalpani	1476	25
Surunga	Chapramari	1390	25
Surunga	Jamunbari	1260	25
Total			100

### 3.2 Methodological Design

There are different types of quantitative and qualitative approaches available for data collection, and each approach is suitable for a particular situation and purpose. Qualitative methods are appropriate when the phenomena of the study are complex and social in nature and little pre-informative exists (Liebscher,1998). Participatory research methods are useful when the respondents are mostly illiterate and unable to provide information through a structured set of questions. Both quantitative and qualitative approaches have their strengths and weaknesses and the possibilities of integrating both perspectives are characteristic for complex social studies (Bannan-Ritland, 2003). Begley (1996) expresses the view that the final choice of method should depend on the research questions to be answered. However, the constraints of

time and resources and the researcher's particular skills may also influence the decision. It is therefore important to be able to identify and understand the research approach suitable for any given study because the selection of a research approach influences the methods chosen, the statistical analyses used, the inferences made and the ultimate goal of the research (Creswell, 1994). Furthermore, according to Bryman (2001) an area can be explored in two ways, with an unstructured approach to data collection in which participants' meaning are the focus of attention, and more structured approach of quantitative research to investigate a specific set of issues. A triangulation method is used to analyze a given phenomenon, with information coming from different methods, researchers, places and time, and opinions (Denzin,1978).

According to Bryman (2001) qualitative research can be used to improve the design of survey questions for structured interviewing (scenario a). This study employs both quantitative and qualitative techniques to explore the factors and underlying facts influencing rural women's livelihood. Thus, two kinds of data were obtained: qualitative data on the general perspectives of the people studied; and quantitative data that allow exploring specific issues in which the researcher was interested. In selecting a suitable approach for the present study, the merits and demerits of various methods were considered and an integrated approach was chosen based on the complexity and sensitivity of the research subject matter.

The principal purpose of the current research is to identify the existing livelihood status of rural women and to measure the extent of their participation in IGAs, along with the impact of IGAs to improve their livelihood. Based on this, it is intended to formulate a clear and rational strategy for underlying causes of income insecurity and existing livelihood status of a rural woman. Accordingly, the current study follows the mixed methodology mode of Greene et al. (1989), focusing mainly on triangulation to enhance the consistency of findings and accuracy of the data analysis. The reasons for adopting this mixed approach in the present study are as follows:

- ) The quantitative part of the methodology measures the effects of socio-economic, socio-cultural and other household variables on women's livelihood, while participatory research methodologies provide realistic insights to rural women's livelihood. Participatory methods also complement the quantitative approach and help in interpretation of the livelihood issue and additionally facilitate in creation of a successful development policy.
- ) The qualitative techniques like focus group discussions (FGDs), key informant interviews, case studies as well as direct observations influence rural women's capacity to analyze and solve their own problems, raising the awareness of their rights and responsibilities and thus, providing local solutions, which may also be adopted in other regions with similar problems.
- ) This mixed strategy explains the reasons for women's scope and opportunities in qualitative and quantitative terms. These results may assist the government in

designing and formulating as well as prioritizing the policy that reflects the needs of rural women livelihood.

A similar research methodology was also suggested and followed by different researchers to clarify the multidimensional concepts like livelihood, poverty, destitution and empowerment (Sharp, 2003; Chant, 2003; Kanbur, 2003; Rao and Woolcock, 2004; Barrett, 2004).

### **3.2.1 Data Collection Methods and Tools**

#### **3.2.1.1 Qualitative data Collecting Methods and Tools**

A group of (five) qualitative methods with participatory tools was used to capture the interaction between social, cultural and economic factors that act on the improvement of rural women's livelihood. All methods and tools are described below.

#### **Key Informant Interviews**

A key informant is an individual who has a great depth of knowledge about a specific field and can offer perceptive information to the researcher. Eight key informants, who included NGO members, and community leaders, were selected from four villages for qualitative assessment. Key informant interviews are semi-structured interviews and help to guide the interview process.

The interviews should be conducted in a natural and relaxed situation and the interview process must be kept flexible and more open than the structured interviewing with open questions. Semi-structured interviewing based on interview guidelines complements most participatory research methods. Interviews and discussions can be carried out with selected or randomly chosen individuals (IIED,1994).

The key informant interview topical outline sought information about:

- ) The change in socio-economic issues over the last five years;
- ) Obstacles faced by rural women regarding their livelihood and IGAs issues;
- ) Strategies to overcome obstacles.

#### **Focus Group Discussions (FGDs)**

Focus group discussions can generate quantitative data along with qualitative information. A total of eight FGDs were conducted. Two sessions were conducted in each village, each group comprising eight participants. The participants discussed the specific issue in a group (Bryman, 2001). Four groups from NGO participants and another four groups from non-NGO participants were selected for FGD. Gathering information from FGD proved useful in comparing perceptions and priorities. The FGDs included the following themes:

Livelihood strategies;



Identification of different income generating activities (IGAs);  
Impact of IGAs on rural women's livelihood;  
Potentiality of IGAs;  
Ranking of seven livelihood indicators based on importance perceived by rural women;  
Constraints in implementing different IGAs;  
Suggestions to improve livelihood situation.

### **Observation**

Observation is an important technique to collect data when the information is considered sensitive and when a high degree of reliability and accuracy is required (Narayan, 1996). The direct observation was done throughout the period of field survey with information and noted down in a diary. The participatory observation was used to record daily time utilization of rural woman (Gerster-Bentaya, 2005). Special observation or field observation was noted while holding discussions with the respondents and key informants (Werner, 1993). The researcher also spent a significant amount of time to observe women's interaction with other family members, as well as sanitation, child care, wealth and types of technologies used.

In this study participatory observation, direct observation and special observation were used in order to achieve authenticity, validation and cross-checking of the collected data on IGAs, current livelihood status, IGAs distribution, participation in different organization, constraints of performing activities within their household and scope of rural women, etc.

### **Case study**

The case study method is applied specially to answer the "why" and "how" questions particularly when exploration is called for. According to Yin (1984: 23), it is a kind of empirical inquiry which "investigates a contemporary phenomenon within its real-life style context; when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used". Livelihood strategies, women empowerment, decision-making processes, use of social capital and so on were issues on which information was collected by using the case study method.

After completion of the survey, four case studies were conducted in the first and second week of December 2017 to explore the in-depth understanding of rural women's livelihood status from different position. Four respondents were chosen for the case studies based on marital status, educational level, household income, family type, association with NGO and family size. One married woman with a large family income, one widowed woman living with joint family, one educated divorced "NGO woman" and one separated "non-NGO woman" in a small family were interviewed to collect data. Original name of the case study women have been changed to ensure and protect privacy of their information.

### **Daily Work Timetable**

The daily work timetable shows the structure of the daily activities of rural women. The daily work timetable was obtained for five “NGO women” and five “non-NGO women” in an individual interview.

#### **3.2.1.2 Quantitative data Collecting Method**

The survey method was used to collect quantitative data that allow to answer the research questions framed and to gain an understanding of the determinants of rural women’s livelihood. Individual interviews were used in the survey and were conducted in a face-to-face (Bryman, 2001) situation by the researcher. This method is useful to get unanticipated answers and to allow respondents to describe the world as they really see it rather than as the researcher does (Bryman, 2001).

#### **3.2.2 Data Collection Instruments**

Structured and different semi-structured interview schedules were prepared to reach the objectives of the study. A structured interview schedule was prepared containing open and closed questions. The open questions allowed for the respondents to give answers using their own language and categories (Casley and Kumar, 1998). The questions in this schedule were formulated in a simple and unambiguous way and arranged in a logical order to make it more attractive and comprehensive. The instruments were first developed in English and then translated into Hindi. Finally, based on background information, an expert appraisal and the pre-test, the interview schedule was finalized. Data was gathered by the researcher personally. During data collection, necessary cooperation was obtained from field staff of different INGOs and NGOs and local leader. Books, journals, reports and internet documents were used as secondary sources of data supporting or supplementing the empirical findings of the study.

The interview schedule solicited data about the following information:

Age, education, marital status, family size, family type, farm size, occupation of male, income strategies of rural women, household income, food consumption, association with a NGOs, daily time utilization, household expenditure, savings, loans repayment, length of association with loan sources, food availability, housing condition, water facilities, health situation, sanitation, participation in social activities and freedom in cash expenditure;

Problems faced by rural women to participate in IGAs; and

Suggestions for policy guidelines.

As already mentioned, different semi-structured interview schedules were also prepared to conduct FGDs, case studies, daily work timetable and key informant interviews.

### **3.3 Data Processing and Analysis Methods**

Bogdan and Biklen (2006) insist that data analysis is an on-going part of data collection. Initially, all collected data were carefully entered in Access, exported to Microsoft Excel. Exported data were checked randomly against original completed interview schedule. Errors were detected and necessary corrections were made accordingly after exporting. Qualitative data were converted into quantitative numbers, if required, after processing, scaling and indexing of the necessary and relevant variables to perform subsequent statistical analysis for drawing inferences.

## CHAPTER -IV

### DATA PRESENTATION AND ANALYSIS

This chapter presents the descriptive and analytical findings of the research work conducted in four Villages of Surunga VDC. For the field survey, 100 rural women were selected from four Villages in this VDC, among them 50 women who had involvement with NGOs. Besides the field survey, case studies, focus group discussions (FGDs), key informants interviews and personal observation of researcher were made to supplement and validate the survey data especially concerning the livelihood status of rural women in the study area. Findings derived from the analysis of both quantitative and qualitative data are being presented in four sections, keeping the objectives of the study in mind. The salient features of rural women who were engaged in income generating activities (IGAs) in the study area are presented in the first section of this chapter. In the second section, the expert views of key informants, some important findings from FGDs and researcher observations regarding livelihood and IGAs of the study area are illustrated. The income strategies of rural women are discussed in section three. The analysis of rural women's livelihood and the factors influencing it are presented in section four. At the end of this section, the major constraints that hinder the participation of rural women in IGAs are clearly sketched. Necessary explanations, interpretations are also made, showing the possible and logical basis of the findings whenever necessary.

#### **4.1 The Salient Features of Rural Women in the Study Area**

The socio-economic and cultural profiles of rural women who were engaged in income generating activities (IGAs) having a support from NGOs or other sources are presented at the beginning of this section (5.1.1). The selected seven livelihood indicators are also briefly discussed (5.1.2).

##### **4.1.1 Socio-economic and Cultural Profiles of Rural Women**

Personal, social, economic and cultural attributes of rural women are presented in this section to get an overall picture of the study area. Furthermore, characteristics of rural women also facilitate the discussion regarding concerned livelihood indicators in the next three chapters.

###### **4.1.1.1 Age Distribution**

The age of selected rural women varied from 19 to 65 years with a mean, median and standard deviation of 38, 39 and 9 years, respectively. Most belonged to the age group from 20 to 49 years (table 5.1). The number of rural women below 20 years of age and above 49 years of age was very low. The age group 30 - 34 had the highest rural women.

**Table 4.1: Distribution of rural women by age group (n = 100)**

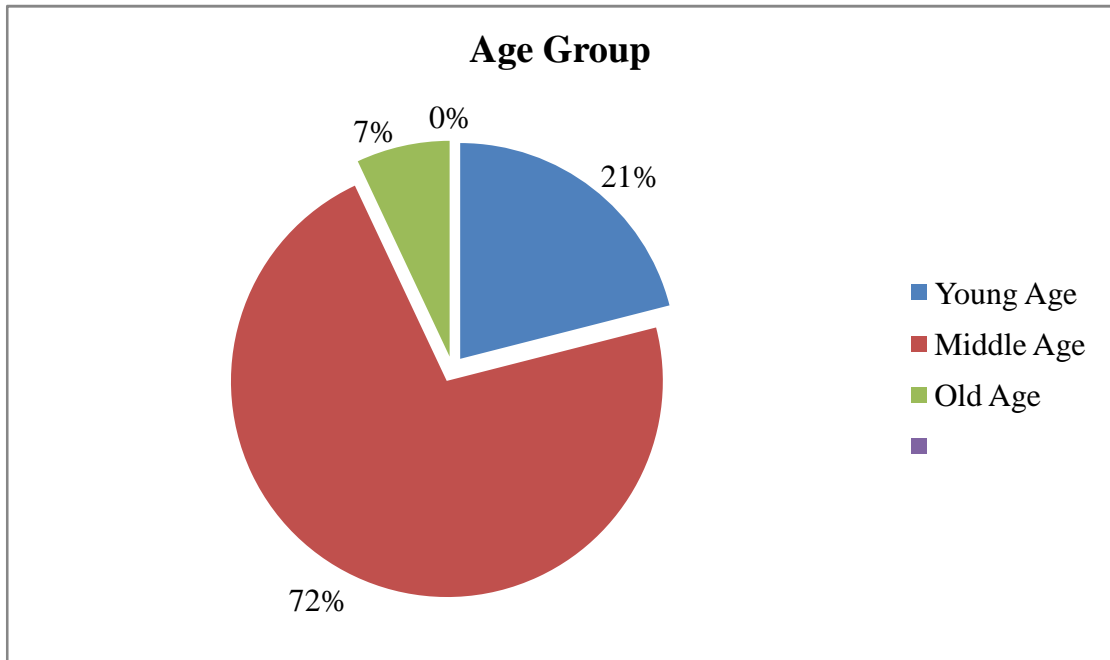
<b>Age group * (in years)</b>	<b>Number of women</b>
15-19	2
20-24	6
25-29	13
30-34	22
35-39	16
40-44	11
45-49	17
50-54	7
55-59	2
60-65	4
Total	100

**Source: Filed Survey, 2017**

People are considered as young who are in the age range of 15 - 29 years. Considering this categorization and based on the observed age score, rural women were classified into three broad categories, namely “young” (up to 29 years), “middle-aged” (30 to 50 years) and “old” (above 50 years) and their distribution are shown in figure 5.1.

The data generated from the survey shows that 72% of the rural women were within the age bracket of 30 - 50 years, which actually represents the economically active population. Most of the economic activities are labor-intensive and that might explain the reason why the middle-aged group formed the majority. The need for women’s welfare is usually higher at this period and the needs of their growing children could also call for additional resources. The participation rate of rural women in the labor force increases with the increase of age within an age limit of 20 to 44 years, where highest participation is recorded for the age group 40 to 44. In the present study 21% of rural women belonged to the young (up to 29 years) and only 7% was old (above 50 years).

**Figure 4.1: Age group of rural women (n = 100)**



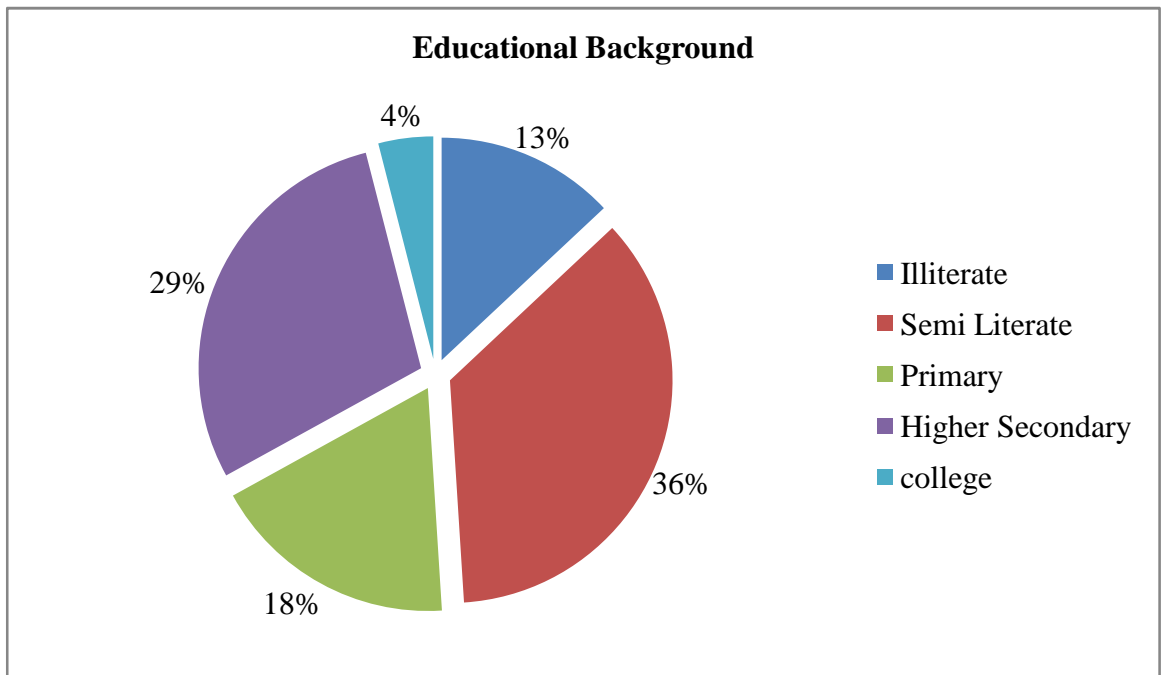
**Source: Field Survey, 2017**

The age of rural women has a great influence on their ability to take part in economic activities and, of course, influences benefit from the IGAs in the survey area. The choice of income activities also depends on age. Young women of the study area reported that they are less interested to conduct such IGAs where they need to go to the market regularly. Young women also reported that they often are bothered and face problems from bad elements of the society when they conduct income activities in the market place, while such problem is relatively low for middle-aged women.

#### **4.1.1.2 Educational Background**

Based on education scores, five different categories were used to define education level namely illiterate (0), non-formal education (0.5), primary (1 - 5), secondary (6 - 10) and college/higher secondary (10 - 12). Non-formal education is the type of education offered to adults who have not had the chance to benefit from formal education, and the aim is to teach them how to read and write. As per educational levels, the distribution of rural women is presented in figure 5.2.

**Figure 4.2: Educational Background of Rural Women (n = 100)**



**Source: Field Survey, 2017**

Of the rural women, 13% had no education, 36% had non-formal education and 18% had elementary education up to the primary school level. Among selected rural women, 29% had education up to higher secondary school and only 4% had higher /college level education. In the rural society, girls usually take part in the household work, and parents are more willing to send boys to school for education. A general belief among rural people is that girls will get married one day and move out to stay at their husband's house. Educating boys is therefore deemed more worthwhile than educating girls. That is why large numbers of rural women are deprived from education and possess a low educational status. In the study area, rural people were less interested in continuing their education because of poverty and less opportunity of educational institutes. Under poor socio-economic conditions children are bound to leave school and to engage themselves in work for generating income. In recent years, to promote girls education, the government has taken some important initiatives like establishment of new schools, free distribution of books and food for education programs. These initiatives have greatly improved the present scenario of educational enrolment of girls in the institutions in the recent years and may increase education levels even further in future. However, in this study the present educational status of rural women is reflected and these measures may not get had an impact.

#### **4.1.1.3 Marital Status**

Marriage is almost universal in our country, which is a tradition and social institution and is highly cherished for social and economic reasons. Most of the girls are found to

be married at the early age in this research area. Most of the women reported that late marriage is not desirable and, to gain prestige in the society, most women have to marry. Infertile women are usually neglected while married women with children are more respected. In patriarchal society like ours, the most important social status that a woman achieves is that of a wife and mother. In addition, rural women pointed out that in their cultural community, the unmarried, separated and divorced women are often shunned.

**Table 4.2: Marital status of rural women in the study area (n = 100)**

Type of women	Marital Status (in percentage)			
	Married	Divorced	Widowed	Separated
NGO Women (n=50)	47		3	
NON-NGO Women (n=50)	37	1	10	2
Both category (n=100)	84	1	13	2

**Source: Field Survey, 2017**

A large portion of the surveyed women (84%) was married and lived with their husbands in the family, 2% were separated, 13% were widowed and the remaining 1% had been divorced. The number of divorced, widowed and separated women was high in the “NON-NGO women” category. This finding indicates that the vulnerable women are more involved in non-government organizations and that they get less chance to change their existing socio-economic condition by using micro-credit. In households where women are the main breadwinner, there is always pressure on their small resources for keeping the household going (Ansoglenang, 2006), which ultimately increases the level of engagement with different income generating activities.

#### **4.1.1.4 Family Type**

Family is the oldest social unit responsible for managing a household. The distribution of rural women by family types is shown in table 5.3. The highest proportion (65%) of the rural women was part of a nuclear family, while 2% lived in a clan type and only 33% in a joint family type situation (table 5.3). In the study area, most of rural women reported that they had less likelihood to enjoy freedom and less opportunity of controlling the household resources when staying in a joint family. This may be the overriding cause of breaking up the joint family structure and increasing the number of nuclear families. Furthermore, many of rural women expressed that they are interested in living in a nuclear family and in the recent years, the proportion of nuclear families has increased these days-. In our country, social and cultural context, decisions in a joint family about different household matters are commonly made by the family head, husband or mother-in-law and sister-in-law.



Furthermore, in a nuclear family, women manage household work with little intervention and enjoy comparatively more freedom and self-esteem. Roy and Niranjana (2004) reported that in patriarchal society, when a husband is family head, women are in better position to bargain with their husband on various issues. When the family head is the father-in-law or others, then her position is more submissive and weak. This shows clearly that different family types may have a different impact on a rural woman's status in the family.

**Table 4.3: Distribution of Rural Women Based on Their Family Type (n = 100)**

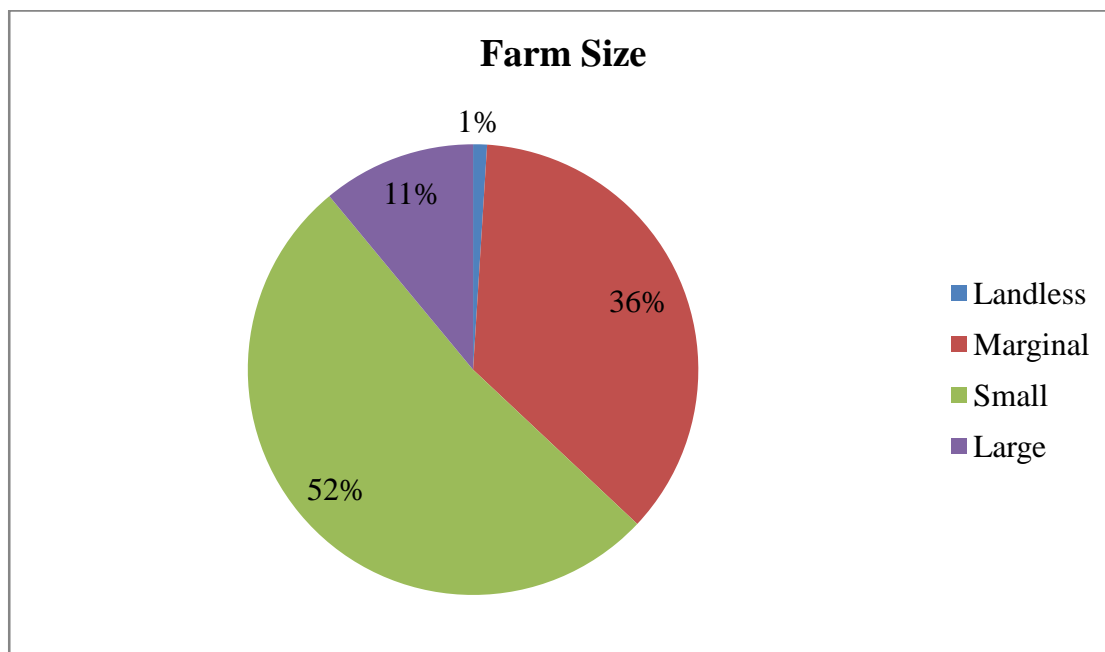
Category (Based on score)	Absolute value	
	NGO	NON-NGO
Nuclear family	31	34
Clan family	0	2
Joint family	19	14

**Source: Field Survey, 2017**

#### **4.1.1.5 Farm Size**

Land is the most important and valuable asset for farm households because farm families depend mainly on agriculture. The household size may be a central matter in basic need measurement and livelihood analysis, but its output measurement is difficult to determine. The minimum farm size of surveyed rural women was 0.04 kattha and the maximum was 80 kattha. The farm household here are classified into five groups on the basis of land owned by the family. These are landless households (0), marginal farm households (< 1kattha), small farm households (1>20 kattha), and large farm households (>20 kattha). In the study area only four household categories were found, i.e. landless, marginal, small households and large households. Their distribution is presented in figure 6.3. The highest proportion (52%) of the rural women belonged to the 'small farm household' category, 1% to the 'landless household' and only 36% to the 'small farm household' category.

**Figure 4.3: Distribution of Rural Women Based on Their Farm Household Size (n=100)**



**Source: Field Survey, 2017**

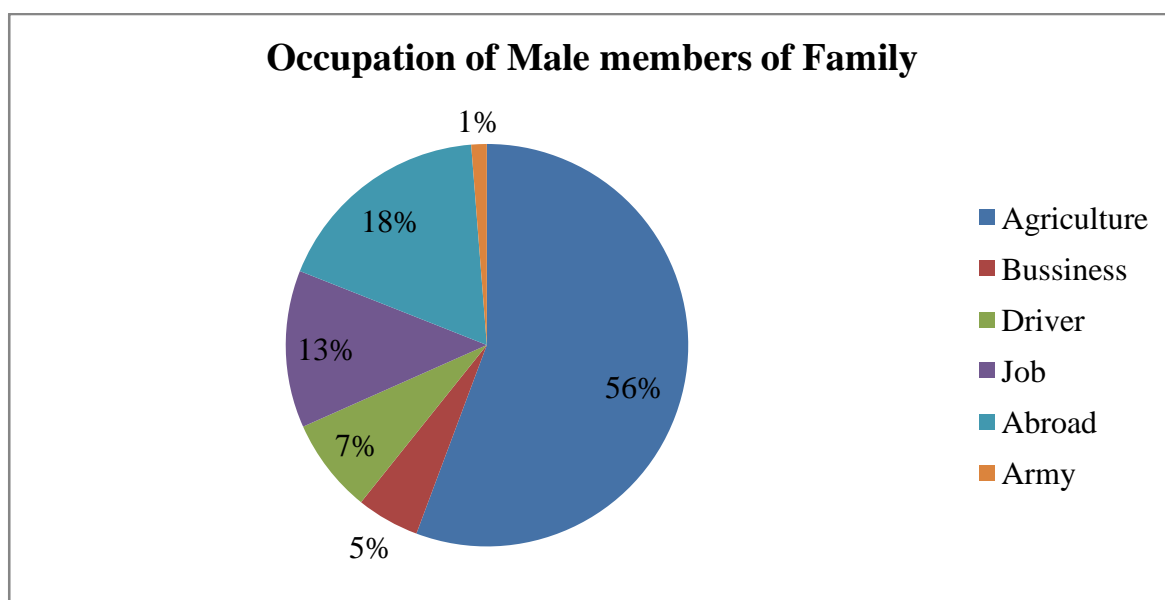
In the study area, per capita arable land is very low and agriculture is characterized by mixed farming, including field crops, poultry and cattle rearing, fish culture, etc., allowing households to get a maximum output from their limited resources as well as meeting household requirements and minimizing risk and uncertainty. The rural women usually practice homestead agro-forestry within this small area throughout the year and they grow different types of vegetables, fruits, spices, timber yielding trees etc., to promote micro-nutrient intake levels, overall food consumption and income of household. Sometimes they sell these items to overcome a period of crisis. Poor livelihood status therefore was more prevalent in small household size with few income earners. WFP (2005) have also documented that the size of a household and the availability of income earners are very important elements of vulnerability. Therefore, household size is the most potent means for improving rural women's personal as well as household income, dietary quality, food security and livelihood.

#### **4.1.1.6 Occupational Profile of Male Family Members**

Women usually work as housewives and are simultaneously involved in different IGAs. The latter activities were not their main occupation and are presented in section 5.3. For this reason, we considered the occupation of the male member of the family to study occupational profile of the survey area. Most of the male members (56%) had farming as principal occupation and secondarily most of them were also working outside the country mostly in India and other Arabian nations mostly as a labor (14%). Here, farming included crop production, livestock, aquaculture and integrated farming. The dependency on livestock increased as both a main and secondary

occupation, and it was often considered as supplementary activity for small farmers. Figure 6.4 shows the occupational structure of male income earners of the sampled rural women. It is remarkable that very few male members had salaried jobs.

**Figure 4.4: Distribution of male earning members based on their occupation (n = 100)**

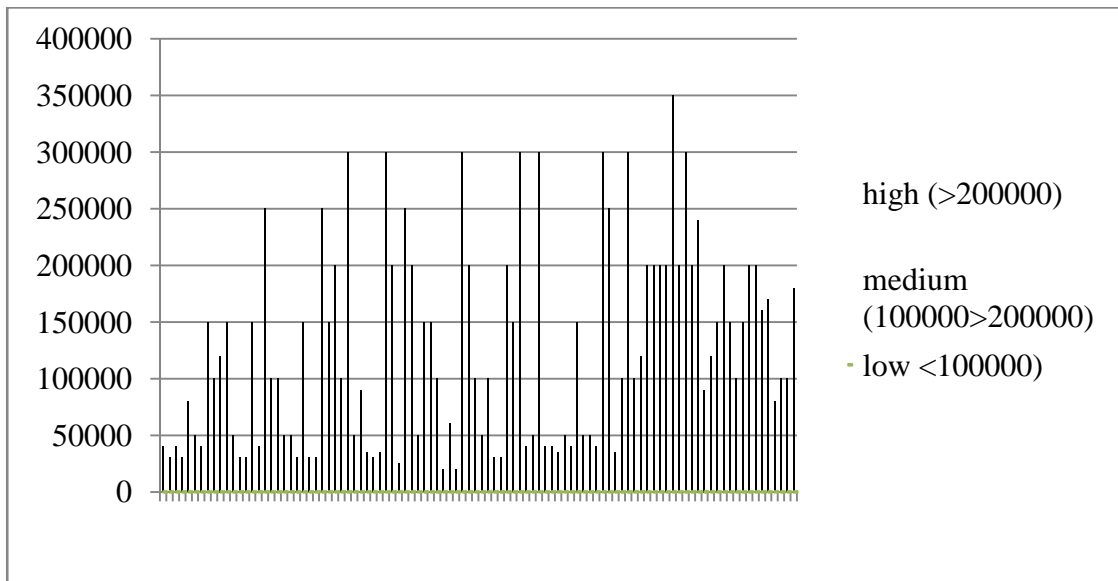


Source: Field Survey, 2017

#### 4.1.1.7 Household Income

The lowest household income of rural women was 30000 rupees and the highest income was 3.5 lakhs per year (figure 5.5). Based on household annual income, the rural women were classified into three categories namely 'low income' (Rs, 100000), 'medium income' (100000>200000), and 'high income' (>200000), and their distribution is shown in figure 5.5.

**Figure 4.5: Household Income of Rural Women (n = 100)**



**Source: Field Survey, 2017**

With regard to total household income, a high variability was observed, where the majority of women fell under low to medium income categories and very few had a high income. The reason might be the lack of opportunity to get a better occupation. In the study area, household livelihood strategies of rural women are characterized by diversified farming to meet households' requirements and they are mainly dependent on agriculture, share-cropping or wage labor (figure 5.4 shows occupational structure of male income earners in the study area). Rural women in the study reported that they need markets and better road connection with Head Quarter and district levels. They felt the need for factory employment so that they can engage themselves in work during lean periods. Many of them reported that they suffer from lack of capital during crop growing period because credit distributing procedures usually are complex and lengthy for formal government microfinance organizations. That is why they are bound to go to local loan sources such as Summit, microfinance, NGOs, etc., for finance, all of which charge very high interest rates. Overall it is found that very specific human resource development factors, such as education, training, skills and experience are pre-requisites for raising total household income. Infrastructure facilities, electrification, local institutions and extension services also have an impact on total household income. Total household income varies greatly depending on the farm size, some background circumstances such as household size, total family members, dependence ratio of the family and number of income earners. The findings of the present study and corresponding supportive material indicate that different intervening variables influence the household income.

#### **4.1.1.8 Food Consumption Behavior**

Food is consumed by individuals as essential item of living to maintain health and to revive strength. This part is designed to discuss the food items consumed by rural women over a 24 hour period. At the same time food consumption behavior during shortage of food prevails in the study area is discussed.

## Food Items Consumed by Rural Women

13 food items were selected and the proportion of rural women intake of each food item during 24 hours prior to data collection period was recorded and is presented as weekly basis in table 5.4.

**Table 4.4: Weekly pattern of food items consumed by rural women (n = 100)**

Food items consumed	Rural women (%)
1. Grain staples Rice Wheat	Daily
2. Tubers (potato, sweet potato)	Daily
3. Green leafy vegetables ( <i>rayo, palungo, chamsur and other hariyosaagsabzi</i> )	Seasonal
4. Other vegetables	Daily
5. Pulses ( <i>musuri, mug, rahari</i> )	Daily
6. Fruits (mango, jactfruit, banana, others)	Seasonal
7. Meat (poultry, beef)	Seldom
8. Fish (fresh fish, dried fish)	Seldom
9. Eggs	Seldom
10. Milk and dairy products (cow milk, goat milk, card)	Seldom
11. Oils and fats (soybean oil, mustard oil, ghee)	Daily
12. Sugar/gur/honey	Daily
13. Beverages (tea, <i>Sarbat</i> , bettle leaf and bettle nut)	Daily

**Source: Field Survey, 2017**

Most of the rural women ate rice as their staple food and very few reported that they ate wheat. It is remarkable that only few number of rural women consumed of rural women consumed meat, fish, fruits, milk, and eggs most occasionally but the large number of rural women said that they have such foods only once or twice a month or only in festivals and occasions. In the study area women consumed considerable amount of green leafy vegetables in seasons planting them in their own kitchen garden. Most of the rural women reported that they consumed oil and pulses, but the amount of intake was very low. It is very clear that the diet of rural women is predominately starchy staples. Among animal products, rural women frequently consumed eggs followed by milk, fish and meat. They ate only few seasonal fruits which were usually grown in the homestead. Therefore, the pattern of food consumption clearly indicates that rural women of the study area have an imbalanced diet. Hence, a food security program is demanded for the study area to increase food and food variety for ensuring nutrient adequacy. Otherwise, rural women will be afflicted by nutrient deficiency and will not continue a healthy life.

## Food Consumption Behavior During Shortage of Food

Eighty percent of rural women took a smaller number of meals during periods of food shortage, whereas the percentage of husbands, other family members and children was 6%, 11% and 3%, respectively (table 5.5). Eighty-seven percent of the studied women mentioned that the daily meal is first served to the husband or senior male member of the family and that they have the best share of the food. After that, the children and other family members get the second priority in meal distribution, while rural women take the meal at the end and usually eat a smaller amount of food in case of shortage.

**Table 4.5: Distribution of household members based on food consumption behaviour during shortage (n = 100)**

Category (based on scores)	Frequency
Women	81
Husband	5
Other family member	9
Children	5

### 4.1.1.9 Association with a Non-government Organization (NGOs)

Access to social capital enables rural women to secure resources and opportunities. To understand the dynamics of social capital in the context of this study inquired about rural women memberships with different NGOs. Fifty percent of rural women were selected having membership with NGOs and the remaining 50% were not involved with NGOs. Among those involved with NGOs, 82% had membership with one, 10% with two and the remaining 8% with three NGOs (Table 5.6)

**Table 4.6: Distribution of rural women based on membership with NGOs (n =100)**

Category	Category Frequency of rural women
No membership with non-government organizations	52 (100)
Membership with one non-government organizations	48 ( 82)
Membership with two non-government organizations	6 (10)
Membership with three non-government organizations	4 (8)

(Values in the parentheses indicate percentage)  
**Survey, 2017**

**Source: Field**

## Perception of rural women regarding lack of association with NGOs

The “non-NGO women” were asked why they don't join NGO. In response to the questions, the “non-NGO women” pointed out five reasons, presented in table 5.7. Fifty percentage of “non-NGO women” said that they have interest to join with NGOs, but family barriers do not give consent regarding this issue. Twenty-two percent of women thought that they do not need NGO support, 16% reported that the interest rates of NGOs are too high, 8% informed that they do not get opportunities to join with NGOs and the remaining 4% told that they do not know about the activities of NGOs.

**Table 4.7:** Opinion of rural women regarding lack of association with NGOs (n = 50)

<b>Main reasons</b>	<b>Absolute number</b>	<b>Percentage</b>
Family restriction	5	10
Don't need NGO support	6	12
Interest rate high	13	26
Failed to get into the NGOs	36	72
Do not know about the NGOs' activities	40	80

**Source: Field Survey, 2017**

#### **Perception of Rural Women Regarding Association with NGO**

“NGO women” mentioned three positive elements that influenced them to be associated with NGOs (Table 5.8). Credit was the overwhelming reason to join NGOs, given by 100% “NGO women”. 50 % of “NGO women” reported that they joined to get different facilities. The major facilities provided by NGOs are arrangement of non-formal education, distribution of good vegetable seeds; improve breeds of goat, support and services in the fields of family planning, training, information about health care like child immunization and nutrition. They also supported rural women in managing livestock and poultry. The remaining 20% of “NGO women” mentioned that they join in NGOs due to influence by others including relatives, neighbors' and NGO staff.

**Table 4.8:** Opinion of rural women regarding association with the NGOs (n = 50)

<b>Main reasons</b>	<b>Absolute number</b>	<b>Percentage</b>
Receive credit	44	84
Obtain facilities	48	96
Influence by others	10	20

**Source: Field Survey, 2017**

#### 4.1.1.10 Daily Time Utilization

This part describes the daily timetable of rural women, as well as list of tasks performed and time-use pattern with the different tasks.

#### Daily Time Table of Rural Women

Rural women usually leave the bed early in the morning to feed animals, pray and prepare breakfast and lunch. And, they accomplish the household tasks. They start their work early in the morning and stop before they sleep. The time spent by rural women in different activities ranged from 8- 14 hours daily. The timetable of a typical rural woman is presented in table 5.9. The daily work schedule of a “NGO-woman” was mostly similar to a “non-NGO woman” but not identical. In addition to daily work, “NGO women” usually spent 1 hour extra per week to attend the group meeting.

**Table 4.9: Daily time table of a rural woman Time Activities**

5:00-6:00 am	Getting up (when rooster crows )
6:00-9.00 am	Praying, feeding domestic animals, cleaning yards, preparing breakfast/lunch, serving food to family member, preparing children for school.
9:00-1:00 pm	Washing utensils and clothes, hanging clothes out to dry, collecting firewood and vegetables, fetching water, processing and cooking for a day
1:00-2:00 pm	Serving food to family member
2:00-5:00 pm	Taking part in different income earning activities, bathing, eating lunch, washing utensils, taking part in religious activities and informal social gathering
5:00-7:00 pm	Taking care of children, family members, serving food, watching television, praying, having dinner and sharing with husband regarding family matters.
7:00-8:00 pm	Going to bed

**Source: Field Survey, 2017**

#### List of tasks performed by a rural woman

Usually, all rural women did not engage with similar types of tasks, while some tasks were seasonal or occasional and some were also time-consuming. These activities are categorized under five headings, i.e., household activities, helping in agriculture, income generating activities, social activities and personal care. They are presented as follows:



### **Household Activities**

1. Cooking 2/3 times/day (cleaning rice, washing vegetables, spices, cleaning fish, etc.)
2. Cleaning home and yard (sweeping, floors and tending mud floors to keep out dust)
3. Washing utensils 3-4 times/day 4. Washing clothes and hanging clothes out to dry
5. Collecting firewood or other materials for fuel, making fuel from cow dung
6. Collecting water
7. Childcare, teaching children and helping their education (bathing, dressing, tending, feeding, putting to bed, etc.)
8. Serving meals
9. Caring for the sick, Caring for husband, Entertaining guests
10. Making beds, hanging and taking down mosquito nets
11. Managing the household (organizing activities and expenses)

### **Helping in agriculture**

12. Preparing soil, planting seedlings, weeding, etc., for paddy cultivation
13. Harvesting ,Collecting, drying and storing seeds
14. Rice husking, Drying paddy straw

### **Income generating activities**

15. Livestock maintenance: (feeding, milking cattle and goats, other livestock care)
16. Poultry and duck rearing: (cleaning, feeding, medical care, collecting eggs)
17. Mini pond culture: (cleaning, feeding and nursing)
18. Bee keeping: (nursing bees, taking care of them, harvesting and marketing of honey)
19. Street vendor: (selling various products such as puffed rice, dry fish, egg, milk, honey)
20. Running small business: (grocery shop, firewood business, tea shop, call center)
21. Tailoring: (dress making, mending clothes)
22. Handicrafts: (basket, mats, nets, holders to hang pots, Dala, kucho etc.)
22. Working as a wage labor
23. Vegetable cultivation: (preparing plot, watering, weeding, other care of vegetables)

### **Social activities**

24. Attending social gatherings: (weddings, bratabandha, invitation)
25. Informal social gatherings: gossiping , Visiting neighbors' and friends
26. Religious activities
27. Participating in Shamity - NGO groups

**Personal care**

28. Personal care: eating, bathing, dressing, swing, watching TV, listening radio, rest, leisure time and sleeping.

**4.1.1.11 Savings**

The savings mechanisms reported by rural women included informal (cash savings at home) and formal savings (cash savings in Sahara of NGOs). In the study area, the savings performance of rural household was calculated based on both informal and formal saving mechanisms. The overall household savings in the study area were very small . Savings performance varied significantly among the two categories of rural women: “NGO women” saved more money compared to the “non-NGO women”. Average household savings of “non-NGO women” was found to be lower than “NGO women”. A saving account is mandatory for the member of NGO. To save money every week is compulsory and each member has to pay at least 25 rupee per week in the group savings fund. This is the reason why “NGO women” made significant progress in savings.

**Table 4.10: Savings behavior of rural household (n = 100)**

	<b>Samuha</b>	<b>Home</b>	<b>Bank</b>
NGO	50	2	20
Non NGO	0	20	10

**Source: Field Survey, 2017**

**4.1.1.12 Loans**

**Sources of loans**

The common sources of loans for the women were microfinance NGOs, money lenders, relatives and friends, and the Sahara and Krishi Bank. Overall, microfinance NGOs were the principal sources of loans. Most of the non-NGO rural women took loans from money lenders, relatives and friends. Money lenders remain quite active in rural communities and distribute a significant amount of loans. “Non-NGO women” depend relatively more on money lenders for their credit needs and large amount of their loans were drawn from this source. Rural women drew the lowest number of loans from government credit institutes. Due to complex and lengthy loan sanction procedures, rural women were reluctant to take loans from government Bank. In addition, land mortgage is the precondition to get loans from Bank and most of the

women in the study area are landless or marginal land owners, making them ineligible for loans from Bank.

### Existing Loans

On an average, 82% of rural women had at least one outstanding loan (i.e., 46% of “non-NGO women” and 36% of “NGO women”), 10% had two loans, 7% had three loans and 1% had four loans to repay. The tendency to take an increased number of loans appeared to be higher among “NGO women” compared to “non-NGO women” (table 5.11). The possible reasons, firstly, “NGO women” have more options to take loans (i.e., micro credit program) compared to “non-NGO women”. Secondly, the requirement of money for “NGO women” is higher as they spend more money in IGAs and loan repayment. Thirdly, cross borrowing to pay weekly loan installment of microfinance NGO.

**Table 4.11: Number of existing loans of a rural woman**

No of existing loans	Non-NGO women (n = 50)	NGO women (n = 50)	Total
1	14	10	24
2	8	6	14
3	0	4	4
4	10	3	13
5	6	1	7

**Source: Field Survey, 2017**

### Loan Amount and Repayment

“NGO women” had more access to institutional credit and took substantially larger amounts of loans than “non-NGO women”. There was a great variation in repayment of loans between the two groups, where “NGO women” took relatively large amounts of loans and repaid comparatively less and the “non-NGO women” took smaller amount of loans but repaid more.

### Some Problems with Loans Repayment

There were three main reasons identified by rural women for problems in loan repayment. Most of the rural women reported that lack of income is the primary cause of problems to repay loans. Some of the rural women had trouble with repayments as a result of project failure. Some women reported that in order to meet basic needs such as purchasing food, medical expenses, child education, buying cloths, etc., they

cannot repay loans in time. And some women mentioned that dowry and social events are also problems to pay off loans.

### **Loan Use**

Rural women invested in seven items which are important areas of loan use. They used loans for income earning projects, and also for credit repayments. Most of the women also used loans to meet consumption needs such as purchase of food. Some other women also used credit for other household expenses (education, cloths, house repairing, etc.). Few women used it for dowry payments, and some used loans for medical expenses and very few numbers of loans were also used for other purposes such as land purchase or lease investment on land, mobile bills, etc.

It was found that most of the women used credit as a safeguard in different family purposes, which do not yield an economic return. As a result, some rural women were unable to repay loans and the debt results caused a series of cross-borrowing that led to excessive debt levels. When debt burden increased beyond the capacity of the debt management strategies, rural households were forced by credit institutions to sell assets, including land, thereby degrading household livelihoods in order to repay loans.

#### **4.1.2 Brief Description of the Seven Livelihood Indicators**

Seven livelihood components are considered as indispensable in the everyday life of human beings. Actually, these are part of everyone's basic needs. Some elements of basic needs touch rural women more cruelly than males, especially food availability, housing condition, water and sanitation facilities. Insufficient opportunity in fulfilling these elements does not affect all rural women equally in the society.

##### **4.1.2.1 Food Availability**

Table 5.12 shows the picture of food availability of rural women throughout the year. The food availability was high for a majority of rural women (54%), while 13% were in the medium and the remaining 33% in the low food availability category.

**Table 4.12: Access of rural women to the available food (n = 100)**

<b>Categories of rural women (based on score)</b>	<b>Number of rural women</b>
Low food availability (12 - 19)	31
Medium food availability (20 - 28)	15
High food availability (29 - 36)	54

**Source: Field Survey, 2017**

Rural women reported that their food availability depends on their habits, seasonal availability of foods, household income, and number of family members, preference, religion, tradition, culture, time constraints and nutritional constraints. Most of the

rural women in the study area also mentioned that they spend more money for purchasing food items when their income increases.

Food availability was extremely low during the lean period compared to the normal time of the year. In the study area, the lean period occurs twice a year. The longest lean period exists during the Nepali month Kartrik, which corresponds to mid-September and continues until mid-November, at the end of the season and just prior to harvest. Another lean period is found in the Nepali month Chaitra, which is shorter in length and lasts from mid-March to the harvest of rice in mid-April. From May to August, following the harvest period was the best time when rural women had high food availability.

In the study area, food availability was low during the two lean periods (Kartrik and Chaitra). Food insecurity may occur due to the traditional system of subsistence agriculture. In addition, natural calamities, especially river erosion, flood and drought add to worsen such food insecurity. The directly observed typical lean season scenarios in the study area are presented in box 5.1.

#### **Box 4.1: Observations on Food Shortage During Lean Period**

Crops are in the field waiting to be harvested  
No employment in the agricultural fields  
The household level food stock almost consumed  
Inadequate supply of food grain in the market  
Lack of non-farming earning opportunities  
Vulnerable groups do not have any jobs to support their living

In order to gain a better understanding about food availability of rural women, the results of four case studies are illustrated in box 5.2.

#### **Box 4.2: Cases Illustrating food Availability of Rural Women**

Jatru Maya Rai has 6 members in the family and possesses 20 kattha lands. Rice production is surplus for her family and does not suffer from food crisis.

Durga B.K says that she has to spend most of her income for food only. Her income was so small and insufficient that she could not provide good food like meat, eggs, fruits, etc., to her children.

Neru Sunar reported that she usually faces a food crisis twice a year during lean periods and at the same time her scope of work to earn money decreases, affecting her and her family members tremendously. She replied that though her family is small she cannot manage to get sufficient food required throughout the year. During the case study her daily income was Rs.100 and she had to pay more than 70 rupees for purchasing rice only.

#### **4.1.2.2 Housing Condition**

Housing is an important component of physical capital and serves as a key indicator in determining the status of livelihood. The houses owned by rural women are constructed with various qualities of materials such as brick, tin, straw and soil depending on their economic capabilities. The interior decoration of houses also varied greatly along the socio-economic status of the rural family.

**Table 4.13: Condition of Houses Possessed by Rural Women (n =100)**

Items	Type of construction materials			
	Roof	Brick (14)	Tin (34)	
Wall	Brick (30)	Tin (0)	Clay/soil (64)	Straw (6)
Floor	Pakka (26)		Clay (74)	
Kitchen	Inside (81)		Outside (19)	
Furniture	Very good/new/a lot (3)	Good/average (24)	Simple/bad/old (62)	Very old/little/bad (11)
General impression	Very good/new/a lot (3)	Good/average (25)	Simple/bad/old (56)	Very old/little/bad (16)

**Source: Field Survey, 2017**

A large proportion of rural women possessed dwellings with straw roof (52%), exterior walls made of soil (64%) and earthen floors (74%). Six percent had dwellings made of straw walls. Pakka (made of a mixture of cement, sands and bricks) floor was very rare (26%) as the construction cost is very high and beyond their means. The minority of kitchen (19%) were located outside, separated from the living house, but there were most of the households (81%) having a kitchen inside. Most of all houses (62%) had simple furniture and 11% of rural women owned very old furniture. Considering the general impression of the house, 56%, 25%, 16% and 3% of households had simple, good, very old and very good general impression, respectively. The respondents who had a very good general impression of their houses also had very good furniture. The housing conditions of the study area indicated that majority of the rural women lived in poorly framed houses. Regarding housing condition, four individual cases are presented in box 5.3.

### **Box 4.3: Cases Illustrating Housing Conditions of Rural Women**

Jatrumaya Rai pointed out that she had huge pains for living after her marriage due to the poor structure of her house. She spent 55,000 from her IGA's savings for the reconstruction of her house, and after that she has had no problem living for the last 10 to 12 years. Now there is no question of spending money for repairing and no hazard of maintenance. In her eyes, the house is the place of happiness, and where there is no good house for living there is no happiness.

Durga B.K. stated her housing condition in a different way. She pointed out that she lives in a tworoom house along with her nine family members. She has trouble when the rainy season comes because her kitchen has no roof and is situated outside of the main part of house. When the problem is aggravated due to excessive rain, she has to cook food at her neighbor's kitchen.

Nerusunar stated that she has only one room where she lives with five family members. She also keeps her ducks and chickens in a corner of the same room. She repaired the roof of her single roomed house last year with the money generated from rearing ducks and chickens. Now she has fewer problems for living.

Tetari Devi Ram lives in a very distressed condition because of her housing condition. She told that her house has no protective wall and as a result, her two little children suffered from respiratory problems due to the chilling effect of cold wind in the winter nights of last year. She also mentioned that the roof of her house has broken and she is very concerned about her house because rainy season comes soon.

#### **4.1.2.3 Water Facilities**

##### **Sources of Water**

All the rural women in this study area are found to have an access to tube wells as their primary source of water. Rural women here do not need to collect necessary water from shallow tube wells or deep tube wells and water sources such as ponds and rivers. Tube water is mostly regarded as protected and less contaminated, although a huge number of children suffers from diarrhea and cholera every year due to the use of contaminated water. As a whole, 100% of women used underground water for drinking and cooking purposes, respectively. This result suggests that women prefer safe water for consumption purposes collected from tube wells, although around half of the rural women had no tube well and used tube well water from neighbors. For bathing and domestic use such as washing clothes, cleaning house and toilet purpose,

a large proportion of unsafe water from pond or rivers is still being used by rural women. Therefore, access of women to safe water is still needed to be increased in the study area.

### **Availability of Drinking Water**

Groundwater was the main source of drinking water in the study area. And drinking water in tube wells in this area is available throughout all the year. So women in this area do not face scarcity of water throughout the whole year. During FGDs rural women mentioned that they spend up to two hours per day to collect drinking water and water for other uses from community wells, and male members of the family do not take part in collecting water in such situations. .

### **Drinking Water Quality**

Rural women of the study area do not suffer from lack of quality drinking. All the total population of this study area drank safe water that does not contained Fe (Iron), As (Arsenic) and bad smells. All the rural women were informed regarding arsenic contamination in the tube wells, they are all arsenic tested. Different GOs and NGOs have conducted programs to create awareness among the rural women to avoid Arsenic-contaminated water and have helped in testing them.

#### **Box 4.4: Case illustrates of rural women with water facilities**

Jatrumaya Rai described that she has a tube well and uses tube well water for drinking and cooking purposes throughout the year.

Durga B.K. stated that she has not been happy with her water facility, because she has no personal tube well. She needs to collect water from others' tube wells. She expressed that she might not suffer in such magnitude for collecting drinking and cooking water if she had her own tube well.

Neru Sunar was asked regarding her water facility, and she replied that she has no tube well and collects water for drinking purpose from a pond. For all other purposes she uses water from her earthen well. She hopes to install a tube well in the coming month with the loans from a local NGO.

Tetari Devi Ram mentioned that she lost her daughter due to diarrhea from drinking pond water. Since then she uses tube well water collected from distant neighbors for drinking, but she is using pond water for cooking and all other purposes.

#### **4.1.2.4 Health Situation**

The majority of the rural women (51%) had medium access to medical facilities and received medium treatment, while 46% had low health facilities and received poor



health treatment and a few rural women (3%) enjoyed high treatment facilities (table 5.14).

**Table 4.14: Distribution of The rural Women Based on Health Treatment Facilities (n=100)**

Categories(based on Score)	Number of Rural Women
Low health treatment (< 5)	46
Medium health treatment (5 - 9)	51
High health treatment (> 9)	3

**Source: Field Survey, 2017**

During the FGDs, some rural women reported that sometimes men are taking more care of their livestock's health than that of their wives. If a wife dies he can marry again and will gain by taking dowry, but if the cattle dies then his loss is total. In the study area, rural women were less aware of their health treatment providers and did not go alone to take treatments. They were completely dependent on their husband or other male members of the family for meeting the doctor. They also felt shy to take treatment from male doctors, and sometimes their husband did not allow visiting a male doctor.

**Table 4.15: Use of Health Treatment Providers by Rural Women (n = 100)**

Health treatment providers	Percentage of rural women
Village pharmacy	65
Self treatment (traditional)	6
Kabiraz (herbal medicines )	5
Homeopath	5
Village doctor	3
General health practitioner	17
Visit government health station	35
Visit doctor in GO hospital (MBBS)	16

**Source: Field Survey, 2017**

The pharmacy was the most popular health treatment provider to the rural women (65%) followed by visiting government health station (35%), general health practitioner (17%) and visits to GO hospitals (16%). Rural women sought services from the village pharmacy because the pharmacy was often located nearby to the house and required less money to buy medicine and for the service charge. Another

important reason was that the women received service from village pharmacy without personally going there. The male family member described the symptom of disease to the responsible person of the village pharmacy upon which they sold medicine based on their experience without any medical prescription. Very few rural women went to the government hospital in case of severe sickness or when complications arose during delivery of a child.

In the FGDs, a few women stated that they went to the government hospital just to see a MBBS doctor as the doctor was very rare in the villages and some were curious to see the facilities available in the hospital. Furthermore, they reported that health treatment services provided in the government hospital depend largely on the socio-economic status of the patients, such that rich patient get better treatment than the poor. This was one of the causes of a lack of confidence in the quality of health services offered by government hospital.

In addition, they said that modern treatment was often not affordable to them due to high cost. The village doctor, homeopath, general health practitioner and Kabiraz were less expensive alternatives (in reality, however, they can be relatively expensive and less effective). The results obtained from the present study indicate that most of the rural women receive inadequate health treatment, possibly associated to ignorance, social constraints, and cost of treatment and lack of facilities. This is further illustrated by the four case studies presented in box 5.5.

#### **Box 4.5: Case studies of rural women on health situation**

Jatrumaya Rai told that for coldness, fever, headache and other usual cases, she herself and other family members buy medicine from the village pharmacy. But whenever they feel sick they usually visit the Kabiraz (traditional healer) for health treatment. She had abdominal pain last year during the time of rice harvesting.

Her husband went to the Kabiraz, where the Kabiraz provided one glass of water consecrated by a sacred text and gave some advice. But the pain was not alleviated, and after two days she went to the general health practitioner of their village along with her husband. The health practitioner gave some medicine and referred her to the hospital. She was admitted to district hospital and gastric ulcer was diagnosed. That time her husband spent around 5,000 for treatment purposes.

Durga B.K. described that she has been suffering from abdominal pain for the last two years. At first she assumed that it was gastric pain and took medicine accordingly from the village pharmacy. She also visited the Kabiraz and took treatments for three months. When the pain was not cured, she went to the government health station for improved treatment. The doctor identified that her pain was due to a stone in her gallbladder.

During her illness, she borrowed 5,000 from NGO. Doctor advised her for surgery, but due to a lack of money it was not possible. That time she was anxious about IGAs, loans and surgery costs. In addition, she was highly worried about her children if the surgery were not successful. As she was a widowed woman, who would take care of her family?

Nerusunar stated that she usually goes to medical center for treatment. She told that the government hospital does not provide good services and is expensive. Furthermore, the hospital is far away from her village and requires a long time and much money to go there. She also mentioned that some common medicine such as paracetamol tablets, metronidazole tablets, oral saline, etc., are usually stored in-house, and she uses these medicines when needed.

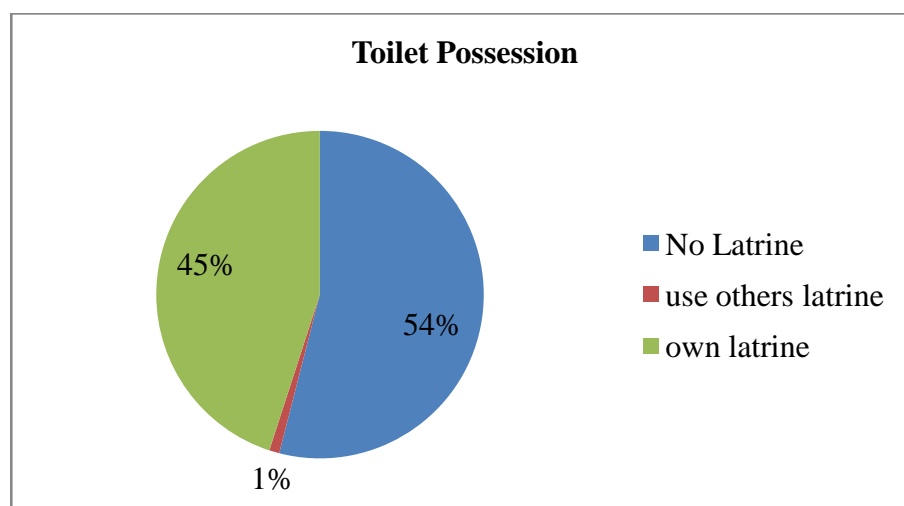
Tetarimaya ram told that she had three children, among them one daughter who died due to lack of proper treatment. In 2008, during the post-flood period, there was an outbreak of diarrhea in her area. One day she went to work as a maid to the neighbor. At around noon she heard that her daughter was unconscious due to diarrhea. She came home sooner and took her daughter to the traditional healer (Kabiraz), who did not give any treatment and said that her daughter was suffering from pneumonia and need improved treatment.

On that day she went to National medical college hospital and admitted her daughter. At that time she had only 1000 in hand. In hospital, her daughter was treated with

intravenous saline and injections but her condition was decreasing. At midnight her condition deteriorated rapidly and early in the morning she passed away when she was only three years old.

#### **4.1.2.5 Sanitation**

**Figure 4.6:** Toilet possessed by rural women in the study area (n = 100)



**Source: Field Survey, 2017**

### Toilet Possession

In the study area, 45% of women had own their toilet and the remaining 54% possessed no toilet. Among the second group, the women do not went to toilet and discarded feces in open places under bushes. The remaining 1% of rural women currently relies on a neighbor's toilet and when necessary they occasionally disposed of feces in open places.

### Toilet Construction

Four types of materials are used to construct toilets in the study area and a summary of toilet conditions is presented in table 4.16.

**Table 4.16: Toilet Construction Materials and Position of Toilet in the Study Area (n =100)**

Items	Type of construction materials
Roof	Brick (8) Tin (23) Straw (12) Open (3)
Walls	Brick (23) Tin (2) Jute stick/Chatai (21) Leaves (0)
Floor	Pakka (24) Clay (22)
Position	Inside (5) Outside (41)

**Source: Field Survey, 2017**

A considerable number of women possessed toilet with a tin roof (23), exterior walls made of bricks and jute sick/Chatai (23 and 21) respectively and earthen floors (24). The majority of the toilets (41) were situated outside of the houses, while 5 toilets were attached. A more detailed overview of rural women's sanitation based on case study results is presented in box 4.6.

### **Box 4.6: Case Illustrates of Rural Women Regarding Sanitation**

Jatru Maya Rai reported that she installed a sanitary latrine last year. She did not know anything about sanitary latrines before, but came to know when her elder brother-in-law installed a sanitary latrine with a very low cost. At that time she instantly decided to install a sanitary latrine for her family.

Durga B.K mentioned that she has a normal latrine with straw roof and its fence is broken.

Neru Sunar described her worst condition during interview, namely that she has no latrine and has to use others' latrines for excretion and uses open spaces in bushes for urination.

Tetari Devi Ram told that she has no latrine and usually goes to the nearby jungle for toilet purposes every morning. She never feels comfortable going to the toilet in a restricted place such as a sanitary latrine.

#### 4.1.2.6 Participation in social activities

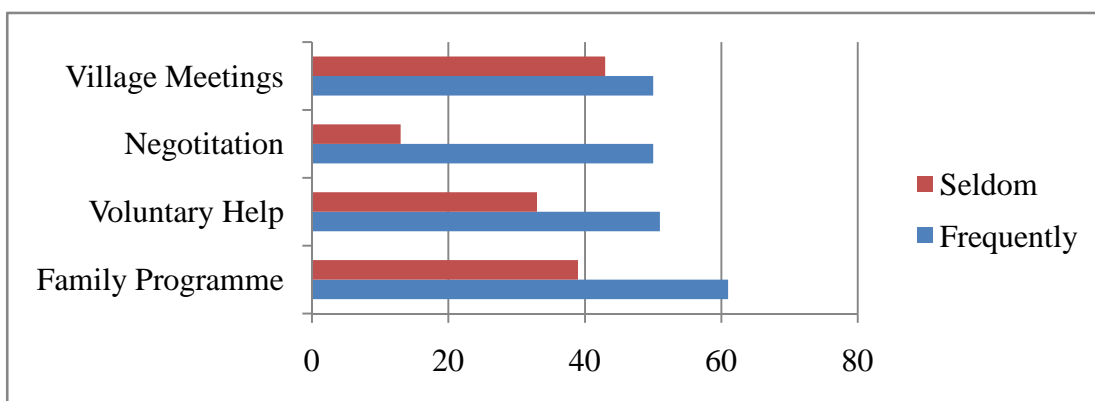
The participation of rural women in social activities lay mainly between low to medium, while a majority had medium participation (36%). Likewise (35%) had medium participation and very few (29) had high participation. Rural women in Nepal have low participation in social activities. Lack of participation in social activities that might deprive rural women to get better livelihood opportunities.

**Table 4.17: Extent of participation in social activities of rural women (n = 100)**

Categories (Based on score)	Number of rural women
Low participation (up to 3)	35
Medium participation (4 - 5)	36
High participation (above 6)	29

**Source: Field Survey, 2017**

**Figure 4.7: Participation of rural women in different social activities (n = 100)**



**Source: Field Survey, 2017**

Most of the rural women (100%) participated in family programs like marriage ceremony frequently and seldom. They also participated in voluntary help (63%) or negotiation activities (84%). It is not usual for rural women to attend any program arranged outside of the house due to the restrictions imposed by cultural and religious norms. The results revealed that rural women's participations are predominately associated with family programs such as marriage ceremonies, and invitations offered by other families. To better understand the rural women's participation patterns, the results of four case studies are described in box 6.7.

**Box 4.6:** Case illustrates of rural women's participation on social activities

Jatrumaya Rai described that her husband does not like to maintain interaction with neighbors regularly. Sometime, she participates in family programs of relatives or neighbors with her husband. She has less opportunity of recreation, and she saw only one drama in her life at Durgapur two years ago. She felt that they need more interaction for recreation, self-learning and gaining experience.

Durga B.K. told that she has little opportunity to expose herself to different activities like cultural programs and village meetings due to restrictions imposed by her father-in-law. She has only contact with NGOs and rarely participates in negotiation activities.

Neru Sunar stated that she always participates in family programs, voluntary help activities, and sometimes participates in cultural programs and village meetings.

Tetari Devi Ram told that when she has free time, she tries to participate in different social activities. Sometimes her participation is restricted by neighbors as she is 45 years old and a separated woman.

#### 4.1.2.7 Freedom in cash Expenditure

The calculated score for freedom in cash expenditure of the rural women varied from 14 to 28. The rural women have been classified into three categories based on freedom in cash expenditure scores. Data presented in table 6.18 shows that most of the women (27%) had medium freedom, while 33% had high and the rest of 40% had low freedom in cash expenditure.

**Table 4.18:** Categorization of rural women based on their freedom in cash expenditure (n = 100)

Categories (based on scores)	Number of rural women
Low freedom (up to 18)	40
Medium freedom (19 - 23)	27
High freedom (above 23)	33

**Source:** Filed Survey, 2017

Rural women of the study area had considerable freedom in household expenses. It is also found that rural women have significant freedom over minor household repairs and child education. Studied women also take part in decision-making with their husband in different degrees, regarding daily expenditures (e.g. buying of food item, daily labor payment etc.), household assets (household furniture, ceramic materials, kitchen materials, clock and radio) and loans. Participation of rural women in decisionmaking on health care (own maternal care, childbearing and children’s health care) and investment in land (purchasing land, mortgage, lease out and lease in, agricultural input purchases and technology adoption in land) was remarkably low. Here, the husband played a key and more or less absolute role. From the findings of the study it is evident that husbands mainly take decisions regarding income-related items, while women’s views regarding decisions are suppressed. Alternatively, rural women’s freedom was high on loan repayment because in most cases loans were taken by rural women themselves and they had liabilities to repay it. Here, husbands were reluctant to interfere. In the group discussion, women also mentioned that after taking credit they cannot invest according to their own interest, and decisions regarding investment are taken by men. They also said that men can spend money in whatever way they like. The opinion of one woman is as follows: “I tell you one unfortunate incidence regarding my husband’s behavior. I took a 5,000 loan from microfinance NGO and invested to buy a year-old buffalo for fattening. After one and half years, we sold it for 20,000. My husband kept the money and told me that he will go to repay the remaining loans from the NGO by himself. After one month, I came to know that he had lost the money in gambling instead of paying out the loans in the NGO. I have yet to pay some amount of loans to the NGO”. The fact stated above is illustrated further by four case studied presented in box 5.8.

**Box 4.8: Case illustrations of Rural Women Decision-making Ability on Cash Expenditure**



Jatrumaya Ri described that she gave some money ( 2,000) as a loan to her neighbor two years ago. Upon hearing this, her husband got angry and beat her. Her husband also said that he will send her back to her father's house if she does it again in future.

Sometimes her husband consults about family matters such as purchasing of land, buying household assets, etc., but in each case the decisions regarding investment were always made only by him. She needs prior approval from her husband regarding any matter of decision-making, although she has freedom over daily expenditure and child education.

Tetari Devi Ram mentioned that decisions in the past were mostly made by her husband. Her husband never consulted with her or other female members of the family. He frequently consulted with the male members of her joint family, even with his eldest son though he was only 14 years old. Her husband believed that women were not even allowed to make their own decisions.

After death of her husband, she takes decisions on cash expenditure alone, but in most cases she consults with other family members (male and female N said that her eldest son sometimes consults with her but then takes the decisions in all aspect of family cash expenditure alone. Her eldest son and other family members thought that she does not have that much decision-making ability. Therefore, she always discusses with others before taking decisions in all cases.

Durga B.K described that before marriage she was involved with NGO and attended group meetings. After marriage, her husband insisted that she should take a loan from NGO, and she did it. When she asked about borrowing, he told her that it is my decision, when and what to borrow. Later her husband used this money in other purposes and she was marked as a defaulter by the NGO and throw out of the NGO. One month later, her husband went away and after that he did not communicate with her for the last three years. Now she can take decisions alone about family matters, and she also sometimes shares with other family members.

## **4.2 Observations and Opinions of Key Informants, the Researcher and Rural Women Regarding Livelihood and IGAs Issues**

### **4.2.1 Opinion of key informants**

In this section, the views and opinion of key informants of the study area with regards to rural women's livelihood and IGAs issues are analyzed and presented. Four community key informants participated in this interview. Content analysis method was used to analyze and interpret the data gathered from the interviews. The text was thereby reduced step by step to items showing the same concepts and ideas and the

common ideas were summarized. Information was gathered to explain the ideas of key informants for three different topics as follows:

- i. Changes in socio-economic issues over the last five years
- ii. Obstacles faced by rural women regarding their livelihood and IGA issues
- iii. Strategies to overcome obstacles

### **i. Changes in Socio-economic Issues Over the Last Five Years**

The opinion of key informants on 17 important aspects of socio-economic issues regarding rural women livelihood and IGAs over the last five years are summarized and presented in table 5.19. Most of the aspects changed positively, while two aspects deteriorated and one remained unchanged. In rural communities, women had experience with some improvement in education, family planning, infrastructure facilities, food availability, participation in different income activities and social activities. However, adult rural women's literacy was low because of less access to school in their childhood. In recent years, different programs have been started by the government which is intended to improve the literacy rate of adult rural women day by day. NGO activities have increased over the last five years and facilitated micro-credit, rendered education accessible and imparted training in income generating activities (e.g. cattle and goat rearing, handicraft, vegetable cultivation, etc.).

**Table 4.19: Opinion of key Informants about the Change in Some Socio-economic Issues of Rural Women Over the Last Five Years (n = 4)**

<b>Key aspects</b>	<b>Existing situation compare to last 5 years</b>	<b>Reasons for changing</b>
Education		Increased awareness of parents Increased number of school Tuition-free education for girls Food for education program
Housing condition	~	Traditional attitude Scarcity of money Reluctant Expensive
Food availability		Intensive land cultivation Cultivation of high-yield varieties Increase in irrigation facilities
Health status		Increase in awareness Change attitude Comprehensive GO-NGO activities Motivation through media (radio &

		television)
Water facilities		Increased number of tube wells Comprehensive GO-NGO activities Increased awareness
Sanitation		Availability of toilet construction materials Comprehensive GO-NGO activities Increased awareness
Participation in social activities		Change awareness and attitude Change norms and values Influence of media NGO activities
Credit availability		Micro-credit program of NGO
Training facility		Mostly NGO provided and rarely GO impart
Family planning		Comprehensive GO-NGO activities Change awareness and attitude Influence of media
Intensive home gardening		Scarcity of homestead land High price of input Less availability of input
Cattle and goat rearing		Profitable Availability of resistant breeds Increase in livestock treatment facilities
Participation in non farming activities		Low investment Quick return Increased demand of handicrafts Increased land less farmer Decrease cultivable land
Poultry rearing		High price of input (feed, chicks, ducklings) Incidence of diseases, especially bird flu Lack of vaccine
Wage labor		Survive family Earn instant money
Infrastructure facilities		Comprehensive GO-NGO activities
Electricity facilities		Comprehensive GO activities

**Note:** ↑ indicate increase, ~ indicate no change, ↓ indicate decrease

**Source:** Filed Survey, 2017

## **ii. Obstacles faced by rural women regarding their livelihood and IGA issues**

The barriers to the improvement of livelihood and IGA issues of rural women mentioned by Key informants are summarized in box 4.9.

**Box 4.9:** Key informants' ideas about the obstacles faced by rural women regarding their livelihood and IGA issues (n = 4)

- Every year poor rural women face scarcity of food for a short period and struggle to overcome this.
- The income gap between the poorest and relatively wealthy households increases.
- Recreation facilities are very inadequate for rural women (except radio, television).
- Criticisms of rural women who work as wage laborers, street vendors, and conduct business or dare to go out of barriers, like joining in NGO and participating in the village meeting.
- Negative attitudes towards rural women.
- Fewer opportunities and difficulties in conducting IGAs, for example less capital, low skillfulness, insufficient infrastructure facilities, lack of improved technologies, and poor marketing channel.
- Religious and social barrier which constantly hinder participation in IGAs.
- Project failures where rural women often lose capital and become poorer.
- High interest of microfinance NGO loans.
- Few opportunities for training programs for IGA promotion.
- Lack of input supply to conduct IGAs.
- Less support from GO for implementing IGAs.

## **iii. Strategies to Overcome Obstacles**

Some important opinions of key informants about the strategy to overcome the obstacles regarding the livelihood and IGA issues of rural women are presented in box 4.10.

**Box 4.10: Key Informants' Ideas on how to Overcome Difficulties of Livelihood and IGA Issues of Rural Women (n = 4)**

- Increase rural women's income by involving them with suitable IGAs and providing them need based training, imparting skills, supplying input for both agriculture and non-agriculture at a low cost along with appropriate time for making IGAs successful.
- Formulate co-operatives and marketing channels to sale products which ensure better prices and reasonable profit.
- Establish an IGA center in the village with information resources and training facilities.
- Improve the infrastructure (roads, electricity, markets, educational institutes like schools, colleges)
- Strengthen GO programs for rural women.
- Extend micro-credit programs of NGO with low interest rates.
- Fix the conflicts between GO and NGO.
- Improve awareness and change attitudes by providing education, cultural programs and media broadcasting to overcome social and religious barriers.

#### **4.2.2 Observation of the Researcher**

A number of observations were made on livelihood strategies of women in the four VDCS studied during data collection. The list presented below contains some of the key points which should be taken into consideration when formulating any strategy focusing on rural women's livelihood situation.

##### **General Observations**

- i. Rural women were always trying to improve their livelihood status by performing different income activities available in their existing situation, playing a crucial role in supplementing family income. They had extensive workloads with dual responsibility for household maintenance and income. Social systems and traditions, forces rural women, especially wives, to undertake the responsibilities in the kitchen, child rearing, entertaining guests and other homestead activities like cleaning, washing, etc.
- ii. Rural women's role in maintaining sustainable livelihood remains limited and undermined because of their restricted access to livelihood capital such as financial, physical, and social capital, etc. Lack of opportunities, cash money and illiteracy were major obstructions to participate in IGAs. The educational background of rural women was unequal due to the diminished availability of educational structures, traditions and attitudes toward education. Poverty was a main barrier of education and children went to work instead of school. The food for education was one of the most significant programs operating throughout the

study area to prevent the dropout of children from schools. The adult learning program often was not successful due to drudgery in the household activities.

- iii. In the study area, rural women never had adequate food throughout the year and during crises, they used loans to purchase food. The preservation and cultivation of a wide diversity of wild vegetables such as aroids, water spinach, etc., helped them to survive during food crisis periods. The poor rural women changed their eating habits - in terms of quality and quantity as well as frequency of meals to cope with food shortages.
- iv. Most of the rural women studied had at least one outstanding loan. Generally, the husband or other male persons of the family did not want to take loans, whereas they insisted rural women to take loans from available sources.
- v. Throughout the year they faced problems of poverty, social conflict, land ownership, the loan and credit system, infrastructure facilities, poor transportation and communication facilities, and lack of improved technologies. Extreme poverty was most evident among landless rural women. The majority of rural women were deprived of minimum medical services.
- vi. Savings potential of rural women was very low and it was highly correlated with their membership of microfinance NGOs.
- vii. The mobility and decision-making ability of rural women were restricted by husbands or other family members. To get more freedom, they are highly interested in living in a nuclear family.
- viii. Due to the lack of sufficient and independent income, rural women could not acquire assets by themselves and more depended on the husband. Rural women who were living with their husband had partial control over income and in some cases had no control. However, widowed, divorced and separated women held relatively more control over their income.

#### **Observation Related to IGAs**

- i. Most of the rural women depended on agriculture and agriculture-related. Due to extreme poverty and food crisis, rural women appeared in the field work as well as worked as wage labor to receive rapid cash for survival. But this work was poorly paid, insecure and often seasonal.
- ii. Rural women were more interested to perform various income activities which had a direct and immediate benefit to their livelihoods. They had less interest to perform activities outside of the homestead on reasonable grounds.
- iii. In the study area, women spent more time in household activities than IGAs.
- iv. Most of the rural women had less training experience and skilled knowledge about IGAs.

- v. The GOs gave less emphasis for the improvement as well as development of rural women's livelihoods and also the opportunities to support women were limited.
- vi. Microfinance NGOs distributed loans and simultaneously provided support such as training and input to conduct IGAs. In addition, during weekly meetings, "NGO women" informed latest message from NGOs staff on present situation of their IGAs, management of natural disaster, daily life, etc. From the observations, it is appeared that heavy household work of rural women, illiteracy, lack of finance, awareness and facilities, social norms, values and tradition are probably the main cause associated with decreased participation in IGAs and low level of livelihood situation.

#### **4.2.3 Opinions of Rural Women Recorded from FGDs**

During FGDs rural women mentioned the following points regarding their overall situation:

- i. They expressed greater interest to participate in IGAs than in household activities.
- ii. Lacking cash and freedom, rural women could not conduct IGAs properly.
- iii. They were mainly busy with household activities from morning to late evening.
- iv. Rural women suffered from health risks, because of early marriage, malnourishment and the inhalation of smoke while cooking.
- v. Male family members were usually allocated higher proportion of food than female members. Similarly, girls received less food, medical care and education than boys.
- vi. Weekly loan repayment was a burden to rural women involved with microcredit organizations. Sometimes, interrupted income flows pose problems for loan repayment. The interest rate of microfinance NGOs was also considered too high.
- vii. The poor farm household was usually deprived of services from GO.

#### **4.3 Income strategies of rural women**

An attempt was made to assess the income of rural women in the community through interviewing. This section deals with the extent of participation of rural women in different IGAs, the contribution of various IGAs to their personal annual income, potentiality of the selected IGAs, and the effects of rural women's personal annual income on household income. Also, focus group discussions (FGDs), key informant interviews and observation methods were used to collect additional valuable information regarding IGAs. The opinion of rural women concerning impact of IGAs on their own income and livelihood is summarized at the end of this section.

#### **4.3.1 Extent of Participation of Rural Women in Different IGAs**

Eleven IGAs commonly practiced by rural women in the study area were identified during the pretest. During data collection, rural women were asked to indicate to what extent they were participating in the selected IGAs.

The findings of the study showed the degree of their participation in IGAs greatly varied. Their involvement with microfinance NGOs is also one of the major reasons. In general, their participation was relatively high in vegetable cultivation, poultry, cattle and goat rearing. Among the agricultural activities, “NGO women” were ahead in cattle and goat rearing and poultry compared to their counterpart “non-NGO women”. The reason that both groups of women equally participated in vegetable cultivation might be due to the fact that traditionally all houses in the study area have a small piece of land where different vegetables are grown, usually for home consumption. Only the surplus vegetables are sold, which is a common source of income during money crises.

The participation of both NGO and non-NGO groups of women was low in aquaculture. In addition, bee keeping was not so frequent in the study area.

Both groups of women participated to some extent in non-agriculture activities such as small business, wage labor, handicraft, street vendor and tailoring. Among the five non-agriculture activities, a significantly high participation of “NGO women” was found in small business and tailoring compared to “non-NGO women”. Both categories of women were more frequently involved as wage labor. Women of the study area reported that they feel shy and less interested in being involved as wage laborers because this profession is treated as the lowest social position and furthermore, working as wage laborers outside the house is less acceptable in society. The “NGO women” might overcome the social norms and values and participate more as wage laborers. Only few women were involved with handicraft and tailoring. Rural women mentioned that the restricted availability of raw materials such as bamboo, Bet, thread, etc., and difficulty of marketing act as a barrier to conducting handicraft activities. The handicraft production was also less attractive as most of the rural women followed the traditional design from generation to generation.

The surveyed women mentioned that these two non-agricultural activities are, however, increasing day by day. Rural women’s adoption of various nonagricultural activities is increasing in recent times. Earning money as a ‘street vendor’ was not so common in the study area and only few women were engaged in this activity (table 5.20).

#### **4.3.2 Selection of the Best IGA**

An attempt was made to assess the best and popular IGA among the women in the study area through comparing the participation of each selected IGA and thus the



participation index has been calculated and data have been presented in table 5.21 according to their ranking.

**Table 4.20: Ranking of IGAs Adopted by Rural Women**

<b>IGAs</b>	<b>Participation index</b>	<b>Rank</b>
Cattle and goat	162	Rank 1
Poultry	118	Rank 3
Aquaculture	17	Rank 8
Vegetable cultivation	146	Rank 2
Bee keeping	3	Rank 11
Small business	36	Rank 5
Wage labor	96	Rank 4
Handicraft	15	Rank 9
Street vendor	32	Rank 6
Tailoring	23	Rank 7
Job	9	Rank 10

**Source: Filed Survey, 2017**

Cattle and goat rearing was the predominant IGA in the study area, as the largest number of rural women (PI=162) was involved in it. But average returns from the cattle and goat rearing were found to be very low, and rural women mentioned that they were not convinced about its economic benefits. Secondly, rural women were quite heavily involved in vegetable cultivation (PI=146), which also seems to have less benefits because of traditional ways of farming and less availability of proper marketing channels. Although wage labor was regarded as the lower level jobs it got forth rank in participation with PI=96. The number of women involved in small business and street vendor was PI=36 and 32, respectively. Other IGAs such as aquaculture (PI=17), job (PI=9), handicraft (PI=15), bee keeping (PI=3) was done by only a limited number of rural women and the returns of these IGAs were also low. Hence, cattle and goat farming was the most popular among the existing IGAs in the study area because considerable numbers of rural women were involved and the benefit from this IGA was higher compared to other IGAs. Most of the rural women kept their goats in their living room or kitchen at night. In addition, rural women referred to their cattle and goat breeds as being well adapted to the climatic circumstances with high resistance. In the study area cattle and goats were indigenous/local breeds, which are comparatively small in size and healthy. However, the income provided from cattle and goat farming is not satisfactory enough, because local breeds are mainly less productive and rural women followed conventional rearing methods. Most of the rural women mentioned that their cattle are fed exclusively on grass from the pastures (summer), straw, discarded water from cooked

rice, and rice husk. In monsoon and winter, sometimes rice/wheat bran and very rarely bran, maize cob and oil-cakes etc., are provided. Concentrated feedstuff or silage was not given at all, the use of any additional fodder depending on the availability of money. The milk production performance was generally very low. Milk production was 1.5 - 2 liters per day for an indigenous breed and 4 liters per day for a crossbred cow. Generally, insemination took place spontaneously by bulls of neighbors' in the villages. Very low number of rural women used artificial insemination for improving the breed. As a consequence, we can say that the supply of modern technology and improved breeds will increase the overall return from cattle and goat farming, which ultimately would increase the personal income of rural women as well as their household income.

### 4.3.3 Impact of IGAs on the Income of Rural Women and their Livelihood

#### Opinion of rural women regarding impact of IGAs on their own income

Opinions of rural women were gathered regarding the benefits or contributions of IGAs on their own income during the last three years and presented in table 4.22.

**Table 4.21: Perceived Change in Income of Rural Women Through IGAs (n = 100)**

	<b>Non-NGO women (n=50)</b>	<b>NGO women (n=50)</b>	<b>Total (n=100)</b>
Increased significantly	7 (14)	16 (32)	23 (23)
Increased slightly	17 (34)	31 (62)	48 (48)
Stayed about the same	16 (32)	2 (4)	18 (18)
Decreased slightly	10 (20)	1 (2)	11 (11)
Decreased significantly	0	0	0

(Values in the parentheses indicate percentage)  
**Survey, 2017**

**Source: Filed**

In the aggregate, only 23% of rural women observed a significant increase in their income due to participation in IGAs, while 48% women found that their income increased slightly. That income remained unchanged was reported by 18%, among them 16% were “non-NGO women” and 4% were “NGO women” (table 5.22). Only 11% of the women had slight or significant declines in their income in the last three years. However, it appeared that improved income had been experienced more often by “NGO women” and rarely by “non-NGO women”. The reasons might be the improved access of “NGO women” to loans, technology and market facilities provided by NGO. It is also notable that none of “NGO and non NGO women” found that their income decreased significantly. We may assume that NGO women who reported their condition stayed about the same or decreased slightly are particularly those women who fell into the debt repayment trap after their husbands misused the

credit taken by rural women. On the other hand, no women from non-NGO category found a significant decrease in their income over the last three years.

**Table 4.22: Reasons for declining income of rural women during the last three year**

Reasons	Number of women in Durgapur		Number of women in Jamunbari	Number of women in Lalpani
Project failure	1	4	1	4
Market failure	3	3	1	1
Interest rate of loans	3	1	11	2
Exposure to natural disaster	0	1	15	1
Prolonged illness	2	0	6	1
Loss of asset	3	3	1	1
Loss of employment	2	2	2	2
Loss of crops/animals	0	2	4	2

**Source: Filed Survey, 2017**

There were finally merged to eight items as the main reasons behind the decline in income of rural women during the last three years. According to the results, overall most of respondents identified project failure as the most important reason behind declined income, except the women of Durgapur, who were exposed to natural disaster recently and the women of same village also reported prolong illness as their secondary reasons. In most cases, high input prices increasing the cost of production caused the project failure reported by rural women. High loan interest was considered as the second important reasons for their declining economic condition by rural women. Market failure was another important reason. Rural women reported that market prices are not stable throughout the year, and sometimes they are bound to sell products with prices lower than production cost. The other reasons that directed income negatively were loss of asset, loss of employment and loss of crops/animals.

**Table 4.23: Reasons for increased income of rural women during the last three year**

(n = 100) Reasons	Number of women in Durgapur	Number of women in Chapramari	Number of women in Lalpani	Number of women in Jamunbari
Increased production in agriculture and	17	16	6	13

non-agriculture				
Increased cropping intensity	14	7	4	5
Increased credit facilities	16	12	6	12
Used better varieties in agriculture farming	14	5	5	5
Opportunity of new IGAs	10	11	9	5
Enhanced ability in disaster management	4	1	4	1
Less pest attack	7	4	1	2
Increased the area of cultivation	13	9	5	6
Getting a new/better job	8	4	9	4

**Source: Filed Survey, 2017**

Rural women reported nine items which contributed to the increase of their income in the last three years (table 5.24). The majority believed that ‘increased production in agriculture and non-agriculture’ played a major role to increase income. Rural women reported that production of different IGAs have increased significantly in recent years as a result of the availability of input such as fertilizer, insecticide, seed, vaccine, etc. The supply of improved breeds of cattle’s and better treatment facilities from NGOs also contributed to increase the production of cattle and goat remarkably. The other reasons behind increased income reported by rural women included an increase in cropping intensity, credit facilities from different loan sources, better use of varieties in agriculture farming, opportunity to start new IGAs, enhanced ability to disaster management, less pest attack, increased cultivation area and getting a new/better job.

#### **Opinion of rural women regarding impact of IGAs on their livelihood**

Overall, rural women were asked whether there had been any changed aspect of their lives since performing IGAs over the last three years. Twelve items of livelihood were selected as the major areas that changed by the increase in income and opinion of rural women are summarized in table 5.25.

**Table 4.24:** Overall impact of IGAs on livelihood of rural women (n =100)

Statement	Opinion of rural women (%)		
	Improved	Same as before	Decreased
Position in the family	71	15	14
Dependency on husband	30	65	5
Housing condition	9	76	15
Health situation	18	75	7
	31	63	6
Water facilities	20	80	0
Sanitation	19	79	2
Food availability	47	28	25
Participation in social activities	54	42	4
Freedom in cash expenditure	30	63	7
Family misery	14	9	77
Overall livelihoods	72	15	13

**Source: Filed Survey, 2017**

The majority of the rural women indicated that their livelihoods improved through participation in IGAs. Participation in social activities and water facilities also increased remarkably. Many women (15%) reported that involvement with IGAs does not change their livelihood status and 13% mentioned that their livelihood status in fact decreased. Loss of property due to discontinuation of income projects, unstable market prices, defaulting and the burden of loans were major reasons for the negative effects reported by women.

#### **4.4 Analyzing rural women’s livelihood: Determinants and constraints**

This section describes the analysis of following subjects regarding rural women livelihood:

Livelihood status of rural women;

Comparison of socio-economic characteristics and cumulative livelihood status between “NGO women” and “non-NGO women”;

Factors influencing household income of rural women;

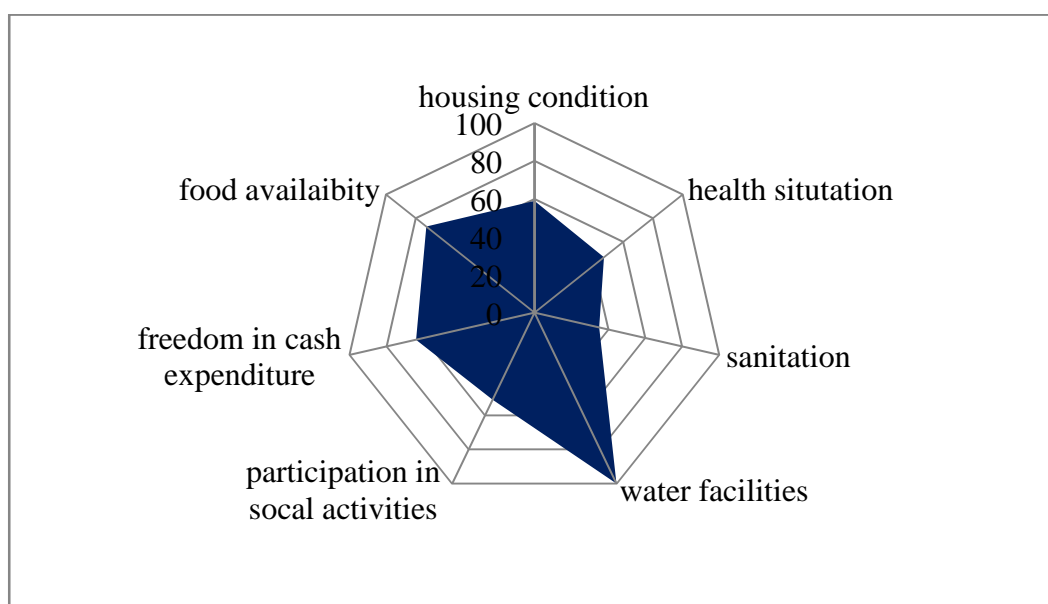
Constraints faced by rural women to participate in IGAs.

#### 4.4.1 Summary of Seven Livelihood Indicators

##### Existing situation of seven livelihood indicators based on cumulative percentage score

The situation in the study area regarding seven livelihood indicators has been shown in figure 5.20. The highest cumulative percentage score was obtained for water facilities (100) followed by food availability (73), freedom in cash expenditure (64), housing conditions (59), participation in social activities (51), health situation (47) and sanitation (35). The results indicate that sanitation and the health situation were not satisfactory in the study area, and the participation of women in social activities was very low. Water facilities attain its highest level (100 percent), food availability and freedom in cash expenditure was relatively better than other livelihood indicators. Therefore, priority should be given to assist facilities for the improvement of housing conditions, the sanitation and health situation which would play key role to increase the livelihood status of the study area. Furthermore, an initiative needs to be taken by GOs and NGOs for bringing attitudinal changes, which ensure higher participation of rural women in different social activities.

**Figure 4.8:** Existing situation of seven livelihood indicators (n = 100)



##### 4.4.2 Existing situation of seven livelihood indicators based on rural women's perception

Analysis of the responses of rural women to the questions concerning the situation of seven selected livelihood indicators is shown in table 4.26.

**Table 4.25: Perceptions of Rural Women Considering Seven Livelihood Indicators(n = 100)**

Livelihood indicators	Existing situation of livelihood indicators (%)			
	Do not know	Low	Medium	High
Housing condition	1	13	74	12
Health situation	1	10	82	7
Water facilities	1	4	8	87
Sanitation	2	35	52	11
Food availability	1	17	53	29
Participation in social activities	0	14	67	18
Freedom in cash expenditure	0	46	43	10

**Source: Field Survey, 2017**

The livelihood indicator “water facilities” received the highest score and was considered as “high” by 87% of the surveyed women. The lowest was recorded for the indicator “freedom in cash expenditure” and this was identified as “low” by 47% of the rural women and “medium” by 43%. Freedom in cash expenditure, sanitation, health situation, and housing condition. Two indicators such as water facilities and food availability had high facilities according to rural women’s perception.

This result indicates that all of the seven livelihood indicators are need to be developed in order to obtain sustainable livelihood situations for the surveyed rural women. Therefore, the selected seven livelihood indicators of the present study should be emphasized in the planning program of GOs and NGOs.

**Table 4.26: A Comparative View of Existing Situation of Seven Livelihood Indicators**

Livelihood indicators	Rank 1 (n = 100)	Rank 2 (n = 100)
Housing condition	4	4
Health situation	6	5
Water facilities	1	1
Sanitation	7	6
Food availability	2	2
Participation in social activities	5	3
Freedom in cash expenditure	3	7

**Source: Field Survey, 2017**

1. Rank order was made based on scores achieved by calculating percentage score
2. Rank orders was made based on mean value obtained from the perception of rural women

The purpose of this section is to compare the existing situation of seven livelihood indicators obtained from different data collection methods which increase the credibility of the research. The rank order for housing condition, food availability and water facilities was similar according to cumulative percentage score, rural women's perception. The situation of freedom in cash expenditure was at rank 3 in cumulative percentage score calculation, while comparatively lower freedom was found in perception of women. Most of the women reported that decisions on money investment were mainly taken by husband/male member of the family and their opinion got less priority. That should be a vital cause of low freedom in cash expenditure reported by most of the individual women. However, in the survey it was found that women had some extent of freedom in daily household expenditure. The rural women of the study area might feel shy to disclose the family related matters as well as religious and social barriers that hinder participation in social activities and therefore, they reported in general a medium participation in social activities either individually or in a group. But in the cumulative percentage score method, all social activities were presented at rank 5 while rural women ranked it at 3.

#### **4.4.3 Factors Influencing Household Income of Rural Women**

This section focuses on exploring the socio-economic factors (explanatory variables) that contribute to livelihood of rural women. In the present study, the livelihood of rural women was measured by their annual household income (dependent variable). There are multiple socio-economic factors influencing the livelihood of rural women in developing countries like Nepal. Some of the most commonly used factors such as age, education, marital status, family size, family type, farm size, occupation of male, personal income of rural women, food consumption behavior, association with a NGO, daily time utilization, household expenditure, savings, loans repayment, length of association with loan sources and cumulative livelihood status were included to assess the household income of rural women. The relationship between the dependent and explanatory variables was determined and discussed under this heading.

##### **Age**

Age of rural women had positive relation to their household income. The result indicates that household income increase with the increase of age. Low income at the early age (below 30 years) of rural women might be related to early marriage, birth of a child, rearing children, taking care of husbands and other family members, which deprives rural women from engaging in income generating activities. As a common phenomenon in the study area, and after marriage women are more accountable for their inner and outer family related activities than income generating activities. Also they face some problems of adjustment with their husband or family members, but with the passage of time most of them become able to cope with these problems. It is found that middle-aged rural women are more interested in conducting IGAs because they have higher risk-taking ability. Higher participation of middle-aged women in IGAs compared to young and old women (above 50 years) was found. In the study



area, most of the older women like to engage themselves with family care, their next generation and afterlife or religious matters. Furthermore, women older than 50 years get less often involved in NGOs for income generation as they usually have grown-up children who take care of their welfare needs.

### **Education**

A significant positive relationship was found between rural women's educational level and their household income. It was reported that literate farmers achieve higher income than the illiterate farmers. Education enhances women's position through decision-making autonomy, exposure to the modern world and knowledge (JEJEEBHOY, 1992). The ability to understand and be aware of the situation in which women live increases significantly with education. Higher education has an effect on weakening traditional conservative norms and taboos that impair rural women's lives. These outcomes of education might empower women to demand and protect their rights in order to change and improve their existing situations. Therefore, literacy skills of rural women have a beneficial impact on their household income.

### **Family Size**

The annual household income increased with the increase of one family member. In the study area, rural women basically depended on agriculture and wage labor to earn money. Family members usually work as unpaid labor in agriculture which decreases the cost of crop production and increases the benefit from agriculture. In addition, the agriculture of rural Jhapa is labor-intensive and a large family has the opportunity to earn wages as agriculture laborers. Children are usually involved in cattle rearing, which adds to more income. Therefore, family members are treated as an asset, since every member after a certain age can contribute to the household income. Therefore, family size is an important socio-economic indicator as it affects the household income of the rural women.

### **Farm Size**

The economy of the study area is mainly based on agriculture and the income of the farm family largely depends on their farm size.

In rural Jhapa, families who have a large farm are richer and they have more opportunities to earn money than families with comparatively small farms. Expansion of farm size and investment in land was found to increase family income significantly. Dillon and Hardaker (1993) stated that small farmers have two characteristics, their small size of land in terms of resources and their low level of income. This statement support the fact that increases in farm size ultimately increases production, which ensures high income as well as better livelihood status.

### **Association with a NGO**

Like other variables ‘association with a NGO’ also influenced the household income. The significant and positive relationship between association with a NGO and household income implies that the household income level of rural women could increase with their association with NGOs. Rural women associated with NGOs for maintaining their livelihood and receiving loans, training and technology thus enabling them properly to perform IGAs. In some cases, NGOs provided marketing facilities which ensured higher profits from IGAs. Present study make it evident that the participation of women in NGOs provides more opportunities to increase their household income as well as livelihood situation compared to those do who not have any association with a NGO.

### Loans Repayment

Like other variables, loans repayment also influenced the household income of rural women. A significant and positive relationship between loans repayment and household income implies that when the household income level of rural women increased, they regularly repaid their loans and the tendency of loans repayment was high. Regular loans repayment generally creates goodwill and increases credibility, which helps rural women to obtain further credit from loan sources for IGAs.

#### 4.4.4 Constraints Faced by Rural Women in Participating IGAs

Before making suggestions on future development and formulating efficient programs for the study area the major constraints faced by rural women need to be determined. The interviewed rural women faced a variety of multi-dimensional difficulties and constraints (economic, social, and cultural/religious) that affected the participation in income activities as well as their livelihood. The view of rural women has here been ranked according to their index values. The constraint index (CI) of the 19 pre-selected constraints ranged from 103 to 290, which is presented in table 5.28.

**Table 4.27: Rank Order of the Constraints Confronted by Rural Women in Participating IGAs**

Constraints	Constraint level (%)				Constraint index (CI)
	high	mediu m	lo w	Not at all	
Inadequate finance to run IGAs	91	8	1	0	290
Lack of appropriate IGAs	81	17	2	0	269
Less homestead land	84	11	5	0	279
Lack of technical knowledge	73	19	15	3	262
The inability to understand training material	58	20	11	11	225
High price of agricultural and non-agricultural inputs	59	37	4	10	255

Poor infrastructure facilities- roads, bridge, markets	78	19	2	1	274
Less availability of agricultural input: fertilizer, seeds, pesticide, goats, cattle, chicks, ducklings, etc.	54	39	5	12	245
Poor health status	18	17	17	48	105
The lack of marketing channels	44	42	13	1	229
Inadequate extension agents	37	48	14	1	221
Less cooperation from husband and family	31	31	20	18	175
Social insecurity	44	40	15	1	227
Inadequate training program to run IGAs	79	18	1	2	275
Natural calamities - heavy rain, flood, drought	24	7	19	48	103
Harassment during work outside	7	26	42	25	115
Religious values	12	54	21	13	165
Lack of information on IGAs	65	34	1	0	264
Lack of initiative mind	16	62	22	0	194

**Source: Field Survey, 2017**

The most common constraint confronted by rural women is ‘inadequate finance to run IGAs’ (as indicated by its CI of 290). In the study area, women were usually very poor and spent most of their income on food and household expenses. Consequently, they could not save enough money required to start an IGA. Credit for rural women provided by different loan sources was very small when compared to the high production costs of running an IGA. In addition, the government offers no credit schemes for the rural women in the study area to run IGAs. Therefore, scarcity of money was a common fact, and rural women could not conduct IGAs properly and were frequently reluctant to participate in income activities.

Inadequate training program to run IGAs was the second most commonly visible constrains of the study area. Women are not provided with the adequate trainings to run IGA from GOs and NGOs. Because of which in spite of their willingness they are facing troubles t run IGAs.

‘Less homestead land’ was the 3rd most commonly encountered problem for the rural women. According to the report of rural women, the increasing population in the study area decreased homestead land over time, ultimately reducing the scope of vegetable cultivation around the houses, which was the most common IGA for rural women.

The fourth most important constraint was 'lack of appropriate IGAs'. Rural women were involved with different IGAs, but the income from these IGAs was not substantial. Rural women explained that they are more interested in getting involved with IGAs which require little capital, less labor and are possible to conduct in the homestead, such as handicraft and tailoring.

The problem of lacking 'technical knowledge' was another major constraint to conduct IGAs. Rural women indicated that they have less formal training in technical matters regarding IGAs, which keeps them from using technology and up-to-date information.

'The inability to understand training material due to illiteracy' was marked as the major constraint. Rural women in the study area had poor educational backgrounds, and they had difficulties for understanding the concepts behind new technologies and methods of training programs.

The high price of agricultural and non-agricultural input such as seeds, fertilizer, pesticide, chicks, ducklings, bamboo, thread, etc. was also a barrier to conducting IGAs. Furthermore, less availability of agricultural input during crop growing season was acute. Poor infrastructure facilities such as earthen roads and lack of bridges created a marketing problem, and there was a lack of marketing channels. Rural women went to market on foot, and street vendors sold their products door-to-door. Most of the roads in the study area were earthen, and during monsoon they faced difficulties to travel on the muddy roads. Often, they could not reach market sites easily and in a timely manner. The public transport system was very poor, and it was impossible to use personal vehicles because of their poor economic condition. Rural women also reported that poor health status was a barrier to conducting IGAs.

They often suffered from diarrhea, cholera, dysentery, skin diseases, malnutrition, night blindness, and mosquito-borne diseases such as dengue fever and malaria. An inadequate number of extension agents were another stumbling block faced by rural women to conducting mainly agriculture-related IGAs. Rural women mentioned that cooperation from husband and family members for performing IGAs is also low. In addition, they described that social insecurity, insufficient training programs, and natural calamities hindered their participation in IGAs. Every year they faced disaster like drought, heavy rainfall or flood, disease infection and insect infestation, etc. As a consequence, production and sale both decreased, and sometimes rural women lost their investment on IGAs. Rural women did not have enough leaflets, booklets and other information materials on IGAs. Therefore, supply of adequate finance, extension of potential IGAs and different facilities in the study area is needed in addition with attitudinal change for increasing women's participation in IGAs.

## CHAPTER - V

### SUMMARY, CONCLUSION AND RECOMMENDATION

This chapter seeks to interpret and discuss the empirical findings in a deliberate and logical manner, give recommendations and explain consequences of the study results. The conclusions drawn from the research are shown in section 6.1, where the major findings are again outlined and conclusions regarding research questions (formulated in chapter 1) are drawn. The recommendations and implications of the study for policy action to improve livelihood of rural women are discussed in section 6.2. They are expected to enable policy makers to play a more effective role in the development of the country. Issues that still need advanced research are discussed at the end of this chapter.

#### 5.1 Summary

Nepal is a developing country where majority of the total population lives in the rural areas. Women constitute nearly half of the country's population and their activities especially in the rural areas are confined within the homesteads, where household activities, bearing and rearing the children and looking after the elderly are major tasks. Rural women belong to the most disadvantaged part of the society and face a difficult situation in terms of social oppression and economic inequality. They still have not been able to be integrated into mainstream of production. However, women are involved in many income activities in the agricultural sectors as unpaid helpers, and their labor goes unrecognized. This group needs to bring in economic activities for livelihood development by exploring suitable IGAs and strategic measures to overcome these barriers.

In developing countries like Nepal, personal income of rural women is an essential precondition to enhancing household income, which improves the entitlement on basic necessities. The main purpose of this research project is to improve livelihood of rural women through involving them in different IGAs. An attempt has been made to know the present livelihood situation of rural women, to assess their income strategies, to examine the impact of NGO activity on women characteristics, to investigate household income of rural women and factors influencing it and to find out the existing constraints on participation in IGAs. Finally, suitable strategic measures are suggested for improving livelihood of surveyed women.

The field survey was conducted in four randomly selected villages of the Surunga VDC, namely Durgapur, Lalpani, Chapramai, Jamunbari in the month of October 2017. These four villages are more or less similar in terms of the agricultural farming system, nature and condition of living, language, infrastructural facilities, organizational environment, and economic activities. Rural women were divided into two groups such as (i) associated with a NGO (NGO women) and (ii) not associated with a NGO (non-NGO women). From each group, 50 women were randomly

selected for face-to-face interviewing and data collection. In this study, structured and semi-structured interview schedules as well as several tools of the participatory rural appraisal were used to obtain necessary information. Both descriptive and analytical methods were employed in order to analyze the data. The selected independent variables were measured through computing scores based on either scale or appropriate methodology which are followed by previous researchers.

## **5.2. Conclusions of the Research Project**

The average age of rural women in this study was the middle aged women (30-40). Low level of literacy prevailed in the study area while a large portion of rural women had no formal education at all. The majority of rural women were married and lived in the family with their husbands. Still, some were widowed, separated, and had been divorced. The number of divorced, widowed and separated women was particularly high in the “NGO women” category. About half of the women had a nuclear family. Considering land ownership, three categories of women were formed. Over one half of the respondents were in the category ‘marginal farm household’. Most of the male members had farming as their principal occupation, second most important was wage labor and very few were found to be engaged in trade or in salaried jobs. High variability existed among rural women regarding annual household income, the majority belonged to the low and medium income categories and very few were found to have a high income. Food intake of rural women covered 13 different food items, and 96% women depended on rice as their staple food. Among animal products, eggs were mainly consumed followed by milk, fish and meat. Respondents consumed only few seasonal fruits which were usually grown in the homestead. The diet of rural women was predominately starchy staples and imbalanced diet habits are common. Eighty percent of rural women took reduced amounts of food during periods of food shortage.

For the present study, half of the 100 women were selected on the basis of their association with a NGO. Among them, 82% were members of only one NGO, the others being involved in more than one NGO. The “non-NGO women” pointed out five reasons for not joining in NGO, out of these, family barriers came first. On the other hand, “NGO women” mentioned three positive elements that influenced them to be associated with a NGO: credit facilities, input facilities and technical support.

Daily life of rural women is characterized by a very busy schedule, where they usually work from early in the morning to late at night. The time spent by rural women for different activities ranged from 8 - 14 hours daily. The daily work schedule of a “NGO-woman” was in many aspects similar to a “non-NGO woman” but not identical. In addition to daily work, “NGO women” usually spent one extra hour per week to attend the group meeting of their microfinance NGO. Considering daily time use patterns, rural women spent fewer hours for household activities, while most of the time was spent for helping in agriculture income generating activities,

very little time was spent in social activities and personal care. The hours spent for income-generating activities were quite low in both groups of women.

The estimated total household expenditure of surveyed women on food, housing and related expenses, and education were the highest and the combined contributions from these three items of expenditure made up nearly about more than half of the total household expenditures. About one-third of total household expenditure was on food. The overall household savings in the study area can be considered as very poor. As a savings account was mandatory for “NGO women” with a regular weekly deposit, each member had to put at least 10 rupees per week in her savings account. In the study area, the common sources of loan for women were microfinance NGOs, money lenders, relatives and friends, and the Krishi Bank. Overall, microfinance NGOs from where most of the “NGO women” had a loan were the principal sources of loans. “Non-NGO women” depended more on money lenders for their credit needs, and 60% of their loans were drawn from this source. Rural women drew the least from the government credit institute, Krishi Bank. On average, 82% of rural women had at least one outstanding loan (i.e., 46% of “non-NGO women” and 36% of “NGO women”), 10% had 2 loans, 7% had 3 loans and 1% had 4 loans. The tendency to take an increased number of loans appeared to be higher for “NGO women” compared to “non-NGO women”. “NGO women” had more access to institutional credit and they took substantially bigger amounts of loans than “non-NGO women”. It is, however, remarkable to note that the repayment ratio was higher for “non-NGO women” than “NGO women”. There were three main reasons identified by rural women which caused problems to repay loans. These were low income, project failure, and usage of the loans to fulfill basic needs. Rural women invested loans mainly in seven different sectors. On average, 59% of women used loans for income earning projects. Loans were also used for credit repayments, purchase of food, household expenses (education, clothes, toiletries, house repairing etc.), dowry payments, medical expenses and other purposes like land purchase or lease investment on land, mobile bill, etc. Therefore, a large number of women used credit as safeguard in different family purposes, with little chance of yielding a return.

### **Observation and opinions of key informants, the researcher and rural women regarding livelihood and IGAs issues**

The NGO interventions have made some visible positive impacts on the socio-economic situation of rural women especially in the areas of education, health, water facilities, sanitation, participation in social activities, credit availability, training facilities and income generation over the last five years. But many obstacles such as food insecurity, income gaps, less opportunity of capital, negative attitude towards rural women, religious and social barriers and less support from NGO still existed in the study area. It was clearly apparent that the rural women were always trying to improve their livelihood status and played a crucial role in supplementing the family income, but patriarchal domination coupled with restricted finances marginalizes their livelihood status in the society. From this experience it Conclusion, recommendation

and would follow that formation of short and long-term strategies by NGOs and other women development organizations with emphasis on the above mentioned barriers may help rural women to attain education, training, income generation so that they may actively support themselves in the struggle against poverty and social barriers or injustices.

### **Comparison of Selected Characteristics of Rural Women**

The results indicated that “NGO women” were significantly ahead in education, marital status, occupation of male, household income, personal income, food consumption behavior, daily time utilization, household expenditure, savings, length of association with loan sources and cumulative livelihood status as compared to the “non-NGO women”.

#### **5.2.1 Conclusion Regarding Research Questions**

The present study has covered five research topics with different operational criteria being used for each research topic (see chapter 1, section 1.3). In the following section, results regarding livelihood issues are concluded and then income strategies of rural women are discussed. Existing economic, social, cultural/religious constraints regarding participation of rural women in IGAs and suggestions for a policy guideline to improve the livelihood status of rural women are dealt with in the next steps.

##### **5.2.1.2 Research Topic 1: Livelihood Issues**

In order to treat this topic, two research questions were asked and answered:

RQ 1 : How do rural women express their existing livelihood status?

RQ 2 : What are the factors influencing household income as well as rural women’s livelihood?

##### **RQ 1: How do Rural Women Express Their Existing Livelihood Status?**

In the following section, the main findings about livelihood issues are organized into two parts separately. At first, results regarding the existing situation of seven livelihood indicators (such as food availability, housing condition, water facilities, health situation, sanitation, participation in social activities and freedom in cash expenditure) are presented and then the overall livelihood status of rural women is concluded

##### **Brief Description of the Seven Livelihood Indicators**

Analysis of data regarding the selected livelihood indicators revealed that a majority of the rural women had high food availability. There were two lean periods each year in the study area when the availability of food was extremely low, during the two lean periods. The food availability was highest following the major rice harvesting season, because rice was the staple food. Houses owned by rural women were constructed



with different qualities of materials such as brick, tin, straw and soil depending on their economic capabilities. A large proportion of rural women possessed a dwelling with a jute/chattai roof, exterior walls made of soil (64%) and earthen floors (74%). A minority of the kitchens (19%) was located outside and separated from the house and about half of the total houses (62%) had only simple furniture. The research findings from FGDs indicate that the variation in house construction materials and housing conditions was linked to income groups and household farm sizes. Almost all the rural households were using underground water for drinking purposes. A considerable proportion was using contaminated and unsafe water collected from rivers and ponds for other household works. All around the year, drinking water availability was found to be inadequate. Considering water quality, all women had access to good quality water only for drinking purposes. Drinking water contained no Fe (Iron), As (Arsenic) and did not have any bad smell. Majority of the rural women had very limited access to medical facilities and were getting poor treatment. Rural women were less aware about their health treatment facilities and the pharmacy was the most popular health treatment provider for them. The health treatment service from the government hospital depends considerably on the socio-economic status of the patients, rich patient generally receiving better treatment than the poor. The situation of sanitation was not satisfactory and only 45% women had toilet facilities. Well-structured toilets such as those with concrete roofs and brick walls were very rare in the study area. The majority of the toilets were situated outside of the house (41). The toilet conditions varied along economic conditions of the household, where high income groups used more hygienic toilets compared to the low income groups. The participation of rural women in social activities varied between low to medium levels, with the majority having a low participation. Rural women predominantly participated in different family programs such as marriage ceremony, *bratabandha*, invitation and *gatherings*. Most of the rural women had medium freedom regarding cash expenditure. Husbands mainly take decision regarding income-related items. However, decision-making on liability to repay loans fell on the women.

### **Overall Livelihood Status of Rural Women**

A large proportion of the studied women belonged to the low to middle classes regarding the livelihood status. Very few only belonged to high livelihood status. Finally, the empirical findings revealed that according to all selected livelihood indicators the overall livelihood situation of rural women was not satisfactory: Therefore, the programs of both GO and NGOs must give priority and assist facilities for the improvement of selected seven livelihood indicators of the present study, which can bring fundamental changes in rural women's livelihood in terms of quantity (income, production) and quality (e.g. housing, health, nutrition and awareness).

## **RQ 2: What are the Factors Influencing Household Income as well as Livelihood of Rural Women?**

The results showed that out of sixteen independent variables, most of them showed a significant relation with the dependent variable, household income of rural women. Among them, some variables such as education, family size, farm size, personal income of rural women, food consumption behavior, association with a NGO, daily time utilization, household expenditure, savings and cumulative livelihood status were positively related to household income, while other variables such as the age, occupation of male and length of association with loan sources were not found to be correlated.

It was found that household income was explained by the eight important variables namely age, education, family size, farm size, association with a NGO, loans repayment, length of association with loan sources and cumulative livelihood status.

### **5.2.1.2 Research Topic 2: Income Strategies of Rural Women**

The following five research questions were used to treat research topic two.

RQ 1: What are the existing IGAs in the study area?

RQ 2: What extent of women participation in different IGAs?

RQ 3: Which group of women is earning more from IGAs?

RQ 4: Which IGAs are currently playing an important role in income generation?

RQ 5: How are personal income of rural women and household income correlated?

Field surveys indicated that rural women were actively participating in ten different IGAs. In general, their participation was relatively high in vegetable cultivation, poultry, goat and cattle rearing, small business and tailoring. Activity of women was not as frequent in aquaculture and street vending. The degree of participation in various IGAs significantly varied as a consequence of the involvement of rural women with NGOs. There was a significant difference of participation for four IGAs, namely cattle and goat rearing, poultry, small business and tailoring between the two groups of women (“NGO women” and “non-NGO women”), where “NGO women” were remarkably ahead. In addition, the participation of “NGO women” was better than “non-NGO women” both in agriculture and non-agriculture activities. “NGO women” were supported by NGOs with loans, input, technology, information and market facilities, which encourage high participation in income activities and resulted in an unequal position with “non-NGO women”. Thus, it is important to create

different opportunities for the “non-NGO women” to increase their participation in IGAs.

Rural women earned income from both agriculture and non-agriculture sources, where agriculture activities contributed much and non-agriculture sources contributed less to the personal income of rural women. Among the existing IGAs, cattle and goat farming were the most promising IGA in the study area and, consequently, a considerable number of rural women were involved and the benefit was higher compared to other IGAs. Cattle and goat rearing contributed more to their personal income. However, returns from this sector were not yet satisfactory enough, because their cattle breeds were mainly local and less productive. Limited availability of raw materials, technology, training, feed and difficulty of marketing, etc., often prevents higher incomes from IGAs. “NGO women” made a significantly higher profit from all sources than “non-NGO women”. The role of microfinance NGO has been found to have some impact in motivating them to participate more in IGAs. Furthermore, “NGO women” got maximum support from their relevant organization from the beginning of an IGA program until marketing. This may have helped to ensure the success of IGAs and provide higher income compared to “non-NGO women”. This highlights the intervention of NGO to improve the participation of rural women in income generating activities. Considering organizational support, “non-NGO women” had no access or inadequate access to credit, input material, training and marketing facilities, etc. Therefore, special attention should be paid to this group of women. An examination of the potential of the different IGAs revealed that cattle and goat rearing, poultry and tailoring were the IGAs with the highest potential in the study area.

### **5.2.1.3 Research Topic 3: Impact of IGAs**

The third research topic deals with the impact of IGAs on the income of rural women and their livelihood. One research question has been formulated to clarify this research topic.

#### **RQ 1: What is the impact of IGAs on the income of rural women and their livelihood?**

The improvement of income has been experienced mainly by “NGO women” and rarely by “non-NGO women”. As one result of increased income, purchase of input such as fertilizer, insecticides, seeds, vaccine, supply of improve breeds of goat and increased treatment facilities of livestock was possible, thus leading to an increase in agricultural and non-agricultural production. Only little number of women experienced a decrease in income. Most of these women identified project failure as the most important reason followed by high input prices and an unstable market. Therefore, regular monitoring of markets by relevant government agencies may help to keep the input prices (agricultural and non-agricultural) stable, helping to prevent high production cost and make the IGAs successful. Development of infrastructure

like market places, roads and communication channels may provide better opportunities for marketing. The income activities in the study area are mostly small-scale, and it is often difficult to sell small amounts of products to distant market places. Middlemen are more interested in buying larger amounts of products from the local market to transport them to the wholesalers' in the urban areas. During the peak harvesting period of crops, the middleman often does not want to pay a reasonable price for the product. Constituting co-operatives can help rural women and prevent discrimination of market price. Members of the cooperative can collectively market their products directly to the wholesalers with a high price. They also can control local market prices with combine decisions, helping to breakdown the syndicate of the middleman and can prevent fluctuation of market price.

On the other hand, nine items contributed to increase income of rural women in the last three years. Among them, 'increased production in agriculture and non-agriculture' played a major role as a result of availability of input such as fertilizer, insecticide, seed, vaccine, bamboo, thread, etc. and availability of improved handicraft design. In addition, supply of improve breeds of goats and more treatment facilities and opportunity of training from NGOs also contributed to increase the production of cattle and goat remarkably. Majority of rural women explained that their livelihood improved due to involvement with IGAs. It is very important to formulate an appropriate strategy by development agencies of the country for increasing their participation in IGAs to trigger their economic empowerment.

#### **5.1.2.4 Research Topic 4: Constraints Issues**

This research topic was investigated with the help of the following research question.

#### **RQ 1: What are the existing economic, social, cultural/religious constraints that hinder participation of rural women in IGAs?**

Rural women faced a number of problems working against more participation in IGAs. Among the root causes, insufficient money was the most crucial barrier followed by lack of appropriate IGAs, small homestead land and inadequate training facilities as the main aspects. Furthermore, the inability to conduct IGAs also resulted from lack of cooperation from husband and family members, from religious values, social insecurity and harassment.

Sufficient credit at low interest rates from either GOs or NGOs may allow them to conduct IGAs in a proper way. Selection of IGAs considering local resources, ability and demand in the society may also improve rural women's participation in IGAs. In addition, IGA basic training and education, improvement of marketing facilities, price assurance, and better transport facilities may be beneficial to the rural women.

#### **5.1.2.5 Research Topic 5: Suggestions of Rural Women**

Suggestions of rural women regarding their livelihood status and existing barriers in the society which hindered their participation in IGAs are presented in this part as a

basis for formulating policy guidelines. Two separate research questions were developed to understand research topic five.

**RQ 1: What are the suggestions by rural women to improve their livelihood status?**

Rural women suggested five major areas of improvement in order to increase livelihood situations. Credit availability was ranked as the most important issue followed by working opportunity, food availability, education and good housing. Therefore, in the implementation of holistic strategies (short-term, mid-term and long-term) for the development of rural women livelihood, the responsible agencies such as GOs, NGOs and women's development organization must include the above mention suggestions during program planning.

**RQ 2: What are the suggestions of rural women to overcome barriers which hindered the participation in IGAs?**

Remote women of the study area suggested that an increase in the credit supply, input supply, training facilities, supports and services from GOs and NGOs will help to overcome barriers to engage in IGAs. All participants contended that the family could play a significant role in promoting their participation in IGAs. To overcome social barriers, motivation programs for household heads, social elites and religious leaders will be helpful to change their attitudes towards women, possibly favoring participation in IGAs.

## **5.2 Policy Implication**

### **5.2.1 Proposed Model for Improving Rural Women Livelihood**

One of the objectives of this study is to propose a model for poorly developed areas to improve livelihood through sustainable participation in IGAs. The outcome of the survey, existing problems, suggestions of rural women and key informants, and the researcher's view have been integrated together to construct this model. The model proposes more participation of rural women as an effective way to stimulate income activities. The influential factors, both those which positively enhance rural women's income or negatively affect women's ability to participate in IGAs as well as income, have been included in the model. The role of development agencies, legislative steps, possible future planning and programs, have been described elaborately in this model for ensuring better household income of rural women through IGAs. The major intervening agencies, namely government organizations (GOs), non-government organizations (NGOs) and women's organizations (WOs), other stakeholders (private initiatives, civil society, etc.) as well as the entire rural society may utilize different aspects of this model to improve the livelihood of rural women from their existing level. Figure 6.1 shows the proposed model for improving the livelihood of rural women in areas similar to the study area.

**Figure 5.1: Proposed Strategic Framework for Improving Rural Women**



**Livelihood**

**1. Monitoring Micro-credit Program**

It is evident from the results of that the association of rural women with NGOs contributed to increase personal as well as household income. Key informant interviews and discussions of the study also revealed that the access of rural women to NGOs provided an opportunity to increase income in a variety of ways. In the study area, “NGO women” had better positions on different aspects such as education, food consumption behavior, daily time utilization, savings and cumulative livelihood status, which reflect positive roles of non-government organizations towards livelihood improvement.

However, the association of rural women with loan sources for a long time negatively influenced household income. Microfinance NGOs were the principal sources for loans among the four loan sources from where rural women took out loans. In addition, it was found that “NGO women” were associated for longer periods of time with micro-credit program. The main reasons for long-time association with micro-credit programs were project failure, high interest rate, unsuitable loan repayment system, improper use of loans (not investing in IGAs) and prevailing poverty (as identified through the quantitative survey and FGDs). A big share of the income from IGAs further returned to microfinance NGOs as a payment of interest. In Nepal, there is no fixed rule to operating micro-credit programs by NGOs and thus, they take interest according to their own desire, which is quite high compared to private and public banks. Concrete guideline for the micro-credit program of NGOs need to be formulated by the government establishing rules against high interest on borrowed money. This will help to make the IGAs profitable. In addition, the loan repayment system of microfinance NGOs in the study area was not favorable to the borrower. After one month of loan distribution, microfinance NGOs usually starts to collect installment money from the borrower. To repay initial loan installments “NGO women” either uses a portion of loans money instead of investing it in IGAs or they

take credit from other sources and enter into cross-borrowing. There must be a grace period for repayment, at least until returns come from the IGAs. This grace period may vary for the types of IGAs. Adequate monitoring and follow up support from NGO personnel can help to prevent misuse of loans money and project failure. An insurance system can be introduced to support “NGO women” in case of project failure. In this way, a negative impact of micro-credit program of NGOs can be overcome or at least reduced.

## **2. Increasing Credit Facilities**

The present personal income of rural women in the study area was not satisfactory. Scarcity of cash to invest in IGAs was an acute problem among the surveyed women. Providing necessary financing at low interest rates from financial institutions along with logistic support such as supply of raw materials, providing marketing facilities of products will be helpful to conduct IGAs and thereby increase household income of rural women. Rural women will be served better if at least a part of the micro-credit is given in kind and not in cash. A sufficient increase in rural women’s income will help to build up their productive assets.

## **3. Facilitating Need-based Training**

In Nepal, training facilities are mainly available in the urban areas, while rural people are often neglected. In the study area, most of the women used traditional manual skills in their IGAs, and lack of technical skills adversely affected the opening of new IGAs. One of the “NGO women” mentioned that enjoying a certain volume of credit is not enough unless rural entrepreneurs could also be offered adequate training facilities so as to utilize the available resource at the optimum level. Thus, training exposure can be considered to be one of the prime factors for injecting new ideas to conducting IGAs. At the same time, intensive need-based training opportunities enhance understanding and improve personal qualities such as skill, knowledge, creativity, independence, and self-esteem regarding new technologies in order to achieve economic self-reliance. The surveyed women have virtually no facilities to receive training on agricultural or non-agricultural activities. However, some NGOs are working in the study area whose activities are mostly concentrated in micro-credit distribution, and after fulfilling micro-credit obligations they could intensify training activities. In the study area, it has been found that “non-NGO women” have no training experience in IGAs from any organization. The majority of the “NGO women” had at least short trainings by the microfinance NGOs imparting training to members only is insufficient considering the large population. Before providing credit, professional skills training should be given to borrowers who are unskilled or semi-skilled. Appropriate training will help them to participate in IGAs efficiently. The Department of Agricultural Extension (DAE) with the collaboration of NGOs which are working in the study villages can provide training directly to rural women. GO, NGOs and developing agencies should incorporate need-based training opportunities for rural women in any gender development program.

#### **4. Formation of Women's Self-help Groups**

Cooperatives or self-help groups play a significant role in upgrading rural women's status on a sustainable basis through the formation of savings and capacity building. Self-help groups can develop communication skills and promote business activities, such as direct sale of farm and other products and considerably reduce their dependency on men. The self-help group approach has proved successful not only in improving the economic conditions through income generation but also in creating awareness about health and hygiene, sanitation and cleanliness, environmental protection, and importance of education. Self-help groups can perform a vital role in initiating leadership skills of rural women through involving them in regular meetings and action oriented discussions (e.g. on women's rights). These groups are self-governed, with decisions about production and marketing taken collectively, while a group leader is responsible for identifying potential marketing centers and consumers. They represent a new culture in rural development, breaking with traditional bureaucratic and top-down management. India, for example, has achieved tremendous progress in women's empowerment through such groups (Reddy, 2008). The support of donors, NGOs and women organizations initiatives' would be helpful when constituting self-help groups in the study area. This group will provide rural women a platform to come together to act as a pressure group, at the same time providing credit and extension support for various production-oriented income generating activities and social support (e.g., legal support and counseling) among the members.

#### **5. Motivation**

The prevailing negative attitude of the rural society that prevents rural women to work outside the household needs to be changed. Motivation programs by GOs and NGOs can change social attitudes regarding women in the long run. Adult education programs, consultation with society and religious leaders, organizing training programs, broadcasting through mass media may bring changes in the society, which help to develop a positive image of women is participation in IGAs. Government and non-government social workers, school teachers, elites in the society, members of the local club and educated youth groups can take part in these motivation activities. Furthermore, arranging social meetings among the women helps them to express their ideas, share their own personal experiences, and strengthen existing networks, which will again motivate and encourage them to participate in IGAs.

#### **6. Utilization of Family Income Earners**

Results indicated that family size has a positive influence on household income. However, Nepal as a poor and densely populated country does not appreciate large families for future development at the national level because population increase will intensify the competition for limited resources and may enhance social conflicts rather



than social development. Skill development of the economically active family members through intensive training and utilization of this skilled manpower in different IGAs will contribute to increased household income more sustainably than an extension of family size. Extension of family will put pressure on resources which will be in turn a barrier to conduct future IGAs. GOs, NGOs and other human development organizations need to take the responsibilities to impart training exclusively for improving skills of income earners.

### **7. Prioritization of Urgent Needs**

Thrust areas, which need immediate attention to increase existing livelihood status of rural women, are improving food availability, housing conditions, water facilities, health situation, participation in social activities and freedom in cash expenditure. Development agencies have ample scope to improve the situation in these areas. Economic empowerment of rural women can help them to spend more money in improving housing and water facilities and reduce the existing scarcity of food. Furthermore, poor economic conditions as well as lack of knowledge and poor toilet conditions prevent the provision of adequate sanitation facilities. Rural women suffer from various contagious diseases. The provision of free and effective primary health care facilities at the village level should be given priority as well as providing opportunities for training to increase knowledge and awareness on health, nutrition and sanitation. Women's organizations, alongside GOs/NGOs services, can facilitate practical knowledge on nutrition, health treatment provider, health, safe water and sanitation through group discussions.

### **8. Developing Leadership**

Encouragement of rural women to participate in various social programs like village meetings, neighborhood arbitrations, voluntary help and action-oriented discussions in the community will develop and improve their leadership skills. A sufficient increase of women's leadership skills may be very helpful to strengthen rural women's cognitive domain, thereby increasing their bargaining power at household level. To develop women's leadership skills, promoting and encouraging women's participation in the local institutions and organizing training program focus on information dissemination, personal empowerment, building skills for civic participation may be useful. Different NGOs are working to develop leadership among the rural women through different programs like education, microcredit, social and legal awareness, etc. However, their programs should be strengthened.

### **9. Increasing Decision-making Power**

Decision-making power of rural women in the family is a key determinant for improving livelihood. Without the active participation of women and the incorporation of women's perspective at all levels of decision-making at the household level, development and peace cannot be achieved. In the study area, the decision-making power of women is very low, with majority of rural women having

low to medium freedom to take decisions at household matter. Their area of decision-making is concentrated mainly on minor household repairs, child education and loan repayments. In contrast, decision-making capability on investment and health care is very low. Studied women still need to negotiate or seek prior permission from their husband or other male members of the family in order to visit neighbor house or other place and attend in village meeting. Promoting rural women's potential through education, skill development, income activities, participation in rural development programs, and raising gender awareness may encourage equal participation of rural women in different aspects of decision-making processes at household level. A conscious effort and motivational campaign by GOs in collaboration with local NGOs, community leaders and religious elites may change the current situation of women particularly regarding their decision-making power. In addition, mass media campaigns (TV and radio) may encourage them to stand up for their own rights. Promotion of enterprise selectively for women may improve their economic situation and help to hold a better position in the society as well as to improve decision making power.

#### **10. Community Initiatives**

There is a need to consider the involvement of community and religious groups for uplifting rural women. Issues related to livelihood development of women should be given priority in the interventions of village councils and of religious groups at the local level. Their initiatives would build the base for promoting positive family practices, social norms favorable to women, income generation and education, encouraging gender equality in the community. Thus, the affluent and influential section of the community can play a dominant role in improving livelihood status of rural women in the study area.

#### **11. Increasing Gender Awareness**

To create gender awareness among family members, local community leaders, religious instructors, extension agents, school teachers and members of the local elite can play important role. They can organize joint meetings, group discussions, speeches and counseling, etc. Furthermore, intensive training for local community leaders and religious instructors is needed to create an understanding of the importance of education, disadvantages of early marriage, need of women's participation in IGAs for economic freedom, women leadership and participation in the local institutions and so on. This training may encourage the local leaders to organize an action-oriented dialogue with the rest of the community to develop their own action plans and execute them through coordinated efforts. Campaigns, organization of rallies, public meetings, and projection of documentary film can be effective tools to raise massive awareness about gender, which can change the mindset of rural people. It can be carried out on the eve of special significant days (e.g. International Women's Day, Human Rights Day). The electronic media (radio and television) can play a more proactive role to raise awareness among the rural people

by broadcasting dramas, folk songs, puppet shows and advertisements focusing exclusively on a positive image of women. Some other media like posters, newsletters and booklets could also be effective for literate people. These initiatives can build the platform for expressive welfare of rural women and can prompt change in social perceptions. In Nepal, many programs are broadcast through the government television channel (NTV) on women regarding education, early marriage, dowry, property right, acid violence, etc., which are creating awareness among the people. The economic condition of rural people makes television sets unaffordable. In addition to the supply of sufficient electricity, the formation of developmental clubs and the distribution of television sets among them with affordable installment facilities may play important role to help create awareness on women's rights amongst the rural community.

### **12. Intensification in Agriculture**

It has been evident from the research findings that a larger farm size will significantly contribute to household income. In a poor society like the study area, an individual has limitation to ownership with large farm size and this situation cannot be improved due limited area and population pressure. In order to continue contribution in household income from the existing farming, adoption of modern technology, increasing cropping intensity, vertical space utilization and bringing fallow land under cultivation may play a proactive role.

### **13. Utilization of Labor**

From the findings it has been found that age of rural women is positively related to household income. Young rural women contributed less to household income as compared to middle-aged and older women. The main reasons for the low contribution to household income of young women were early marriage, bearing and rearing of children and the multiple burdens of household work. In order to utilize the energetic and dynamic labor forces of young women, efforts should come first from the family, where cooperation and labor division may improve the situation. Relatively older women who are unable to do hard work can share household work like child rearing. Other family members also can cooperate with household activities. In this way, it will be possible to increase the availability of young women in IGAs. In addition, laws insisting on minimum age for marriage should be strictly enforced in rural areas by preventing the early marriage of women. The NGOs can establish facilities for free counseling of rural women and girls on different issues including marriage and family planning to create awareness. In addition, the electronic media can play an active role in raising awareness on these issues.

### **14. Education**

Both quantitative and qualitative analyses indicated that education influenced the livelihood of rural women. The main reasons for the low educational level, evident

from the key informant interviews and focus group discussions, were early marriage, poverty, lack of educational institutions, and attitude of parents.

The Ministry of Education, the Ministry of Women and Children's Affairs has initiated many programs for uplifting women's educational status, such as free education for girls, food for education and commencement of satellite primary schools. In order to uplift rural women who are beyond school age, efforts should come from the rural society itself to provide adult education. Such efforts can be supported by NGOs. Community initiatives by the local community leaders (including school teachers, religious leaders and local elites) for spreading education across the society through educated rural youth can be an effective strategy, aimed at uprooting illiteracy and related social deficiencies from the society.

## **15. Creating Working Opportunities**

In the study area there was a scarcity of working opportunities. Introduction of new income activities based on local resources, demand and ability of rural women will be helpful to utilize labor forces and to increase household income. Non-farming activities may get first priority to be selected as new IGAs because of land scarcity, lower risk, potential of short term returns and higher benefit. However, non-farming activities, like setting up cottage industries, can create many job opportunities for women. In addition, marketing of agricultural product was a great problem in the study area and setup of industry based on agricultural products may help to eliminate marketing problem as well. Nepal's small and cottage industry corporation can take initiatives in this regards to setup small scale industry for rural women in the study area.

### **5.2.2 Suggestions and Directions for Further Studies**

On the basis of scopes and limitations of the present study, the researcher would like to suggest some areas which need to be studied further. There are ample opportunities and, in fact, necessities to pursue further research related to the questions raised in the present research project. Some of them are listed below.

1. Further in-depth research can be undertaken to study specific women's groups such as ultra-hardcore poor and destitute women or abandoned women (separated, widowed, divorced) or young women so as to get a clear understanding of the problem dynamics using specific criteria.
2. The present research deals with women only, however, in future research the view of men regarding to improvement of livelihood must definitely be integrated.
3. The study was conducted in four VDCs under one district, Jhapa. It can be replicated by similar research design in other places of the country where comparable socio-economic and physical condition exists in order to confirm present research findings.

4. Only few variables of rural women were included in present study. There might be other variables (e.g. religion, innovativeness, husband's attitude, perception of rural women on gender awareness) which have an influence on the livelihood of rural women. Further research projects may be conducted with variables other than these sixteen variables.
5. An important aspect of livelihood - coping strategies during disaster periods - was not examined in this study. There is a need to understand and resolution of the specific and effective strategies for the means of managing and coping with risks. Some further studies can attempt to find comprehensive and exhaustive answers on this issue.
6. There are many IGAs conducted by rural women, and various technologies were used to implement these. Hardly any of these technologies accommodate rural women's particular needs. Further study is needed to find out the lacking of existing technologies, possible solutions, and to introduce new technologies really need for rural women under the existing facilities.
7. Both GOs and NGOs have their own programs for the development of rural women. However, impact evaluations on the relative performance of those programs are much in need. On this basis, policies for greater participation of women in development activities can be implemented more effectively.

## **Conclusion**

The majority of the studied rural women have a low to middle level of livelihood status. Five major areas are identified essential to improve existing livelihood situation, which are credit facilities, working opportunity, food availability, education and shelter. Among the selected independent variables, seven variables such as age, education, family size, farm size, association with a NGO, loans repayment, and cumulative livelihood status have a significant positive influence on household income. However, the length of association with loan sources has a strong negative effect on household income.

The findings from income strategies of studied women indicated that they are involved in various income activities for earning but their personal annual income from various IGAs is not handsome. The extent of participation of "NGO women" in various IGAs is higher than "non-NGO women", and they made a significant profit from all IGAs compared to "non-NGO women". In addition, the contribution of "NGO women" to household income is significantly higher than their counterparts. Credit, input, training, technology, information and market facilities received by "NGO women" are the most influential factors for increasing their extent of participation in IGAs, as well as increasing their personal income and household income. The impact analysis of IGAs on personal income of women shows that overall women have increased income from IGAs during the last three years. Access to micro-credit, input such as fertilizer, insecticides, seeds, vaccines, etc., market

facilities, supply of improve breeds of goat, and improved treatment facilities of livestock all lead to increased income. It is important to mention that the above opportunities are usually less accessible to the “non-NGO women”. Both group of women felt that they require sufficient support for credits, input supply, and market facilities to increase income from IGAs and need training facilities for performing IGAs efficiently.

The constraints index (CI) analysis shows that most of the rural women faced medium constraints to participate in IGAs. Rural women identified a total of seventeen root causes hindering their participate in IGAs, and major causes are insufficient money, lack of appropriate IGAs, small homestead land, inadequate training facilities, high price of inputs, lack of marketing channels, poor transport facilities, and less cooperation from the family.

### **Recommendations**

In order to improve prevailing livelihood situation of the studied women, comprehensive initiatives are needed to be taken by the government organizations (GOs), non-government organizations (NGOs), women’s organizations (WOs), development agencies, as well as rural society. The following proposed strategies will increase household income as well as minimize the hardness of rural women for sustainable participation in IGAs:

- i. Ensuring credit facilities by GOs and NGOs,
- ii. Improving access to microfinance NGOs with modification of micro-credit program,
- iii. Facilitating need-based training,
- iv. Establishing women’s self-help groups and developing leadership among rural women,
- v. Prioritizing improvement of urgent needs such as food availability, housing conditions, water facilities, health situation, participation in social activities and freedom in cash expenditure,
- vi. Increasing decision-making power, gender awareness as well as encouraging motivation program and community initiatives,
- vii. Utilizing labor, family income earners and cultivable land,
- viii. Ensuring education and
- ix. Creating working opportunities.

However, the successful implementation of these strategies depends upon the effective cooperation of major intervening agencies like GOs, NGOs and women’s organizations. Similarly, assistance of the entire rural society can be integrated in the implementation of the proposed strategies, especially in relation to gender awareness. National and

international donors can come forward to improve the livelihood of the study area by providing funding in different projects prioritizing the above strategies. The suggestions shown here may help to develop future programs for better identifying and recognizing the actual need for rural development. It can assist policy makers and planners in finding solutions for engaging rural women in income generating activities for improving livelihood and reducing poverty.

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**Personal Information**

Age (year): (A) below 20 [ ] (B) 20 – 29 [ ]  
(C) 30 – 39 [ ] (D) 40 – 49 [ ] (E) 50+ [ ]

Marital status: (A) married [ ] (B) unmarried [ ]  
(C) Divorced [ ] (D) Widowed [ ]

Number of children (A) 1 – 2 [ ] (B) 3 – 4 [ ]  
(C) 5 – 6 [ ] (D) 7+ 6 [ ]

Educational Attainment (A) No formal education [ ] (B) Basic [ ]  
(C) HS [ ] (D) Tertiary [ ]  
(E) Professional qualification [ ]  
(F) Others (specify).....

The kind of agricultural activities you are engaged in?  
.....  
.....  
.....

No of years in the agriculture  
(A) Under one [ ] (B) 1 - 2 [ ] (C) 3 – 4 [ ]  
(D) 5 – 6 [ ] (E) 7+ [ ]

**Womens participation in market oriented farming**

Do you owe any land by yourself?

Yes [ ] No [ ]

If yes how much land do you owe?

.....

What kinds of crops do you cultivate in your land?

.....

**Freedom in decision making in agriculture**

This indicator refers to the freedom of a rural woman to various aspects of her family affairs. Eight aspects of expenditure that will be considered to measure the freedom in decision making will be as follows:

Subject for expenditure	Level of decision making			
	Herself	Together	Husband	Others
Daily expenditure				
Investment on land				
Which crops to cultivate				
About the use of fertilizers and pesticides				
About the management of land and farms				
Marketing				
Take loan and use				
Loan repayment				

**Participation in social activities**

Participation in social activities is defined as the degree to which rural women attend different social events. It is important for a woman to be socially active for the empowerment of women. It will be measured by computing a ‘social participation score’ based on the participation in five selected social events.

Social events	Pattern of participation		
	Regularly	Occasionally	Not at all
Family program (marriage, <i>functions</i> , invitation etc.)			
Voluntary help (work with people to help.)			

Negotiation (mediating quarrels among neighbors, relatives)			
Cultural program Attending meetings arranged by village community			
Mela, Parma and other kinds of agricultural exchange.			

**Personal annual income of rural women**

Annual income is the amount of money generated by a woman herself within a year. Income of a rural woman will be measured by summing of money earned from sources, including agricultural and non-agricultural sources. It will be expressed in 1,000 rupees (Nepali currency). Different income sources are presented below:

Major categories of income source	Sub-categories of income source
Agriculture	Cattle and goat rearing, poultry, aquaculture, vegetable cultivation, bee keeping
Non-agriculture	Small business, wage labor, tailoring, handicraft, street vendor

**Microfinance Intervention Available to Women involved in Agriculture**

Which of the micro finance faciity(s) is/are available to you? Tick

- A. Credit [ ]
- B. Savings [ ]
- C. Insurance [ ]

Which of the facility provided by the micro finace do you enjoy or had ever enjoyed

.....  
 .....  
 .....  
 .....

Do you intend to go on with it? (A) Yes [ ]  
 (B) No [ ]

Give reasons

.....  
 .....  
 .....  
 .....

Since when did you start benefitting from the facility?

.....

### **Impact of agriculture on the income of rural women and their livelihood**

#### **Opinion of rural women regarding the impact of agriculture on their own income**

The impact of Agriculture on rural women's personal income will be measured by asking the rural women to indicate the impact of Agriculture on their own income during the last three years with 'increased significantly', 'increased slightly', 'stayed about the same', 'decreased slightly', and 'decreased significantly'.

How is your income since last three years?

- a. increased significantly
- b. increased slightly
- c. stayed about the same
- d. decreased slightly
- e. decreased significantly

#### **Reasons for declining income of rural women during the last three years**

There will be eight items selected which concerned the decline of income of rural women during the last three years.

Reasons	
Project failure	
Market failure	
Loan interest	
Exposure to natural disaster	
Prolong illness	
Loss of asset	
Loss of employment	
Loss of crop/animal	

#### **Reasons for increasing income of rural women during the last three years**

Nine items will be considered which contributed to increase rural women's income during the last three years.

Reasons
Increased production in agriculture and non-agriculture
Increased cropping intensity

Increased credit facilities
Used better varieties in agriculture farming
Opportunity of new IGAs
Enhanced ability in disaster management
Less pest attack
Increased the area of cultivation
Getting a new/better job

**Government policy**

Do you know about any government programmes to provide any aid to female agricultural workers?

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If yes, have you been benefited by the programmes?

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Do you know any others organizations working for such women?

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If yes, can you specify the types of help they are providing?

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What kinds of programmes and policies do you suggest for the government to empower women in agriculture?

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