# DECISION MAKING POWERS OF WOMEN IN HOUSEHOLD ECONOMIC ACTIVITIES

(A Study of Bhimad Municipality, Tanahun District)

#### **A Thesis**

Submitted to the Central Department of Economics,
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for the Degree of
MASTERS OF ARTS

in ECONOMICS

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RECOMMENDATION LETTER

The thesis entailed "Decision Making Powers of Women in Household Economic

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by Sagar Sigdel in partial fulfilment of the requirements for the degree of Master of

Arts in Economics under my Supervision and guidance. I forward it with

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APPROVAL LETTER

This thesis entitled "Decision Making Powers of Women in Household Economic

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Sagar Sigdel to the Central Department of Economics, Faculty of Humanities and

Social Sciences, Tribhuvan University, in partial fulfilment of the requirements for

the Degree of MASTER OF ARTS in ECONOMICS has been found satisfactory in

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ii

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# TABLE OF CONTENTS

	Page Number
RECOMMENDATION LETTER	i
APPROVAL LETTER	ii
ACKNOWLEDGEMENTS	iii
TABLE OF CONTENTS	iv
LIST OF TABLES	vi
LIST OF FIGURES	vii
ABBREVIATIONS/ACRONYMS	viii
CHAPTER I : INTRODUCTION	1-7
1.1 Background of the Study	1
1.1.1 Decision-making in Context of Nepal	3
1.2 Statement of the Problem	5
1.3 Objectives of the Study	6
1.4 Significance of the Study	6
1.5 Limitations of the Study	7
1.6 Organization of the Study	7
CHAPTER II : REVIEW OF THE LITERATURE	8-16
2.1. International Context	8
2.2 National Context	12
2.3 Research Gap	16
CHAPTER III : RESEARCH METHODOLOGY	17-19
3.1 Selection of the Study Area	17
3.2 Research Design	17
3.3 Sampling Procedure	18
3.4 Source of Data	18
3.4.1 Primary Data	18
3.4.2 Secondary Data	19
3.5 Data Collection Procedure	19
3.6 Data Analysis Procedure	19
CHAPTER IV: DATA ANALYSIS AND INTERPRETATION	20-50
4.1 Employment Details of the Respondents	20
4.2 Factors that Affect Women's Decision Making	20

4.2.1 Age	20
4.2.2 Education	21
4.2.3 Income	22
4.2.4 Family Types	23
4.2.5 Family Size	24
4.2.6 Number of Children	25
4.2.7 Decision Making Patterns of Women	26
4.2.8 Social Participation	29
4.2.9 Registration of Land after Marriage	31
4.2.10 Decision making regarding the Purchase of Assets	33
4.2.11 Participation in Investment Process	35
4.2.12 Use of the Information Technology	37
4.2.13 Participation in Agricultural Activities	38
4.2.14 Educational Status and Decision Making Regarding Children's	
Health	40
4.2.15 Educational Status and Their Decision on children's Education	41
4.2.16 Decision making on Personal Expenses by the Respondents	42
4.2.17 Involvement on Decision Making while Purchasing and selling	Land
and other assets	43
4.3 Factor Affecting on Decision Making Power of Women	44
4.3.1 Education and Training	45
4.3.2 Asset Ownership	46
4.3.3 Reservation System of Nepal Government for Women	47
4.3.4 Media and Social Network	47
4.3.5 Role of Government	48
4.3.6 Traditional Norms and Values	49
CHAPTER V : SUMMARY, CONCLUSIONS & RECOMMENDATIONS	S <b>51-5</b> 6
5.1 Summary	51
5.2 Conclusion	54
5.3 Recommendations	56
APPENDICES	57-63
REFERENCES	64-66

# LIST OF TABLES

Page Nun	nber
Table 4.1: Age Distribution of Women	20
Table 4.2: Distribution of Women by their Monthly Income	22
Table 4.3: Distribution of the Family Types of Women	23
Table 4.4: Distribution of the Family Size of the Women	24
Table 4.5: Distribution of the Women with Number of Children	25
Table 4.6: Preference of Women for the Place of their Children Education	28
Table 4.7: Monthly Expenditure on Education	29
Table 4.8: Respondents Participation in Community Group	30
Table 4.9: Encouraging Agents to Participate in Community Group	31
Table 4.10: Registration of land	32
Table 4.11: Land Holding Size of Family	33
Table 4.12: Decision making Regarding the Purchase of Assets	34
Table 4.13: Types of Asset	34
Table 4.14: Family Investment and Respondents Involvement in different Sectors	36
Table 4.15: Decision Taking person to invest in Information Technology	37
Table 4.16: Access in Types of Information Technology	38
Table 4.17 Participation of Respondents in Agricultural Activates	39
Table 4.18: Involvement in Decision Making of Agricultural Production	39
Table 4.19: Educational Status and Decision Making Regarding Health	40
Table 4.20: Educational Status and Decision on Children's Education	41
Table 4.21: Decision making on Personal Expenses by the Respondents	42
Table 4.22: Educational Status and Decision Making on Purchasing and Selling La	and
and Other Assets	43

# LIST OF FIGURES

	Page No.
Figure 4.1: Distribution of Women by their Education	21
Figure 4.2: Decision Taking Regarding their Children	27

# ABBREVIATIONS/ACRONYMS

CBS : Central Bureau of Statistics

DCC : District Coordination Committee

ILO : International Labour Organization

INGO : International Non-Government Organization

NDHS : Nepal Demographic and Health Survey

NEP : National Employment Policy

NGO : Non-Government Organization

NLFS : Nepal Labour Force Survey

SLC : School Leaving Certificate

UN : United Nations

UNDP : United Nations Development Program

UNICEF: United Nations Children's Fund (United Nations

International Children's Emergency Fund)

VDC : Village Development Committee

# **CHAPTER I**

#### INTRODUCTION

# 1.1 Background of the Study

In almost every country in the world, men are more likely to participate in labor markets than women. Domestic unpaid care work and so-called inferior household works are important activities which women tend to spend a significant amount of time on and it is an activity that is typically unaccounted for in labor supply statistics. In this milieu of social stratification of women, either they are compelled to work and surrender within the circumference of patriarchal ideologies' vicinity. Regarding the situation of women, Corner (1997) has attained a conference where the issue of women has been raised. Corner shows that women's share of decision-making and leadership is small and, in most parts of the world, shows no clear trend toward improvement. Only in the Nordic countries are women approaching equality in the political sphere, and even in those countries the picture in the private sector and such key institutions as universities is often much less satisfactory. However, these gender differences in decision making rates have been narrowing substantially in recent decades.

Nepalese society is patriarchal, where only 28.9 percent household are headed by women, therefore, men do every vital decision and women follow these decisions willingly or unwillingly. (Nepal Labour Force Survey (NLFS) 2017/018). Mostly, women are considered as second class citizens. They take all the household responsibilities and provide for the needs and comforts of the male members of the family. They are limited to only household chores and unpaid agricultural works. They are not conscious of their rights. Women play triple roles- Productive, Reproductive and Household but these works are not accounted in the national income. They provide all the services and fulfill the needs of their male members without any payment. Yet they are considered economically dependent on their male counterparts. They produce agriculture production, grow up livestock but the males sell and keep income with themselves. Women have no authority to decide the use of this income. Women too work in agricultural and other informal sectors with men till

same time but wages are different. Nepal's constitution has clearly banished the discrimination between men and women in terms of the wages (Constitution of Nepal, 2015) but this is limited in the rules only because there is still discrimination on wage and labour on the basis of gender.

In rural area, the employment opportunities are limited in which the males are the beneficiaries at large. Most of the Nepalese women are mainly involving in two works: reproductive and household. The women have turned into the complete housewives due to the lack of the skill, illiteracy, lack of the opportunities, social barriers and so on. The women have no ownership of the land; rural women could not do any decision of the family about economical venture. But some of the women's access to the education and the income generating activities have been begun to increase. The rural women have come out of the domestic walls into the social arena. The women have begun to earn their living (UN, 2005). Taking this change into account, the present research is trying to analyze the changes or the differences in the economic decisions made by the employed and unemployed women.

While talking about labour force participation rate with national context, female are in minority as they are taken as men's helper. Majority of the respondents i.e. 53.8 percent male are participate in income generating activities where for the same task, only 26.3 female are engaged. Employed women who are engaged in labour force participation only 33.5 percent are engaged in formal and majority i.e. 66.5 percent are involved in informal sectors. In order to dissect working women by employment by place of work place 21.7 percent are engaged in household work, 17.2 are engaged in land forest or river and 17.6 percent women are engaged in domestic work. The national average earning of male is quite high i.e. Rs. 19464 whereas 13630 is secured by female (NLFS, 2017/018). Although female are more than male in terms of their population in Nepal, but unfortunately 80.1 percent women are living with neither house nor land ownership. Minority group has ownership over land by 9.1 percent and house and land ownership is 10.8 percent (CBS, 2012).

The ratio of participation of Women in politics is 23 percent which is negligible with respect to males' representation. In the same way economic aspects, participation in administration and management participation aspects are not satisfactory with regards to women empowerment. On the right of the women empowerment indicator, women

empowerment of Nepal is very low as compared to regional and international level (UNDP, 2018).

Status is a complex of many elements including economic, political, social, religious and other relationship. It is certainly not is task to access the social and economic status of Nepalese women. It is not entirely up on the circumstances of age, ethnic life style, geography and a number of other variables imposed by the wider national society in-terms of constitutional and legal frame works.

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## 1.1.1 Decision-making in Context of Nepal

Autonomy is the ability to obtain information and make decisions about one's own concerns. It facilitates access to material resources such as food, land, income and other forms of wealth, and social resources such as knowledge, power, prestige within the family and community. Women's autonomy in health-care decision-making is extremely important for better maternal and child health outcomes, and as an indicator of women's empowerment. Gender-based power inequalities can restrict open communication between partners about reproductive health decisions as well as women's access to reproductive health services. This in turn can contribute to poor health outcomes. Evidence from other developing countries show that women's age and family structure are the strongest determinants of women's authority in decision-making (Sathar, 2000). Older women and women in nuclear households are more likely than other women to participate in family decisions.

In Nepal, as in most parts of South Asia, women commonly have less power and autonomy than men in making decisions in household. Moreover, women often have unequal access to food, education, and health care, limited opportunities to earn incomes, restricted access to, and control over, productive resources, and very few effective legal rights. Women's autonomy in decision making is associated with her ethnicity, deprivation level, urban/rural classification, education, and number of living children (Kabeer, 2002). Nepalese women are further underprivileged by a lack of awareness of opportunities and their legal rights. Their low social status has been identified as a barrier towards national health and population policy progress in Nepal (Tuladhar, 1997).

Increased age, paid employment and having a greater number of living children are all positively associated with women's autonomy in decision-making. One study (Acharaya, 2010) stated that residence is less likely to do so neither in the bivariate nor in the multivariate analysis in all outcome measures. In both analyses, women from the hill region are more likely to be autonomous in decision making in household, in the multivariate analysis. In bivariate analysis, the development region shows a non-significant result for making major household purchases. However, women from the central region are less likely to do so and to decide about purchase daily household needs in the multivariate analysis. Women from the far western region are less likely to be involved in the decision to visit family or relatives. Women with more schooling (SLC and above) are more likely to be autonomous in own health care but they are joined by women with primary and some secondary education. Women with primary education are less likely to decide about major household purchases. The study supports the argument that poverty alleviation strategies and projects to improve rural well-being should be sensitive to gender roles and ethnicity.

In the rural areas, the employment opportunities for women are in formal and informal sector. Women have different roles and occupations on farm and in family business, in employment and in communities' activities. So the unemployed women commonly have less power than employed women in decision of personal expenses, land purchasing, health and education of their children etc.

Taking those employed and unemployed women into account the present research has basically focused on economic decision making by employed and unemployed women in some variables like, land purchasing, making investment, expenditure etc. in the study area, where some of the women have gradually come into the workplaces searching their career and the livelihood while some others have been limited in to house hold. This study attempts to come up with the analysis of those women with the help of data collected through the questionnaire and the interviews.

#### 1.2 Statement of the Problem

Since Nepalese society is patriarchal, men do most of the vital decisions and women follow them in the family as well as in the society. Women's voices are not counted in the vital decisions. But it is sorry fact that women take all the household responsibilities and provide for the needs and comforts of the male members of the family. It means, they are limited to only household chores and unpaid agricultural works. Most of the women are not conscious of their rights. They work hard and provide all the services and fulfill the needs of their male members without any payment. Yet they are considered economically dependent on their male counterparts. Lives of women are worsening due to impact of patriarchal society. They are being dominated every sphere of life in male dominating society. But some rural women are educated and trained. So, these rural women are involving in the income generating activities. They are becoming aware about their rights.

Most of the societies still today does not provide women the same opportunity as men. Their widespread persist in their education, health, nutrition and even more their participation in economic decision making and political sphere. The senior family member plays a commanding role within the family by controlling resources making crucial planting and harvesting decision and determining the expanded and budget allocations. Yet women life remains centered on their traditional roles like taking care of most household chores such as fetching water and fodder, and doing farm work. Females usually work harder and longer than the man do. The economic contributions of women are substantial. It emphasizes for their traditional roles to be taken for granted. In contrast, women from high class families had maids to take care of most of household chores and other menial work and the work men or women in lower socio-economic group. To find out the key factor why women are extremely losing their access in economic and household affairs in spite of being involved in work

throughout their life, the present research tries its best. Therefore, to do comparative analysis of employed and unemployed rural women in economic decisions is planned to conduct with the following research questions:

- 1. How is the decision making patterns of the employed and unemployed women?
- 2. What affects the women in their involvement in household economic activities?

#### 1.3 Objectives of the Study

Decision making is an important thing of our daily life. Development of family depends on the effective decision making. Therefore, it is important to know the effects of the employment in the decision making power of the women. Keeping role of the employment in women autonomy in the mind, the general objective of this study is to explore decision making pattern of employed and unemployed women in Bhimad Municipality, Ward Number 1, Tanahun, Nepal. The study tried to seek following specific objectives.

- to analyze the decision making patterns of the employed and unemployed
- to identify the factors affecting women's decision making on economic and household activities

#### 1.4 Significance of the Study

This is a comparative study between employed and unemployed women in terms of their role in the decision making process. Such types of comparative studies between employed and unemployed women have poorly been conducted in Nepal. On the other hand, such type of research has not been yet done about the rural women of the Bhimad Municipality Ward Number 1 of Tanahun district. So, this present research aims to explore the economic decisions making between employed and unemployed women of Bhimad Municipality Ward Number 1 of Tanahun district. From this research, it would be comfortable to future researchers belonging to the comparative study of rural women and it would be helpful to NGO's, INGO's, agencies and government in order to make the policy regarding the field of women.

#### 1.5 Limitations of the Study

The main limitations of the study are as follows;

- 1. The present study is trying to analyze the household economic decision making by employed and unemployed married women in rural area.
- 2. All the women have not been taken as the respondents; only selected women have been taken on the basis of purposive sampling.
- 3. The employed women have been included within this study who was involved in formal sector such as governmental or non-governmental sectors.
- 4. Unemployed women have been represented those women who were working as unpaid workers in their own business or seeking job but they were not find any job.
- 5. This study focused on Bhimad Municipality Ward No.1.

# 1.6 Organization of the Study

This study has been divided into five chapters. The first chapter includes introduction, objectives, statement of problem, limitation and organization of the study. The second chapter covers review of the literature where this research reviews the previous research papers and article, books, journals etc. in order to identify research gap of the study. The third chapter includes the methodology, adopted research design, nature and sources of data and so on. The fourth chapter deals with the data obtained by questionnaire and field observation regarding the economic decision making by employed and unemployed women. Lastly, chapter five includes the summary, conclusion and recommendations.

# **CHAPTER II**

#### REVIEW OF THE LITERATURE

In order to find out what other scholars have already done and what remains to be done, this research reviews of previous research papers, article, books, journal etc. regarding the decision making. Different theoretical, practical, policy level and conceptual ideas of different scholars are borrowed as well.

#### 2.1. International Context

Engles declared the overthrow of mother right was the world historical defeat of the feminine sex. With the shift from matriarchal to patriarchal society, women were excluded from the public economic sphere and consigned to household labor. Men had taken over heavy agriculture leaving women only with menial domestic tasks. Males also gained complete control of politics and excluded women largely from religion and public culture as well (Marx and Engles 1992).

Lanjouw and Lanjouw (2001) has highlighted that women are generally less able than men to participate in economic opportunities because they face a work burden that men do not. In most societies, women are responsible for most of the household and child-rearing activities as well rearing of small livestock, although norms differ by culture and over time. This additional work burden is unpaid and limits women's capacity to engage in income earning activities, which often require a minimum fixed time before being profitable. Furthermore, the nature of tasks, such as caring for children and elderly household members, requires women to stay near the home, thus limiting options to work for a wage. Time scarcity forces many women to start-up cottage industries, such as handicrafts, which are often characterized by low returns and limited potential for expansion.

ILO (2002) characterized that informal employment as an uncertain job for the people. An informal employment is understood to include all remunerative work both self-employment and wage employment that is not recognized, regulated, or protected

by existing legal or regulatory frameworks as well as non-remunerative work undertaken in an income-producing enterprise.

Hassmanns (2003) stated that formal employment sector comprise corporations (including quasi-corporate enterprises), non-profit institutions, unincorporated enterprises owned by government units, and those private unincorporated enterprises producing goods or services.

Hossain and Tisdell (2005) claimed that the employed women have more autonomy power in children's health, education, medical treatment and fertility compared to the unemployed women. The working women have more power of possession of the assets and control over resources, freedom of movement and involvement in the group activities. In the comparison to the single women, the married women have more willingness to possession of assets and control over resources. The restriction on movement as gender discrimination do not considered by both types (employed and unemployed) of women. Another hand, gender discrimination on wage is positively correlated with skills. And the unskilled women are more suffered from harassment in the workplace than the skilled women. Working women have more power to decide the separation or divorce with their husband compared to non-working women.

Khandai (2006) has interested to find out decision making pattern of urban working and non-working women regarding to household activities, to realize their condition in the society and their role for self-maintenance. This study comes to conclusion that most of the women are involved in school, college, bank and so on. They can decide marriage and education of children, saving income, expenditure of household, to take loan, family planning religions practice, social participation, medical consultation, entertainment, home improvement, purchasing of items and hygiene practices. Majority of working women and non-working women take joint decision with respect to children's affairs, personal and household affairs. However, they take independent decisions in religious practices, expenditure aspect, purchasing of items and hygiene practices. Socio-personal condition has been shown by different variables like age, education, marital status, and social participation and so on. This shows that there is no relationship between these variable and decision making pattern of the working and non-working women. However, there is negative relationship with family types and decision making pattern of non-working women. Similarly working women

felling tired due to different responsibility such as child, family, relatives and work place whereas non-working women suffer the constrains like, insecurity fatigued for domestic works, no social relation and link and so on. But the study has found that both working and non-working women use similar stress management techniques like, body therapy, balance diet, meditation, and psychotherapy and so on.

Damisa and Yohamma (2007) focused on their study to explore the participation of rural women in decision making in farm management and effects of many variables in decision making in farm management in Nigeria. This study is taken different variables like, age, level of education, religion, wealth status and size of land holding. And found that there is positive relationship between including variables and decision making power of rural women in farm management except religions. This study shows that the older women has more decision making power than younger women in farm management. Similarly, financially strong women is more powerful in the decision making process than financially poorer women and size of land holding and education are also major factors of decision making process of rural women. Finally this study concluded that the decision making power of rural women in Nigeria is very low in farm management.

Kaur (2012) has attempted the research to identify the women's participation in household decision making. This study has more attention to expand the women's involvement in decision making of household sector. So, this study aims to identify the roles of women in education and household decision making and the participation in household decision making process in the rural and urban area. This study conducted self-prepared questionnaire for data collection and collected data was analyzed by using three types of statistical tools namely mean, percentage and chisquare. The result showed that there is neither good nor bad women's participation in the household decision making. Similarly, there is important role of the particular place to increase the ability of the women to take part in the household decision making process. The result possessed the urban women are more able to household decision making compared to rural women. And in the context education, there is positive relationship between women's education and participation in decision making. So, educated women are more capable to take part in the household decision making than uneducated women.

Bradshaw (2013) conducted a comparative study on decision making power of rural and urban households. The article especially talks about the income generation and patriarchal ideology is responsible for women's decision making process. The researcher's hypothesis seems to be if women are rich in economic as well as ideology, they can take better decision and the society turns to be happy society. Specifically, it considers the influence of income generation and gender ideology on women's decision-making in urban and rural households in Nicaragua. It adds to the debate by extending the household decisions that are considered to include not only monetary decisions but also "life option" decisions, including those around women's sexuality. It highlights that understandings of work and contribution are more important than income in some cases, and that ideology matters in terms of how obligations to the household are understood and fulfilled. It suggests that in itself being "urban" seems to contribute to understandings of both income and ideology, for both urban women and men. Women's decision-making in rural and urban households in Nicaragua: the influence of income and ideology

Amugsi and et al. (2016) highlighted that women who participate in taking household decisions making regarding household purchases are more likely to achieve higher dietary diversity compared to those who do not participate. This suggests that improving women decision making autonomy could have a positive impact on women's dietary intake. Interventions in Ghana should target at promoting women's decision -making power at the households' level. Household wealth index, education, and the absence of co-wives in the household are also positively and significantly associated with higher women's dietary diversity. Improving household wealth, promoting female education, and encouraging monogamous marriages could have a significant impact on women dietary intake in Ghana.

Alemayehu and Meskele (2017) have conducted their research jointly about health care decision making autonomy of women from rural districts of Southern Ethiopia. They had conducted the research within 967 women. For that study they had adopted cross sectional paradigm incorporating multi-stage sampling procedure. The conclusion in their study was revealed that even though every woman has the right to participate in her own health care decision making, more than two fifths of them have no role in making health care decisions about their own health. Husbands play a major

role in making health care decisions about their wives. A comprehensive strategy needs to be implemented in order to empower women, as well as to challenge the traditional male dominance. Special attention has to be given to women living in rural areas in order to reduce their dependency through education and income generating activities.

#### 2.2 National Context

Nepal (1997) has described that with the development of the society liberal policy regarding female employment come into existence and now female are getting equal status between male and female. Objective of the study were to distinguish variation population within and outside household activities to find out regional variation of female involvement in economic activities to find out the variation of economic activity of female by age and education; she has used the secondary data published by the Central Bureau of Statistic. She has concluded that employment and under employment is the major issue of natural economy for developing countries. As it is male dominated society, the number of unemployed and under- employed female is greater than that of male. The level of responsibility of women in most field is still comparatively low. There is a negative relationship between the level of education attainment by women and agricultural occupation and positive relationship between the level of education attainment and non-agricultural occupation.

Acharya (2003) considered the issue of in terms of work, women all over the world suffer from the effects of unemployment, job stereotyping, wage disparity, reduced access to jobs and vocational training and have difficulties in moving up the ladder in the job force. The majority of women in Nepal have to endure a "double burden" and sometimes even a "triple burden". Not only do they serve as (1) economic agents and work outside of the home to bring in money, but also once they return home, they have to (2) handle household duties, such as cleaning and cooling, and some even have (3) childcare duties to attend to. The first form of work—paid employment—leads to positive effects on a woman's bargaining position within the household. However, the latter two forms of work are usually not accounted for and are considered to be 'feminized work'. Women are looked at as being primarily responsible in the reproductive sector.

Mahat (2003) has highlighted that the status of Nepalese women and rural women in particular pauses far behind that of men. The strong bias in favor of sons in the country means that daughters are discriminated against from birth and do not have equal opportunities to achieve development. The situation for women is characterized by low levels of access to education, healthcare, and economic, social, and political opportunities. Despite increasing efforts from the government, non-govern-mental organizations, and international development agencies to empower women in Nepal, there has been little improvement in the socio-economic status of women at the grassroots level.

Gurung (2007) argued that decision-making power of women is influenced by demographic, social and economic factors. Demographic variables such as age and marital status are important factors, which determine the social role and responsibilities of women. Job opportunities and mobility in society is determined by education and chances of participation in social activities which finally influence the decision-making. Economic variables as employment and economic status play important role to build up the self-confidence, which directly influences the decision-making power of women.

Acharya and et al. (2010) studied the relationship between women's empowerment in four types of decision making dimensions namely own health care, making major household purchases, making purchase for daily household needs and visits to her family or relatives by using NDHS data. This study used age, residence, ecological zone, development region, education, wealth quintile, employment and number of living child as a socio- background variables. By using bivariate and multivariate analysis the researchers found that the socio-background variables are significantly related with women's decision making. Older age, employed, increased number of children, urban residence, hill region, educated to SLC level and above and richest women have highly decision making power compared to other types of women. At last of all, there is different relationship of variables in the different four types of decision making. In the case of own health care, hilly region's women, western development region, educated women, and richest women are more able than others. Similarly, in the hill zone, western region, primary level education and richest wealth status have more influenced in the household purchasing for major goods. In making

purchasing in daily household is positively relationship with older age, employed, hill region, some secondary education, richer and middle wealth status. And there is positively related between older employed increased number of child, and employed women and visiting to family or relatives. And there is negatively relationship with rural area, central region and richest women.

Joshi (2010) has concerted their attention on the women's socio- economic status and difficulties. Focusing on women's status, this study aims to find out the socio- economic condition, their role in economic and non-economic activities and difficulties around their life. This study comes to conclusion that there are many problems among the Nepali women. They are busy in the agriculture and household sectors. Mostly, rural women are deprived from higher education compared to men. In the comparison among urban and rural women, rural women are far from education than urban women. Decision making power are relatively low than man in the study area, they are not take part in the main decision making process. Rural women have dual role in economic as well as non-economic activities. Nepali women have lack of idea to use of the available resources and right due to the lack of the training and education. Similarly, child marriage, unsafe pregnancy, menstruation, women mortality are main problems in their progress.

Karki (2011) claims that most of the women were just literate, they were just passed S.L.C. women have low capacity in the household and economic decision making process. They were just follower of decision made by male head of the family. However literate women higher decision making power compared to illiterate women. Majority of the people are engaged in the business as a main occupation. This study suggests that women should give education to increase decision making power. Education is one of the weapons of the women to show their capacity within the house and society.

To educate a boy is to educate an individual but educate a girl is to educate the whole family and society. Education is therefore essential for women and girls to become self-dependent more productive and to enter the main stream of development of nation. The overall female literacy rate was 54.5 percent in 1991, 42.8 percent in 2001 and 57.4 percent in 2011 as against 39.6 percent, 65.5 percent and 75.1 percent respectively for male (CBS, 2014). Overall literacy rate (for population aged 5 years

and above) has increased from 54.1 percent in 2001 to 65.9 percent in 2011. Male literacy rate is 75.1 percent compared to female literacy rate of 57.4 percent. The highest literacy rate is reported in Kathmandu district (86.3 percent) and lowest in Rautahat (41.7 percent) (CBS, 2012).

Sapkota (2015) explained that women's role in household decision making in Damek VDC. This study is based upon the primary data collected from the field survey. The major objective of this study is to explore the role of women in household decision in economic, health and education sector. In this research researcher found that the religion also influences the women status and change must brought above by women themselves on the traditional values and customs which helps them to boost up their status in society they tanning programs should be innovated through the advanced studies. Cooperation from male counterparts belongs. Thus to remove the unnecessary women's activities of culture, various skill development will also increase the time for women can spend productively. If men help women even a little bit in their household work, women get relief from their backbreaking household activities and can get some rest, which will make them more alert and productive in other works.

Rai (2015) considered the issue of the female's decision making level in Nepalese politics. The study was based on the qualitative research method. The unstructured interview was conducted by the research within two political youth and student organization members to discuss the provision of 33 percent women participation in Constituent Assembly in order to find out the ability to access the political power in all levels. The socio-cultural and economic status of women in grass-root level is studied to relate the factors that hinder women to voice their opinions. In Nepalese politics the decision making level of women was relatively lower than men. The fundamental factors that are proved as hindrance factors such as lack of basic education, less support from families, lack of political knowledge, economic insecurity and patriarchal prejudices are seen as the major obstacles for women's active participation in political sphere.

Dahal (2017) concluded that, female have low decision making power and their role is as a helper in family and in society. Women are deprived from their right and responsibilities. Their male counterparts are played dominant role in decision making

in terms of major household activities like purchasing households goods, borrowing money and goods, money lending, children's education, family planning. The female who have higher educational background and employed have higher decision making power than merely illiterate households.

Bhandari (2018) has focused that cooperative plays an important role to empower marginalized people. Especially women, who have not access to the loan and credit in formal banking institutions have been highly benefited through cooperative sector in rural part of country. She further added that women have been getting opportunities to be empowered economically and socially. Most of the women who do not have their property for deposit, cooperative supports them on access to loan and invest in productive sector. Cooperative organize different skill based training that support for economic empowerment. The study shows that there is very low level access of women in decision making process.

## 2.3 Research Gap

Regarding the decision making power and process of women have been studies from multiple researchers with multiple angles. Diversified reviews have been conducted with special regards to women's empowerment. After reading and rereading those reviews, researcher have developed the ideas how to deal with objectives, and what are the aspects that have not been even touched. Researcher has reached the conclusion that the researches were not conducted comparatively with employed and unemployed women in household and other facets. Therefore, the researcher has chosen the topic regarding the decision making power between employed and unemployed women.

# **CHAPTER III**

# RESEARCH METHODOLOGY

This chapter is organized into different sections as study area, research design, source of data, population and sample, method of data collection and data processing and analysis procedure.

# 3.1 Selection of the Study Area

Bhimad Municipality is one of the Municipalities of Tanahun district of Gandaki province. This municipality covers 129 km<sup>2</sup> of land and it consists of 9 wards. The population of this municipality is 31362 consisting 13360 male and 18002 female within 7488 households. It is situated on 25 km far from headquarter of Damauli. According to CBS, there are 4738 population within 1123 households in Ward Number 1. Out of 4738 population, there are 1949 male and 2789 female population. (CBS, 2011) The study area is the residential area of different cast and ethnicities.

Bhimad Municipality Ward Number 1 of Tanahun district is purposively selected as the study area. This ward is core area where employed women are more than other wards. Therefore, the present study is purposely selected to compare and contrast in economic and household activities decision making level between the employed and unemployed women in the different aspects.

#### 3.2 Research Design

This study was based on descriptive as well as exploratory in nature. This research study follows primarily descriptive research approach. It is descriptive in the sense that research carefully records all the events from study area and describes the ways of life of people. It was based on the micro study of income and expenditure pattern of the employed and the unemployed women of Bhimad Municipality Ward Number 1. Similarly, this study explores the decisions making by employed and unemployed women of Ward Number 1 of Bhimad Municipality.

# 3.3 Sampling Procedure

For this study, only 110 employed and unemployed women were taken as a study sample. Although there were 73 women were employed in different institutions, 18 were unmarried. Hence, the researcher has made discretion to use only married women in this study, among them 52 women were staying with their husband and 3 are widowed or separated. Thus, 55 women were selected out of employed women. In order to make study reliable and comfortable, equal respondents from unemployed married women were selected by using purposive sampling method. Among sample of unemployed women 50 were staying with their husband and 5 were widowed or separated.

Table 3.1: Structure of Sample of the study

	Married	Percent	Widowed	Percent	Total	Percent
			and			
			Separated			
Employed	52	94.5	3	5.5	55	100
Unemployed	50	90.9	5	9.1	55	100
Total	102	92.7	8	7.3	110	100

Source: Researcher's Own Calculation.

Here married women represent who are staying with her husband and other are divorced or separated and widowed after their marriage.

#### 3.4 Source of Data

In this study both primary and secondary data was used. Secondary in the sense that published and unpublished documents such as Journals, articles, previous thesis work, government documents like office of Municipality, DCC of Tanahun district and NGOs & INGOs annual report.

# 3.4.1 Primary Data

This study is mainly based on the primary data collection. Primary data have been collected using questionnaire method. For data collection, the objective based questions were distributed among employed and unemployed women in the study area where as structured interview used to collect the data for informants who were unable to fill up the questionnaire paper.

#### 3.4.2 Secondary Data

Secondary data were collected from available published and unpublished related literature, journal, articles, previous thesis work, government documents like office of Municipality, Ward office, DCC of Tanahun district, CBS, population in census records 2011, research reports, annual reports of the different program.

#### 3.5 Data Collection Procedure

This study was conducted in Bhimad Municipality, Ward Number 1 of Tanahun district. There were 1123 households in the study area. The researcher was selected only 55 employed women and equally unemployed women were also taken in this study, there were 110 respondents including employed and unemployed. Structured close ended as well as open ended questionnaire were prepared under the guidance of supervisor and were distributed them. In this way, necessary data and information were collected. Secondary data were also taken from different books, journals and articles written by different scholars in different time and venue.

#### 3.6 Data Analysis Procedure

After collecting the data, it was kept in sequential order, according to the needs of the study. It was analyzed and interpreted with the help of table and diagrams. Description in simple language and simple mathematical interpretation procedure was adopted in the study. While analyzing after analyzing the data, necessary conclusion and recommendation have been made.

# **CHAPTER IV**

## DATA ANALYSIS AND INTERPRETATION

This chapter includes the findings of the study in terms of the objectives then the findings are analyzed by using different descriptive tools. The detailed findings and analysis in terms of women's decision making determinants and the employed and unemployed women's decision making pattern.

#### 4.1 Employment Details of the Respondents

As the respondents were selected from formal job stratification i.e. governmental and non-governmental, all of them were either governmental or non-governmental organizations. It can be due to the low job opportunities in the study area, the male members get more chance than women in the service sector, so they do self-business. On the other side, in the agriculture sector, the demand of the women labor is very low compared to the man due to the physical strength.

#### 4.2 Factors that Affect Women's Decision Making

The variables such as age, education, marital status, family types, family size, number of children has the influence in women's decision making. Each major variable of decision making includes a series of sub-titles.

#### 4.2.1 Age

Age is one of the most important factors behind an individual's decision making. In this study, the respondents' age groups are classified as: 20-29, 30-39, 40-49, 50-59 and 60-69.

**Table 4.1: Age Distribution of Women** 

Ago	Employed Women		Employed Women Unemployed Women		Total	
Age	Number	Percent	Number	Percent	Number	Percent
20-29	22	40.00	11	20.00	33	30.00
30-39	20	36.36	12	21.82	32	29.09
40-49	9	16.36	11	20.00	20	18.18
50-59	4	7.27	16	29.09	20	18.18
60-69	0	0.00	5	9.09	5	4.55
Total	55	100.00	55	100.00	110	100.00

Table 4.1 reveals that from age group 20-29, employed and unemployed women both are 30 percent. There are 36.36 percent employed and 21.82 percent unemployed women from age group 30-39. Similarly, there are 16.36 percent employed and 20.00 percent unemployed women from age group 40-49 and 7.27 percent employed and 29.09 percent unemployed women are in 50-59 age group whereas 9.09 percent unemployed women and none employed women are in 60-69 years age group category.

Table 4.1 shows that the number of the employed women is (40.00 percent) from age group 20-29, the highest of all. From this we can analyze that this time (30-39) is suitable for women to do job because in this time, they have completed their formal study and other roles and responsibilities like, marriage, child bearing etc. So, they want to do job, being free from these types of the roles and responsibilities. Another side, none of employed women are from age group 60-69. It is because women ageing between 60-69 years age group were weak physically and mentally so they want to take rest and retire from the work. Among the unemployed respondents, the number of the unemployed women is low (9.09 percent) in between 60-69 years age group of women. It is due to ageing in both mental and physical condition.

#### 4.2.2 Education

Education is one of the very crucial factors of women's decision making power. It increases the decision making power of women. The present study has classified education levels into five types as: Illiterate, under secondary level, Secondary level, Intermediate level, Bachelor and above.

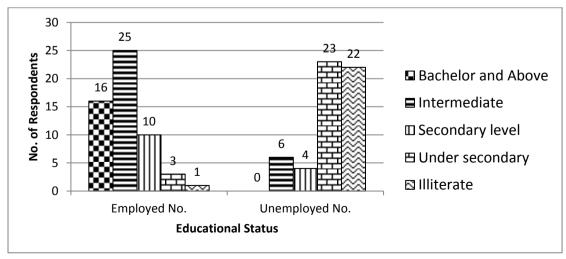


Figure 4.1: Distribution of Women by their Education

Figure 4.1 shows that among the respondents, 29.09 percent employed women have studied Bachelor and above level while 45.45 percent employed and 10.91 percent unemployed women were studied intermediate level. Similarly, 18.18 percent employed and 7.27 percent unemployed women have attended high school whereas, 5.45 percent employed and 41.82 percent unemployed women have studied under secondary level. Only 1.82 percent employed women are found illiterate on the other hand 41.82 percent unemployed women are found illiterate.

This implies that the majority of the respondents with high school level education and few women were illiterate. From this, it can be analyzed that the study area is the rural area, the people do not want to educate the daughter. The investment in the daughter is the wastage of the money because in patriarchal society they are taken as others asset; they have to go their in-laws house indeed. Similarly, majorities of the unemployed women were just literate i.e. they have only studied under secondary level. In comparison, intermediate and high school educated employed women are more than the unemployed women. From this we can say that it is necessary to study minimum high school level education for employment. Generally, education positively affects to the employment.

#### **4.2.3** Income

Income is an important factor to empowered and make able women in order to make their decision regarding familial moves. It is true that, if women are employed and they earn, they feel secure, independent and self-confidence. Therefore, income is an important and vital indicator to shape women's decision making power. The following table shows the respondents monthly income.

**Table 4.2: Distribution of Women by their Monthly Income** 

Monthly	Employed	Percent	Unemployed	Percent	Total	Percent
Income	Number		Number		Number	
upto 5000	6	10.9	27	49.1	33	30.00
5001-10000	12	21.8	15	27.3	27	24.55
10001-15000	9	16.4	8	14.5	17	15.45
15001-20000	7	12.7	4	7.3	11	10.00
above 20000	21	38.2	1	1.8	22	20.00
Total	55	100	55	100	110	100

Table 4.2 deals with the issue of income of the respondents either they were employed or unemployed. In terms of unemployed women, they were involved in unpaid job from early morning to late night. As the table indicates that majority of the respondent's i.e. 22 comprising 21 employed and 1 unemployed women's monthly income was more than twenty thousands, whereas 27 respondents monthly income was 5-10 thousands comprising 12 employed and 15 unemployed. Similarly, 33 respondents monthly income was up to 5 thousands comprising 6 employed and 27 unemployed. The unemployed respondents whose income sources were in informal sectors i.e. wage labour, producing traditional alcohol, animal husbandry, agriculture and so on which are not certain sources.

By this data it can be assumed that in the study area there is discrimination on wage in private sector. Therefore, there was little representation of women who were earned more than 20 thousands. In governmental job, there is no discrimination that's why women were earning more than 20 thousands. As employed women were strong position in terms of economy, certainly there is good decision making in their homes rather than unemployed women.

## 4.2.4 Family Types

The types of the family also determine the women's decision making power. There are mainly two types of the families in the study area. One is nuclear family which includes husband, wife and their unmarried children and another is joint family which includes husband, wife, one more their married and unmarried children and other relatives living in the household who take their meal in the same kitchen.

Table 4.3: Distribution of the Family Types of Women

Types of family	Employed	Percent	Unemployed	Percent	Total	Percent
Nuclear	37	67.27	25	45.45	62	56.36
Joint	18	32.73	30	54.55	48	43.64
Total	55	100.00	55	100.00	110	100.00

Source: Field Survey, 2018.

Table 4.3 shows that among the employed women, 67.27 percent women have nuclear family and 32.73 percent women have joint family. Similarly, from unemployed,

54.55 percent women live in joint family and 32.73 percent women live in the nuclear family.

This data shows that most of the employed women live in the nuclear family compared to the unemployed women. So, it is comfortable to go out of the home and decide on whatever they want, compared to the joint family's women. Because they should asked to head of the family and should wait their permission but in case of the nuclear family, they can conscience their husband and took decision themselves in every matters. The type of the family plays the most important role in the employment of the women.

#### 4.2.5 Family Size

Family size determines the decision making in household and other activities. In large family women cannot be involved in the decision making process. Because they should ask many family member serially like, father in law, mother in law, husband etc. And if they are interested and agreed to make involvement then they get chance to participate in the decision making process. But if family size is small then the women easily can involve in the decision making process. Because they easily can convince husband to go outside of the home for involve in the social activities. Similarly, they took decision together about household and other matter. Present study has divided family size into following manner.

Table 4.4: Distribution of the Family Size of the Women

Size of family	Employed	Percent	Unemployed	Percent	Total	Percent
1	1	1.82	1	1.82	2	1.82
2 -3	17	30.91	8	14.55	25	22.73
4 - 5	19	34.55	20	36.36	39	35.45
6 - 7	7	12.73	8	14.55	15	13.64
8- 9	7	12.73	9	16.36	16	14.55
10 - 11	3	5.45	5	9.09	8	7.27
12 - 13	1	1.82	3	5.45	4	3.64
14 - 15	0	0.00	1	1.82	1	0.91
Total	55	110	55	110	110	100

Table 4.4 shows that among 55 employed women, 32.73 percent women live in the small family (1-3 members). Similarly, 60.01 percent women live in the medium family size (4-9 members) and there are only 7.26 percent women living in the large types of family size (10-15 members).

The majority (67.27 percent) of the unemployed women lived in medium sized family and less (16.36 percent) of the unemployed women lived in the large types of the family. Small family size makes women free to come out side home. It can be easy to employed women to go outside the home because household work is low and they can get help of the husband compared to the medium and large family size. so large family size is the constraint behind the career development of the women because the large family's women have many role and responsibilities.

#### 4.2.6 Number of Children

The numbers of children in family also determine the women's decision making power like the type and size of the family. In family with multiple children's women hardly be involved in the decision making process while family with less children women conveniently involved in the decision making process. This study has classified the family with number of children in following ways:

Table 4.5: Distribution of the Women with Number of Children

Number of	Employed	Percent	Unemployed	Percent	Total	Percent
Children						
0	4	7.27	5	9.09	9	8.18
1	24	43.64	9	16.36	33	30.00
2	20	36.36	20	36.36	40	36.36
3	6	10.91	11	20.00	17	15.45
4	0	0.00	7	12.73	7	6.36
5	1	1.82	1	1.82	2	1.82
6	0	0.00	1	1.82	1	0.91
7	0	0.00	1	1.82	1	0.91
Total	55	100	55	100	110	100

Table 4.5 shows that most of the employed women 43.64 percent has single child while only 1.82 percent has multiple i.e. 5 child. For unemployment respondents, most of them 36.36 percent has 2 children. Among the total respondents the most of the respondents have two children. The average child of the employed women has 1.58 and unemployed women have 2.33.

The number of children determines the size of family also it determines the freedom of mother besides their cares. Women having multiple child cannot get of their children service while mother having only one or two child free nearly after the age of 30 so they involved mostly in carrier development activities, engaged in income generating activities and decision making process.

# 4.2.7 Decision Making Patterns of Women

The decision making pattern of our society is very much biased. The women work very hard but in the decision making aspect, males do the important decision and females do only normal decision of home activities like shopping for the daily household, cooking food etc.

In this study, the researcher wants to analyze the decision making pattern of the employed and unemployed women. The decision making pattern of the employed and unemployed women have been studied under two categories; household affairs including health of the children, education of the children, participation in the community group and economic decision making including personal expenditure, land purchase/sell, assets purchase/sale and agriculture production process.

This study has analyzed the decision making pattern of the employed and unemployed women in term of the different variables such as health of the children, education of the children, personal expenditure etc.

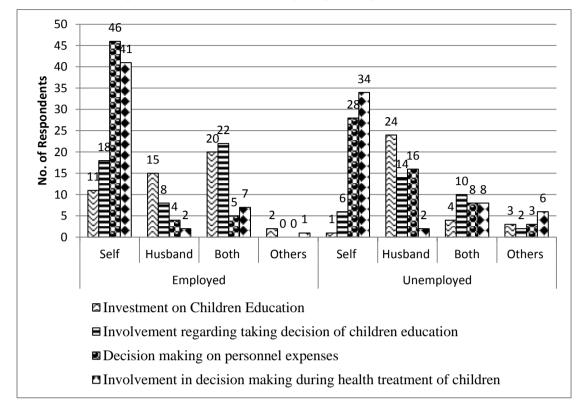


Figure 4.2: Decision Taking Regarding their Children

Source: Field Survey, 2018.

Figure 4.2 shows that out of total, 22.92 percent employed and 3.13 percent unemployed women take self-decision and 31.25 percent employed and 75.00 percent unemployed women follow the decision taken by their husband. Here, the percentage of the employed women is greater than the unemployed women in the context of the investment on children education whereas employed women makes maximum decision in mutual understanding of both husband and wife whereas unemployed follows the husband decision.

In the case of the health of the children, among the respondents, 51 employed and 50 unemployed women have children. Out of them, 80.31 percent employed and 60.82 percent unemployed women take self-decision and 3.92 percent employed and 3.64 percent unemployed women follow the decision taken by their husband whereas 13.73 percent employed women's and 14.55 percent unemployed women made their decision with the mutual coordination of husband. Here, the percentage of the unemployed women's husband is less decisive than employed women. It can be due to the employed women's husbands may go outside home for job and the children's all responsibilities are in wife's or family members shoulder.

In the case of the personal expenditure, among the respondents, 83.64 percent employed and 50.91 percent unemployed women take self-decision. Similarly, 7.27 percent employed and 29.09 percent unemployed women follow decision taken by husband. And 5.45 percent unemployed women's other family members take decision about the women's personal expenditure. Here, the number of the employed women is higher than the number of the unemployed women in case of the personal expenditure. From this we can analyze that the employed women get money from their job so they do not need to ask anybody to expend money. They can expend money on whatever they want. But the unemployed women are housewife, they do not any money earning by her except given by her husband to keep in the cupboard. So, they should ask him for her personal purpose.

Among the basic needs, education is an important one. Knowledge of educated people creates lots of opportunities for their betterment and for the country as well. Educated people definitely have positive knowledge and they can decide what is right and what is wrong. In this study, the respondents' decision of preference place for their children's education is categorized as:

Table 4.6: Preference of Women for the Place of their Children Education

T	Employed	Percent	Unemployed	Percent	Total	Percent
Type of School	Number		Number			
Private Institution	20	36.36	10	18.18	30	27.27
Government Institution	25	45.45	21	38.18	46	41.82
Both Private and	3	5.45	1	1.82	4	3.64
Government						
Total	48	87.27	32	58.18	80	72.73
None	7	12.73	23	41.82	30	27.27
Total	55	100.00	55	100.00	110	100.00

Source: Field Survey, 2018.

Table 4.6 shows that most number of employed women i.e. 45.45 percent preferred to educate their children in government institution while 36.36 percent prefer private institutions. Similarly, on the other hand, most of the unemployed women 38.18

percent showed their preference in government institution with 18.18 percent in private institution.

In public there is thought that government institute cannot give quality as private institute however both the women's perception towards government institute's quality is faithful.

**Table 4.7: Monthly Expenditure on Education** 

Range	Employed	Percent	Unemployed	Percent	Total	Percent
(In Rs.)	Number		Number			
0-500	12	25.00	5	15.63	17	21.25
501-1000	13	27.08	8	25.00	21	26.25
More than	23	47.92	19	59.38	42	52.50
1000						
Total	48	100.00	32	100.00	80	100.00

Source: Field Survey, 2018.

Table 4.7 shows that most of the 47.92 percent employed women's and 59.38 percent unemployed women's spend more than 1000 rupees for educational purpose. Similarly, 27.08 percent of employed and 26.25 percent of unemployed women's spend 501-1000 rupees monthly for education. From the data above it can be seen that however the women are unemployed but they spend similar amount like employed. As the unemployed women's does not have sufficient own income but their other resources like husband income, family members income provides them to spend a lot money in education. It may be due to they have knowledge that education is the only way to make their children's future bright.

#### 4.2.8 Social Participation

Social participation helps women to increase the decision making power. The women who participate in the social work and work as the member of any community group, obviously have more decision making power in the social sector and household sector compared to those women who do not come outside home. There are four kinds of the community groups in the study area as mother group, user group, community group and others.

**Table 4.8: Respondents Participation in Community Group** 

Respondents Participation in Community Group									
	Employed	l Number	Unemploye						
	Executive	Executive							
	Member	Member	Member	Member	Total				
Mother Group only	0	11	0	22	33				
User Group only	0	3	0	1	4				
Community Group only	0	0	0	0	0				
Others	0	1	0	0	1				
More than one	11	5	9	7	32				
Total	11	20	9	30	70				
women who are not		24		16	40				
involve in any Group									
Grand Total		55		55	110				

Table 4.8 shows that among the 55 employed women, 31 women are interested to participate community group and 24 women are not involved in community group. Similarly, among the unemployed, 39 women show interest to go community group and 16 are not interested to participate in community group among the 55 respondents.

This implies that the percent of unemployed women is greater than the percent of the employed women in the case of participation in community group. It shows that unemployed women commonly go to community work and participate in the different community groups compared to the unemployed women. It is because employed women are busy in their job and have no time for community participation actively however the study area is rural the unemployment women have knowledge about community activities and preferred to do these activities. This research couldn't cover women who participated in the other groups like community group.

**Table 4.9: Encouraging Agents to Participate in Community Group** 

	Employed	Percent	Unemployed	Percent	Total	Percent
	Number		Number			
Self	20	64.51	25	64.10	45	64.28
Husband	3	9.67	1	2.56	4	5.71
Other	8	25.80	13	33.33	21	30.00
Total	31	100.00	39	100.00	70	100.00

Table 4.9 shows that 64.51 percent employed women participated in the different community group by themselves among which 9.67 participated by husband encouragement. And 64.10 percent of unemployed women participated in community group themselves and only 5.17 percent of them were encouraged by their husband.

The data shows that more employed women are inactive in community group than unemployed women. This shows that the women who are employed, they got busy in their job however the unemployed women who are literally low educated however participated in capacity building and creative institutions.

#### 4.2.9 Registration of Land after Marriage

Land is the stable assets and risk avoider business so we can see many people's attraction in this business. Land increases the economic status and social reputation in the society especially in the rural society. Therefore, people feel relief in their life, if they have sufficient land with them. In this study, the respondents were inquired whether their family had purchased any land after their marriage or not, whose name has the land been registered in and their involvement in the decision making regarding the purchase and registration of land. Answers of these questions have been shown below in the tables.

Table 4.10: Registration of land

Land Registration	Employed	Percent	Unemployed	Percent	Total	Percent
	Number		Number			
Self	13	23.64	7	12.73	20	18.18
Husband	5	9.09	10	18.18	15	13.64
other Family Member	2	3.64	3	5.45	5	4.55
Both Self and Husband	6	10.91	1	1.82	7	6.36
Husband and other family	2	3.64	8	14.55	10	9.09
Member						
Family of No any land	27	49.09	26	47.27	53	48.18
Purchase after Marriage						
Total	55	100.00	55	100.00	110	100.00

Table 4.10 shows that there are 28 employed women's families and 29 unemployed women's families have purchased land after their marriage. Among 28 employed women, 13 women have registered the land in their name. 5 women's families have registered the land in their husband's name and 2 women's families have registered the land in other family member's name. Similarly, among the 29 unemployed women's families, 7 women have registered the land in their name and 10 women's families have registered the land in their husband's name.

This data implies that the number of land possessing employed women is greater than the number of the unemployed women. It can be due to the knowledge of employed women in discount scheme of government during the land registration in women name and also unemployed women's interest in other assets ownership than the land.

**Table 4.11: Land Holding Size of Family** 

Size of Land	Employed	Percent	Unemployed	Percent	Total	Percent
(In Ropani)	Number		Number			
0-5	11	20.00	14	25.45	25	22.73
6 to 10	20	36.36	22	40.00	42	38.18
11 to 20	20	36.36	15	27.27	35	31.82
Above 20	4	7.27	4	7.27	8	7.27
Total	55	100.00	55	100.00	110	100.00

Table 4.11 shows that 36.36 percent of employed women's have land in the range of 6-10 ropani and same amount of employed women's have land in the range of 11-20 ropani whereas only 7.27 percent of employed women have land above than 20 ropani. In case of unemployed women's 40.00 percent of respondents have land size in the range of 6-10 ropani and 27.27 percent have in between 11-20 ropani. With the comparison of these two data the land size of employed women's is slightly higher than unemployed women's. It can be due to the employed women's earning helps to add the land in their family.

#### 4.2.10 Decision making regarding the Purchase of Assets

Asset is the one of the most important things in the human life. Those people, who have sufficient assets, feel relief in their life. Also in the case of women, assets secure their life. Assets play an important role in the social and economic status of women. In this study, the respondents were further inquired about the nature of the assets and their involvement in the decision making regarding the purchase and the sale of those assets. Answers of these questions have been shown below in the different tables.

Table 4.12: Decision making Regarding the Purchase of Assets

Decision taking	Employed	Percent	Unemployed	Percent	Total	Percent
person	Number		Number			
Self	4	7.27	3	5.45	7	6.36
Husband	10	18.18	15	27.27	25	22.73
Other Family	17	30.91	11	20.00	28	25.45
Members						
Self and Husband	18	32.73	7	12.73	25	22.73
Husband and	6	10.91	19	34.55	25	22.73
Others						
Total	55	100.00	55	100.00	110	100.00

Table 4.12 show that out of the 55 employed women whose families have purchased assets, most of the women (32.73 percent) decides by the mutual understanding of husband and themselves however only 7.27 percent decided only themselves. On the other side, in unemployed women's families, husband and others i.e. 34.55 percent made decision during purchase of assets while only 5.45 percent decision were made in the presence of women.

This implies that the participation in decision making regarding purchase of assets of employed women is greater than number of unemployed women. From this data we can say employed women has great impact in their family.

Table 4.13: Types of Asset

	Employed	Percent	Unemployed	Percent	Total	Percent
	Number		Number			
Land only	17	30.91	6	10.91	23	20.91
House only	0	0.00	0	0.00	0	0.00
Jewels and Bank	24	43.64	9	16.36	33	30.00
Balance only						
Both Land and House	2	3.64	6	10.91	8	7.27
None	12	21.82	34	61.82	46	41.82

Source: Field Survey, 2018.

Table 4.13 shows that among the respondents, 78.18 percent employed women and 89.09 percent unemployed have ownership of the assets in the four different titles. Out of the total employed women, 17 percent have only land ownership and none of them have only house ownership. Similarly 43.64 percent have jewels and bank balance in their name and remaining 2 percent have both land and house. Similarly out of total unemployed women, 10.91percent have land ownership none of them have only house ownership and among the respondents all of them 16.36 percent have jewels and bank balance only whereas 10.91 percent have both land and house in their name.

This implies that more unemployed women have land and house ownership, compared to the employed women. It can be due to the fact that employed women are not interested to accept ownership of the house and land because they are already capable for income generation. Another side, the data shows that all respondents have jewels and bank balance that have ownership of the assets. Because women are interested to keep more or less jewels with them in the Nepal, especially in rural area and it may be due to that they do participating in income generating activities.

#### **4.2.11 Participation in Investment Process**

Investment activities determine the economic maturity of people. Those people who have more property participate in the investment activities. Therefore, investment is affected by many things like money, skill, capacity to take risk, education etc. This study wants to identify the role of investment in the decision making capacity of the women. Respondents were questioned about their family investment, kinds of the investment and the involvement of women in investment process. The data are presented below in the table.

Table 4.14: Family Investment and Respondents Involvement in different Sectors

Invested Sector	Employed		Unem	Total	
	Participate Non P		Participate	Non	
		Participate		Participate	
Agriculture only	1	1	0	2	4
Land only	2	1	0	1	4
Share Markets only	5	2	0	0	7
Others	3	7	1	4	15
More Than one	11	3	0	9	23
Total	22	14	1	16	53
Family who doesn't invest		19		38	57
any Sector					
Grand Total		55		55	110

Table 4.14 shows that 36 employed women's family has made investment in different areas out of which 2 women's family has invested in the agriculture sector, 3 in the real state(land) business, 7 in the share markets, 8 in the other types of business and remaining 14 invested more than one sector. Remaining 19 are not participating in the investment activities. Similarly, among 55 unemployed women, 9 women's family has made investment in more than one area. 2 are involved in the agriculture production, 5 are active in the real estate (land) business, 7 are involved in share markets and 5 involved in the other types of business.

This shows that most of the employed women's family has participated in the investment process more than unemployed women's family. Among which majority 14 unemployed women's family and 9 unemployed women's family has made investment in the more than one sector because there are more financial group in the study area.

Table 4.15: Decision Taking person to invest in Information Technology

	Employed	Percent	Unemployed	Percent	Total	Percent
	Number		Number			
Self	8	14.54	9	16.36	31.54	28.67
Husband	26	47.27	19	34.54	92.27	83.88
Others	1	1.818	11	20.00	13.81	12.56
Self and Husband	17	30.90	3	5.45	50.90	46.28
Husband and	3	5.45	13	23.63	21.45	19.50
Others						
Total	55	100	55	100	110	100

Table 4.15 reveals that among the employed women only 14.54 percent women's take decision during the investment in information technology while husband himself takes most of the decision i.e. 47.27 percent. Similarly 30.90 percent decision is made in mutual decision by husband and themselves. On the other sides, most i.e. 34.54 percent unemployed women's husband were taken decision for investment in information technology.

From this study, it can be said that the women's single participation in investment in information technology is very low. However the mutual decision is found good in employed women case but the unemployed women's situation is same in this condition also. It might be due to lack of knowledge of unemployed women for the investment of money in information technology.

#### 4.2.12 Use of the Information Technology

Information technology is the infrastructure of development. It helps to develop human personality. People receive all kinds of knowledge from IT. It makes human life easier. Information technology plays very important role for right selection of human activities. Use of IT makes man perfect to take right decision in the life. Therefore, it affects the decision making process. In this study, the researcher has questioned to all respondents about availability of IT in their home besides their types and women's involvement in hiring them. The respondents' answers have been expressed in the different table.

Table 4.16: Access in Types of Information Technology

	Employed	Percent	Unemployed	Percent	Total	Percent
	Number		Number			
Radio	10	18.18	21	38.18	31	28.18
Television	46	83.64	37	67.27	83	75.45
Cell phone	55	100.00	55	100.00	110	100.00
Newspaper	2	3.64	0	0.00	2	1.82
Computer with	7	12.73	1	1.82	8	7.27
Internet						
None	0	0.00	0	0.00	0	0.00

Table 4.16 shows that all the employed and unemployed women have different types (like, radio, TV, Cell Phone, newspaper and internet) of information technology in their home. Among which all (100 percent) the employed and unemployed women have cell phone. But 83.64 percent employed and 67.27 percent unemployed women have television. And there is less use of newspaper i.e. only 3.64 percent of employed and none of unemployed women's read newspaper. Similarly the use of computer by unemployed women is 1.82 percent while employed women is 12.73 percent.

In conclusion, everybody has information technology at home in the study area, among which cell phone are kept everybody's home. But only 1.82 percent unemployed and 12.73 percent employed women are able to use the computer. Because computer is more expensive than cell phone and it is hard in every body's access.

#### 4.2.13 Participation in Agricultural Activities

Agricultural participation helps women to increase the household decision making power. In study area, the respondents were asked whether they involved in agricultural activities or not? Their answers are tabulated below:

**Table 4.17 Participation of Respondents in Agricultural Activates** 

	Employed	Percent	Unemployed	Percent	Total	Percent
Yes	24	43.64	44	80	68	61.81
No	31	56.36	11	20	42	38.18
Total	55	100	55	100	110	100

Table 4.17 shows most of the unemployed women i.e. 80 percent involved in agricultural activities whereas only 20 percent does not participated in agricultural activities. However most of the employed women's i.e. 56.36 percent does not participated in agricultural activities.

In course of unemployed women's its their job to engaged in agricultural activities so the number is high where as some aged population do not participated in agricultural activities because of weak physical condition in both unemployed and employed women's case. The higher employed women's inactive in agricultural activities this can be due to that employed women have leisure only one day in a week. So, they wash clothes and house or meet guest or go for shopping. They have less time for decision to agriculture production. Therefore, they eat either whatever is available in the farm or bring from the market of their interest. But unemployed women have more leisure time so they want to pass time going to their farm. And unemployed women's family income is less than the employed women. So, unemployed women should save their money from the household purchasing. Therefore, the unemployed women's rate is higher, compared to the employed women in case of the agriculture production.

**Table 4.18: Involvement in Decision Making of Agricultural Production** 

Decision Maker	Employed	Percent	Unemployed	Percent	Total	Percent
Self	5	9.09	16	29.1	21	19.09
Husband	17	30.91	6	10.9	23	20.91
Other Member of Family	15	27.27	11	20.0	26	23.64
Self and Husband	13	23.64	17	30.9	30	27.27
Husband and Others	5	9.09	5	9.1	10	9.09
Total	55	100.00	55	100.0	110	100.00

Source: Field Survey, 2018.

Table 4.18 shows that among total respondents, 9.09 percent employed and 29.1 percent unemployed women participate in the self-decision making in the agriculture production. Similarly, 30.91 percent employed and 10.9 percent unemployed women's husbands take decision in the agriculture production and 27.27 percent employed women's other family members take decision in it. This data shows that the percentage of the unemployed women in decision making is higher than the percentage of the employed women, this may be due to their hard work in farming process.

#### 4.2.14 Educational Status and Decision Making Regarding Children's Health

Educational status is that very indicator that opens up the consciousness of a person where to go for health treatment. In the following table educational status of the respondents and their decision making on their health checkup has been presented in the following table:

Table 4.19: Educational Status and Decision Making Regarding Health

			Em	ployed					U	nemploy	/ed		
Educational level	Self	Hus.	Other	S & H	No chi	Total	Self	husband	o m	s & H	no chi	Total	Grand T
Bachelor and Above	11	0	0	4	1	16	0	0	0	0	0	0	16
+2	19	1	0	3	2	25	3	0	0	2	1	6	31
Secondary	7	1	1	0	1	10	1	0	0	3	0	4	14
Upto secondary level	3	0	0	0	0	3	12	2	5	0	4	23	26
Illiterate	1	0	0	0	0	1	18	0	1	3	0	22	23
Total	41	2	1	7	4	55	34	2	6	8	5	55	110

Source: Field Survey, 2018.

Table 4.19 clearly shows that 16 employed women were having bachelors and above educational qualification, none of the respondents from unemployed section were such educational qualification. Out of 16 respondents majority i.e. 11 respondents were taken decision self-regarding the health problem whereas 4 respondents were taken decision on husband and wife's mutual understanding and one were without children. Similarly, there were altogether 23 illiterate women among them one was employed and 22 were unemployed. Of them employed respondents were taken self-decision self without taken any consent with their husband, whereas 18 unemployed women were self-decision and 3 were taken decision with mutual understanding.

While analyzing the data it can be concluded that married employed women's decision regarding health care was found more effect than unemployed women. This shows that employed women who earns for her livelihood, she can take decision herself about the health problem. Therefore, economic factor is more powerful in terms of decision making level.

#### 4.2.15 Educational Status and Their Decision on children's Education

Education today is considered as a primary need of every human being. Education of children is an important decision to be made in every household. However discrimination exists regarding education of girls. The following data reveals the decision maker regarding children's education with respect to parents educational status.

Table 4.20: Educational Status and Decision on Children's Education

	Employed Unemployed												
Educational	Self	Husband	Other	Husband	None	Total	Self	Hus.	Other	Husband	None	Total	Grand
level			members	wife					members	wife			T
Bachelor and Above	7	0	0	6	3	16	0	0	0	0	0	0	16
+2	7	6		9	3	25	0	1		3	2	6	31
Secondary	3	2	0	4	1	10	2	2	0	0	0	4	14
Upto secondary level	1	0	0	2	0	3	2	5	2	5	9	23	26
Illiterate	0	0	0	1	0	1	2	6	0	2	12	22	23
Total	18	8	0	22	7	55	6	14	2	10	23	55	110

Source: Field Survey, 2018.

Table 4.20 shows the educational status and decision on children's education, 16 employed and none of unemployed women's children are studying bachelor and above level. Among total, 18 employed and 6 unemployed women take self-decision and 8 employed and 14 unemployed women's husbands take decision in case of children's education. Here most of the employed women's made decision mutually with the coordination of their husband for their children education.

Here, the percentage of the employed women is more than the percentage of unemployed women in the decision of the children's education. From this we can analyze that the employed women have more roles and responsibilities in the house and office as well. So, they give much time for the children however their business. On the other hand, unemployed women have more time for children but in decision

making process the unemployed women lacked by their husband and other family members.

#### 4.2.16 Decision making on Personal Expenses by the Respondents

Like other developing countries, in Nepal also the women are lagging behind men in many aspects. The fact may be fewer opportunities that they receive in life. Although they are employed, expenses decision is not allowed to her. Early marriage, lower literacy rate, social norms are many other factors due to which women are dominated and they cannot take decision on their earnings. The following table shows the Decision making patterns on personal expenses:

Table 4.21: Decision making on Personal Expenses by the Respondents

			Emplo	yed				J	Inemploye	d	
	Self	Husband	Other	Husband	None	Total	Self	Hus.	Other	Husband	None
			members	and wife					members	wife	
Bachelor and Above	15	0	0	1	16	0	0	0	0	0	16
+2	22	2	0	1	25	4			2	6	31
Secondary	7	1	0	2	10	3	1		0	4	14
Upto secondary level	2	1	0	0	3	10	7	2	4	23	26
Illiterate	0	0	0	1	1	11	8	1	2	22	23

Source: Field Survey, 2018.

Table 4.21 explains decision making pattern of the respondents in economic activities. From above table 41 employed women among which 15 are bachelor and above level educated, 22 are intermediate level educated, 7 secondary level and 2 up to secondary level made their self-decision over personal expenses while only one bachelor and above level and equal intermediate level educated employed women consult with their husband for personnel expenses but two secondary level education taker employed women consult with their husband. Among unemployed women, 8 illiterate, 7 up to secondary and one secondary level education taker made their self-decision. While most of the women having up to secondary level education made decision with the mutual coordinate with husband. Similarly, 22 illiterate, 4 secondary level and 6 intermediate level education taker consult with their husband for personnel expenses. The decision of other family members for personnel expenses is higher for unemployed women's.

From this we can analyze that the employed women get money from their job so they do not need to ask anybody to spend money for their personnel purpose. They can spend money on whatever and how much they want. But the unemployed women are mainly housewife and field workers so they do not have money earning. So, they fully depend on expense given by her husband or other family members that's why they have to ask others for her personal purpose.

# 4.2.17 Involvement on Decision Making while Purchasing and selling Land and other assets

In Nepal more females are engaged in household activities while very few males are engaged in these activities. Females spend more time in household chores than males. In study area also, it was found that more females are engaged in household chores than males. Females are mainly engaged in cooking activities, caring children, cleaning house, washing clothes, collection fuel, welcoming & serving guest and other household activities. They are less anticipated in major decisions such as land purchasing and selling. The following table shows the involvement of women in decision making while purchasing and selling land and other assets.

Table 4.22: Educational Status and Decision Making on Purchasing and Selling

Land and Other Assets

			Empl	loyed					Unemp	oloyed		
	Self	Husband	Other	Husband	None	Total	Self	Hus.	Other	Husband	None	Total
			members	and wife					members	and wife		
Bachelor and Above	3	2	4	6	1	16	0	0	0	0	0	16
+2	1	7	9	7	1	25	2	1		1	2	31
Secondary	0	1	3	5	1	10	1	1	0	0	2	14
Upto secondary level	0	0	1	0	2	3	0	6	6	2	9	26
Illiterate	0	0	0	0	1	1	0	7	5	4	6	23
	4	10	17	18	6	55	3	15	11	7	19	110

Source: Field Survey, 2018.

Table 4.22 shows, in the case of the land purchase/sale and other assets, 4 employed graduate women take self-decision while 3 unemployed women among which 2 are intermediate and 1 secondary level education taker take self-decision. In case of husband decision, 10 employed women's husband take decision among them, 7 husbands are intermediate level education taker husband, 2 bachelors and above and 1

secondary level education taker husband. The role of other family members is also higher in employed women's case. On the other hand, 2 intermediate level and 1 secondary level education taker unemployed women takes self-decision. While 7 illiterate women, 6 up to secondary level educated, 1 secondary and 1 intermediate level education taker unemployed women follow husband decision. The role of other family members is also higher in unemployed women's case.

Here, the percentage of the employed women is higher than unemployed women is higher in decision making on purchasing and selling land and other assets. This is due to that employed women are capable of buying and purchasing with profit and loss game. So they made either self-decision or decide with the mutual coordination with their husband.

#### 4.3 Factor Affecting on Decision Making Power of Women

Women in Nepalese society are still under dominant of patriarchal ideology although the constitution of Nepal 2072 has declared all sorts of discrimination perpetuated on the basis of gender. In order to find out factors affecting on decision making power of women in rural areas, in informal talk with social activist, teachers, old age people were asked by the researcher. Respondents in informal discussion were traced out education and training was the main lacking aspect of rural women which was the key factor affecting on decision making power of women. Similarly asset ownership, reservation system, role of media and social network, role of government and traditional norms and values were equally responsible factors affecting decision making power of women. It is said that, men and women are two sides of a same coin but in practice level, it seems hollow and fake where women are bitterly violated in such society, equality cannot be assumed and the violation of constitutional law also be observe. The situation of Nepalese women is exactly that of Virginia Woolf mentions in her book "The Second Sex". She further writes women throughout the world are taken as helper of men but the degree may differ, the form may be differed. The suffering of woman either she is from developed country or developing country is the same. The domination is over women. In the study area, the degree of discrimination has been slightly depleted but they are not given equal treatment with their male counterparts.

The study area is generally heterogeneous in terms of caste and ethnicity, i.e. Brahmin/Chhetry, Magar and Dalits. In Magar community, the role of women in household decision making is slightly higher than other community which is already exposed by different literatures. The Magar community is an indigenous community that certain cultural norms and values. The female member of the Magar community generally involved in income generation business such as producing liquor and sell it, which makes them somehow capable in terms of economic strength. That's why it can be assumed that the main constraints are economy that hinders them to make decision. Karl Marx theorizes also the same fact and further writes, "money determines the mind". In this excerpt Marx intended to expose that economy is the basic factor that directly correlates with the human consciousness and stratification. Factors like Education and Training, Assess ownership, opportunities and positive discrimination (reservation), media and social network, social roles and responsibilities, role of government and geography.

#### 4.3.1 Education and Training

Generally, education provides human beings knowledge and training builds up sharpness of human beings into its objectives. Regarding the decision taking with respect to their children's health, 67 percent respondents having education secondary level and above were taken decision themselves. Similarly, regarding the decision taking with respect to their children's education, 31 percent respondents having education secondary and above were taken decision themselves. Therefore, education and training are inter-linked with each other. Education is an important element of life. According to Chhabilal Sigdel the head teacher of Prithivi Secondary School was indicated education and training was responsible factor affecting decision making power of women. According to him education plays an important role for the development of people, nation and economy as a whole. It is a principal mechanism of fulfilling of women's awareness and change. Therefore it is vital to the process of empowering employed and unemployed. Equally training increases the level of confidence and makes women take decision in their households. In recent days, trainings have been providing in rural areas in order to uplift women's situation and women after taking training feeling happen and potential in their life. Different article and research paper also foregrounding the message of Nepali women who are

taken training, are sustain in the sector of business. Skilled women are linked with higher income, more friends, and public relation. In informal sectors too, different vacancy notices are also published, in their published notices training and educational qualifications are equally important. Hence, education and training certainly keep positive impact in the field of decision making process.

#### 4.3.2 Asset Ownership

In terms of asset ownership, Nepalese women are deceived from last many years. It is deeply rooted in the psychology of both male and female members in the Nepalese society because it is descended since their forefather's age, but nowadays asset ownership trend is being change. In the study area majority of the employed women i.e. 43.64 percent and 30.91 percent were ownership in Jewels and Bankbalance and land ownership respectively, whereas unemployed women i.e. 30 percent and 20.91 percent were ownership in Jewels and Bank balance and land ownership respectively. Patriarchal society has created a kind vehement that property should be in the name of male member of the society because son is real inheridant of the parental property. With informal talk with Kopila Aryal, a social activist, asset ownership plays an important role in the field of decision making. If women own property under their control, they become able to decide what to do and what not to do. In Nepalese society, government has reduces the tax rate if the land is registered in the name of female members only because government wants to increase female ownership upon land.

Formal ownership upon asset certainly strengthens women, because in this developed world all the financial and entrepreneurial activities are based on property and asset. On the other hand, property and asset ownership makes women psychologically strong. They easily enroll income generating activities. Interaction in public places with different personnel certainly increases their capacity to dilute in the society and find out what is wright and what is wrong.

Ownership upon asset increases women's economic security and bargaining power, which in turn may have powerful consequences for family health, education, food and nutrition which ultimately strengthens of their children. Women's control over financial resources can affect the health of their children through multiple facets,

including their ability to purchase goods and services that improve children's health and nutritional status. In addition to improving women's income-generating capacities, asset ownership can also strengthen their control over resources within the household. There is an established literature on bargaining in the context of households where even if the budget of the household remains constant, women's asset ownership may strengthen their negotiating power in household decision-making by improving their fall-back position. Although improvements in household assets can benefit all members, resources concentrated in the hands of women can contribute to higher spending on children's health and nutrition compared to resources concentrated in the hands of men.

#### 4.3.3 Reservation System of Nepal Government for Women

"Reservation for women" means "An arrangement by which some provisions are secured in advance for women in Nepal" in order to provide opportunity to them. The main objective of quota system in Nepal is to uplift back warded community. There are different types of quota system in governmental sector in order to bring equality among and between the people who resided with in the boundary of Nepal. In Nepalese context, women and other caste and ethnic people are not equally represented. Hence, government of Nepal has brought the provision of reservation or quota system in Nepal too, which has created a king of vibration in the society. On the one hand it has created a discriminatory system but on the other hand this system is successful to bring the back warded society and women in the mainstream of Nepal. The basic elements of women's discrimination are economy in the family, if husband invests upon his wife, certainly he makes domination upon her. Consequently, she could not take any decision in the family. Therefore, quota system for women in Nepal may be a milestone with regards to women's identity and prosperity.

#### 4.3.4 Media and Social Network

This is the age of 21st century where science and technology plays vital role so as to construct human beings' psychology. Obviously in the field those women who were employed were more access on media and social network. In the study area, 83.64 percent employed women were access on Television where as only 67.27 percent unemployed were access. Majority of the employed women i.e. 12.73 percent were

accessed upon computer and internet whereas only 1.82 percent unemployed women were access on it. In Nepalese society too, media and social network have significantly increases the level of consciousness. Kanti Lamsal, a teacher of public school was insisted media and social network as a consciousness building factor. She was favoured that nowadays due to media and social network women are conscious about their right, responsibilities and duties. So, they started to raise their voices against all sort of unequal deeds that are prevailed in Nepalese society. Different types of TV serial, Facebook, YouTube and other social sites are in existence where one can easily access over it and take advantage from it, what the remaining society either in Nepal or developed countries going on, how the women in developed European society celebrating their lives. Due to the effect of Media and social network, Nepalese women are aware and recognized about the right and wrong that be fall in their lives in Nepalese context which makes them aware from the gender inequalities and stereotypes. Social media has proven potential for mobilizing attention and accountability to women's rights, and challenging discrimination and stereotype. Strategies to enhance social media's potential for women's empowerment include facilitating their access to technology; increasing women's representation in public life and media. Social media has proved to be a powerful vehicle for bringing women's rights issues to the attention of a wider public, performing their action and encouraging policy makers to step up commitments to gender equality as the constitution of Nepal grants.

#### 4.3.5 Role of Government

The basic element of good governance is to provide equality to all its citizens. Social activities are shaped when government makes strict rules and regulations in order to provide equal opportunities without making any differences between sexes. If the government makes rules and implement it in a well manner it has to make punishment of the violator of rules. Women are discriminating in Nepalese society in a daily basis, but she could not register her complain, because government does not take decisions fairly. Where female registered their complaints patriarchal mindset and it ultimately favors male. Therefore, women, especially in Nepalese society are compelled to hide their pain and agonies within themselves and they have taken male brutality and chauvinism as their destiny.

In order to make women powerful and empower, it should be bias less. Government rules and norms that shape people's behaviour and interactions in social, political and economic life, therefore written rules have been instrumental to the increase in women's access to decision making. First of all, the extension of civil and political rights has made it more possible for women (and men) to participate in public and economic life. Secondly, many countries are progressively eliminating laws that discriminate against women specifically. Thirdly, democratisation has given much greater numbers of women experience of political office – including poorer women in the country with elected local government. Lastly, positive measures, such as electoral or party quotas, have been critical to reducing the representation gap in many countries, particularly within national legislatures.

Around the world, women now have more influence over the decisions that affect their lives. In even the most conservative societies, feminists and gender advocates have been able to forward more equitable policies and outcomes. Important visions of women's political power and influence include improved access to education and material assets, more equal and inclusive politics, strong women's movements and women being effective political operators.

#### 4.3.6 Traditional Norms and Values

Historically, Nepal has been a patriarchal society where women are taken as second class citizen to men. Men were considered to be the leader of the family and superior than women. Gendered social norms; meaning that different norms apply to men and women, and that they impact men and women in different ways, particularly in regards to their engagement in economic activities. The social and traditional norms and values were also biased. Daughters were discriminated against since their birth and didn't have equal opportunities to achieve any aspect of development. Daughters were deprived of the privileges including rights, education, healthcare, parental property rights, social status, funeral and last (*Kaaj Kiriya*) rites of dead parents and were thought of to be other's property and liabilities.

There are many superstitions, norms and values, customs like live away in their menstrual period such as *Chhaupadi Pratha*, Dowry system, *Jhuma pratha*, *Deuki pratha*, all are leading to discrimination of women. Due to such social and cultural

inequalities, women felt themselves mentally and physically weak which is directly responsible for women's decision making power feeble and fragile.

In conclusion, women empowerment is multidimensional aspect, which is affected by many factors like education and training, employment, asset ownership, positive discrimination. In order to make women able and bold, media, government policy, social norms and values etc. are inevitable factors for their betterment. Different types of social templates hitherto existing in the society since last many decades exercising upon female civilization are responsible for their dogmatism. So as to make women as a real sense of women all sorts of social ill and hazards have to be eliminate and provide them their humanitarian agency which would be fruitful in order to make them decisive and decision maker of their lives primarily and secondarily whole Nepalese society as well.

### **CHAPTER V**

#### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Summary

True human development is possible only when in every community everyone is respected equally for what they are aid for the gift and potential within them inspire of this, women in all over the world especially in developing countries, are lagging behind and dominated by men in every aspect of life. Women are also excluded from most of the development activities. But now, the scenario is being changed, Nepalese women are representing themselves in governmental or non-governmental sectors. It is usually the men who interact with the outside world and the women slips back into her traditional roles as housewife within the household. Nepal is no different in this matter. The majority of Nepalese women live in rural areas where the choice for their prosperity is limited to agricultural work on the farms, which are owned in most cases by their father, husband or brothers. Since women in Nepal are deprived of property rights, they have to work on men's land from dawn to dusk for supporting them self and their family member. Hence the right for survival for women is laid on the hands of men not only in outside affairs, but also in their own household matters which constitute an integral part of their lives. This study analyze the employed and unemployed women's participation in decision making process, particularly in Bhimad Municipality of Tanahun district. This study is based upon the primary data collection from the field survey. Altogether 110, 55 employed and 55 unemployed are taken as sampled household to collect on formation. This study is an attempt to analyze the decision making level of females and their role and participation in decision making process. This study is mainly focused upon the women participation in decision which is taken in household as well as other social activities.

• Among the employed, most (40 percent) of the women are of age group 20-29 and few (7.27 percent) belong to the age group 50-59 years. Similarly, out of the unemployed women, most (29.09 percent) of the women are above 50-59 and few (9.09 percent) are from age group 60-69.

- Majority (45.45 percent) of employed women have passed intermediate level education and only 1 percent are illiterate. But majority (40.00 percent) of the unemployed women were found literate only 10.91 percent women have passed intermediate level and none of them has passed bachelor and above level.
- Among employed women, most (60.01 percent) women live in the medium family size and only (7.26 percent) women living in the large family size. Similarly, (67.27 percent) of unemployed women lived in medium sized family and (16.36 percent) lived in large family.
- Majority of employed women (67.27 percent) have nuclear family and 32.73 percent have joint family. Similarly most (54.55 percent) unemployed women live in joint family and (32.73 percent) live in the nuclear family.
- Out of total, most employed women (43.64 percent) have single children while only (1.82 percent) has multiple child while most of unemployed women (36.36 percent) have 2 children.
- Most of the respondents, (31.25 percent) employed and (75.00 percent) unemployed women follows husband decision and (22.92 percent) percent employed and (3.13 percent) unemployed women takes self decision regarding their children education.
- Out of total, most (80.31 percent) employed and (60.82 percent) unemployed women take self decision regarding the health of children.
- Out of total, most (83.64 percent) employed and (50.91 percent) unemployed women take self decision about the personal expenditure.
- Among the total respondents, majority (45.45 percent) employed women
  preferred to educate their children in government institution with (36.36
  percent) in private institutions. On the other hand, mostly (38.18 percent)
  unemployed women preferred government institute with (18.18 percent) in
  private institute.

- Among both unemployed and employed women both spends more than 1000 rupees monthly for their children education.
- The participation of the unemployed women is higher than employed women in the community group. In the data, the interesting thing is that the higher involvement of unemployed women is by their self-encouragement.
- Out of total, most number of employed women registered land in their own name than unemployed women. The land holding size is maximum in between 6-10 and 11-20 ropani.
- In case of purchasing assets, most (32.73 percent) employed women decides by the mutual understanding of husband and themselves and (34.55 percent) unemployed women's follows husband and others decision. Similarly, most of the employed women (43.64 percent) and unemployed women (16.36 percent) have jewels and bank balance in their name.
- Out of total, most of the employed women's family participated in investment process. Among which 14 employed women's family and 9 unemployed women's family has invested more than one sector.
- Among the total respondents, all the employed and unemployed women have access of information technology. Among which all (100 percent) the employed and unemployed women have cell phone.
- Most of the unemployed women (80.00 percent) involved in agricultural activities whereas most of the employed women's (56.36 percent) does not participated in an agricultural activities.
- Most of the employed women's having graduate education takes self decision for their children health whereas most of the illiterate unemployed women do self- decision in children health.
- Out of total, most of the employed women takes self decision over personnel expenses whereas most unemployed women's makes decision with the coordinate of their husband.

 Out of total respondents, most of the employed women mutually decides over the purchasing and selling of land and assets whereas most unemployed women follows husband decision over selling of land and assets.

#### **5.2 Conclusion**

This research deals with the issue of decision making power of women in terms in social as well as household activities. After analyzing the fetched data it was found that females are lower decision making power and they are playing submissive role in family and in society. They are deprived from their fundamental right & responsibilities the constitution of Nepal provides. They have lower decision making power that their male counterparts. In major household activities men played a dominated role in decision making. The females how have higher educational back ground and employed have higher decision making power than merely literate household.

It can also be concluded that females have low economic status and therefore they are falling behind men in household decision making power. So it is essential to improve their ability & capacity to participate major the decision making process. Unless females are brought into the main stream of development process, it is impossible to develop society as well as the nation. For this education & empowerment plays a important role. This study shows that females have to work more in household having less decision making. They have to report their male partners' decision in most of the cases. Thought they have responsibility to complete the work, they have no chance to decide for it. If there is any difficulty to complete the work, they cannot decide at that moment. Although women are responsible for performing all the household activities, decision making regarding household affairs however is in the hands of male household head of the family. Women have a greater participation in the decision making of only small household purchase like food, clothing, bazaar purchase, general medical treatment which have in most cases lower expenditure. In these decisions also men play the role of an advisor in major issues like purchasing house, land and so on. Women mostly have the possession of household income but its allocation needs the approval of the male member of the family.

There is some difference between employed and unemployed women but in case of their children's health, either they were jobholder or jobless, equal and excessive representation was revealed regarding the issue of Children's health care. Jobholder women are more confident about their status in the household. Their participation level is more in serious matter like investment and selling than non-working women. Employed women are more consulted and their opinions are more valued than unemployed women. Especially the women who are in government services enjoy more freedom and more power in handling household affairs and making household decisions. It thus indicates that employed status of women does have a positive effect in their decision making power and their level of household decision making.

Women are given decisive roles in differ household hold chores such as children's health, their educational attainment and agricultural related things but vital household activities which can twist the whole face of family, women are not granted to involved themselves in such activities.

Though economic status helps the women to have a strong position in the household, the most influencing factor in their decision making is education. Educated women even though unemployed women have more power and consulted in every decision making in the household.

Social norms and traditional culture are also the factors that are holding back the women to move forward. Superstitions are a major drawback Nepalese society. Women have always been considered as an inferior sex. The girls found to have been taught to remain as silent spectator from their childhood. Gender bias lesson rings in their ears since their childhood which leads them to lose their confidence and self-esteem and eventually they are compelled to think themselves as weak and unfortunate sections of the society.

To conclude, we can say that though women still suffer from the discriminatory practices in their households and society, if they are educated, economically independent, and employed then they can make their position strong in terms of decision making in their household and in the society as a whole.

#### **5.3 Recommendations**

After data analyze and interpretation, the following recommendation has been made:

- More education opportunity should be provided to women as educating them implies empowering them and conferring them a greater status within the household. This educational status would earn them the household decision making power on important matters since they would then be thought capable of making effective decision by their male counterpart.
- The encouragement of the cooperative forms of social organization such as credit societies, marketing cooperatives and mother's club in order to mobilize women should be employed.
- Steps should be taken to make men and the society itself aware regarding the capabilities of women as effective decision maker on important issues as well. The male member of the family should not restrict the mobility and freedom of women to take part in income generating and community activities.
- Employment opportunities should be made available for the educated girls and women who would encourage their economic participation and hence elevate their status within their respective household.
- Reforms should be made regarding various women related government policies and programs. The existing laws, customs regulation and practices should be abolished which are discriminatory against women to establish adequate legal protection for equal right of men and women.

# **APPENDIX - I**

# QUESTIONNAIRE

# **Section A**

Personal information	n				
1. Name:-					
2. Age:-					
3. Marital status	3:-				
a	Married	[	]		
b	) Widow	[	]		
c	Separate	[	]		
4. Education:-					
æ	) Illiterate		[	]	
t	) Under Secon	ndary	[	]	
C	) Secondary le	evel	[	]	
Ċ	l) Intermediate	<b>;</b>	[	]	
$\epsilon$	) Bachelor and	d above	[	]	
f	) None		[	]	
5. Are you emp	loyed?				
a) Yes	s [ ] b) N	ο[	]		
6. If yes? When	e?				
a) Agricu	lture [	] b) Bu	siness	[]	
c) Service [	] d) househole	d [	] e) ot	hers [	]
7. Types of family:-					
a) Nuclear [	] b) Joint	[	]		
8. How many family	members do y	ou have	?		
	Mal	e		Female	
9. How many childr	en do you have	?			
•	Son		Daug	hter	None
			1		

# **Section B**

# **Children's Health and Education Aspects**

1. Where did you get tr	eatme	nt for your children?	•			
a) Health post	[	] b) Private clinic	] :	]		
c) Govt. hospital	[	] c) Traditi	onal Meth	od	[	]
2. Who decides for the neces	essary	treatment of your ch	ildren?			
a) Self [ ] b) Husband	[ ]	c) Other family men	nber [	]		
3. Do your children go to so	chool/	collage?				
a) Yes [ ] b) No	[	]				
3. If yes, where do they study	dy?					
a) Private School [	] b)	Govt. School [	]			
c) Collage [ ]						
4. In which level do they re	ad?					
a) Primary level [	] b)	Secondary level	[	]		
c) Intermediate level [	] d)	Graduate level and a	bove	[	]	
5. How much do you spend	l for yo	our children's educat	tion in a m	onth?		
a) 100-500 [] b) 501-1000	[ ] c)	more than 1000 [ ]				
6. Who pays for their educa	ation?					
a) Self[ ] b) Husband	[	] c) Others [	]			
7. Who decides for your ch	ildren	's education investm	ent?			
a) Self [ ] b) H	Iusban	nd [ ] c) Other family	members	s [ ]		
		<b>Section C</b>				
Personal Expenditure and	Incor	ne Aspects				
1. How much do you e	arn pe	r month?				
a. Upto 5000		b. 5001-1	0000	c. 10	0001-15	000
b. c. 15001 - 20000	)	d. Above	20000			
2. Where do you go for	r shop	ping?				
a) Nearby Shop	[	] b) Hat Bazaar	]	]		
c) City Market	[	]				
3. How often do you go	o for s	hopping in a month?				
a) Once [	] b)	Twice [ ]				
c) More than Twice	[	] d) None	[	]		

4.	Who	do yo	ou go with,	for s	hopping?				
	a) Se	elf	[	] b)	Husband		[	]	
	c) Fri	ends	[	] d)	Other fan	nily mer	mbers	[ ]	
5.	Who	decid	les your pe	rsona	al expense	s?			
	a) Se	elf [	] b) H	usbar	nd [ ] c) O	ther fan	nily me	mbers [ ]	
6.	Are y	ou sa	tisfied with	h you	r personal	expend	diture pa	attern?	
	a) Y	es	[	] b)	No[	]			
					Section	on D			
Land	Purch	asin	g and Asse	et Ov	nership A	Aspect			
	1.	Но	w much la	nd do	you have	with yo	our fam	ily?	
		0-5	Ropani	(	6-10 Ropa	ni	11-20 F	Ropani	Above 20
	2	Ца	a vour for	ilv ni	rahaad a	ny land	often v	our morrio	ga?
	۷.		s your fam	• -	l b) N	•	<u>-</u>	oui iliaitta	.ge:
	T.		Yes	-	1 /	-	]	d in ?	
	11		whose nar Mine [				Ū		
	2		-					ilei tailiiy	y members []
	3.		no decides	-				. 111	f 1
	4		Self [		Husband [			шу теть	ers [ ]
	4.		you have	any a	•		e?		
	<b>T</b> .C		Yes	[	] b) N			0	
	lt	-	what kind		-		-	name?	
		ŕ	Land	[	] b) ho		[	]	
		,	Jewels	[	- /	ank Bal		[ ]	
	5.		no decides	•					
		a)	Self [	] b)	Husband	[] c) Ot	ther fam	ily memb	ers [ ]

# **Section E**

# Alternative production and Making Investment Aspect

1. Do	you partic	ipate in	the far	ming ac	tivities	?				
a)	Yes b) No	•								
2. Did	l it give ben	efit to y	ou?							
a) Yes [	] b) No	]0	]							
If there is	deficit in t	he prod	uction,	how do	you co	pe with	the pro	duction	?	
a)	Agri-labo	ur [	] b) co	nstructi	on labo	or [	] c) O	thers	[	]
3. Wh	o decide to	agricul	ture pro	duction	process	s?				
a)	Self [	] b) H	usband	[ ] c) O	thers [ ]	]				
4. Has	your famil	y made	any inv	estmen	t?					
a)	Yes	[	] b) N	0[	]					
5. If y	es, of what	kind?								
a)	Agricultu	re [	] b) La	and [	] c) S	hare ma	arkets [	]		
b)	d) Others	[]								
6. Hav	e you parti	cipate i	n the in	vestmen	t proce	ss?				
a)	Yes	[	] b) N	o[	]					
				Section	on F					
Use of In	formation	and So	cial Pa	rticipat	ion As <sub>l</sub>	pect				
1. Are yo	ou a membe	er of any	y comm	unity gr	oup?					
a) Ye	es [	]	b)	[	]					
If yes, wh	nat kinds of	membe	ership d	o you ha	ave?					
b) Me	other group		] b) U	ser grou	p	[	]			
c) Cor	nmunity gro	oup	[	] d) ot	hers [	]				
3. Who en	icourage yo	u to inv	olve in	such gr	oup?					
a) Self[	]	b) Hus	sband	[	]	c) Oth	ner	[	]	
4. What ty	pes of posi	tion do	you hav	ve in co	mmunit	y group	o?			
a) Execut	ive membe	rship	[	]	b) mei	mber	[	]		
5. Do you	express yo	ur opini	ion in th	nis grou	p?					
a) Yes [	]	b) No	[	]						
6. Who en	courage yo	u to get	this po	sition?						
a) Self[	]	b) Hus	sband	[	]	c) Oth	ner	[	]	

7. Do you hav	e any in	ıformati	on tech	nology	at your	home?				
a) Yes [	]	b)	[	]						
If yes, what k	inds of_	_								
a) Radio	[	]	b) Tele	evision	[	]	c) Cell	Phone	[	]
d) Newspaper	:[	]	e) Oth	ers	[	]				
8. Are you list	en/ wat	ch/ read	News	?						
a) Yes [	]	b) No	[	]						
If yes, what k	inds of	news ar	e you i	ntereste	d in?					
a) Political No	ews [	] b) So	ocial Ne	ews	[	]				
c) Economica	l News	[	]							
D) Entertainn	nent Ne	ws	[	]	e) Oth	ers	[	]		
10. Who decid	led to ir	ivest suc	ch infor	mation	technol	ogy at y	our ho	me?		
a) Self[	]	b) Hus	band	[	]	c) Othe	ers	[	]	
11. What are	the dete	rminant	factors	s in deci	sion ma	aking pr	ocess o	f wome	n	
a										
b										
c		• • • • • • • • •								
d										
e		• • • • • • • •								
f										

APPENDIX - II
DISTRIBUTION OF WOMEN BY THEIR EDUCATION

	Bachelor and	Percent	Intermediate	Percent	Secondary	Percent	Under	Percent	Illiterate	Percent	Total	Percent
	Above				Level		Secondary					
							level					
Employed	16	29.09	25	45.45	10	18.18	3	5.45	1	1.82	55	100
Number												
Unemployed	0	0.00	6	10.91	4	7.27	23	41.82	22	40.00	55	100
Number												
Total	16	29.09	31	56.36	14	25.45	26	47.27	23	41.82	110	100

DECISION TAKING REGARDING THEIR CHILDREN

APPENDIX - III

S.N	<b>Decision Making Pattern</b>			Empl	loyed	wome	n					Unem	ploye	d won	nen		
		Self	percent	Husband	percent	Both	percent	Others	percent	Self	percent	Husband	percent	Both	percent	Others	percent
1	Investment on Children	11	22.92	15	31.25	20	41.67	2	4.17	1	3.13	24	75.00	4	12.50	3	9.38
	Education																
2	Involvement regarding	18	37.50	8	16.67	22	45.83	0	0.00	6	18.75	14	43.75	10	31.25	2	6.25
	taking decision of children																
	education																
3	Decision making on	46	83.64	4	7.27	5	9.09	0	0.00	28	50.91	16	29.09	8	14.55	3	5.45
	personnel expenses																
4	Involvement in decision	41	80.39	2	3.92	7	13.73	1	1.96	34	61.82	2	3.64	8	14.55	6	10.91
	making during health																
	treatment of children																

Source: Field Survey, 2018.

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