## CHAPTER- I

## INTRODUCTION

### 1.1 Background of the Study

The socially defined gender roles of men and women gauge the power balance between the two sexes. When couples share household decisions, women have more power over the circumstances in their daily lives. In developing countries most communities afford inferior positions to women. In effect women are either under collective decision-making with their partners or completely rely on the male partner's decision on issues that affect their reproductive live (MDGR, 2014).

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

Decision-making takes place within the context of a complex process that is affected by the form and content of the relations of gender roles. These decisions take into consideration women's practical and direct needs, relative to their reproductive roles, in addition to their economic and political productive roles. At the same time, these decisions aim to change gender social roles in order to reach equality within an enabling environment for both sexes and at the same degree (Subedi, 1997).

Household decision making is defined as women's ability to determine events in their lives, even though men and other women may be opposed to their wishes. In many countries including Nepal, women have little education, limited decision-making power, few resources, and are faced with health services that are insensitive to their needs. It is widely asserted that increased gender equality within the household is a prerequisite for achieving improvements in all matters of development. The Programmed of Action adopted at the 1994 ICPD claimed that "improving the status of women also enhances their decision-making capacity at all levels in all spheres of life, which helps for countries development". The Beijing conference that followed in 1995
stressed the empowerment of women as one of the central development goals of the 21st century (UNICEF, 2006).

Nepal is an agricultural country where more than 80 percent people -depend upon agriculture as main occupation. Land has great contribution in agriculture and it measures the economic status of people. Land ownership, therefore, can bring many positive changes to a woman's life. In Nepal, less than 25 percent of women own land. Nationwide, only 24 percent of married women have jobs that pay them in cash (MOHP et al., 2012).

Agriculture and related occupation female (17.7 \%) exceeds male (10.4 \%). However, there are not much sex differences in other occupations indicating 62.9 per cent female in contrast to 63.8 per cent male paid employees. Nepalese women have limited power to make many decisions. About two-thirds of women report that they have sole or joint decision making power over their own health care and just over 60 percent on visits to her family or relatives. Only 57 percent participate in decisions about major household purchases. Almost one-quarter (24\%) of married women do not participate in any of these three decisions. Older women and those from the wealthiest families are most likely to participate in all three of these decisions. More than half of women in Central hill, Mid-western hill, and Eastern Terai participate in all three decisions compared to less than 30 percent in Far western hill (CDSA, 2014).

In the content of gender, Nepal was ranked 102 and gender inequality index is 0.485 , which indicates that the status of women in relation to men is one of the lowest in the world .The Human Development Index ranks Nepal 157th out of 187 countries with comparable data in health, income and education as value 0.463 . The poverty rate in Nepal's urban sector is 8percent while its rural poverty rate is 22 percent .2 Residents in urban areas earn about twice as much income as those in rural areas, and the illiteracy Rate in the former varies between 24 and 25percent, whereas the latter ranges from 53 to 60percent (Human Development Report, 2013).

According to the FAO (2010), around 12.6 percent more women than men are involved in the agriculture sector, while Action Aid (2013) reports that Nepalese women work an average of 11 hours per day whereas Nepalese men work an average of 8 hours per day. This shows that the majority of women in Nepal live in rural areas where the choice for
livelihood is limited to agriculture work on the farms but the ownership of land either by father or father in law, husband, landlord and brother. Most of the females are economically dependent. They have to ask to their male partners to spend their own income also. Very few women are economically independent and they have little bit higher decision-making power.

Addressing the practical gender needs and strategic gender needs of the women has come to the fore for the fact that their status vis-à-vis men are relatively low in Nepal. This status of women can be attributed to the fact that Nepal is a male-dominated society, which has given way to innumerable disparities between men and women. According to a recent survey carried out, it showed that men are twice likely to be literate as women, with rural women and men being less literate than their urban counterparts (New Era, 2011).

Seventy-seven percent of married women age 15-49 interviewed in the NDHS are employed compared with almost all men (98\%). Sixty-one percent of these women are not paid for their work; 24 percent are paid in cash only. Two-thirds of men are paid in cash only and only 12 percent of men are unpaid. Women who were not employed in the year before the survey were asked why they were unemployed. The most common reasons were because they had small children to look after (32\%), family opposition ( $19 \%$ ), and workload at home ( $18 \%$ ), and feeling that there is no need to work ( $16 \%$ ) (NDHS, 2011).

A Report was published by Central Department of Sociology/ Anthropology in 2014, it reveals various aspects of Caste and Ethnic situation of Nepal. The involvement of women in these decisions is crucial, as the decisions have a profound impact on a woman's life. According to the report of CDSA 2014, the control over reproductive decisions index shows that Hill Brahman women experience (54.6\%) higher levels of inclusion than other groups, followed by (53.3\%) Tarai Brahman/Chhetri women. Hill Dalit women have ( $47.8 \%$ ) control over reproductive decisions. Control over the decision to marry is also an indicator of women's rights. Index values show that Hill Dalit women have more control ( $78.9 \%$ ) over the decision to marry than any of the other groups, ( $77.5 \%$ ) followed by Newari women and (76.6\%) Mountain/Hill Janajati women. Control over assets and productive resources are other important aspects of social inclusion. Women, who have control over domestic expenditure, have the
freedom to spend, save or invest in ways which will serve them best. Among the broader social groups, Tarai Brahman/Chhetri women have (39.2\%) the highest levels of economic control followed by ( $29 \%$ ) Chhetri and (27.4\%)Tarai Janajati. The situation is less positive for (16.3\%) Hill Dalit, Tarai other caste and (16.7\%) Muslim women. Tarai Brahman/Chhetri and Tarai Janajati women 0.3046 score highest on the economic autonomy index. They are followed 0.2414 by Newari women. Similarly, Hill Dalit women 0.1663, women from other Tarai castes, and 0.1944 Muslim women score lowest. The participation and decision-making index shows levels of inclusion of women across three domains: women with professional/technical jobs, political participation, and representation in the national bureaucracy. Women who participate in these sectors are likely to enjoy a higher standard of living. Women's levels of access to professional/technical jobs differ among the broader groups. Access levels are ( $39.1 \%$ ) highest for Newari women followed by (38.2\%) Mountain/Hill Janajati women. Muslim women (12.5\%) have the lowest levels of access. Political participation gives women the opportunity to directly influence national and local decision making processes. However, levels of women's participation are low. The highest levels of inclusion are experienced by ( $27 \%$ ) Newari women, followed by ( $16.7 \%$ ) women from other Tarai castes, and ( $15.6 \%$ ) Chhetri women. Muslim women have the ( $8 \%$ ) lowest levels of political inclusion. Far fewer women work for Nepal's civil service than men only one in seven bureaucrats is female. This information is important in the assessment of gender inclusion in the national bureaucracy. The highest ( $24.1 \%$ ) levels of representation are found among Newari and ( $22 \%$ ) Hill/Mountain Janajati women. Muslim women have (3.2\%) the lowest levels of representation. The Social Sphere Index is highest for Hill Brahmans (0.9978); Hill Dalits score 0.4091 andTarai Janajatis 0.9705 . Tarai Dalits have a slightly higher index (0.6496) than Hill Dalits. Mountain/Hill and Tarai Janajatis and other Tarai castes have a mid-level Social Sphere index score.

According to aforementioned report of NDHS 2011, we can say that Socio-economic status of female affects the women's participation in society. However they are capable and potential, their capability and potentiality do not respect if they have low socio-economic status. As females are less educated, they have low decision-making power. Those women, who have higher education and sound economic background, have higher chances in decision-making. It is essential for the development that male
and female should enjoy equal opportunities for decision making in policy making, plan formulation and programme implementation as well as in monitoring and evaluation. But women are out of mainstream of development, participation of decision-making process. Women are suffering from exploitation and injustice. To empower women, social-cultural norms, values and practices are changed positively. As well as decision-making process should be addressed to launch many formal and informal programme. Policy and programme should be formulated and implemented properly to address the problems of women. This study will try to show the situation of married women's participation in household decision-making.

### 1.2 Statement of the Problem

In the 2014 Gender Gap Report produced by World Economic Forum (WEF), Nepal ranks 112th among the 142 countries surveyed in gender disparity, revealing high level of gender disparity. Nepalese women are often deprived of their rights in terms of education, health, and economic opportunities. Women are the victims of the centuries-old oppression that manifests itself in customs, social norms, social systems, and discriminatory social practices.

Women's participation is compulsory to make a decision, which helps to establishment of equality between men and women, to build the development and self-development of women. Every stage of women's life is control by male. In her childhood, a woman is under the decision of father. In adulthood, woman is under the decision of husband, in old age; a woman is under the decision of son. The decision making power of women is low in Nepal. Low decision-making power further descends on the economic dependence. Women, particularly in rural area in Nepal, tend to be the poorest of the world's poor. They constitute more than half of all persons living in extreme poverty. Women are under-represented in formal sector employment as well as in policy and political decision-making positions (Acharya, 2007).

In Nepal, low socio-economic status of women found as a variant in less access in household decision-making. This study will show the current situation of married women in household decision-making which provides guidelines to other researchers to conduct research on this issue and contribute in improving women's status in decision-making process.
I. What are the major aspects of household decision making in women?
II. What are the roles of women at household decision making?
III. Who (men or women) have major role in decision making at household level?

### 1.3 Objectives of the Study

The general objective of the study was to compare the women's participation in household decision-making of married (15-49 years) women in Kathmandu Metropolitans City-32. The study was undertaken with following objectives:
I. To explore the major aspects of household decision making and women's social status
II. To find out the major role of women in household decision making role of women.
III. To examine the position of women in use of resources in household level.

### 1.4 Significance of the Study

In this study, women's participation in household decision-making will be focused between married women. This study will be an important to explain socio-economic condition and household decision-making power of women. It compared the women participation in household decision-making among married women. It was helpful to those organizations, which are working in this field to identify the situation of women in household decision-making and implement some welfare programs to improve their status. It is also helpful for other researcher to conduct further research in the issue of women's participation in household decision making. This study was attempted to reflect the women's status in terms of decision making power inside the households. Furthermore this study finds out the actual condition of women in household in study area in terms of socio-economic status as well as their decision making roles in house. This study will be very useful for those individuals and institutions who are interested to know the women's household decision making power. It will be helpful for the students of research or gender studies.

## CHAPTER- II

## LITERATURE REVIEW

This chapter was dealt with the available literature about decision-making roles of women and men. In this section, efforts were made to review past researches, publication and related documents pertaining to the study area. This part of research is very important because it provides knowledge about the related topic, which increases ability of researcher to perform research.

### 2.1 Theoretical Review

Feminist theory is one of the major contemporary sociological theories, which analyzes the status of women and men in society with the purpose of using that knowledge to better women's lives. Feminist theorists also question the differences between women, including how race, class, ethnicity, sexuality, nationality, and age intersect with gender. Contemporary sociologist Patricia Hill Collins is known throughout the field for developing, deploying, and popularizing the concept of intersectionality in her theory and research. Feminist theory is most concerned with giving a voice to women and highlighting the various ways women have contributed to society.

There are four main types of feminist theory that attempt to explain the societal differences between men and women:

Gender Differences: The gender difference perspective examines how women's location in, and experience of, social situations differ from men's. For example, cultural feminists look to the different values associated with womanhood and femininity as a reason why men and women experience the social world differently. Other feminist theorists believe that the different roles assigned to women and men within institutions better explain gender difference, including the sexual division of labor in the household. Existential and phenomenological feminists focus on how women have been marginalized and defined as the "other" in patriarchal societies. Women are thus seen as objects and are denied the opportunity for self-realization.

Gender Inequality: Gender-inequality theories recognize that women's location in, and experience of, social situations are not only different but also unequal to men's. Liberal feminists argue that women have the same capacity as men for moral reasoning
and agency, but that patriarchy, particularly the sexist patterning of the division of labor, has historically denied women the opportunity to express and practice this reasoning. Women have been isolated to the private sphere of the household and, thus, left without a voice in the public sphere. Even after women enter the public sphere, they are still expected to manage the private sphere and take care of household duties and child rearing. Liberal feminists point out that marriage is a site of gender inequality and that women do not benefit from being married as men do. Indeed, married women have higher levels of stress than unmarried women and married men. According to liberal feminists, the sexual division of labor in both the public and private spheres needs to be altered in order for women to achieve equality.

Gender Oppression: Theories of gender oppression go further than theories of gender difference and gender inequality by arguing that not only are women different from or unequal to men, but that they are actively oppressed, subordinated, and even abused by men. Power is the key variable in the two main theories of gender oppression: psychoanalytic feminism and radical feminism. Psychoanalytic feminists attempt to explain power relations between men and women by reformulating Freud's theories of the subconscious and unconscious, human emotions, and childhood development. They feel that conscious calculation cannot fully explain the production and reproduction of patriarchy. Radical feminists argue that being a woman is a positive thing in and of itself, but that this is not acknowledged in patriarchal societies where women are oppressed. They identify physical violence as being at the base of patriarchy, but they think that patriarchy can be defeated if women recognize their own value and strength, establish a sisterhood of trust with other women, confront oppression critically, and form female separatist networks in the private and public spheres.

Structural Oppression: Structural oppression theories posit that women's oppression and inequality are a result of capitalism, patriarchy, and racism. Socialist feminists agree with Marx and Freidrich Engels that the working class is exploited as a consequence of the capitalist mode of production, but they seek to extend this exploitation not just to class but also to gender. Intersectionality theorists seek to explain oppression and inequality across a variety of variables, including class, gender, race, ethnicity, and age. They make the important insight that not all women experience oppression in the same way. White women and black women, for example, face
different forms of discrimination in the workplace. Thus, different groups of women come to view the world through a shared standpoint of "heterogeneous commonality."

For Marxist Feminists, the concept of social class is considered to be more important than the concept of patriarchy since the latter is seen as a form of ideology that stems from class exploitation. Women are not a "sex class" because the only thing they have in common is their sex - an upper class woman, for example, has little if nothing in common with a working class woman.

Capitalist class relationships are the root cause of female oppression, exploitation and discrimination. Men are socialized into exploitative relationships in relation to work and they carry this socialization over into the home and their relationship to women. Patriarchy is an ideology (a set of related beliefs about the world - in this instance, male - female relationships) that stems from male attempts to justify the economic exploitation of women. The "family system" characteristic of modern societies benefits capitalism (and, by extension, the men who tend to dominate positions of power and influence) because women.

### 2.2 Empirical Review of the Study

Another study (Bennett/Gajurel, 2005) based on information for about 2,000 men and women from 60 villages of different parts of the country 18 also found that women were more empowered today than in 1978 regarding their mobility and voice within household decision-making. Nevertheless, compared to men-women had less confidence in utilizing government/NGO services, police, and courts, although a larger percentage of women were group members than men. Women from Brahmin/Chhetri castes were much more empowered in terms of their access to services and confidence in dealing with law enforcement agencies or service providers than women and even men from other ethnicities and castes. Dalits were most disadvantaged in this respect.

Acharya's study (2004) goes further and tries to measure attitudes towards sociopolitical changes. The study found that despite the current discriminatory behavior towards girls, attitudinal changes were visible. When asked how much education they wanted for their girls and boys, an overwhelming majority of men and women factory workers and many parents in rural areas wanted to educate both their boys and girls as much as the children wanted or they could afford.

Both urban and rural respondents placed education first among qualities they wanted for both their sons and daughters. Ability to earn a living and work hard was second in the priority list of the factory workers and Hill rural population for both sons and daughters. But in the Maithili communities community prettiness still figured as second desired quality for daughters. In 1978, prettiness had occupied the first place as a quality wanted in a bride in Terai villages, while most Hill villagers accorded first priority to hard work. For bridegrooms, the first desired quality was wealth and second education in both communities.

Generally, husbands were the main decision maker as to whether to terminate a pregnancy. It was found that if the husband decided to keep the unintended pregnancy to term, his wife would have few or no options to alter the decision. It was not possible in this study to assess whether women with unintended pregnancies had resorted to abortion without informing their husbands. Nevertheless, the finding indicates discordance in responses between husbands and wives regarding the final outcomes. For example, of 12 husbands who said their wives had successful abortions, two of these wives responses did not match with their husbands' responses. Like as, among those seven husbands who reported abortion failures, these responses matched only with four wives (Gurung, 2007).

Decision making power is directly related to the family's norms and values. Discriminations between males and females start from the family. Females are not included in the decision making process, and the opportunities and benefits available in the society are monopolized by males. Women's participation in socio-cultural and political activities depends upon the attitudes of their men relative. The majority of women in Nepal live in rural areas. Rural women, as elsewhere play multiple roles. In the domestic sphere they are household managers, mother and wives: in community they maintain social and cultural services, predominantly on a voluntary basis and in economy, if they are not formally engaged as employees or entrepreneurs; they are active in family businesses and farms. But they have to low access to income, wealth and employment, which are the main causes of their low economic status. So, it is directly and indirectly related to their decision making power. Participation in decision-making, about half of women participate in decisions about their own health care, making major household purchases, making daily household purchases, and
visiting family and friends. However, one-third of women do not participate in any of these decisions at all. (NDHS, 2011).

The Universal Declaration of Human Rights States that everyone has the right to take part in the Government of his or her country. The empowerment and authority of women and the improvement of women's social, economic and political status are essential to the achievement of both transparent and accountable government administration and sustainable development. In addressing the inequality between men and women in the sharing of power and decision-making at all levels, Government and other authorities should promote an active and visible policy of mainstreaming a gender perspective in all policies and programs so that before decisive actions are taken, an analysis of the effects on women and men, is made (ILO, 2002).

When the male head of the household is faced with a decision to be made (often brought to his attention by his wife), he first presides over as open discussion, looking for consensus, and then announces a decision that expresses the consensus. Other family members actively participate in this process. She in her turn defers to him as the one whose role is to make and announce the decision, thus, in public, private and mirrored in the functioning of the decision-making process. So, intended to reveal Nepalese village life as a dynamics can be of ultimately practical benefit to the decision (but decisive in their own way) village people of Nepal (Casper and Miller, 2002).

Nepalese society is based on patriarchal structure, which by design has relegated women to a subordinate position, there were meaningful variation $s$ between communities in the extent of women's participation in the wider market economy and the overall household decision making process. Women in dichotomous village communities (based on cultural and economic criteria) including the Maithali and Parbatia, have considerably less control in terms of decision making than those in nondichotomous communities including the Lohorung Rai, Baragaonle and Kham Magar. The Newar, Tamang and Tharu fall between these two groups (Strii Shakti, 1995).

Gautam (2006) found that the girls' enrollment in primary level, in spite of equal level population was lower than that of boys in study area. The main causes were found to be the property negative parental attitude, girls' involvement in farming and household work and lack of educational awareness in parents. He also found that girls a decreasing
trend of enrollment from primary to secondary level in study areas. Though high rate of enrollment were found in primary levels, the proportion of girls' enrollment even at this level was only 38 percent as against 62 percent of the boys.

Limbu (2007) in his M.A dissertation work " Impact of Occupational and Educational Status of Married Women in Household Decision-making: A Case Study of Sanischare VDC of Morang District. The major findings of his dissertation as: Large numbers of women are engaged in agricultural works in study area. Out of 108 respondents, 84.3 percent are engaged in agriculture along with self-agriculture and other agriculture. Large numbers of women are literate in study area. Out of 108 respondents, 65 percent are literate but they are concentrated on the secondary and primary level. Huge share of literate respondents belong to secondary level and 25-39 years age group. Brahmin women are more literate than other caste groups. It was found that increasing the levels of education means decreasing the number of females' education attainment (for secondary and upward).

Women's autonomy in decision making is positively associated with their age, employment and number of living children. Women from rural area and Terai region have less autonomy in decision making in all four types of outcome measure. There is a mixed variation in women's autonomy in the development region across all outcome measures. Western women are more likely to make decision in own health care (1.2-1.6), while they are less likely to purchase daily household needs (0.6-0.9). Women's increased education is positively associated with autonomy in own health care decision making ( $\mathrm{p}<0.01$ ), however their more schooling (SLC and above) shows non-significance with other outcome measures. Interestingly, rich women are less likely to have autonomy to make decision in own healthcare (Acharya et.al, 2010).

The socio-economic status of women in Nepal is very poor. The women are being discriminated in every aspect of the society. These and so many other factors have contributed to turn Nepal a lower human development state. The participation of women in the people's movement (April movement of 2006) was very high and indeed encouraging. There is no doubt that both men and women contributed equally in people's movement and protection and promotion of human rights, good governance and sustainable peace. However, men only fulfill the state positions. Nepali women have made significant contributions for the democratic processes in Nepal. However,
discrimination against women still exists even within the politics. Women face hegemonic character from their male counterparts. They have always been kept away from the decision making roles. (http://www.everestuncensored.org/author/kiran/: Status of Women in Nepal. Posted on December 2nd, 2008 _20 October 2011.)

The referenced studies show that the decision-making power is surrounded by various factors. In Nepal, female constitute more than half of total population with poor status. More female are engaged in household activities without decision-making power. They have to follow their male partners in most of the cases. A perusal of the available literature also makes it clear that there is a persisting controversy regarding women's input in decision-making process. It can be concluded from the above studies, that females have low participation on decision-making power due to lack of proper socio-cultural, economic and demographic status. Females have more responsibilities in household chores, agricultural activities or labor force but they have less chance to decide freely but participate more.

The above referenced studies shows that the decision making power is surrounded by various factors. In Nepal, women constitute more than half of total population with poor status. More families are engaged in household activities without decision making power. They have to follow their male partners in most of the cases. A perusal of the available literature also makes it clear that there is a persisting controversy regarding women's input in decision making process.

It can be concluded from the above studies that females have low decision making power due to lack of proper socio-economic and demographic status of females. Now-a-days the access of female of resources has been increased but their status has slow motion to forward. Either one way or other females have more responsibilities in household chosen, agricultural activities and other but they have less chance to decide freely. So, it should not be forgotten that without equal participation of male and female in all spheres of households or other activities, there is less change to be developed societies. Therefore, women should bring into the main stream of development activities not by only their physical presentation but by providing fully decision making power.

### 2.3 Conceptual Framework of the Study

Demographic, social and economic factors affect the women's decision-making power. The independent variables such as age, family structure, education, religion, employment Status are important factors, which are influenced by the participation of women in society. Dependent variables such as land ownership access to resources participation in social activities control of reproductive decisions, income level health, and participation in social activities, which also influenced the decision-making power. Economic variables are directly related to decision-making power of women. These are land ownership, employment and income level play vital role to build up the self-confidence of women.

Variables Used in the Study


## CHAPTER- III

## RESEARCH METHODOLOGY

This chapter deals with methods employed while constructing the research study in order to achieve the research objectives. The major contents of research methodology were as follows.

### 3.1 Research Design

Descriptive research method was used to collect, explain and to analyze the data. It was used to describe the exact situation of study population and their demographic and socio-economic condition was analyzed and presented in this study.

### 3.2 Rationale of the Site Selection

Maitidevi Tole was chosen for the study. The Settlement of married women is very important to study in the context of ethnic community. Maitidevi is identified as a site consists of diversified women group with different caste/ethnicity, age and various backgrounds. The place is also the hometown of the researcher which complement researcher to conduct the survey very easily. The respondents will be more open and honest to the questionnaire during the research which may not be the same case in other site. Therefore the researcher has selects this area. Their settlements were ideal to study of ethnic groups and their women's role in family and community. The researcher has keen interest to study about them from the very beginning of the master's study. So, the researcher selected this area for study site.

### 3.3 Sampling Procedure

This is purposive sampling. This is equivalent to finding informants purposively, then choosing informants randomly within the purposive sample. The sample population was selected purposively from ward no. 32 of Maitidevi Tole. The Actual population of the married women from different castes/Ethnicity was unknown until the research. This study was covered 80 married women of age group 15-49 years from the study area was taken as respondents of the study. The respondents were randomly selected until the proposed sample was fulfilled. So, in this study non- probability sampling, Simple Random Sampling method was used. The data were collected as follows on the
basis of purposive sampling.

### 3.4 Nature and Sources of Data

The data was both qualitative as well as quantitative in nature. Respondents' habits, attitudes, perception and beliefs etc. was presented in qualitative way. Similarly, respondents' income, occupation, education, family structure etc was taken in Quantitative method. Qualitative data is a categorical measurement expressed not in terms of numbers, but rather by means of a natural language description. In statistics, it is often used interchangeably with "categorical" data.

Sources of data were both the primary and secondary data. Primary data was collected form Questionnaire (Household) Survey, Focus Group Discussion (FGD). Similarly, respondents' income, occupation, education, family structure etc will be taken into account. Secondary data was from VDC, DDC and community level structure of government and the NGO, CBO's etc. The secondary data was collected from the various types of relevant literatures, such as articles, books, village profile, website, journals, newspaper, reports, publications etc.

### 3.5 Data Collection Tools and Techniques

The data was collected with the help of both structured and unstructured questionnaire included all questions, which was needed to collect the information related to households and socio-economic activities. The researcher used also focus group discussion to find out the social recognition towards women.

### 3.6 Questionnaire

Semi-structured questionnaire was used to collection conducted with women, which are the carried out age group, marital status, and family income and they participant of decision making power. There refers to the question was both open and closed and question. A total 80 questionnaires was designed to secure different: demographic, education, social income, Health and Economic factor and other.

### 3.7 Data Presentation and Analysis

After collection of data, data processing was done for drawing out meaningful results.

The researcher got raw data from the field so it needs to be analyzed to get fruitful results. The collected data was analyzed by using the methods such as frequency distribution, and percentage distribution with simple statistical analysis.

### 3.8 Limitations of the Study

This study was limited to married women of ages (15-49 years) of ward number 32, Maitidevi Tole. The small sample of this study was covered only 80 Respondents only. This study was focused to analyze the situation of women in household decision-making. It may not represent the other context. The study was a descriptive study which was limited within the married women from different castes/ethnicity not to others. This study was carried out only with questionnaire, and observation tools for data collection because of the limited time source and cost.

## CHAPTER - FOUR

## SOCIAL ASPECTS OF THE STUDY POPULATION

This chapter deals with the demographic, social, economic, educational and participatory characteristics of the 80 sampled respondents.

### 4.1 Characteristics of Respondents

### 4.1.1 Age Composition of the Respondents

Age is an important factor in demography and it makes difference in decision-making roles, social relation and responsibilities. Nepal's child population of age 14 and below constitutes 34.9 percent of the total population. Children age 16 years and below make up 39.8 percent of the population and 44.4 percent are below 19 years. Despite various legislative and programmatic measures to ensure the rights of children, they are still facing many problems that lead to uncertainty and vulnerabilities in their lives. There were nearly 9 million young people aged 10-24 years in the country in 2011, which is one third of the total population made up of 51.5 percent females and 48.5 percent males. Similarly, adolescents, the young population of 10-19 years, make up 24.2 percent of the population and youth of the age group (15-24) years make up almost 20 percent of the total population of Nepal (NDHS, 2011).

Table 4.1.2 : Distributions of Respondents by Age Group

| Age group | No. of Respondents | Percent |
| :---: | :---: | :---: |
| $15-19$ | 1 | 1.4 |
| $20-24$ | 20 | 25.0 |
| $25-29$ | 21 | 26.3 |
| $30-34$ | 9 | 11.3 |
| $35-39$ | 18 | 22.5 |
| $40-44$ | 4 | 5.0 |
| $45-49$ | 7 | 8.8 |
| Total | 80 | 100.0 |

Source: Field Survey, 2015

The highest population is found in the age group 25-29 years ( $26.3 \%$ and the
population is lowest in the age group 15-19 years ( $1.3 \%$. Population in the age groups 20-24 and 35-39 appear significant relative to that of the highest population age group. Population in 20-24 age groups is 25.0 percent and that in the age group 35-39 is 22.5 percent of the total respondent population respectively (Table 4.1.2) in comparisons of NDHS 2011, this table also predicts that most of the respondent age group is fall under category of 20-29 age group which is very productive force for the nation.

The overall sex ratio (the number of males per 100 females) is 85 , less than the sex ratio in the 2006 NDHS (89) and the 2011 census (94). It is, however, consistent with the results of the 2010-2011 Nepal Living Standard Survey (NLSS), which indicated that the sex ratio is 86 (Central Bureau of Statistics, 2011c). The sex ratio is lowest in the 20-29 age groups, indicating a low proportion of the male population in that group.

### 4.1.2 Age at Marriage

40 percent of women responded that they had been consulted on their marriage, 20 percent responded that they had made the decision themselves (weighted percentages). The rest of 39 percent had not been consulted in the finalization of their own marriage. Women in Nepal get married at a fairly young age a median age at first marriage of 17.5 years for women age 25-49. The median age at first marriage rises with education from 16.6 years among women age $25-49$ with no education to 18.5 years among women with some secondary education. Eighteen percent of women age 25-49 in Nepal are married by age 15 , and more than half ( $55 \%$ ) by age 18 . Only 19 percent of men in the same age group are married by age 18 ; and the median age at first marriage for men age $25-49$ is 21.6 , four years later than women. Nepalese men marry four years later than women. The median age at first marriage among women age 25-49 is 17.5 years, and the median age among men is 21.6 years (NDHS, 2011).

Table 4.1.4: Distributions of Respondents by Age at Marriage

| Age at Marriage | No. of Respondents | Percent |
| :---: | :---: | :---: |
| $15-19$ | 10 | 12.5 |
| $20-24$ | 30 | 37.5 |
| $25-29$ | 30 | 37.5 |
| 30 above | 10 | 12.5 |
| Total | 80 | 100.0 |

Source: Field Survey, 2015

The age at marriage in this study is categorized into four groups: 15-19, 20-24 and 25-30 and 30 above years. It is observed that most of the women were married between ages 15-19 years, their 12.5 percentage being among the total respondents. Marriage age between 20-24 years is also found to be significant with 37.5 percent of the total respondent population and it is ( $37.5 \%$ in the age group 25-29 years is 37.5 and very low respondent got marriage above 30 years of age due to their education and career opportunity (Table 4.1.4) The median age at first marriage for men age $25-49$ is 21.6 ; here in the table show that 20-30 years age is the main age at marriage of the most of the respondents which is very much significant in national data.

### 4.2 Educational Composition of the Respondents

Education is the key indicator for reforming society and upgrading its economic and social status. Education enhances the ability and capability of human beings to judge for right and wrong. It also plays the vital role in decision-making process in the society. In most of the cases it can be seen that higher educational status plays dominant role in decision-field nearly one-half of the total study women were not educated, one-third attained secondary or higher education, and the rest of the women attained primary education. (NDHS, 2011).

Overall literacy rates have increased to 67 percent in 2011 from 54 percent in 2001. Female literacy has increased from 43 percent in 2001 to 58 percent in 2011, which places Nepal in fourth position among SAARC countries and above Bhutan, Pakistan, Bangladesh, and Afghanistan. It shows that 41 percent of women have never been to school, 23 percent have an incomplete primary education, 6 percent have completed primary school but not continued on to the next level of schooling, 25 percent have some secondary education or have completed secondary school and have not continued on, and about 5 percent have more than a secondary school education. While 7 percent of girls age 10-14 had no education, 12 percent of girls age 6-9 had no education indicating that school enrollment is quite late among girls. A relatively low proportion of girls in the 6-9 age groups have attended some primary education ( $88 \%$, particularly with respect to the MDG target of 100 percent by 2015 (NDHS, 2011).

Table 4.2.1 : Distributions of Respondents by Education

| Education | No. of Respondents | Percent |
| :---: | :---: | :---: |
| Primary | 30 | 37.5 |
| SLC | 20 | 25.0 |
| IA \& BA | 25 | 31.2 |
| Masters | 5 | 6.3 |
| Total | 80 | 100.0 |

Source: Field Survey, 2015

In the present study the educational status of the respondents is divided into three categories which are Primary, SLC, IA \& BA and Masters. It is found that majority of the respondents passed primary level with 37.5 percent in each category of "IA\& BA 31.25 percent and Masters 6.25 Which are found to be more independents in their work.

In addition to extensive educational programs, these increases can be credited to government interventions providing specific scholarship initiatives for girls, members of the Dalit ethnic group, children with various disabilities, children of martyrs, and other groups of needy children. Wealth exerts a positive influence on educational attainment. Women from the highest wealth quintile are more likely to be educated than others. Nepal is committed to ensuring that by 2015 all children, and in particular girls, children in difficult situations, and children from ethnic minority groups, have access to a complete, free, compulsory, and good-quality primary education (UNICEF, 2006). A similar educational attainment pattern is found among men. However, men are more educated than women in all categories. Nationally, 14 percent of men age 15-49 have no education, and the same proportion have only some primary education. Thirty-five percent of men have only some secondary schooling, and 32 percent have a secondary education or higher.

### 4.3 Social Characteristics of Respondents

### 4.3.1 Family Structure

Family is a basic unit of the society and is an institution which plays important role in building society. Family structure has dominant role in decision-making process. There are two categories of family structure - nuclear and joint family. Nuclear family refers
that family which consists of husband, wife and unmarried children while joint. Family consists of husband, wife, unmarried and married children as well as other relatives who share the kitchen for meal and reside under the same roof.

Table 4.3.2 : Distributions of Respondents by Structure of Family

| Structure of Family | No. of Respondents | Percent |
| :---: | :---: | :---: |
| Nuclear | 60 | 75.0 |
| Joint | 20 | 25.0 |
| Total | 80 | 100.0 |

Source: Field Survey, 2015

Among the sampled households 75.0 percent have nuclear family and 25 percent has joint family. This figure shows that, most of the respondents are migrated from different parts of the country; they have nuclear family and most of the Newar Ethnic groups of respondent who have joint family.

### 4.3.2 Religious Composition

After the political change 2007 in the country, the interim parliament declared it as a religion secular nation. Irrespective of this, Nepal has always been a place with religious harmony. Hinduism is reported to be the religion of 81.34 percent of the population followed by Buddhism ( 9.04 \%, Islam ( $4.38 \%$, Kirat ( $3.04 \%$ ), Christianity ( $1.41 \%$ ), Prakriti and Bon. Christianity has seen a substantial increase in the number of its followers in the last ten years, although the number is still small compared to other religions (CBS, 2011).

Table 4.3.4 : Distributions of Respondents by Religion

| Religion | No. of Respondents | Percent |
| :---: | :---: | :---: |
| Hindu | 65 | 81.2 |
| Buddhist | 10 | 12.5 |
| Christianity | 5 | 6.3 |
| Total | 80 | 100.0 |

Source: Field Survey, 2015

This fact has been seen in the present study. Out of the 80 total respondents, 81.2 percent are Hindu which shows more significant national data and this is the reflection of our religious composition .Similarly, 12.5 percent respondents are Buddhist and 6.3 are Christian which is little higher ration in comparison of the national CBS 2011.

### 4.3.3 Caste/Ethnic Composition

Nepal is a multi-ethnic country where there are different cast/ethnic groups. Each caste and ethnic group has its own language, culture and tradition. The total number of castes identified in the census of 2011 was 125, an increase from 100 in 2001 and from 60 in 1991. The increase in the number of castes in the census of 2011 was mainly due to people's awareness of their identity. Chhetri is the largest caste in terms of number $(16.6 \%)$ as has been the case in all censuses, followed by Hill Brahmin, Magar, Tharu, Tamang, Newar, Kami, Musalman, Yadav and Rai. Substantial population increases in Kami, Patharkata, Hylhmo, Badi and Munda were recorded in CBS 2011. Nepal is full of cultural diversity. Caste is also main factor in the society and it plays important role in social activities. The following table reveals the ethnic compositions of the responds in the study are

Table 4.3.6 : Distributions of Respondents by Caste/Ethnicity

| Caste/Ethnicity | No. of Respondents | Percent |
| :---: | :---: | :---: |
| Brahmin \& Chhetri | 44 | 55.0 |
| Newar | 16 | 20.0 |
| Tamang | 9 | 11.3 |
| Rai | 6 | 7.5 |
| Gurung | 5 | 6.3 |
| Total | 80 | 100.0 |

Source: Field Survey, 2015

Table 4.3.6 shows that Brahmin and Chhetri cover 55 percent of the total respondents. Next to them are Newars with 20 percent then come other Janajatis viz. Tamang with 11.3 percent and Gurung 6.3 percent respectively. This shows the cultural diversity of the Nepalese society and also the migration trend. All except Newars are the migrants, some permanent and some temporary, from different parts of the country. This caste
structure of the table is nearer ratio of the nation composition.

### 4.4 Economic Characteristics of Respondents

### 4.4.1 Land Holdings

The average size of agricultural land holdings in Nepal is 0.4ha. This figure includes agricultural land holdings in urban areas and households with no land. Agricultural land owned by Tarai caste groups is twice the size of the national average. Hill Brahman/ Chhetris own, on average, smaller pieces of agricultural land than their Tarai counterparts. Tarai janajatis and Muslims own larger pieces of agricultural land than many of the other caste/ethnic groups. The size of the agricultural land held by hill Brahman/Chhetris and by hill janajatis is similar to the national average. Newar people on the other hand, tend to hold much smaller agricultural plots (CDSA, 2014).

Table 4.4.2 : Distributions of Respondents by Land Holding

| Land holding | No. of Respondents | Percent |
| :---: | :---: | :---: |
| Yes | 20 | 25.0 |
| No | 60 | 75.0 |
| Total | 80 | 100.0 |

Source: Field Survey, 2015

As shown in table 4.4.2, out of the total 80 household 20 of them ( $25.0 \%$ ) have their own land and the rest of the 60 respondents $(75.0 \%)$ do not have their own land.

According to CBS, 2011 Altogether, 19.71 percent of households reported the ownership of land or house or both in the name of female member of the household. In urban areas, 26.77 percent of the households show female-ownership of fixed assets while the percentage stands at 18.02 in rural areas. This figure also indicates the national scenario of the women land ownership.

Table 4.4.3 : Distributions of Respondents by Size of Land

| Size of Land in Anna | No. of Respondents | Percent |
| :---: | :---: | :---: |
| $1-3$ | 8 | 40.0 |
| $3-6$ | 12 | 60.0 |
| Total | 20 | 100.0 |

Source: Field Survey, 2015

Table 4.4.3, shows the size of land owned by the respondents or their family. It is seen that most of the households ( $47.1 \%$ ) have land between 1-5 Anna. 20.0 percent of households have more than 10 Anna, 18.6 percent households have less than 1 Anna and 14.3 percent have between 5-10 Anna of land. According to the 2011 NDHS, only 10 percent of women own land, either alone or jointly, compared with 25 percent of men. Only 7 percent of women own a house alone ( $6 \%$ ) or jointly ( $1 \%$ ). Twenty-five percent of men, in comparison, own a house alone or jointly. Only 10 percent of women own land alone or jointly compared to 27 percent of men.

Table 4.4.4 : Distributions of Respondents by Land Ownership

| Land Ownership | No. of Respondents | Percent |
| :---: | :---: | :---: |
| Self | 20 | 25.0 |
| Husband | 50 | 62.5 |
| Both | 10 | 12.5 |
| Total | 80 | 100.0 |

Source: Field Survey, 2015

The study shows that only 25.0 percent of the respondents have its own lands are the legal owner of the land. In 62.0 percent husbands are the legal owner whereas; in 12.5 percent both respondents and their husbands is the legal owner of the land in their family.

NDHS, 2011 shows that Twenty-five percent of men, in comparison, own a house alone or jointly. Only $10 \%$ of women own land alone or jointly compared to $27 \%$ of men.

### 4.4.2 Engagement in Income Generating Activities

Engagement in the income generating activities has strong relationship with the household decision-making process. However, Nepal is an outlier among South Asian countries: the female labour force participation rate reached 80.1 per cent in 2008 compared to 87.5 per cent for men. Participation rates for men and women have fallen from 1998/99 (from 81.9 for women and from 90.2 for men), reflecting increased education enrolment among young Nepalese. 84.3 per cent of working women were engaged in the agricultural sector in 2008, while just 4.9 and 3.9 per cent were active in manufacturing and wholesale and retail trade (NDHS, 2011).

Table 4.4.6 : Distributions of Respondents by Income Generating Activities

| Income Generating Activities | No. of Respondents | Percent |
| :---: | :---: | :---: |
| Yes | 62 | 77.5 |
| No | 18 | 22.5 |
| Total | 80 | 100.0 |

Source: Filed Survey, 2015

In the study area it has been found that majority of the respondents (61.2 \%) are not involved at any time in income generating activities and only 38.8 percent of them work themselves to generate income (Table 4.4.6).

Two-thirds of men are paid in cash only and only 12 percent of men are unpaid. Women who were not employed in the year before the survey were asked why they were unemployed. The most common reasons were because they had small children to look after ( $32 \%$ ), family opposition (19\%), and workload at home ( $18 \%$ ), and feeling that there is no need to work ( $16 \%$ ) (NDHS, 2011).

Table 4.4.7 : Distributions of Respondents by Type of Income Generating Activities

| Type of Income Generating Activities | No. of Respondents | Percent |
| :---: | :---: | :---: |
| Business | 24 | 38.7 |
| Domestic Labor Work | 22 | 35.5 |
| Job/service | 16 | 25.8 |
| Total | 62 | 100.0 |

Source: Field Survey, 2015

Most of the respondents (38.7\%) among those who are engaged in income generating activities are involved in small business like hotel and shop keeping. 35.5 percent worked as labors and least of them ( $25.8 \%$ ) are in private services (Table 4.4.7). Eighteen respondents said that they have household responsibilities to care their children and home so they are not engaging any types of income generating activities.

Seventy-seven percent of married women age 15-49 interviewed in the NDHS, 2011 are employed compared with almost all men (98\%). Sixty-one percent of these women are not paid for their work; 24 percent are paid in cash only. These results of this table reflect near about ratio of women's income generating activities in different spheres. Women living in the poorest households are much more likely to be employed ( 80 percent) than women in the wealthiest households (44 percent).

This could partly be due to the economic needs of poorer households that drive women to seek employment. Type of occupation varies greatly by gender. As women are less likely than men to be highly educated or to have attended vocational or technical schools, their employment in the professional, technical, and managerial sector is somewhat lower than men's

Table 4.4.8 : Distributions of Respondents by The Position at Job

| Position | No. of Respondents | Percent |
| :---: | :---: | :---: |
| Teacher | 12 | 19.5 |
| Owner/Business | 24 | 38.6 |
| Peon | 4 | 6.4 |
| Domestic Worker | 22 | 35.5 |
| Total | 62 | 100.0 |

Source: Field Survey, 2015

Position at work is the indicator of the status of each worker in the society. Among the respondents those who work for income generation 35.5 percent do not have a well position at work. They have either their own small business e.g. tea shop. Restaurant hotel, Small shops etc. or are 38.6 which is very much significant situation of women in income generating activities and show the economic independency upon Husband income in household expenditure. Similarly, Very few of the respondents 6.4 percent
work in the position of peon. Some more ( $19.5 \%$ ) are involved in teaching profession. The wealth index used in this survey is a measure that has been used in many DHS and other country level surveys to indicate inequalities in household characteristics, in the use of health and other services, and in health outcomes .It serves as an indicator of level of wealth that is consistent with expenditure and income measures (Rutstein, 1999). Income represents the economic status of people. In this study income level is classified into 1000-5000, 5000-10000 and 10000 plus in rupees.

Table 4.4.9 : Distributions of Respondents by Monthly Income

| Monthly Income in Rupees | No. of Respondents | Percent |
| :---: | :---: | :---: |
| $1000-5000$ | 36 | 58.1 |
| $5000-10000$ | 18 | 29.0 |
| $10000+$ | 8 | 12.9 |
| Total | 62 | 100.0 |

Source; Field Survey, 2015

It is observed that among those who are involved in income generating activities 58.1 percent have monthly income in the range of rupees 1000-5000. 29 percent have monthly income in the range of rupees 5000-10000 and 12.9 percent have more than rupees 10000 as their monthly income (Table 4.4.9).

### 4.5 Sources of Family Income

Although Nepal is an agricultural country the reason behind the least number of households having agriculture as the main source of income generation is that the study area is an urban site developing into a residential area.

Table 4.5.1 : Distributions of Respondents by Source of Family Income

| Source of Family Income | No. of Respondents | Percent |
| :---: | :---: | :---: |
| House Rent | 18 | 22.5 |
| Business+ Rent | 24 | 30.0 |
| Labors Employment+ Service | 22 | 27.5 |
| Job/service | 16 | 20.0 |
| Total | 80 | 100.0 |

Source: Field Survey, 2015

Out of 80 households, job/service has occupied the with 20 percent as the source of family income. 27.5 percent households depend upon labor employment for their income. Most of the 30 percent respondents have house rent and business for their income. Similarly, 22.5 percent of the households have solely house rent as the main source of income to survive. This figure also indicates that till now women have not getting good jobs and earning even though they are involving in different occupations.

### 4.6 Possession/Keeping of Household Income

Both males and females need to have equal responsibility for household activities and they need to share equal benefits in the family. In principle, both should have equal rights and duties. But in our society, males have dominant roles. Female have only supporting roles. They have to follow their male counterparts in decision-making. But in our study area we have found an interesting result that is in contrary to the general trend in the nation. Female-headed households in the country have increased by about 11 point percent from 14.87 percent in 2001 to 25.73 percent in 2011. The majority ( 72 \% of households are headed by men, although the proportion of female-headed households has risen from 23 percent in 2006 to 28 percent in 2011, with the rise more marked in rural than urban areas. This could be attributed in part to the sizeable out-migration of the male population from rural areas (CBS, 2011).

Table 4.6.1 : Distributions of Respondents by Household Income

| Household Income | No. of Respondents | Percent |
| :---: | :---: | :---: |
| Self | 36 | 45.0 |
| Husband | 24 | 30.0 |
| Both | 20 | 25.0 |
| Total | 80 | 100.0 |

Source: Field Survey, 2015
It shows the control of women in keeping the household income. Out of 80 households, respondents, who are females, keep the household income in 36 households ( $45.0 \%$ ) compared to 24 households ( $30.0 \%$ ) by their husbands or males. In 20 households $(25.0$ \%) both males and females keep jointly. This shows that female members have the control over the possession of the family income irrespective of who is responsible for the income generation. This shows that women in the sub-urban and urban areas are
in better decision-making position than the women in rural areas.

Control over cash earnings is another dimension of empowerment. Currently married women who earn cash for their work were asked who the main decision-maker is regarding the use of their earnings. They were also asked about the relative magnitude of their earnings compared with their husband's earnings. This information provides insight into women's empowerment within the family and the extent of their control over resources. It is expected that women who are employed and who receive cash earnings are more likely to have control over household resources. The level of women's earnings relative to their husbands' earnings is expected to be associated with women's control over their own and their husbands' earnings. Less than half of currently married employed women who earn cash make independent decisions about how to spend their earnings.

### 4.7 Family Planning Decision Making Status of Respondents

Half (50 \%) of currently married Nepalese women want no more children and 23 percent are already sterilized. Another 14 percent want to wait at least two years before their next birth. These women are potential users of family planning. Men have similar fertility desires: 60 percent want no more children, 9 percent are already sterilized, and 17 percent would like to wait at least two more years before another birth (NDHS, 2011).

Table 4.7.1 : Distributions of Respondents by Family Planning

| Who Decide | No. of Respondents | Percent |
| :---: | :---: | :---: |
| Husband | 70 | 87.5 |
| Wife | 10 | 12.5 |
| Total | 80 | 100.0 |

Source: Field Survey, 2015

The question had asked to the respondents regarding the knowledge about the Family Planning. Of the total 80 respondents, 93.8 percent has given the positive answer and 6.2 percent have given the negative answer (Table 4.7.1). Among those who have knowledge about family planning, most of the respondents ( $87.7 \%$ ) who decides about Family Planning.

A currently married woman's ability to have only the number of children she wants, as well as her use and choice of contraceptive methods will be affected by her control over her own life, including her sexual relationship with her husband. A woman who is unable to control other aspects of her life may be less able to make decisions regarding her fertility. She may also feel the need to choose contraceptive methods that are less obvious or do not need the approval or knowledge of her husband. Men play an important role in the realization of reproductive goals.

### 4.8 Participation of Respondents in Different Spheres

The increase in women's participation in politics has been a more recent phenomenon, particularly in the former CA-I (2008-2012) where out of a total of 601 members 197 (33 percent) were women, primarily due to reservation of seats provided through the Interim Constitution of 2007. This research only takes two aspects of women participation because women are mostly excluded in political and religious sectors in Nepalese society. So, the researcher wants to know their actual participation only these two spheres. Religiously, Son preferences are highly seen in our society. According to Nepal Demographic and Health Survey reported that only 46 percent of currently married women participate in decisions pertaining to their own health care, major household purchases, and visits to their family or relatives.

Table 4.8.1 : Distributions of Respondents by Participation

| Particular | Regular |  | Sometimes |  | Never |  | Total |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | N | $\%$ | N | $\%$ | N | $\%$ | N | $\%$ |
| Political parties | 3 | 3.8 | 2 | 2.5 | 75 | 93.8 | 80 | 100 |
| Religious Places | 3 | 3.8 | 4 | 5.0 | 73 | 91.3 | 80 | 100 |

Source: Field Survey, 2015

It is found that (Table 4.1.8) most of the respondents (93.8 \%) have never been a member of any political parties whereas $3.8 \%$ are regular and $2.5 \%$ are the occasional members of one or the other political party. Involvement of women in religious institutions is found to be no different than that in any other social activities. Most of the respondents ( $91.3 \%$ ) have never been a member of any religious institutions. $3.8 \%$ are regular and $5.0 \%$ are occasional members in one or the other religious institution.

## CHAPTER - FIVE

## WOMEN IN HOUSEHOLD DECISION-MAKING PROCESS

NDHS, 2011 collected information on their participation in three types of decisions: their own health care, making major household purchases, and visits to family or relatives. To provide an understanding of gender differences in household decision-making, currently married men were asked the same questions about their participation in decisions about their own health care and major household purchases. 65 percent of women participate in making decisions regarding their own health care. By contrast, the vast majority of men ( $87 \%$ are involved in decisions about their own health care. One-third of women and the same proportion of men say that they alone make decisions about major household purchases. Only 28 percent of women decide on their own regarding visits to their family or relatives.

### 5.1 Decision-Making on Economic Activities

Nepalese women have limited power to make many decisions. About two-thirds of women report that they have sole or joint decision making power over their own health care and just over 60 percent on visits to her family or relatives. Only 57 percent participate in decisions about major household purchases. Almost one-quarter (24\%) of married women do not participate in any of these three decisions. Older women and those from the wealthiest families are most likely to participate in all three of these decisions.

### 5.1.1 Decision on Involvement in Income Generating Activities

Out of 80 respondents only 31 are found to be involved in income generating activities. Among them, 83.3 percent of women more than or equal to 30 years of age and 69.2 percent women of age less than 30 years decided themselves about their involvement in income generating activities.

Among different caste/ethnic groups, Tamang are found to be in better self decision-making position. 100 percent of Tamang women involved in income generating activities decided themselves about their involvement. Likewise, 87.5 percent of Brahman \& Chhetri, 57.1 percent of Newar and 66.7 percent of Rai took
their own decision. From this study, it was found that irrespective of age group, and caste/ethnic group, majority of those women who are involved in income generating activities decided themselves regarding their involvement in their jobs.

Table 5.1.2 : Distributions of Respondents by Decision on Involvement in Income Generating

| Variables | Decision on Involvement of Income Generating Activities |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Self |  | Both |  | Husband |  | Others |  | Total |  |
|  | N | percent | N | percent | N | percent | N | percent | N | percent |
| Age group |  |  |  |  |  |  |  |  |  |  |
| $\leq 30$ years | 18 | 69.2 | 8 | 30.8 |  | - | - | - | 26 | 100.0 |
| > 30 years | 30 | 83.3 | - | - | 8 | 11.1 | 2 | 5.6 | 36 | 100.0 |
| Total | 48 | 77.4 | 8 | 12.9 | 8 | 6.5 | 2 | 3.2 | 62 | 100.0 |
| Education |  |  |  |  |  |  |  |  |  |  |
| Caste/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Brahman $\quad \&$ Chhetri | 28 | 87.5 | 4 | 12.5 | - | - | - | - | 32 | 100.0 |
| Newar | 8 | 57.1 | 2 | 14.3 | 2 | 14.3 | 2 | 14.3 | 14 | 100.0 |
| Tamang | 4 | 100.0 | - | - | - | - | - | - | 4 | 100.0 |
| Rai | 4 | 66.7 | - | - | 2 | 33.3 | - | - | 6 | 100.0 |
| Gurung | 4 | 66.7 | 2 | - | - | - | - | - | 6 | 100.0 |
| Total | 48 | 77.4 | 8 | 12.9 | 4 | 6.5 | 2 | 3.2 | 62 | 100.0 |

Source: Field Survey, 2015

### 5.1.2 Decision on Household Expenditure

Only $57 \%$ women participate in decisions about major household purchases. The ability of women to make decisions that affect their personal circumstances is an essential element of their empowerment and serves as an important contributor to their overall development. NDSH, 2011 shows the percent distribution of currently married women and men according to the person in the household who usually makes decisions concerning these matters. Women are considered to participate in decision-making if they make decisions alone or jointly with their husbands.

Most women are engaged in household chores and spend more time for these activities. In the present study we want to see the status of women in the decision-making process regarding household expenditure. Table 5.5 shows the situation of respondents according to the decision they make in household expenditure.

Table 5.1.4 : Distributions of Respondents by Decision on Household Expenditure

| Variables | Decision on Household Expenditure |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Self |  | Both |  | Husband |  | Others |  | Total |  |
|  | N | percent | N | percent | N | percent | N | percent | N | percent |
| Age group |  |  |  |  |  |  |  |  |  |  |
| $\leq 30$ years | 19 | 45.2 | 6 | 14.3 | 15 | 35.7 | 2 | 4.8 | 42 | 100.0 |
| > 30 years | 15 | 39.5 | 14 | 36.8 | 9 | 23.7 | - | - | 38 | 100.0 |
| Total | 34 | 42.5 | 20 | 25.0 | 24 | 30.0 | 2 | 2.5 | 80 | 100.0 |
| Education |  |  |  |  |  |  |  |  |  |  |
| Primary | 10 | 45.5 | - | - | 12 | 54.5 | - | - | 22 | 100.0 |
| SLC | 14 | 48.3 | 5 | 17.2 | 8 | 27.6 | 2 | 6.9 | 29 | 100.0 |
| Above SLC | 9 | 31.0 | 15 | 51.7 | 4 | 13.8 | - |  | 29 | 100.0 |
| Total | 33 | 41.3 | 20 | 25.0 | 24 | 30.0 | 2 | 2.5 | 80 | 100.0 |
| Caste/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Brahman \& Chhetri | 17 | 38.6 | 17 | 38.6 | 10 | 22.7 | - | - | 44 | 100.0 |
| Newar | 7 | 43.8 | 2 | 12.5 | 5 | 31.3 | 2 | 12.5 | 16 | 100.0 |
| Tamang | 4 | 44.4 | - | - | 5 | 55.6 | - | - | 9 | 100.0 |
| Rai | 4 | 66.7 | - | - | 2 | 33.3 | - | - | 6 | 100.0 |
| Others | 2 | 40.0 | 1 | 20.0 | 2 | 10.0 | - | - | 5 | 100.0 |
| Total | 34 | 42.5 | 20 | 25.0 | 24 | 30.0 | 2 | 2.5 | 80 | 100.0 |

Source: Field Survey, 2015

Women of age less than 30 years are in better self deciding position than the women of age greater than or equal to 30 years. 45.2 percent of younger age group women take self decision and 14.3 percent of them consult with their husbands. In case of elder age group women 39.5 percent make the self decision and 36.8 percent consult with their husbands before making decision regarding household expenditure. In both sub-groups, husbands have significant decision-making position. In 35.7 percent cases of younger age group women and 23.7 percent cases of elder age group women, husbands take the sole decision in the household expenditure.

Among caste/ethnic groups, Rai women are seen in the better position (66.7\%) for
making the self decision than others. Majority of Newar women (43.8 \%) make their own decision. In case of Tamang women, percentage of husbands making decision alone ( $55.6 \%$ ) is greater than the percentage of women deciding alone (44.4\%). Among Brahman \& Chhetri women, 38.6 percent of women make their own decision and the equal percentage of women decide together with their husbands.

### 5.2 Decision-Making on Schooling of Children

Table 5.8 shows the situation of women regarding decision-making on schooling of their children. Among 80 respondents only 62 have children. Among those 62 respondents only 16.0 percent of women under 30 years of age and 13.5 percent of women of age greater than or equal to 30 years decide themselves about the schooling of their children. Majority of the women 48.0 percent in the younger age group and 56.8 percent in the elder age group make decision together with their husbands.

Table 5.2.1 : Distributions of Respondents by Decision on School of Children

| Variables | Decision on Schooling of Children |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Self |  | Both |  | Husband |  | Others |  | Total |  |
|  | N | percent | N | percent | N | percent | N | percent | N | percent |
| Age group |  |  |  |  |  |  |  |  |  |  |
| $\leq 30$ years | 4 | 16.0 | 12 | 48.0 | 8 | 32.0 | 1 | 4.0 | 25 | 100.0 |
| > 30 years | 5 | 13.5 | 21 | 56.8 | 10 | 27.0 | 1 | 2.5 | 37 | 100.0 |
| Total | 9 | 14.5 | 33 | 53.2 | 18 | 29.0 | 2 | 3.2 | 62 | 100.0 |
| Education |  |  |  |  |  |  |  |  |  |  |
| Primary | 2 | 10.5 | 7 | 36.8 | 9 | 47.4 | 1 | 5.3 | 19 | 100.0 |
| SLC | 3 | 13.0 | 11 | 47.8 | 8 | 34.8 | 1 | 4.3 | 23 | 100.0 |
| Above SLC | 4 | 20.0 | 15 | 75.0 | 1 | 5.0 | - | - | 20 | 100.0 |
| Total | 9 | 14.5 | 33 | 53.2 | 18 | 29.0 | 2 | 3.2 | 62 | 100.0 |
| Caste/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Brahman \& Chhetri | 4 | 12.1 | 20 | 60.6 | 9 | 27.3 | - | - | 33 | 100.0 |
| Newar | 3 | 21.4 | 5 | 35.7 | 5 | 35.7 | 1 | 7.1 | 14 | 100.0 |
| Tamang | - | - | 2 | 28.6 | 4 | 57.1 | 1 | 14.3 | 7 | 100.0 |
| Rai | 1 | 25.0 | 3 | 75.0 | - | - | - | - | 4 | 100.0 |
| Others | 2 | 25.0 | 3 | 75.0 | - | - | - | - | 4 | 100.0 |
| Total | 9 | 14.5 | 33 | 53.2 | 18 | 29.0 | 2 | 3.2 | 62 | 100.0 |

Source: Field Survey, 2015

Education wise also percentage of women taking sole decision about the schooling of their children is comparatively low. But the situation is different in the case of above SLC and semi-educated women. 75.0 percent of educated and 47.8 percent of under

SLC women make decision about the schooling of their children together with their husbands.

The situation is no more different while analyzing with respect to the migration status. Among different caste/ethnic group, majority of Brahman \& Chhetri (60\%) and Rai-(75\%) women decide together with their husbands. In majority cases of Tamang ( $57.1 \%$ ) the decision is made solely by the husbands while in the case of Newar, the percentage of women deciding together with their husbands and the percentage of husbands making sole decision is the same ( $35.7 \%$ ). This study shows that the situation of women regarding the self decision-making capacity on the schooling of their children is not good irrespective of their age group, educational and migration status and caste/ethnic group. Majority of women take help of their husbands in making the decision in this respect

### 5.3 Decision-Making on Household Purchases

It is considered that male and female are equal in family and they have equal role and responsibilities. But most women are engaged in household chores. In this section we have analyzed the decision-making status of women in the household purchases. More than half of currently married employed women who earn cash make independent decisions about how to spend their earnings. Only 46 percent of currently married women participate in decisions pertaining to their own health care, major household purchases, and visits to their family or relatives.

### 5.3.1 Decision on Buying Food Products Items

Table 5.4 shows the situation of women in decision-making process regarding the household purchase of food products. It is seen that majority of elder women with age greater than or equal to 30 years ( $50 \%$ ) are in a position to make their own decision on buying food products than the women of younger age group (45.2\%). In terms of caste/ethnicity, Brahman \& Chhetri and Rai women are found to have stronger deciding capacity ( $50 \%$ in each case) than the women of other cast/ethnicity. On the other hand, in every caste/ethnicity, except Tamang, women are in better deciding position than their husbands or other family members. In case of Tamang, 55 percent of the husbands take decision in buying the food product

Table 5.3.2 : Distributions of Respondents by Decision on Purchasing of Food Products

| Variables | Decision on Purchasing of food Products |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Self |  | Both |  | Husband |  | Others |  | Total |  |
|  | N | percent | N | percent | N | percent | N | percent | N | percent |
| Age group |  |  |  |  |  |  |  |  |  |  |
| $\leq 30$ years | 19 | 45.2 | 7 | 16.7 | 12 | 28.6 | 4 | 9.5 | 42 | 100.0 |
| > 30 years | 19 | 50.0 | 5 | 13.2 | 13 | 34.2 | 1 | 2.6 | 38 | 100.0 |
| Total | 38 | 47.5 | 12 | 15.0 | 25 | 31.3 | 5 | 6.3 | 80 | 100.0 |
| Caste/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Brahman $\quad \& ~$ Chhetri | 22 | 50.0 | 9 | 20.5 | 11 | 25.0 | 2 | 4.5 | 44 | 100.0 |
| Newar | 7 | 43.8 | 1 | 6.3 | 5 | 31.3 | 3 | 18.8 | 16 | 100.0 |
| Tamang | 4 | 44.4 | - | - | 5 | 55.6 | - | - | 9 | 100.0 |
| Rai | 3 | 50.0 | 2 | 33.3 | 1 | 16.7 | - | - | 6 | 100.0 |
| Gurung | 2 | 40.0 | - | - | 3 | 60.0 | - | - | 5 | 100.0 |
| Total | 38 | 47.5 | 12 | 15.0 | 25 | 31.3 | 5 | 6.3 | 80 | 100.0 |

Source: Field Survey, 2015

### 5.4 Decision on Buying Clothes Items

Clothing is one of the important basic needs of human beings. Every household buys clothes. Table 5.2 shows the situation of women in decision-making regarding the purchase of clothes. The study shows that 57.1 percent of women less than 30 years of age decide on buying clothes while only 39.5 percent of women greater than or equal to 30 years of age decide on it. Caste/ethnicity wise, Rai women are found in a better self deciding position ( $66.7 \%$ ) than the others. Tamang women are in the inferior position. Only 33.3 percent of Tamang women decide themselves on buying clothes while in majority of their cases (55.6\%) husbands have the sole decision.

Table 5.4.1 : Distributions of Respondents by Decision on Purchasing Clothes

| Variables | Decision on Purchasing Clothes |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Self |  | Both |  | Husband |  | Others |  | Total |  |
|  | N | percent | N | percent | N | percent | N | percent | N | percent |
| Age group |  |  |  |  |  |  |  |  |  |  |
| $\leq 30$ years | 24 | 57.1 | 9 | 21.4 | 9 | 21.4 | - | - | 42 | 100.0 |
| > 30 years | 15 | 39.5 | 14 | 36.8 | 8 | 21.1 | 1 | 2.6 | 38 | 100.0 |
| Total | 39 | 48.8 | 23 | 28.8 | 17 | 21.3 | 1 | 1.3 | 80 | 100.0 |
| Caste/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Brahman \& Chhetri | 21 | 47.7 | 18 | 40.9 | 5 | 11.4 | - | - | 44 | 100.0 |
| Newar | 9 | 56.3 | 2 | 12.5 | 5 | 31.3 | - | - | 16 | 100.0 |
| Tamang | 3 | 33.3 | 1 | 11.1 | 5 | 55.6 | - | - | 9 | 100.0 |
| Rai | 4 | 66.7 | 2 | 33.3 | - | - | - | - | 6 | 100.0 |
| Gurung | 2 | 40.0 | - | - | 2 | 40.0 | 1 | 20.0 | 5 | 100.0 |
| Total | 39 | 48.8 | 23 | 28.8 | 17 | 21.3 | 1 | 1.3 | 80 | 100.0 |

Source: Field Survey, 2010

### 5.5 Cause of Deprivation of Women

In Nepal females have low access to education, employment and decision-making. They are dominated by males in each and every step of life. The respondents were asked what they think to be the main cause for the deprivation of Nepalese women.

Table 5.5.1 : Distributions of Respondents by Cause of Deprivation of Women

| Cause of Deprivation of Women | No of Respondents | Percent |
| :--- | :---: | :---: |
| Low Level of Education | 42 | 52.5 |
| Lack of Awareness | 15 | 18.8 |
| Low Economic Status | 10 | 12.5 |
| Tradition and Culture | 13 | 16.3 |
| Total | 80 | 100.0 |

Source: Field Survey, 2015

As reported by the respondents, the main reason of female's backwardness is lack of education ( $52.5 \%$ ) followed by lack of awareness ( $18.8 \%$ ). The stated third reason, which makes female as backward is tradition and culture (16.3 \%) Only few respondents ( $12.5 \%$ ) believe low economic status as the reason behind deprivation of women.

## CAHPTER - SIX SUMMARY AND CONCLUSION

The purpose of this chapter is to summarize the major findings of the study related to household decision-making status of married women a case study of Maiti Devi Tole Kathmandu. It also includes conclusion and recommendation of the study.

### 6.1 Summary of Findings

Women are the victims of the centuries-old oppression that manifests itself in customs, social norms, social systems, and discriminatory social practices. In the 2014 Gender Gap Report produced by World Economic Forum (WEF), Nepal ranks 112th among the 142 countries surveyed in gender disparity, revealing high level of gender disparity. Nepalese women are often deprived of their rights in terms of education, health, and economic opportunities. In Nepal, low socio-economic status of women found as a variant in less access in household decision-making.

The general objective of the study was to compare the women's participation in household decision-making of married (15-49 years) women in Kathmandu Metropolitans City-32.

Among those households 80 have been taken as sample households to collect information by using purposive sampling. Sources of data were both the primary and secondary data. Primary data was collected form Questionnaire (Household) Survey, Focus Group Discussion (FGD). Similarly, respondents’ income, occupation, education, family structure etc will be taken into account. Secondary data was from VDC, DDC and community level structure of government and the NGO, CBO's etc.

This study was mainly focused on the role of women in household decision-making as well as in other social activities. The major findings of the study are as follows. The Majority of the respondents ( $26.3 \%$ ) are in the age group 25-29 years and Majority of the respondents (42.5\%) had married in the age from 20-29 years. Similarly, about 75 percent of the respondents have nuclear family. Majority of the respondents (86.3\%) are Hindu. In the study area majority of the respondents are Brahmin and Chhetri. It is because the study area has been developing as a residential area of migrated people from different parts of the country.

Out of 80 sampled households, 70 of them don't have possession on their own land, Rest of them majority of them having 1-5 Annas. The study has shown that majority of the respondents ( $77.5 \%$ ) are involved in any type of income generating activities and most of them being involved in their own business and household work.

The study found that about 58 percent of the respondents involved in income generating activities earn, on the average, 1000-5000 rupees per month. Only about 4 percent of the respondents have their monthly earning more than 10000 rupees. Only 3.8 percent of the respondents are the regular members of Political Parties.

The study has shown that 48.8 percent of women make their self decision and 28.8 percent make decision together with their husbands while buying clothes for their family. Age wise, younger age group women (57.1 \%); and caste ethnicity wise, Ray women ( $66.7 \%$ ) are seen in better self decision-making position.

Regarding the involvement in income generating activities, 77.4 percent of women' make their own decision and 12.9 percent make decision together with their SLC women ( 88.9 \%); caste ethnicity wise, Tamang and Brahman \& Chhetri (100 percent ) and 87.5 respectively) are seen in better self decision-making position.

It was found that 42.5 percent of women make their self decision and 25.0 percent make decision together with their husbands in the case of household expenditure. The exception is illiterate women group. Rai women ( $66.7 \%$ ) are seen in better self decision-making position.

In the case of schooling of children, only 14.5 percent of women make their own decision. In majority of cases ( $53.2 \%$ ) they jointly make decision with their husbands. 29.0 percent of husbands make their single decision. Age wise, younger age group women ( $16.0 \%$ ); education wise, educated women ( $20.0 \%$ ); and caste ethnicity wise, Rai women $(25.0 \%)$ are seen-in better self decision-making position.

While making decision on the participation in social and developmental activities, 77.4 percent of women make their self decision whereas only 9.7 percent make decision together with their husbands. In 12.9 percent cases, husbands made the sole decision. Age wise, elder age group women ( $80 \%$ ); and caste ethnicity wise, Rai women ( $100 \%$ ) are seen in better self decision-making position. In the view of majority of the respondents (52.5\%), low level of education is the main reason for the economic
backwardness of female.

### 6.2 Conclusion

Though women are lagging behind in terms of land ownership and income generating activities, they have satisfactory access in terms of using the modern resources and household income possession. Their participation in social activities is in the bottom line. That is why we should increase the access of females in income generating activities. Married women of the age group 15-49 years have less possession in land and house so and most of them are not involved in making decision on choosing and buying. So, increase their access over land and property. Female land ownership can also be used to gauge levels of women's empowerment. The percentage of households in which women own land is similar across caste/ethnic groups with the exception of hill Dalits and hill Brahman/Chhetris. In the Nepal context, women who own property are likely to receive greater levels of respect from members of their family. House ownership also indirectly promotes the inclusion of women in other spheres of life.

Gender gaps prevail, however, with women working fewer months than men. This is perhaps surprising, as it is generally perceived that women do more work than men. The percentage of women in professional/technical jobs from other ethnic groups is below the national average. Gender disparity in educational figures can be seen across the caste/ethnic groups.

Age wise, women of age greater than or equal to 30 years; education wise, women with under SLC level of education; and caste ethnicity wise, Rai women are found in a better self-decisions making position regarding the household activities. We should provide opportunities to females in social and developmental activities. Males have to participate in household chores.

The gross literacy rate at different level also differs among and within caste/ethnic groups. Access to productive resources and possession of assets such as property are examples of economic activities. Access to land is the major determinant of living standards in primarily agricultural countries such as Nepal. Land access figures are very different if looked at from a gender perspective. Women in Nepal still have much less access to assets and to productive resources than their male counterparts. In addition, the level of women's land ownership of is very different for different ethnic/caste groups.

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## Appendix 1

## Individual Survey Questionnaire

Name of Respondent:
Caste:
Religion:
District:
VDC/Tole:
Ward No:

## Section A

Social Status

| S.No | Questions | Coding descriptions |
| :--- | :--- | :--- |
| 1 | How old are you? | _......... |
| 2 | Can you read and write? | 1.yes <br> 2.No |
| 3 |  | What is your educational level? |
| 4 | What is your occupation? | 1.Housewife <br> 2.Business <br> 3.Service |
| 5 |  | How much do you earn per month? |
| 6 | What do you do with your income? | 1. Use for buying household <br> items <br> 2. Save the money in bank <br> 3. Use for household purpose <br> 4. Purchase Jewelleries <br> 5. Use for your own interest |
| 7 |  | What do you purchase from your own income for <br> home? |
| ........... |  |  |


| 16 | Who decides the utilization of resources? | 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4.Jointly |
| :--- | :--- | :--- |
| 17 | How it is decided to use the resources? |  |
|  |  |  |

Section B

## Decision Making Status

| S.N | Questions |  |  |
| :---: | :---: | :---: | :---: |
| 1 | What was your age when you got married? | ----------------------- |  |
| 2 | How many children do you have? | Number of son: | Number of daughter: |
|  | Preference of male and female child? | My preference: 1.son <br> 2.daughter <br> 3. Whatever | Husband preference: 1.son <br> 2.daughter <br> 3. Whatever |
|  | Were you ready to be a pregnant? | $\begin{aligned} & \text { 1.Yes } \\ & \text { 2.No } \end{aligned}$ | If No why? |
|  | Who decides to have children? | 1.Me <br> 2.Husband <br> 3. In-laws |  |
|  | Do you use family planning? | $\begin{aligned} & \text { 1.Yes } \\ & \text { 2.No } \end{aligned}$ | 1.Permanent FP <br> 2.Temporary FP |
|  | Who decides to use family planning ...? | Permanent Family <br> Planning <br> 1.Myself <br> 2.Husband <br> 3. Jointly | Temporary Family Planning <br> 1.Myself <br> 2.Husband <br> 3. Jointly |
| 3 | Does your family have own land/house? | $\begin{aligned} & \text { 1.Yes } \\ & \text { 2.No } \end{aligned}$ | If yes who owns it? <br> 1.Head of House <br> 2.Husband <br> 3.Myself |
| 3 | Decision maker items | Who first initiated the idea | Who made the final decision |
| 4 | Purchase of Food Items |  |  |
|  | Crops | 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4.Others | 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4.Others |
|  | Vegetables | 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4.Others | 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4.Others |
|  | Fruits | 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4.Others | 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4.Others |
|  | Tit bits/Snacks | 1.Head of House | 1.Head of House |


|  |  | 2.Husband <br> 3.Myself <br> 4.Others | 2.Husband <br> 3.Myself <br> 4.Others |
| :---: | :---: | :---: | :---: |
| 5 | Purchase of clothing Items |  |  |
|  | Household Clothes | 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4.Others | 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4.Others |
|  | Children's Clothes | 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4.Children | 1.Head of House <br> 2.Husband <br> 3.Myself |
|  | Personal Clothes | 1.Husband 2.Myself | 1.Husband 2.Myself |
|  | Child's education | Who choose the school? <br> 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4. Jointly | Who decides level of education? <br> 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4.Jointly |
|  | Extra activities for children |  |  |
| 6 | Medical treatment | Who decides to go for medical treatment? <br> 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4.Others | Who choose the medical services? <br> 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4.Others |
|  | What is the preference for the treatment? | 1. Clinic <br> 2. Hospital <br> 3.Aayurbedic treatment |  |
| 7 | Purchasing assets |  |  |
|  | Land | 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4.Others | 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4.Jointly |
|  | Who will own it? |  |  |
|  | House | 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4.Others | 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4.Jointly |
|  | Who will own it? |  |  |
|  | Vehicles | 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4.Others | 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4.Jointly |
|  | Who will own it? |  |  |
|  | Jewelleries | 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4.Others | 1.Head of House <br> 2.Husband <br> 3.Myself <br> 4. Jointly |
|  | Shares | 1.Head of House <br> 2.Husband <br> 3.Myself | 1.Head of House <br> 2.Husband <br> 3.Myself |


|  |  | 4.Others | 4.Jointly |
| :--- | :--- | :--- | :--- |
|  | Who will own it? |  |  |
| 8 | Religious pleasure work |  |  |

