

**THE SOCIO-ECONOMIC AND EDUCATIONAL
STATUS OF MARRIED WOMEN IN HARNAMADI
VDC, MAKWANPUR**

**A Thesis Submitted in Partial Fulfillment of the Requirement
For the award of the degree of Masters of Arts in sociology**

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Abbreviation

CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
CRC	Convention on the Right of the Child
NDHS	Nepal Health Demographic Survey
NGOs	Non-Government Organization
INGOs	International Non-Government Organization
ICCPR	International Covenant on civil and Political Rights
SES	Socio Economic Status
SPSS	Statistical Package for Social Science
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNFPA	United Nation Population Fund
VDC	Village Development Committee
WHO	World Health Organization

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CHAPTER I: INTRODUCTION

1.1. Background of the Study

Education is the systematic instruction to gain knowledge. It is one of the fundamental means for alleviating poverty and bringing improvement and standard of living through different socio-economic activities. Quality education produces qualified manpower which is the pillar of the nation for development. Hence, it is the key for it. The main aim of this study is to analyze the socio-economic and educational status of married women. It brings out the issues of women to help the planning and implementation of the program. The rationale for recognizing literacy as a right is the set of benefits it confers on individuals, families, communities and nations. Indeed, it is widely reckoned that, in modern societies, 'literacy skills are fundamental to informed decision-making, personal empowerment, active and passive participation in local and global social community' (Stromquist, 2005, p. 12). Literacy is a right. It is implicit in the right to education. It is recognized as a right, explicitly for both children and adults, in certain international conventions. It is included in key international declarations. The 1948 Universal Declaration of Human Rights recognizes the right to education, as do other binding international conventions. These include the International Covenant on Civil and Political Rights (ICCPR) and the International Covenant on Economic, Social and Cultural Rights, both adopted in 1966, which, together with the Universal Declaration of Human Rights, were proclaimed by the United Nations as constituting the International Bill of Human Rights. Other important instruments include the 1979 Convention on the Elimination of all Forms of Discrimination against Women (CEDAW) and the 1989 Convention on the Rights of the Child (CRC).

Education develops personality and rationality of individuals, qualifies them to fulfill certain economic, political and cultural functions and thereby improves their financial status. It has been recognized as a major instrument which societies can use to direct the process of change and development.

Women in developing world, especially, rural women have typically fewer skills to offer in the labor market. Their options for gainful employment are few. Their potential for contributing to the society is limited largely to the domestic sphere. And that contribution is further constrained by ignorance and lack of skills related to health, nutrition and hygiene (CERID, 1991).

Women in Nepal are generally less educated than men. This gap in gender has not narrowed in recent years. The net attendance ratio which indicates participation in primary schooling among the age 6-10 years and secondary schooling among the ages 11-15 years shows as 13 percent different at primary school level and 8 per cent difference at the secondary level (CERID, 1994).

Men are twice as likely to be literate as women (70 % and 35% respectively). As expected, literacy is as much lower among rural women and men as those living in the urban areas. A higher proportion of women (43 per cent) and men (79%) living in the Hill Ecological Zone are literate compared with those in the Mountain and Terai zones. Women living in the Western Development Region and men living in the Western and Mid-Western Region are more likely to be literate than those living in the other development regions. The percentage of literate women is highest in the western hill sub region (62%), while literacy is highest among men residing in the mid- western hill sub region (87%) (NDHS, 2001).

Nepal has an active literacy program. Consequently the 2001 NDHS added a question to ascertain the proportion of women and men who have attended a literacy program. Women are much more likely to have participated in a literacy program than men, with 19 per cent of women and 5 percent of men having done so.

Men are more educated than women. Only one in four women attends school whereas three in five men have attended. Fifteen percent of women and 30 percent of men have primary education only, while 9 percent of women and 20% of men have secondary education and 4 percent of women and 13 percent of men have completed their school leaving certificate (S.L.C.) (NDHS, 2001). Out of every 1000 children born each year in Nepal, on an average 700 enter in class one out of which 70 reach class ten, 14 pass the school leaving certificate (S.L.C.) and among them only two graduate with a first division. A majority of Nepal's children, about 80 percent of them are "fated" to study in government run schools, but over the years only 20% of those who get through the S.L.C. are from these public institutions. The S.L.C. examination results of the past two years have become even more dismal, with less than 10% passing from government run schools (Dixit, 2002).

The 2001 census indicated that female literacy rate was about two-third of the male literacy rate. In a likewise manner, if one looks at the net enrolment rate for boys and girls at the primary school s/he will find that while 86 % of the boys of primary school age are enrolled in school, the corresponding figure for girls was about 75%. These

differentials increase further at higher level of schooling. This indicated that although improvement in girl's education is taking place, there is still quite a lot to be done in the area of education. (MOPE, 2004)

Though the government of Nepal has initiated the process of integrating women into the mainstream of development, much remains to be done for promoting progress towards gender balance. This is not only national issue but also the issue of household and society levels as well. Low literacy rate of women, poverty, existing patriarchal society and their norms and values, socio-cultural practices have helped to remain women in the low status.

The main aim of this study is to analyze the socio-economic and educational roles and status of married women. It brings out the village level issues of women to help the planning and implementation of the program.

1.2 Statement of Problem

Education is one of the fundamental means for alleviating poverty and bringing improvement in the standard of living through different socio-economic activities. In developing countries women are still often found on the bottom rungs of society those with the least esteem and the greatest exploitation. The literacy rate of developing country is low and literacy rate of female is even lower. In case of Nepal, the census 2001 shows that the literacy rate of male in Nepal is 65.5 and that of female is 42.8 whereas an average literacy rate is 54.1. Similarly, the 1991 and 1981 census showed that the male literacy status was 54.5 and 34.0 and female was 25.0 and 12.0 respectively in all 6+ aged populations (Manandhar and Shrestha, 2003).

Women's education is very important for the development of the society. Without raising the educational status of women it is impossible for the overall development of the nation. Educational level of female is low. So, less number of females are involved in good income generating activities. Education helps the women to empower. After educating men and women equally or raising the level of education of women, the nation can progress. It is the thought of various people that women are only capable to do household activities and can care children. But it is the great mistake. By such thinking our nation is in backward condition. Men and women should be equally highly educated which helps to progress the nation (Manandhar and Shrestha, 2003).

The dropout rate and repetition rate of girl students is high. This is due to negative attitude of parents towards daughters that they go to others house and cannot help the

parents. The investment of money in daughters' education is wastage of money according to them.

The participation of girls in S.L.C. examination and higher education examination is very low compared to the boys.

It is in this context that present study was undertaken to find out the relation between socio cultural factors and educational status of married women, with the intension of answering the following research questions.

- What is the educational condition of married women and cause of dropout rate?
- What are the socio cultural factors that negatively affecting the educational status of married women?
- How the educational status of married women can be increased?

1.3 Objectives of the Study

1.3.1 General Objectives

1. To assess the socio-economic and educational status of married women the Harnamadi VDC, Makwanpur.

1.3.2 Specific Objectives

1. To analyze the social status of married women regarding the household decision making in the study area
2. To explore the economic status of married women in the study area.
3. To assess level of education and the causes of dropout of married women from the school/campus.

1.4 Organization of the Study

- The study has been presented into following five units and the report is prepared as following.

- Chapter one deals the interdiction. It includes general background of the study. Statement of the problem, objective of the study, significance of the study, organization of the study and limitations of the study.
- Chapter two deals with the literature review for the study. It includes theoretical framework and national context.
- Chapter three comprises the research methodology used during the field survey and provided a detailed explanation of the research design, sampling procedure, source and tools of data collection, key information survey, data processing and analysis of the study.
- Chapter four deals with the socio economic and Educational condition of the married women of the study area which has been heavily supplemented by the collected data from the field.
- Chapter five provides a brief summary of the whole study, finding the study conclusion of the study
- And finally reference and Research Questionnaire has been complied in study.

1.5 Significance of the Study

It is important to investigate the causes of dropout of the female students from the school education and higher education and causes of no participation. Illiteracy and dropout rate are the hindering factors for the development of nation. After finding the causes we know what the hindering factors for the education are. Then it is easy to remove those by bringing different programs for awareness or by different suitable methods. After improving the educational status of women, it is advantageous of development and government can actively participate and contribute to the national development. Without the contribution of women in the national development, only the men's contribution is not sufficient for the progress of nation.

This study shows the educational status of married women in Harnamadi V.D.C. Hence, this study has provided information of educational status of women of the V.D.C. to

the government NGOs/INGOs which are involved in improvement of women's status. This study helps to make plan and policies to improve the educational and socio-economic status of women in same V.D.C. and bring different programs.

1.5 Limitations of the Study

Due to the lack of knowledge and awareness as well as hesitation of respondents this study has been condensed somehow. While conducting this survey, some difficulties have been faced. Some limitations of this study are as this survey covers only one V.D.C. of Makwanpur district, which may not represent nationally, married female respondents have been selected, so it may not cover the overall status of female education, Due to the lack of financial support and time this study has been condensed.

CHAPTER II: LITERATURE REVIEW

2.1 Theoretical Review

All over the world, the movement for improving women's status has always emphasized education as the most significant instrument for social change. The social reformers of the 19th century tried to use education more to ameliorate the position of women socially. They were able to awaken the consciousness of the nation to the evils of child marriage, sati, polygamy, enforced widowhood, dowry system, etc. Since the new western education which developed during the 19th century invariably meant a method of learning and since women were not required to earn, it was not considered necessary for women to be educated. Learning to do household work was sufficient for her and so the parents were not keen to incur any expenditure in educating the girls till very recently (Pillai, 2005).

Women's education in developing countries explains that in South Asian countries factors affecting primary and secondary education for female are family and community influences, cultural norms, family's income, distant to school, physical facilities, female teachers, other barriers and incentives. Under the other barriers and incentives, is rigid examination policy which may affect more adversely girls than boys. Because girls are under more pressure to engage in household and farm work which caused their absence from school more often than boys. When they fail examinations the family perceives that its educational investment has soured and withdraws them.

Entering school late, repeating grade and withdrawing at puberty contribute to low levels of attainment. It is suggested for compulsory enrollment at the prescribed age to ensure more years of schooling. Forced withdrawal of girls from school by their parents may become more difficult the longer the student has been in school. (Khan, 2008)

Socioeconomic status (SES) is commonly conceptualized as the social standing or class of an individual or group. It is often measured as a combination of education, income and occupation. It is an economic and sociological combined total measure of a person's work experience and of an individual's or family's economic and social position in relation to others, based on income, education, and occupation. When analyzing a family's SES, the household income, earners' education and occupation are examined, as well as combined income, whereas for an individual's SES only their own attributes

are assessed. However, SES is more commonly used to depict an economic difference in society as a whole.

Socioeconomic status is typically broken into three levels (high, middle, and low) to describe the three areas a family or an individual may fall into. When placing a family or individual into one of these categories, any or all of the three variables (income, education, and occupation) can be assessed.

Education in higher socioeconomic families is typically stressed as much more important, both within the household as well as the local community. In poor areas, where food and safety are priority, education can take a backseat. Youth audiences are particularly at risk for many health and social problems in the United States, such as unwanted pregnancies, drug abuse, and obesity.(Aikens & Barbarin, 2008).

2.2 Main Factors or Indicators of Social Status

2.2.1 Income

Income refers to wages, salaries, profits, rents, and any flow of earnings received. Income can also come in the form of unemployment or workers compensation, social security, pensions, interests or dividends, royalties, trusts, or other governmental, public, or family financial assistance.

Income inequality is most common problem measured around the world. Low income families focus on meeting immediate needs and do not accumulate wealth that could be passed on to future generations, thus increasing inequality. Families with higher and expendable income can accumulate wealth and focus on meeting immediate needs while being able to consume and enjoy luxuries and weather crises. (Morgan, Farkas,. Hillemeier, & Maczuga, (2009)

2.2.2 Education

Education also plays a role in income. Median earnings increase with each level of education, the highest degrees, professional and doctoral degrees, make the highest weekly earnings while those without a high school diploma earn less. Higher levels of education are associated with better economic and psychological outcomes (i.e.: more income, more control, and greater social support and networking).

Education plays a major role in skill sets for acquiring jobs, as well as specific qualities that stratify people with higher SES from lower SES.

Annette Lareau, 2008 speaks on the idea of concerted cultivation, where middle class parents take an active role in their children's education and development by using controlled organized activities and fostering a sense of entitlement through encouraged discussion. Lareau argues that families with lower income do not participate in this movement, causing their children to have a sense of constraint. An interesting observation that studies have noted is that parents from lower SES households are more likely to give orders to their children in their interactions while parents with a higher SES are more likely to interact and play with their children. A division in education attainment is thus born out of these two differences in child rearing. Research has shown how children who are born in lower SES households have weaker language skills compared to children raised in higher SES households. These language skills affect their abilities to learn and thus exacerbate the problem of education disparity between low and high SES neighborhoods. Lower income families can have children who do not succeed to the levels of the middle income children, who can have a greater sense of entitlement, be more argumentative, or be better prepared for adult life.

Research shows that lower SES students have lower and slower academic achievement as compared with students of higher SES. When teachers make judgments about students based on their class and SES, they are taking the first step in preventing students from having an equal opportunity for academic achievement. Educators need to help overcome the stigma of poverty. A student of low SES and low self-esteem should not be reinforced by educators.

Research indicates that children from low-SES households and communities develop academic skills more slowly compared to children from higher SES groups (Morgan, Farkas, Hillemeier, & Maczuga, 2009). Initial academic skills are correlated with the home environment, where low literacy environments and chronic stress negatively affect a child's preacademic skills. The school systems in low-SES communities are often under resourced, negatively affecting students' academic progress (Aikens & Barbarin, 2008).

Inadequate education and increased dropout rates affect children's academic achievement, perpetuating the low-SES status of the community. Improving school

systems and early intervention programs may help to reduce these risk factors, and thus increased research on the correlation between SES and education is essential.

2.2.3 Educating Women

Lessons from Experience of Rosemary T. Bellew and Elizabeth M. King explain that expanding education, especially basic education, has been a policy objective in developing countries for the past three decades. The reasons for this are clear. Basic education is after considered a right which governments have a responsibility to guarantee to each generation. And the benefits of education are by now well established. Education improves the quality of life. It promotes health, expands access to paid employment, increases productivity in market and non- market work, and facilitates social and political participation.

The evidence is also convincing that these benefits are especially large for women. Educated women have smaller families, fewer of their children die in infancy and children who survive are healthier and better educated. Moreover educated women are better preferred to enter the paid labor force which is critical to the welfare of the many female headed household in developing countries. It is not surprising, then that countries where school enrollment among girls and women has been comparatively high enjoy greater economic productivity, lower fertility, lower internal and maternal mortality, and longer life expectancies than countries where female enrollment rates have not been as high.

A better educated mother has fewer and better educated children. She is more productive at home and in the workplace. And she raises a healthier family, since she can better apply improved hygiene and nutritional practices. Education can even substitute for community health programs by informing women about health care and personal hygiene. Important is the influence of mother's education on children's health and nutritional status that it reduces mortality rates (King and Bellew, 1993).

Women's education and social development (1992) reported that education has been regarded both as an end in itself and as a means of realizing other desirable ends. It develops that personality and rationality of individuals qualifies them to fulfill certain economic, political and cultural functions and thereby improves their socio-economic status. It has been recognized as a major instrument, which societies can use to divert the process of change and development towards desired goals. It provides for vertical mobility and can thereby help to equalize status between individuals coming from

different strata. The Universal Declaration of Human Rights regards it as one of the basic rights of every human being.

The movement for improving women's status all over the world has always emphasized education as the most significant instrument for changing women's subjugated position in society.

The expansion of education and health services in the twentieth century however precipitated a need for women teachers and doctors and resulted in the incorporation of these two non-formal vocations in the programs for women's education. (Bhatt, et. el., 1992)

The conference report of UN Decade for Women, Copenhagen (1980) says that "Total development includes development in political, economic, social, cultural and other dimensions of human life as also the physical, moral, intellectual and cultural growth of the human person." Women's development should be seen as an essential component in every dimension of development. Pandit Jawaharlal Nehru once said "To awaken the people it is women who must be awakened, once she is on the move the family moves, the village moves and the nation moves:.

The international conference on public education convened jointly by UNESCO and the International Bureau of Education, in Geneva, 1952 while discussing the question of access of women to education, made the following recommendations to ministries of education of all member countries.

- I. Every person, without discrimination of sex should enjoy all the rights and freedom proclaimed by the "Universal Declaration of Human Rights", and that such equality should apply in all fields, particularly that of education.
- II. Every Person, man or woman should be able to receive an education enabling him to develop his aptitude as fully as possible, playing an effective part as member or citizen of his community, his nation and the world and meet the demands, of his special tasks in life.
- III. Women, like men, should have opportunities to fulfill the tasks appropriate to the aptitudes.
- IV. General Education should be equal in value and status of that of boys and thus avoid social discrimination.

With the recognition of women as human beings equal rights with men, has risen the parallel concept of equality of contribution of public and private life (Pillai, 1995).

2.2.4 Women Employment through Education

Women Empowerment is a global issue and discussion on women political right are at the fore front of many formal and informal campaigns worldwide. The concept of women empowerment was introduced at the international women conference at NAROIBI in 1985.

Barriers and Problems against Women Education In spite of certain outstanding examples of individual achievements, and a definite improvement in their general condition over the years, it remains true that Nepali women still constitute a large body of under - privileged citizens. Women of course do not form a homogenous group in class or caste terms. Nevertheless, they face distinctive problems that call for special attention. The educational, economic, political and social backwardness of women makes them the largest group hindering the process of social change. It is inevitable that when this 'backward' group has the major responsibility of bringing up future generations the advancement of society cannot be rapid or take any significant form of development. Inadequate education or no education is the most important factor contributing to the backwardness of our masses, especially women. The low literacy among women brings down the national literacy. This gap which exists between the literacy rates of the two sexes also exists between the enrolment of girls and boys at all levels of education. Right from the primary school to the university, we find that the number of girl students is considerably lower than boys.

The resources of the rural poor are so limited that they do not have anything to spare for children's education. If resources are available, it is the boy who is sent to school first. Parents also do not see the value of educating especially a daughter who would get married and remain a housewife. Since they cannot see any direct relationship between education and economic betterment, they have very little motivation to send their children to school. It is still not being realized that there is definite connection between education, good motherhood and efficient house management. The management of millions of households and the upbringing of millions of children is thus in the hands of illiterate women. It is here that a change is required if our democratic and socialistic intensions are not to remain a mere presence. People can be

motivated to have their children educated only if educational system is directly linked with economic and social development. The plight of women, in terms of education is further compounded by the negative attitude of parents toward female education. Some parents are usually reluctant to send their girl child for formal education especially to higher levels like their male counterpart. Another problem closely related to this is the reluctance to acquire western education and misunderstanding on the part of the girls themselves about the values of the acquisition of formal education. In education, equity means equal access to good schooling. Restricted access to education by women in this country is profoundly rooted in history, religion, culture, the psychology of self, law, political institution and social attitudes which interact in several ways to limit women's access to formal education when compared with their male counterparts.

It has been observed that Nepali women are lagging behind their counterparts in developed and some developing nations due to the late start in educating them. This is caused by our traditions and culture which are hostile to women. This tradition reduces them to kitchen manageresses and producers of babies. Thus, their education ideally, is expected to end in kitchen a condition which ironically is detested by many parents thereby discouraging their investment in girl-child education.

Other problems against women education include the familiar problems like lack of funds, inadequate facilities, inadequate manpower, sexual harassment, conflicting societal role expectations, government policies and lack of political will power to implement the entire educational program.

According to the Country Report of the Government of Nepal, education of girls is the most powerful tool of change of position in society. Education also brings a reduction in inequalities and functions as a means of improving their status within the family. To encourage the education of women at all levels and for dilution of gender bias in providing knowledge and education, established schools, colleges and universities even exclusively for women in the state. To bring more girls, especially from marginalized families, in mainstream education, the government is providing a package of concessions in the form of providing free books, uniform, boarding and lodging, clothing for the hostilities mid-day meals, scholarships, free circles and so on. Education for All program and other many educational programs are providing various

facilities to enhance the education for women, so these programs are very helpful to improving the girl's education in Nepal.

Education means an all-round drawing out of the best in child and man-body, mind and spirit. The imperative character of education for individual growth and social development is now accepted by everyone. Investment in the education of its youth considered as most vital by all modern nations. Such an investment understandably acquires top priority in developing countries. The training by which the current and expression are brought under control and become fruitful is called education. Education plays a vital role in giving human beings proper equipment to lead a gracious and harmonious life.

Education is a fundamental means to bring any desired change in society, which is an accepted fact throughout the world. This can be attained only if schools become real centers of learning. Education not only helps in the development of personality of the child but also determines his future. Recent psychological research has shown that favorable attitudes towards life develop in the earliest stages of child growth. Education gives solutions for any type of problems. Through education we promote values and good habits and awareness towards corruption, terrorism and disease. Education helps to continue communication with known and unknown persons through technology and mass media. Education gives strength to the person. They get knowledge and discriminate which is wrong and which is right with the help of education. Men and Women are just like the two wheels of a chariot. They are equal in importance and they should work together in life. The one is not superior or inferior to other. Unlike ancient times, though currently in majority of rural areas of Nepal women are treated well, but with the orthodoxy they are cut off from the main stream of social life. The rural society did not respect them and give them the due position. They have to suffer and work inside the houses. Thus they are completely depended on men. Women constitute almost half of the population in the world. But the hegemonic masculine ideology made them suffer a lot as they were denied equal opportunities in different parts of the world. The rise of feminist ideas has, however, led to the tremendous improvement of women's condition throughout the world in recent times. Access to education has been one of the most pressing demands of these women's rights movements.

Women will play a vital role in contributing to the country's development. Women power is crucial to the economic growth of any country. Little has been achieved in the area of women empowerment, but for this to happen, this sector must experience a chain of reforms. Need of Women Education Women empowerment can only be achieved through the provision of adequate and functional education to the women folk. The brand of education being advocated is that type of education in which is embedded the spirit of self-realization and all that are needed for the country's overall development like mass literacy, economic empowerment etc.

Provision of formal and functional education is needed for the women, because:

- It would empower them to know and ask for their rights to education, health, shelter, food clothing etc.
- It would empower them to fight against every form of discrimination against their folk, assert themselves about their right to equal treatment with their men counterpart
- It would enable the women take decisions and accept responsibilities for taking such decisions concerning themselves.
- It would give economic power to the women and there by enable them to contribute their quota to the economic growth of the nation.
- It would empower the women scientifically through exposure to science and technological education for the challenges of the present technological age and information computer technology break through unfolding worldwide.
- It would help women to reduce maternal and infant mortality through improved nutrition, improved child rearing practice, health care and prevention against killer diseases.
- It would avail women with the opportunity of participating keenly in the world of sophisticated politics and governance as enlightened citizens.

Importance of Women Education

Napoleon was once asked, what the great need of France was. He answered, " Nation's progress is impossible without trained and educated mothers. If the women of my country are not educated, about half of the people will be ignorant." A woman has to

play three roles in the course of her life. Each of these roles expects some duties from her. It is only with the help of education that she would be able to do them successfully. The first duty of a woman is to be a good daughter. The second duty is to be a good wife and third duty is to be a good mother. Education teaches a woman what she should be. It also teaches her how she should do it to be good daughter, a good wife and a good mother. Many men spend their evening time at clubs and societies. But a gentleman with an educated wife will not feel the need of a club or a society. He can share his thoughts with her. He can have her advice in trouble. He can spend his leisure in her pleasant company. An educated lady is a good friend, a clever nurse and a useful adviser to her husband. So she is a true help-mate. She can get her husband's affection and regard. There is a saying in English "The hand that rocks the cradle rules the world". The meaning is that the mother exercises a very great influence over the lives of her children. She is able to mold their thoughts and character. If she is educated, she will make such impression on the mind of her children that will enable them in the later life to grow into a great man. Hence it is very necessary that women should be educated. Women education in Nepal plays a very important role in the overall development of the country. It not only helps in the development of half of the human resources, but in improving the quality of life at home and outside. Educated women not only tend to promote education of their girl children, but also can provide better guidance to all their children. Moreover educated women can also help in the reduction of infant mortality rate and growth of the population. Gender discrimination still persists in Nepal and lot more needs to be done in the field of women's education in Nepal. (Kumar, J. & Sangeeta Vol. 2, No. 4, April 2013)

2.2.5 Occupation

Occupational prestige, as one component of SES, encompasses both income and educational attainment. Occupational status reflects the educational attainment required to obtain the job and income levels that vary with different jobs and within ranks of occupations. Additionally, it shows achievement in skills required for the job. Occupational status measures social position by describing job characteristics, decision making ability and control, and psychological demands on the job.

Occupations are ranked by the Census (among other organizations) and opinion polls from the general population are surveyed. Some of the most prestigious occupations are physicians and surgeons, lawyers, chemical and biomedical engineers, university

professors, and communications analysts. These jobs, considered to be grouped in the high SES classification, provide more challenging work and greater control over working conditions but require more ability. The jobs with lower rankings include food preparation workers, counter attendants, bartenders and helpers, dishwashers, janitors, maids and housekeepers, vehicle cleaners, and parking lot attendants. The jobs that are less valued also offer significantly lower wages, and often are more laborious, very hazardous, and provide less autonomy

In sum, the majority of researchers agree that income, education and occupation together best represent SES.

2.3 Other Variables

2.3.1 Wealth

Wealth, a set of economic reserves or assets, presents a source of security providing a measure of a household's ability to meet emergencies, absorb economic shocks, or provide the means to live comfortably. Wealth reflects intergenerational transitions as well as accumulation of income and savings.

2.3.2 SES and Family Resources

Families from low-SES communities are less likely to have the financial resources or time availability to provide children with academic support.

- Children's initial reading competence is correlated with the home literacy environment, number of books owned and parent distress (Aikens&Barbarin, 2008). However, parents from low-SES communities may be unable to afford resources such as books, computers, or tutors to create this positive literacy environment (Orr, 2003).
- In a nationwide study of American kindergarten children, 36 percent of parents in the lowest-income quintile read to their children on a daily basis, compared with 62 percent of parents from the highest-income quintile (Coley, 2002).
- When enrolled in a program that encouraged adult support, students from low-SES groups reported higher levels of effort towards academics (Kaylor& Flores, 2008).

2.3.3 SES and the School Environment

Research indicates that school conditions contribute more to SES differences in learning rates than family characteristics (Aikens&Barbarin, 2008).

- Schools in low-SES communities suffer from high levels of unemployment, migration of the best qualified teachers and low educational achievement (Muijs, Harris, Chapman, Stoll, & Russ, 2009).

- A teacher's years of experience and quality of training is correlated with children's academic achievement (Gimbert, Bol, & Wallace, 2007). Yet, children in low income schools are less likely to have well-qualified teachers. In fact, of high school math teachers in low income school districts 27 percent majored in mathematics in college as compared to 43 percent of teachers who did so in more affluent school districts (Ingersoll, 1999).

Research continues to link lower SES to lower academic achievement and slower rates of academic progress as compared with higher SES communities.

- Children from low-SES environments acquire language skills more slowly, exhibit delayed letter recognition and phonological awareness, and are at risk for reading difficulties (Aikens&Barbarin, 2008).
- Children with higher SES backgrounds were more likely to be proficient on tasks of addition, subtraction, and ordinal sequencing and math word problems than children with lower SES backgrounds (Coley, 2002).
- Students from low-SES schools entered high school 3.3 grade levels behind students from higher SES schools. In addition, students from the low-SES groups learned less over 4 years than children from higher SES groups, graduating 4.3 grade levels behind those of higher SES groups (Palardy, 2008).
- In 2007, the high school dropout rate among persons 16-24 years old was highest in low-income families (16.7 percent) as compared to high-income families (3.2 percent) (National Center for Education Statistics, 2008).

2.4 Health

Recently, there has been increasing interest from epidemiologists on the subject of economic inequality and its relation to the health of populations. Socioeconomic status is an important source of health inequity, as there is a very robust positive correlation between socioeconomic status and health. This correlation suggests that it is not only the poor who tend to be sick when everyone else is healthy, but that there is a continual gradient, from the top to the bottom of the socio-economic ladder, relating status to health. Parents with a low socioeconomic status cannot afford many of the health care resources which is the reason that their children may have a more advanced illness because of the lack of treatment.

Other researchers such as Richard G. Wilkinson, J. Lynch, and G.A. Kaplan have found that socioeconomic status strongly affects health even when controlling for economic

resources and access to health care. Most famous for linking social status with health are the Whitehall studies—a series of studies conducted on civil servants in London. The studies found that although all civil servants in England have the same access to health care, there was a strong correlation between social status and health.

2.5 Psychological Health

Increasing evidence supports the link between lower SES and learning disabilities or other negative psychological outcomes that affect academic achievement.

- Children from lower SES households are about twice as likely as those from high-SES households to display learning-related behavior problems. A mother's SES was also related to her child's inattention, disinterest, and lack of cooperation in school (Morgan et al., 2009).
- Identifying as part of a lower/working class in college has been associated with feelings of not belonging in school and intentions to drop out of school before graduation (Langhout, Drake, & Rosselli, 2009).
- Perception of family economic stress and personal financial constraints affected emotional distress/depression in students and their academic outcomes (Mistry, Benner, Tan, & Kim, 2009).

2.6 Political Participation

Political participation, indisputably the cornerstone of democracy, is the focus of a large body of research in social science aimed at developing and testing theories about who participates and why. Prominent in this literature is the notion that political participation varies with socioeconomic status (Campbell et al. 1960; Verba, Scholzman, and Brady 1995; Wolfinger and Rosenstone 1980).

The central theme is that higher status individuals are more likely to participate because they have the skills to master political subject matter and facilitate involvement in politics. Those with higher socioeconomic status (SES) may also derive greater benefits from political involvement than those of lower status (Campbell et al. 1960; Key 1964). Higher SES is certainly associated with involvement-enabling political socialization (Beck and Jennings 1982), and higher status individuals are more likely to experience social settings that are information ally richer on many subjects (e.g., politics), than those of lower status, making them more likely to acquire participation-enabling knowledge and civic skill (Gimpel, Lay, and Schuknecht 2003; Rolfe 2004). Despite voluminous empirical evidence supporting these generalizations, there remain instances of individuals and groups who are not highly participatory, in spite of high

socioeconomic status. Many have noted that Asian Americans, for instance, exhibit high SES levels but low participation rates (e.g., Cain, Kiewiet, and Uhlaner 1991; Nakanishi 1991; Tam 1995)

2.7 Review of Previous Study

2.7.1 Review of Past Study

Better opportunities for women to earn and control income could contribute to broader economic development in developing economies, for instance through higher levels of school enrollment for girls. Women are more likely than men to invest a large proportion of their household income in the education of their children. According to the ILO, women's work, both paid and unpaid, may be the single most important poverty-reducing factor in developing economies (Heintz, 2006). Accordingly, higher FLFP and greater earnings by women could result in higher expenditure on school enrollment for children, including girls, potentially triggering a virtuous cycle, when educated women become female role models (Aguirre and others 2012; Miller 2008).

Stotsky (2006) posits that women's relative lack of opportunities in developing countries inhibits economic growth, while at the same time, economic growth leads to improvements in their disadvantaged condition

The employment of women on an equal basis would allow companies to make better use of the available talent pool, with potential growth implications (Barsh and Yee, 2012; CAHRS 2011). While not uncontroversial, there is evidence of a positive impact of women's presence on boards and in senior management on companies' performance. Companies employing female managers could be better positioned to serve consumer markets dominated by women (CED 2012; CAHRS 2011) and more gender-diverse boards could enhance corporate governance by offering a wider range of perspectives (OECD, 2012; Lord Davies, 2013) Women who took part in literacy programs in Turkey voted more and participated more in community organizations than did illiterate women (Kagitcibasi et al., 2005). Among Nepalese women, those who had spent two years in state-run literacy programs demonstrated more political knowledge than those not in the programs and were more likely to believe they could serve as political representatives (Burchfield et al., 2002a). On various measures of political participation, the more intense participation in a literacy program was, the larger the

proportion of women reporting changes in their political attitudes, except as regards voter registration (Burchfield et al., 2002b).

Shrestha (1973) on his research entitled, "Women and Empowerment" explained the educational or literacy status of the head of the households too had made a difference in the importance attached to the education of female children. However, this is not a factor that can be immediately manipulated to increase the number of female children going to school. He further explained that, social status of an ethnic or caste group had tended to show a remarkable degree of congruence with its economic status, with the result that the more lower the social status of an individual, household, the greater its chances of belonging to a lower economic stratum. This has very adversely affected the prospects of education for boys as well as for girls among the so-called untouchable caste groups. This is still another form of manifestation of the structural problems inherent in the society. (Shrestha, 1973).

Mainali (1987) on his research report entitled, "An Inquiry into the Causes of Primary School Drop-outs in Rural Nepal" explained the situation and dominant factors of dropout from the primary school in rural area of Nepal, were the guardian's lack of awareness about the importance of education for their children, a compulsion under which primary school age children had to be engaged in household work, general feeling among the rural communities that girls did not need to be literate and poor economic condition of the family (Mainali, 1987).

With certain ethnic communities in rural Nepal, the social custom prohibits free association of girls with male members of the community. When the girl reached a certain age she was not supposed to appear before outsiders. This social custom was indicative of a prevailing negative attitude towards the education of girls. The traditional social bias against girl's education and the low education and economic status of the rural people are all adversely affecting the rural children's participation in education. Therefore, making people literate is an immense and challenging task for the government (ACCU, 1991).

Poverty was one of the major causes of girl's low participation or non participation in and dropout from schools. Another important cause as demonstrated by the study is the problem of mass illiteracy, particularly of rural parents. As illiterates, they were found in want of motivation to educate their daughters (CERID, 1994).

Lack of awareness in the community people for educating their female counterparts, negative attitude of parents toward educating their daughters, the family norm to involve females in household chores, the practice of early marriage was found to be a major constraint.

Increased provision of scholarship for girl students, priority to appointing as many female teachers as possible would create the positive feeling among the community people for educating their daughters. On the other hand, focus on creating physically and academically better learning environment would generate motivation in all incumbents.

The study generated various findings associated with female teachers. Basically the problems faced by female teachers and possible ways out to address them formed the major focus of the findings (CERID, 1994).

Many such obstacles still exist and considerable work remains to be done. Today one out of three women is illiterate. Women are still often found on the bottom rags of society, those with the least esteem and the greatest exploitation (UNESCO, 1995).

Adhikari (2005) on his study report entitled, "Exclusion from Right to Education: A Gender Dimension" explained the rate of dropping out was likely to decline as both the grade and level of schooling advances. The rates of promotion within each primary grade as well as of completion of primary education, as a corollary were very low compared to the corresponding rates at the lower secondary and secondary levels. In 1994, promotion repetition and dropouts of the total students enrolled 63 percent dropped out from the primary level, 27 percent from the lower secondary level and about 11 percent from the secondary levels. The rate of dropping out for girls from the primary level equals to the children at the primary level, drops by about three percentage points at the lower secondary level and by about five percentage points at the secondary level. Only about 37 percent of the primary school age children were expected to complete their primary education within a period of 5 to 13 years (Adhikari, 2005).

CHAPTER III: RESEARCH METHODOLOGY

3.1 Rationale of the Selection of Study Area

The study of Socio-economic and Educational Status of Married Women is conducted in Harnamadi V.D.C. of Makawanpur district. It is multi-religious, multi-lingual, multi-ethnic and multi-caste place where different people are involved in different sectors for their livelihood. Total population of this VDC is 6615 and the total households are 1524. The Interview has been taken from different parts of the V.D.C. I have selected the area because similar study wasn't conducted before in the area, secondly, I know this area well and also because of my easy accessibility. It was observed that educational status of married women of Harnamdi V.D.C. is yet to improve. Therefore, this site has been chosen as study area.

3.2 Research Design

Basically the study is based on descriptive as well as exploratory research design. Descriptive research design is used to gather qualitative information about the research area and exploratory research design is used for collecting information about respondent's views and ideas. This study has been descriptive because it attempts to provide proper knowledge of the women's educational status and social and economic status. This study has been exploratory because it attempts to explore and investigate the educational as well as socio-economic status of married women of the study area.

3.3 Nature and Source of Data Collection

The nature of the study is Quantitative study. This study is based on primary data as the main source of information to fulfill the objectives of the study. The primary data has been collected from field observation and using interview schedule method. This study has been focused on the married female between ages 15-60. The age and marital status of the respondent has been asked while taking interview. If the respondent is unmarried and out of this age range (15-60), she has been skipped.

3.3.1 Primary Sources

Field survey and observation is one of the most important and popular method of data collection. In this study primary information were collected from field survey and observation. The question used here is structured question i.e. 'closed questions'. The

questions are asked directly to the married women to get information about the family background, Socio-economic condition.

3.3.2 Secondary Sources

Besides primary sources, secondary information is collected from many books, published and unpublished journal, articles, reports etc.

3.4 Sampling Techniques

The total population of the V.D.C. is 6615 and the numbers of household is 1524. Among the total population, 3,204 are male and 3411 are female. From female population of this V.D.C. 120 married females (from ward no.6,7 and 8) have been taken by purposive sampling method. From the selected household married female representative (that may consist Household head or other female member of that Household) has been taken for sample. The respondents were selected through Purposive sampling .There were no any data for married women of this place so we took randomly data for place.

3.5 Data Collection Techniques

3.5.1 Interview Schedule

The semi-structured interview schedule has been designed for the quantitative data collection. Structured questions were orally asked to the respondent and filled by the researcher. The study interview schedules include the basic information on the age structure, family members, literacy, occupation, health, education and such other qualitative socio-economic and demographic characteristics of the respondents as well as household population. The interview schedule is prepared as simple as possible so that all respondents can understand and answer the question easily. The whole set of questionnaire is divided into following aspects:

- a. Literacy status and educational level of the respondents
- b. Drop out pattern and level of respondents.
- c. Causes of drop out and illiteracy of respondent.
- d. Health and social status of the respondents

3.5.2 Key Informant Interview

Different occupation like Teachers, Social activists, students, housewives, farmers, etc was also interviewed. Their information was used to analyze and verify the respondents' the social, economic and educational status.

3.6 Data Processing Techniques

Data processing is very important task in the study. The data obtaining from the field has been processed with the help of computer software program for example SPSS, MS-excel and MS-word. The outcomes have been presented in different tables, diagrams or graphs and figures to clear the scenario of study and to conclude the findings.

3.7 Data Analysis and Interpretation

The data has been analyzed using different statistical tools and techniques. These have done in descriptive way. Simple statistical tools like average, mean, percentages and differences have been used. The result has been interpreted by dividing the main topics into sub heading according to the nature of data and according to findings.

3.8 Selection of Dependent and Independent Variables

Generally, there are three types of variables in social issues; they are dependent variables, independent variables and intermediate variables. So here in this study only two types of variables are selected i.e. dependent and independent variables. The role of intermediate variables is disregarded.

The Independent Variables are

- Age
- Sex
- Marital Status
- Family Size

Dependent Variables

- Literacy Status and Level
- Educational Status
- Occupational level
- Drop out level
- Social Status
- Economic Status
- Health status
- Decision making.

CHAPTER IV: FINDING OF THE STUDY

4.1 Distribution of Population by Caste and Ethnicity

Nepal is multi ethnic country where different caste/ethnic groups live. Each caste and ethnic groups have their own language, culture and tradition. Caste is also a main factor in society which plays a important role in terms of social activities. In this study different major castes and ethnic groups namely, Chhetri, Newar, Brahmin, Tamang, Rai, Lama, Bhujel, Sunwar are recorded separately. The detail figure of caste/ethnic distribution of respondents is presented in the table 4.1.

Table 4.1

Distribution of Population by Caste and Ethnicity

Caste/Ethnicity	No. of Respondent	Percent
Chhetri	66	55.00
Newar	22	18.33
Brahmin	18	15.00
Tamang	4	3.33
Rai	4	3.33
Lama	2	1.66
Bhujel	2	1.66
Sunar	2	1.66
Total	120	100.00

Source: Field Survey, 2017

Majority of respondents are Chhetri. It contents 55%, followed by Newar 18.33%, and Brahmin 15% respectively. Tamang and Rai occupy 3.33%. Finally 1.66 percent holds by other Lama, Bhujel and Sunwar .The population of study area has been occupied by Chhetri with high density.

4.2 Marital Status of Respondent

Table 4.2

Distribution of Respondents by Marital Status

Marital Status	No .of Respondent	Percent
Married	114	95.00
Widow	6	5.00
Total	120	100.00

Source: Field Survey, 2017

The above table shows that out of 120 sample household, 114 (95%) of them are found to be married and only 6 (5 %) of them are widowed. The condition of widowed females are even worse. They have to face the curse and unnecessary blames of the society.

4.3 Family Structure

The family structure in the study are is divided into two categories i.e. nuclear and joint family. Almost of the respondent still live in joint family and some live in nuclear. In nuclear family decision making role and other socio-economic indicator are higher than comparison in the joint family. The family structure of sample household is presented in the table below:

Table 4.3

Family Structure of Sample Household

S.N.	Family Type	No. of Respondents	Percent
1	Joint	62	51.66
2	Nuclear	58	48.33
Total		120	100.00

Source: Field Survey, 2017

The above table shows that 51.66 percent of the sample households comprised joint family and the remaining 48.33 percent of the households are nuclear family. Thus the table shows that the family structure are more in joint type than nuclear in the study area.

4.4 Educational and Occupational Status

4.4.1 Literacy Status of Respondents

The main objective of this study is to analyze the educational status of female among Harnamadi V.D.C., Here, the literacy status of the respondent is collected as literate or illiterate. The literacy status of sampled 120 respondents is presented in table.

Table 4.4.1
Distribution of Respondents by Literacy Status

Literacy Status	No. of Respondent	Percent
Literate	92	76.66
Illiterate	28	23.33
Total	120	100.00

Source: Field Survey, 2017

Out of the total 120 respondents 76.66% are literate and 23.33% are illiterate. Above table shows that the literacy status of married women of Harnamadi VDC is satisfactory. Comparing to 'Female Literacy Rate of Nepal' i.e. 51.4%, this rate is higher. But still the educational status of women is backward.

4.4.2 Educational Status

Education plays a key role in the development of an individual. It is one of the major degree to measure the social status of any community. Moreover, education for women is sote o important it helps them to improve their status in the community .Generally, the level of education is the indicator of the social status of women. The educational status is divided into 5 categories which are Informal education, primary level, secondary level, intermediate level and bachelor and above. The education status of the sampled households of the study area has been presented below.

Table 4.4.2

Educational Status of Respondent

Educational status	No. of Respondent	Percent
Can read only(informal education)	10	10.86
Primary Level	31	33.69
Secondary Level	15	16.30
Intermediate Level	21	22.82
Bachelor and above	15	16.30
Total	92	100.00

Source: Field Survey, 2017

The above table shows that out of 120 female population. 10.86% of them can read only(informal education), 33.69% hold primary education, 16.30% secondary, 22.82%intermediate and 16.30% of them hold bachelor and above education. Early marriage, language problem, use of parents their children in field work, ignorance of parents, low economic status are the cause of low education and dropout.

4.4.3 Occupational Status of Sampled Households

Occupation is considered as the main source of income it represents the economic status of people. Agriculture is the main occupation of the present VDC. Due to lack of higher education, Besides agriculture people are engaged in income activities like mall business which includes Retail or small shop and selling of vegetables in the local market, service, wage labor, household works and others. The table shows the occupational pattern of sample household.

Table 4.4.3
Occupation of Sample Household

	Female	Percent
Agriculture	48	40.00
Service	20	16.66
Business (small shop) hotel	16	13.33
Wage labor	11	9.16
Household works	21	17.50
Others	4	3.33
Total	120	100.00

Source-Field survey, 2017

The above table ,out of 120 female respondents 40 percent of them are found to be concentrated mainly upon agriculture, 16.66 percent in service, 13.33 in business, 9.16 percent in wage labor, 17.5 percent in household work, 3.33 in others like selling of livestock products, handicraft etc. The field survey and above table show that majority of the economically active population of the study area are engaged in agriculture which proves to be agriculture as the main occupation.

4.4.4 Dropout Status of the Respondents

Why does an individual leave school or campus? There may be various causes. There is no doubt that without any cause no one leaves their school or college. Here in this study also the sampled females are asked why they leaved school. Why did they drop out from their academic institutions? The detail causes and figure is presented in table

4.4.4. Distribution of Respondents by Causes of Drop Out

Table 4.4.4

Distribution of Respondents by Cause of Dropout

Causes of Drop Out	No. of respondent	Percent
Marriage	9	28.12
Failed in Exam	4	12.50
Household work	4	12.50
Lack of awareness	11	34.37
Economic causes	3	9.37
Others	1	3.12
Total	32	100.00

Source: Field Survey, 2017

Table shows the various causes about why they left their academic institutions. Majority of respondents have drop out their classes due to lack of awareness due about the importance of education or we can say due to less priority in education, which covers 34.37 % followed by 28.12% who dropped out because of marriage, when they got married; they compelled to leave school/campus. Similarly, 9.37% women have dropped out due to their economic status. And some women have dropped due to fail in exam i.e. 12.50% ,12.50% have dropped due to household work ,3.12%of women have dropped out due to far school means not availability of school in reachable distance. So, there are various causes that are leading drop out and hindering female education.

4.4.5. Causes of Illiteracy

There may be different factors that are leading or hindering women to read and write. Hence 120 respondents were asked about their causes of illiteracy; means why they didn't go to school and why they could not read and write? Regarding this question different causes or factors came as hindering factors of their illiteracy. These different factors or causes about why did they become illiterate is presented in table in detail.

Table 4.4.5

Distribution of Respondents by Causes of Illiteracy

Cause of Illiteracy	No. of respondent	Percent
Lack of awareness	18	64.28
Economic Problem	8	28.57
Household work	4	14.28
Total	28	100.00

Source: Field Survey, 2017

Above table, show that the main causes of illiteracy is lack of awareness 64.28% .This means they were unknown or they did not know about the need and importance of education and did not take formal classes. Similarly 28.57% respondents did not go to school and became illiterate due to economic problem. Minority of respondents 14.28% said the household work is her cause of illiteracy. Hence from this table it can be concluding that most of the female in our society are illiterate because their parents or they themselves don't know about the needs and importance of education or they are not aware about literacy and its advantages.

4.4.6 Age at Marriage and Literacy Status

“In Nepal, majority of both men and women are married before 25.”(Acharya, 1995).Age at marriage also plays an important role regarding the literacy. in general there is inverse relation between age at marriage and the literacy status of the respondents. The situation of age at marriage and literacy status of respondents in presented in table.

Table 4.4.6**Age at Marriage and Literacy Status of the Respondents**

Age at Marriage	Literate	%	Illiterate	%	Total
13	5	5.43	2	5.26	7
14	2	2.17	4		6
15	2	2.17			2
16	4	4.34	6	21.05	12
17	4	4.34	3	15.78	10
18	6	6.52			6
19	8	8.69	5	21.05	16
20	12	13.04	4	15.78	18
21	11	11.95	2	15.78	18
22	6	6.52			8
23	8	8.69			10
24	4	4.34			2
25	8	8.69			8
26	10	10.86	2	5.26	4
31	2	2.17			2
Total	92	100.00	28	100.00	120

Source: Field Survey, 2017

According to table, the literacy status of respondents is increased in increased in age at marriage. Respondents who have low age at marriage they are almost illiterate and

increase in age at marriage the literacy also increased. According to this table respondents who have married at the age below than 15 years, are illiterate. And significant number of respondents about 25 percent are literate who have married at the age of 17.

4.5. Education and Property Rights

4.5.1. Perspective of Importance of education by Respondents

Education is a very vital tool that is used in the contemporary world to succeed. Here we asked respondent about the importance of education which is given below.

Table 4.5.1
Importance of Education

Importance of education	No .of respondent	Percent
Yes	115	95.83
No	5	4.16
Total	120	100

Source: Field survey, 2017

The table shows that 95.83 percent respondent said that education is important whereas 4.16 percent respondent said it is not important. This shows that still some people are unaware about the education. They dont know its importance.

4.5.2 Perspective of Importance to Educate Girls by respondents

Education is very important for every child whether boy or girl. It is said that some communities still discriminate against the education of the girl child. Here we asked respondent about the importance of girls education which is given in following table.

Table 4.5.2

Importance to Educate Girl

Educate Girls	Frequency	Percent
Yes	95	79.16
No	25	20.83
Total	120	100.00

Source: Field Survey, 2017

The above table shows that out of 120 respondent 79.16 percent respondent said that it is important for girl education and 20.83 percent said it is not important. Here we see that some people still think that girl education is not needed or importance, due to lack of education and awareness there no equal access of education compare to boys.

4.5.3. Perspective of giving Traditional Property to Daughter

Women's rights to land and property are systematically denied. Women have fewer or less secure rights than men, and discriminatory attitudes and practices undermine them. This leaves many women vulnerable, and almost entirely dependent on the men in their lives for basic economic survival. The perspective of giving traditional property to daughter are given in following table.

Table 4.5.3

Giving Traditional Property to Daughter

Property to daughter	Frequency	Percent
Yes	80	66.66
No	40	33.33
Total	120	100.00

Source: Field Survey, 2017

The above table shows that out of 120 respondent, 66.66 percent respondent said that it is important to give traditional property to the girl and 33.33 percent respondent said it

is not necessary to give traditional property to the girl. In this sphere, we can see that majority people are aware that traditional property is the right of daughter and minority of them still don't think traditional property are for girl. It is conclude that still women thought are not high, giving many causes they don't want to give traditional property to the daughter.

4.6 Decision Making Role of Women

4.6.1 Property in Women's Ownership

In Nepal women have less access on ownership of family. So they are economically backward. If they have property in their ownership, they are not free to use it. Therefore the socio economic status of women is miserable.

Table 4.6.1

Distribution of Sampled Respondents by Women's Ownership in Property

S.N.	Types of Property	No. of respondents	Percent
1	House	15	12.5
2	Land	20	16.66
3	Livestock	10	8.33
4	Bank or other financial institutions deposit	34	28.33
5	No ownership	41	34.16
Total		120	100

Source: Field Survey, 2017

The above table shows that out of 120 respondents 12.5 percent said that women in their family have ownership on house, 16.66 percent said that women in their family have ownership on land, 8.33 percent women said that their family have ownership on livestock, 28.33 percent women said their family have ownership on Bank and other

financial institution like Mahila Bachat Samuha, Sahakari etc. and 34.16 percent women said that they have no ownership on any type of family property.

4.6.2 Decision making role in Household Management Aspect

In this sphere, women's role in household money keeping and marketing are obvious. Women involve in household activities such as cooking, caring for children, regular house maintenance weaving, cleaning, milking, feeding to animals, collecting grasses and fodder etc. as extra work to male. This section deals with purchase of goods, lending and borrowing, sale of agricultural products and pattern of income expenditure.

Table 4.6.2
Decision Making Role in Household Management Aspect

Activities	Decision Make						Total	
	Male	Percent	Female	Percent	Both	Percent	No.	Percent
Purchase of goods	32	26.66	68	56.66	20	16.66	120	100.00
Lending/ borrowing	36	30.00	20	16.66	64	53.33	120	100.00
Sale of agriculture products	33	28.44	20	17.24	62	53.44	116	100.00
Pattern of income expenditure	68	56.66	28	23.33	24	20	120	100.00

Source: Field data, 2017

The table shows that in purchasing bazaar goods the majority of the decisions are made by women which 56.66 percent. The contribution of men in the decision making role in this concern reflects 26.66 percent and that of both men and women 16.66 percent of total population. For the activities of borrowing and lending, the highest decision power goes in the hand of both men and women 53.44 percent and that of both men and women in this activity are found to be 30 percent and 16.66 percent respectively.

From the above table it is found that the highest decision about selling the agricultural products are made in joint effort by both men and women which reflects 53.33 percent. The role of decision making power of men and women in this concern are found to be 28.57 percent and 17.85 percent respectively.

The above table also indicates that the pattern of income expenditure is concerned, it is found that maximum decisions are in the favor of men 56.67 percent whereas the least decision power are in the favor of women 23.33 percent. The decision making power in the joint effort by both men and women contribute 20 percent. Thus the above table it is conclude that in the activities of lending and borrowing, sales of agriculture products and pattern of income expenditure the decision making role of men is the dominant one. But in the case of purchasing bazaar goods there is dominancy of women in the decision making role.

4.7 Health Status

4.7.1 Preferred Place of Treatment by Respondent Women

Health condition can be taken as another important socioeconomic indicator. Preferred place of treatment by the respondent women has been present below:

Table 4.7.1

Preferred Place of Treatment by the Respondent Women

S.N.	Land occupation	No. of respondents	Percent
1	Hospital	24	20
2	Health post/PHC	60	50
3	Private clinic/Medicals	36	30
Total		120	100

Field survey, 2017.

The above table indicates that 20 percent women prefer hospital for treatment whereas 50 percent women prefer Health post/Primary health care centre, 30 percent women visit private clinic and medicals .

It shows that they are well aware about their health so they seek for health facilities for treatment.

4.7.2 Decision Making Role in Health

In this section decision making in health aspect includes mainly two components seeking treatment of the family members and use of family planning method.

Table 4.7.2
Decision Making Role in Health Management

Activities	Decision Make						Total	
	Male	Percent	Female	Percent	Both	Percent	No.	Percent
Seeking treatment	52	43.33	28	23.33	40	33.33	120	100.00
Use of family planning method	24	20.00	40	33.33	52	46.67	116	100.00

Source: Field Survey, 2017.

The above table shows that 43.33 percent men have the highest score in the decision making role regarding seeking treatment activities while very few only 23.33 women have least decision making role in concerning field. On the other hand 33.33 percent both men and women have their joint effort in the decision making role in seeking treatment. Thus the above table shows that men have the dominant role in making decision for seeking treatment on the family members as compared to women.

From the above table, it is found that 33.33 percent women have decision making power about the family planning few only 20 percent men have taken part in the decision making. But the majority of the decision goes in the hand of both men and

women in their joint effort which contributes 46.66 percent. Hence the above table depicts that women are found to be more conscious and have more decision making power as compared to men about family planning method.

4.8 Role of Women in Society

4.8.1 Role of women in developing a family and society

Women are the inherent part of our society and cannot be neglected due to their less power and authority. They are created as a companion for men and men have to make her walk with them in the course of life. In this sphere, we asked respondent about the role of women in developing family and society i.e. too much, more, not much and nothing which is shown in the table given.

Table 4.8.1

Role of Women in Developing Society and Family

Women in developing family and society	No. of respondent	Percent
Too much	30	25
More	52	43.33
Not much	16	13.33
Nothing	22	18.33
Total	120	100

Source: Survey data, 2017

The above table shows that majority women i.e. 43.33 percent that the role of women in family and society is " more" , 25percent said "too much",13.33 percent said "not much" and 18.33 percent said there in "nothing" role in developing society and family.

Hence it is conclude that still people think that women does not play any role for development in society ,they are not given opportunities as well as lack of education .

4.8.2 Cause of Low Socio-economic Status of Respondents

The researcher asked some questions to know opinion of the respondents about the main reason of women's backwardness of their status the collected data from the study area is analysis with their reports.

Table 4.8.2
Cause of low Socio-economic Status

S.N.	Causes	No. of respondents	Percent
1	Lack of education	56	46.66
2	Patriarchal	20	16.66
3	Culture	12	10
4	Inferiority	8	6.66
5	Lack of awareness	24	20
Total		120	100

Source: Field Survey, 2017

In the study area, the higher percentage 46.67 of respondents reported that the main cause of women's low socio-economic status is the lack of education 16.66 percent of respondents said that patriarchal system is the cause of their low status, 10 percent said inferiority, 6.66 said culture and 20 percent said that lack of awareness is the cause of their low socio-economic status.

4.8.3 Suggestion to Improve the Socio-economic Status of Women

Table 4.8.3

Distribution of Sampled Respondents by Suggest to Improve their Status

S.N.	Suggestions	No. of respondents	Percent
1	Promote the education	32	26.67
2	Equal property right	16	13.33
3	Priority in job opportunity	28	23.33
4	Social and cultural attitude towards women	20	16.67
5	Skill promotion	16	13.33
6	Others	8	6.67
Total		120	100.00

Source: Field Survey, 2017.

In the study area, the research asked the question to the respondents "What do you suggest to improve your status? 26.67 % respondents answered that education should be provided for women to develop their status. 13.33 % respondents said that equal property right should be provided for women to develop their status. 23.33 % said that giving priority in job opportunity, 16.67 % reported that the traditional social and cultural attitude towards women should change for their development. Similarly 13.33 % said that skill promotion should provide for to develop their status and left 6.67 % respondents said they don't know or they have lack of knowledge about this.

CHAPTER V: SUMMARY AND CONCLUSION

In this chapter, the summary of the findings generated from the data analysis and interpretation, conclusion and a few pragmatic recommendation have also been included.

5.1. Summary

Harnamadi is a village development committee in Makwanpur District in the Narayani Zone of southern Nepal. According to CBS, 2011, the total population is 6615 and that of female is 3411. This VDC comprises altogether 1524 household. The main tribes of harnamadi VDC are Chhetri, Newar, Brahmin, Tamang, Rai, Lama, Bhujel, Sunwar etc. The information about books, publication, previous studies & researches done in the past has been studied. With the help of literature review it has been tried to understand the social status, their economic condition, and level of education and cause of drop out to explore the problem. In the third chapter it is described about research methodology, the total population of the V.D.C. is 6615 and the numbers of household is 1524. Among the total population, 3,204 are male and 3204 are female. From female population of this V.D.C. 120 married females (from ward no.6,7 and 8) have been taken by purposive sampling method. From the selected household married female representative (that may consist Household head or other female member of that Household) has been taken for sample. The respondents were selected through scattered random sampling technique.

The entire analysis focuses upon the socio-economic and educational status of women in term of their property ownership, cause of dropout rate , occupational status and household decision making. The major findings are According to caste/ethnicity, Majority of respondent are chettri (55%) , followed by Newar (18.33%), Brahmin (15%), tamang(3.33%). The population of study area has been occupied by Chhetri with high density. There is early marriage system and usually girls are younger than boys at marriage. Out of the total 120 respondents, 95 percent are found to be married and very few only 5% are widowed. Two types of family, i.e. nuclear and joint are found in the study area. Among them 51.66 percent households are found to be joint which 48.33 percent house hold are nuclear.

The educational status in the study area are found to be not so poor. Out of total respondent 76.66 percent of them are found to be literate and 23.33 percent are illiterate. This 23.33 percent illiteracy rate of female indicates that still the educational status of women is backward. Majority of literate respondents (89.14%) have gained their literacy from formal source i.e. school education whereas (10.86%) respondents have gained literacy from different non-formal sources like adult education program, radio, friends and relatives etc.

Concerning the occupation pattern of sample population of the study area. Out of 116 male population 37.93% of them are found to be engaged in agriculture, 25.86% in service, 18.10 % in business, 12.93% in wage labor, none in household works and 5.17% in other occupation like foreign employment, grazing cattle etc. In the same way out of 120 female respondent 40% of them are found to be concentrated upon agriculture, 16.66% in service, 13.33 in business 9.16% in wage labor, 17.5% in household works, 3.33% in others like selling of livestock products, Grazing cattle handicraft etc.

Concerning the occupational status of married sample population of the households of the male population and of female population are engaged in agriculture while the remaining male and female populations are engaged in other occupation such as service, wage labor etc. Thus, the majority of economically active populations of the study area are found to be engaged in farming which proves to be agriculture as the main occupation.

Regarding status of drop out, out of 82 respondent taking formal education, 39.02% have dropped out and 60.97% some were still continuing study and some have completed their formal education. Out of dropped out majority of respondents ,causes of drop out most of (34.37%) have dropped out their classes due to lack of awareness,(28.12%) due to marriage, (12.50%) due to failed in exam,(9.37%)due to economic problem .Finally (3.12%) respondents due to distant school have dropped out.

Majority of respondents (64.28%) pointed out that, the main cause of their illiteracy (or why they could not read and write) is lack of awareness, (28.57%) illiterate said that they could not go to school due to economic problem and (14.28%) said due to household work. So the main cause of lower female literacy is due to lack of knowledge or ignorance regarding the importance of women education.

Women participation in the decision making is low as compared to men in the farm management. Women's decision is higher in planting scoring. Women have less access on ownership of family. Out of 120 respondent 34.16% women have no ownership in any type of property, 12.5% have ownership in house, 16.66% in land, 28.33% in bank or other financial institution like mahila bachat samuha, sahakari.etc

In household management, women 56.66 % have the highest decision making power for purchasing goods from market and have least decision making power in other activities like lending and borrowing and sale of agriculture products. Similarly men 56.66% have higher decision making role for the pattern of income expenditure whereas mutual decision made by both men and women are found to be highest for the sale of agricultural products and lending/borrowing activities, scoring 53.44 percent and 53.33 percent respectively. Thus in the activities of lending/borrowing, sale of agricultural products and pattern of income expenditure, the decision making role of men is the dominant one where as for the purchase of good from market there is the dominancy of women in the decision making role.

For the decision regarding seeking treatment of the family members, the highest score goes in the hand of men 43.33 % the second highest in the favor of both men and women 33.33 % in the joint effort and finally the least decision goes in the favor of women 23.33 %. Similarly the highest decision making power for the use of family planning are made by both men and women 46.67 % while second highest decision making power goes in the size of women 33.33 % and the least goes in the hand of men 20 %.

Out of 120 sampled respondents 20 %prefer hospital for treatment whereas 50 percent prefer private clinic, 50% health post and 30 percent women visiting private

clinic/Medicals. People are aware about health, most of them preferred health post for checkup. The higher percentage 46.67 of respondents reported that the main cause of women's low socio-economic status is the lack of education, 16.67 percent said patriarchal system, 10 percent said inferiority, 6.66 said culture and 20 percent said that lack of awareness or knowledge is the cause of their low socio-economic status.

For improve of the socio-economic status of women them 26.675 respondents answered that education should be provide for women to develop their status, 13.33 % answered equal property right 23.33% said priority in job opportunity, 16.67 % said traditional social and cultural attitude towards women should change for their development. Similarly 13.33% answered skill promotion and left 6.67 % answered they didn't know or they have lack of knowledge about this.

5.2. Conclusions

This study is focused on the socio economic and educational status of female along with social and economic factor, causes of illiteracy, dropout level and its causes. Through this study, it is known that women have multidimensional role and responsibilities in their families. Their work burden is higher but most of their time in spent in their household activities. Then they should spend more time in agriculture which is not counted as income generating works. They work only for the purpose of family use. The literacy rate of women is moderating but they are not well educated and higher education status of women is very low. Regarding the causes of drop out, most of respondents have dropped out their classes due to marriage and lack of awareness about the importance of education. Early marriage have directly affect the education .They are deprived from acquiring the higher education due to the various social, personal, economic factors which are directly related them is not getting outside job. Therefore, only a few numbers of women are engaged in outside jobs. Only few women have land ownership house ownership, bank and other financial institutions like women saving groups, sahakari etc. But very few women have property rights.

The poor economy and excessive household work are the hindering factors for female education. Due to lack of higher education most of the women have to work more in agriculture but have a comparatively less decision making power than the male

counterparts. The women have high decision making power in few activities, but the decision making role of men is superior in most of the variables. Only few activities have equal contribution of men and women in household decision making. The major factors responsible for these phenomenon are the tradition. Male dominated culture and lack of education. Thus, it can be concluded that the socio-economic and educational status of women is low.

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Annexes: Research Questionnaire

I'm a student of Tribhuvan University and I'm conducting a research on above topic as a part of our curriculum. The information provided by you will be used for academic purpose only and kept highly confidential. Thank you for your response.

The survey Questionnaire:

Name of the Respondent:

VDC:Age: Zone:

Name of the head of household:

Relation to the head of household:

House: Own/Rental

Caste: Religion: Language:

Sex:

b) Marital Status:

- i. Married
- ii. Widow
- iii. Divorce

c) Marital age:

d) In which family do you live?

- i. Nuclear
- ii. joint

1. EDUCATIONAL AND OCCUPATIONAL STATUS

a) Educational Status:

- Illiterate
- Can read only
- Primary level

- Higher Secondary
- Bachelors and above

b) Your Occupation

- a. Agriculture []
- b. Business []
- c. Service []
- d. Wage labor []
- e. Household work []
- f. Others []

c.) At what age did you finish your continuous full-time education at school or college?

- I. not yet finished
- II. Never went to school
- III. 18 or under
- IV. 19 or above

d.) what are the causes of leaving from formal education?

- i) Marriage ii) Household work pressure iii) Financial difficulty iv) Failure in study
- v) Lack of awareness vi) other

2. Education and Property Rights

4.1	Do you think education is important?	a) Yes	b) No
4.2	Is it important to educate girls?	b) Yes	b) No
4.3	Do you believe in giving traditional property to your daughter?	c) Yes	b) No

3. HEALTH STATUS

1. Where did you get treatment when you suffered from illness?

a. Health post [] b. Private clinic/Medicals [] c. Hospital []

2. Who decides to take care for treatment?

a. Self [] b. Husband [] c. Both [] d. Others []

3. Do you use family planning?

a. Yes [] b. No []

4. If yes, who decided to use family planning method?

a. Self [] b. Husband [] c. Both []

5. Where did you deliver your first baby?

a. Home [] b. Hospital []

4. DECISION MAKING ROLE OF WOMEN

6. Do you spend your income in your family (if any) ?

a. Yes [] b. No [] c. Sometimes []

7. If yes, where do you spend your income?

- a. Purchase of land [] b. Purchase of jewelery []

c. Household expenditure:

- Health []
- Food []
- Clothing []
- Festival []
- Others []

8. Who decides to spend your income?

- a. Self [] b. Husband [] c. Both [] d. Others []

9. Who generally keeps the household money?

- Self []
- Husband []
- Both []
- Others []

Who usually goes to the bazar purchase?

- Self []
- Husband []
- Both []
- Others []

Do you lend/borrow your money?

- a. Yes []
b. No []

Who decides to lend/borrow money?

- Self []
- Husband []
- Both []
- Others[]

Do you sell your agricultural products when it is surplus?

- a. Yes [] b. No []

If yes, who decides to sell the agricultural products?

- Self []
- Husband []
- Both []
- Others[]

4. ROLE OF WOMEN IN SOCIETY

A. What is the role of women in developing a family and a society?

1. Too much []
2. More []
3. Not much []
4. Nothing []

B. What are the main causes to make low socio-economic status of women in the community?

1. Lack of education []
2. Patriarchal []
3. Culture []

4. Inferiority []

5. Lack of awareness []

C. What do you suggest to improve socio-economic status of women in community?

a) Promote the education []

b) Education and Equal Property Right[]

c) Priority in Job opportunity[]

d) Social and Cultural attitude towards women[]