# EFFECTIVENESS OF WOMEN EMPOWERMENT PROGRAMEE: A CASE STUDY OF THE

# MADHYABINDU MUNICIPALITY

# **NAWALPRASI-EAST**

# **A Thesis**

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**Submitted by** 

**PUJA REGMI** 

**Symbol No: 190135** 

TU. Regd. No: 6-2-0019-0115-2013

**Tribhuwan University** 

**Birendra Multiple Campus** 

Bharatpur, Chitwan

September, 2023

# DECLARATION

I, "PUJA REGMI", here by declare that the thesis "EFECTIVENESS OF WOMEN EMPOWERMENT PROGRAMME: A CASE STUDY OF MADHYABINDU MUNICIPALITY, NAWALPRASI-EAST" submitted to Department of Economics of Birendra Multiple Campus is my own original work unless otherwise indicate or acknowledged in the thesis. This thesis does not contain materials which has been accepted or submitted for any other degree at university or other institution. I assure that no part of the content of this thesis has been published in any from before.

Puja Regmi

Roll No: 190135

Regd No: 6-2-0019-0115-2013





520253 520689 526159 526253

BIRENDRA MULTIPLE CAMPUS

भरतपुर, चितवन Bharatpur, Chitwan

पत्र संख्याः च.न. (Ref.) **DEPARTMENT OF ECONOMICS** 

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Thesis Supervisor

Thaneshowar Sapkota

(Assistant Professor)

Date: 20 . Aug. 2023



पत्र संख्याः च.तं. (Ref.):



\$ 056 520253 \$ 056 520689 526159 Fax:056-520253

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भरतपुर, चितवन Bharatpur, Chitwan

DEPARTMENT OF ECONOMICS

मिति:

Date:

APPROVAL SHEET

This is to certify that the thesis entitled "EFFECTIVENESS OF WOMEN EMPOWERMENT PROGRAMME: A CASE STUDY OF MADHYABINDU MUNICIPALITY, NAWALPRASI-EAST, NEPAL" submitted by Ms. PUJA REGMI to the department of Economics Faculty of Humanities and Social Sciences Birendra Multiple Campus in partial fulfillment of the requirements for the Degree of Arts in Economics has been found satisfactory. Therefore, we accept this thesis as a part of the master degree.

## Thesis Committee

Thesis\_Supervisor

(Thaneshowar Sapkota)

(Assistant professor)

External Examiner

(Shib Sankar Timilsina)

(Assistant professor)

Head of the Department

(Deepak Regmi)

(Associate Professor)

Date: (L3 Sept. 2023)
2080 - 5-27 Bs.

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V

#### **ABSTRACT**

This thesis entitled "EFFECTIVENESS OF WOMEN EMPOWERMENT PROGRAMME: A CASE STUDY OF MADHYABINDU MUNICIPALITY NAWALPRASI-EAST" has been conducted to study the roles of empowerment training play to increase the socio-economic and living statuesque of respondent's women on Madhyabindu. Women's empowerment may be defined in several ways, including accepting women's viewpoints, making an effort to seek them and raising the status of women though education, awareness, literacy and training. This study makes an assessment on what role does women empowerment programme play on socio-economic upliftment of rural households on different aspect after involvement in training such as, education, status of health, consumption, access to real assets, incomegeneration capacity, Decision making capacity etc.

A descriptive research design was used in the study. Similarly, non-probability purposive sampling technique was used including rural areas as sub-section. This study is based on primary data, which has been collected in the filed with the help of structured questionnaire and interview. The collected data were then analyzed in excel and interpretation were made.

Majority of Household head were male (68.33 percent) and most of the family members were literate i.e., only (12.22 percent) reported to be illiterate. The average family size was found to be 4.40 members. Similarly, majority of sample household come Tharu and Magar ethnicity. Likewise, the main source of household income was from foreign employment.

The study concludes that more people are now aware of various benefits that Empowerment training can bring into their lives. The study found women empowerment training has empower in health, education, degree of freedom, income level, family decision, uses of fuel for cooking, toilet facility, housing condition and consumption capacity. Hence, if Madhyabindu Municipality makes the policy to empower women then it will be very crucial for household and development of Madhyabindu Municipality as well.

Keywords: Women empowerment programme, Socio-economic empowerment, households, Madhyabindu Municipality.

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## **ACRONYMS**

ADB : Asian Development Bank

CBS : Central Bureau of Statistics

CDF : Comprehensive Development Framework

CIDA : Canadian International Development Agency

CLC : Community Learning Center

DFID : Department For International Development

GAD : Gender And Development

GDP : Gross Domestic Product

GON : Government of Nepal

HDI : Human Development Index

HIPC : Highly Indebted Poor Countries

IDRC : International Development Research Centre

IGA : Income Generation Activities

IGP : Income Generation Program

ILO : International Labor Organization

IMF : International Monetary Fund

MDG : Millennium Development Goal

MG : Mothers Group

NGO : Non-Governmental Organization

NLSS : Nepal Living Standard Survey

WAD : Women And Development

WID : Women In Development

#### **CHAPTER-I**

#### INTRODUCTION

## 1.1 Background of the Study

The term 'Empowerment' is currently in widespread used across a range of different organizations from women's organizations to NGOs, governments, bilateral and multilateral agencies. A number of areas of activity in development have become closely associated with the promotion of women's empowerment, such as microcredit, political participation and reproductive health and much innovative work has been done in these areas. Microcredit programs, many targeting women and claiming to empower them, have become extremely popular among donors and NGOs in recent years. The change in development policies from the focus on women's active role in production as a means to more efficient development, to the approach of women's empowerment through women organizing for greater self-reliance, has also meant a change in policies for the enhancement of women's economic life. Empowered women contribute to the health and productivity of whole families and communities and to improve prospects for next generation. Therefore, it is very crucial to empower and capacitate women.

#### 1.1.1 Global issues in women empowerment

Several principles define women's empowerment, such as, for one to be empowered, one must come from a position of discourage. They must acquire empowerment rather than have it given to them by an external party. Other studies have found that empowerment definitions entail people having the capability to make important decisions in their lives while also being able to act on them. Empowerment and disempowerment are relative to each other at a previous time; empowerment is a process rather than a product

Domestically, the U.S. empowered women through passing of laws such as allowing women to vote in 1920, banning discrimination based on gender in 1964, banning discrimination against pregnant women in 1978, etc. The inclusion of women in politics allowed for more gender equality. The first female speaker of House, the First Lady to run for president, first women to serve on the Supreme Court, and the first

female Vice President were monumental events that provided insight into the developing social acceptance of women in power.

The UN came out with a set of goals called the Sustainable Development Goals (SDGs) to help make the world a better place. Of the 17th, the fourth goal works to allow access to education for all people. A large effort has been made to include women in schools to better their education. The fifth goal focuses on empowering women and girls to achieve gender equality through equal access to various types of opportunities (health care, education, work, etc.)

World bank (2012), advocates empowerment as "the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control and hold accountable institution that affect their lives." This definition has promoted the voice of those who are disadvantaged and marginalized. According to Bhattarai M. (2009), those who promote women's empowerment through integrated rural development programmed ascribe women's disempowerment to their lack of education, low economic status, lack of access to resources' and low decision making power; those who promote women's empowerment through economic interventions see women's disempowerment as stemming from their low economic status (and consequent dependence) and their lack of decision making power; and those who promote women's empowerment through affect their lives." This definition has promoted the voice of those who are disadvantaged and marginalized.

Women 's empowerment is one of the concerns of international community. This concern is manifested in the formulation of MDG (Millennium Development Goals). The third of these goals is related to women empowerment i.e., to promote gender equality and empower women (Khan, 2013).

Women empowerment is a global key concern in terms of development. It has various shapes over the time and space but closely connected to the economic, socio-cultural, familial or interpersonal, legal, political, and psychological domains (Malhotra, Schuler, & Boender, 2002). Based on the fact, the concept of empowerment has been defined in multiple ways. Previous studies depict various definitions of empowerment, Ibrahim & Alkire (2007), reported 32 distinct definitions in 'Agency and Empowerment: A Proposal for Internationally Comparable Indicators'. The

theoretical concept of 'Empowerment' relies on the delegation of power to a marginalized group like women; however, its ultimate purpose is to deal with the issues encircling the subordinate status of women, disparity and inequity (Mathur & Agarwal, 2017), also power transition from powerless towards strategic, social, economic and political participation both at an individual and collective level (Geetha, 2014).

Empowerment means transforming existing power relations in favor of those (women, disadvantaged group and more generally the poor) who faced severe limitations in exercising power and making voluntary choices. Empowerment concerns the transformative use of power, in which a dominant agent also exercises his power in such a way that the sub-ordinate agent learns certain skills that undercut the power differential between him/her and the dominant agent. In this sense, the notion of empowerment is inescapably bound up with the condition of disempowerment and refers to the processes by which these who have been denied the ability to make choices acquire such ability (UNDP, 2015)

Moreover, today there are different denotations of the term "Women Empowerment" which have led to different sects of belief. Empowerment holds different meanings to different psyches and this divergence, this comprehension of facts against fiction, this way of interpretation that people of various sects, associations and understanding is making the basic understanding of "women empowerment" more complex. However, it is important for every woman to remember that they must acquire empowerment themselves rather than have it given to them by an external party and women should believe in having the capability to make important decisions in their lives while also being able to act on them (Knowar, 2020).

The word gender describes the socially-constructed roles and responsibilities that societies consider appropriate for men and women. Gender equality means that men and women have equal power and equal opportunities for financial independence, education, and personal development. Women's empowerment is a critical aspect of achieving gender equality. It includes increasing a woman's sense of self-worth, her decision-making power, her access to opportunities and resources, her power and control over her own life inside and outside the home, and her ability to effect change. Yet gender issues are not focused on women alone, but on the relationship between

men and women in society. The actions and attitudes of men and boys play an essential role in achieving gender equality (Women and Gender, 2020)

#### 1.1.2 Women empowerment related issues of Nepal

Due to the growing inequality and violence against women, free legal aid was made available by the government of Nepal through the enactment of Legal Aid Act 1997, though the majority target groups of women, children and disenfranchised are unable to access it. Women's rights were only taken seriously once Nepal was under democratic rule post 1990, and a constitution was formed stating equality between men and women as a fundamental right. The newly elected democratic government ratified numerous laws and international treaties specific to women, and The Nepal Treaty Act 1990 ensured that international human rights provisions will be given preference in case of conflict with domestic laws. The laws enforced in 1990 were only finally enacted in 2006, and since the 1990s, Public Interest Litigation (PIL) was the one of the key tools used by women to voice their opinions and enactment of women's rights.

The 1990s saw substantial changes in laws within Nepal, which facilitated the interest and formation of NGOs, both as recipients of these programs and as staff members of the NGOS. This began the movement of women empowerment and mobilization of women's NGOs.

Article 38 of the Constitution of Nepal adopted in 2015 includes the following provisions: There shall not be any physical, mental, sexual or psychological or any other kind of violence against women, or any kind of oppression based on religious, social and cultural tradition, and other practices.

Nepal is facing low level of economic development although this country is rich in natural resources and human resources. But the appropriate management of these resources has not been ensured or the government of Nepal has been failure to manage it.

If we summarize the world scenario, we can see with our naked eye that, participation of male and female in equal proportion is somewhere lacking. And these differences could not ensure the equal access of male and female to the outside world and access to the assets might bring a kind of conflict in between male and female. Hence it is said that equal access and opportunity is most essential for a peaceful and fully

developed dream world, which is also applicable to Nepal. Several talks on women rights, their empowerment and their economic independence have continued for decades but Nepalese women's plight has hardly addressed than what they were traditionally facing, in reality.

Empowerment is related to the process of internal change and to the capacity and rightto make the decision. It consists of change, choice and power. It is the process of change by which individuals and groups with little or no power gain the ability to make a choice that has power over their lives. The structure of power directly affects the choices that poor and marginalized make about their livelihood (Kulkarni, 2011).

Women and development in the sense that it acknowledges the multi-dimensional nature of woman's subordination. Moreover, it advocates that woman as "physical beings" are universally the same with reproductive role. However, female as "cultural beings" are context-specific, changing with time and context (Acharya, 2012).

Gender discrimination has proved as one of the major stumbling blocks in providing equal opportunity to women. Thus, along with the intellectual development of women, serious attention should be given to their autonomy in decision making, freedom of expression and control over resources. Gender discrimination is a universal phenomenon. Both inside and outside of house, women are excluded in 2 decision making process. In order to bring gender equality, it is important to empower women. The pre-requisites for empowerment of women are literacy and education, awareness, skill development, good health, access to economic resources, capacity and opportunity for participation in decision making within family, community and institutes of governance (Rao, 2014).

Women empowerment mostly depends upon their education and decision making. Factors affecting the empowerment of women are also shown in this paper. It also observed that women empowerment depends on their present age. This study has shown that education of women is the most important factor which affects the empowerment of women in the society (Spersh, 2016)

Women empowerment is the process of generating a building capability of women to exercise control over one's own life. It is generating understand to mean the ability of women to make choices to improve their well beings that of their families and communities. Empowered women take more active roles in the house and community. When women take active roles in the household and community decision-making, their families will be better equipped to confront the challenges of poverty, improve family health and well-being and increase household income. In this context, women's empowerment is helpful to reduce the current issues of poverty.

#### 1.2 Statement of the Problem

Nepalese women are underprivileged and disadvantaged in terms of their socioeconomic standing compared to their male counterparts. However, the "Universal Declaration of Human Right" has crossed a half long century along with the global call for "Gender Equity". Nepalese women, who constitute even more than half of the population, are still confined within the four walls of their houses. For instance, Nepalese life expectancy improved from 61.5 in 2001 to 71.74 in 2023, finally surpassing the life expectancy of 60.5 for men by life expectancy of 72.6789 for women. (https://www.macrotrends.net/countries/NPL/nepal/life-expectancy,2023) Much more studies addressing women's status, their participation in development endeavors, and income generation activities have increasingly been conducted by various research however, the cell confined household burden and the women involvement in this area are not, sufficiently reported so far. They perform nearly 25 percent more hours than those of men but their consistent workload is never accounted in the National Account Estimation. The reason is they are seen as household works and lay outside the economic activity frame (boundary) which remains a key factor women under-valuation. A need arises to calculate to their social, domestic and national contributions to get a complete picture of women's economic contribution.

In Nepal, there is patriarchal family pattern. The male is the head of the household and he is the owner of family property and right. All authorities reserve to the male person and father is the supreme of the family. By the cause of this, women have faced the partiality in the field of economic, political and social sectors. Now days, there are no doubt of providing woman rights legally. There are so many areas where

the woman rights equally stated. Practically, the gender equality has not practiced in the real ground.

The government of Nepal has been giving a due regard to women development issue after the mid-seventies. But we are in no position to heave a sigh of relief. Unfortunately, the condition of Nepalese women has not improved despite nearly three decades of efforts with various social and economic reform processes. This under-valued section, in fact, constitutes the over-whelming contribution to the total economic activity even if they are in weak and unhealthy physical condition. This researcher personally has seen a significant earning of women from the small and part-time working along with their day-to-day duties.

Most of the women in the study area have been bearing double responsibility. Household work like child care, food processing, fetching water, fuel collection and house maintenance are supposed to be their born duties and are done tacitly by them. On the other hand, their involvement in market economy makes them a prime contributor of the family but the tragedy is that they have little or no say in decision making process both in intra household or out-side affairs. Despite their greater participation both in economic or social arena, they remain de-recognized and their labor considered as non- economic activity.

With the effect of modernization and urbanization, joint family system is rapidly growing into nuclear family system. The lineage, family and ancestral identification of a person is being replaced by the profession they are involved in. the life is becoming more complex and only men's income cannot fulfill their all requirements. In this respect, women's participation in the economic activities has become inevitable. Their greater socialization, in fact is the demand of age, and the absence of such integral part will ultimately impair the whole nation building process. The more they take part in economic as well as social sectors, the more we accelerate on development strive, and thereby, the general living standard of the people as a whole. More and more interests are being diverted towards women to identify their involvement in national building endeavor, considering them as a very integral part of development of the country. But he expected outcomes regarding the women as a beneficiary has yet to be realized. In this regard, the women of Madhyabindu Municipality have rather fallen behind in benefiting the existing incentives and women related programs that the country have been lunching for nearly about three long decades. The researcher personally feels an urgent and pressing need to initiate

certain programs regarding women's withdrawal from their intra household confinement. And these are seemed the major reason why the researcher wants to identify the existing problems and reasonable suggesting measures for women in the study area. In other words, this study perhaps is a product to value the women's unreported household contribution as well as their less reported economic activity which they undertake in small business or wage labor that women are engaged in.

For this purpose, the study has made an attempt to identify the following research questions:

- I. What is the socio-economic condition of women in Madhyabindu Municipality?
- II. Current situation of the effectiveness of women empowerment programme in madhyabindu Municipality?

## 1.3 Objective of the Study

The general objective of this study is to analyze the socio-economic condition of the women on Madhyabindu Municipality. The followings are the main objectives of the study.

- I. To investigate the socio-economic status of women in the study area.
- II. To find out the socio-economic empowerment of women through empowerment training.

#### 1.4 Significance of the Study

Development is the most common discussion in the national and international arena. Mostly in underdeveloped countries, recognition of women as an urgent pillar for the total progress of the nation has been strongly realized. However, these all things have remained mere bystanders in our country. But for this situation, Nepal has been lunching a number of programs in order to uplift the women's participation in such a development endeavor but the expected result is yet to be realized. Or in other words, they gained fromour past attempts are not seemed exciting.

Women are remaining a disadvantaged group in our society. If we took a look at the daily activities of our lives, we would be away struck by the stark reality of the two pillars in development, men and women, the latter is rated weak, which, therefore, speaks of our highly unbalanced superstructure. In this regard assessing the importance of women's socio-economic characteristics is felt necessary. Studying the

possible prospects and problems related to women, is another task of the days. And this study is the product of this intention. Keeping all these facts in view, this present study will help to identity the real problems and provide appropriate solution they're of the researcher feels.

Similarly, this present study is hoped to be a milestone for all those national and foreign economist and sociologist wishing to conduct the similar study about women. Besides, it will equally help governmental and non-governmental organizations and agencies to have a simple knowledge about the socio-economic condition of the NepaleseWomen.

So, in this study, researcher has focused on the existing scenario of socio- economic condition of women, suggestion to uplift socio-economic condition of women. So, this study will be beneficial for the readers like students and researchers.

## 1.4 Limitations of the Study

- I. This study is mainly concerned to women live in Madhyabindu Municipality.
- II. The study has taken only the economically active population of age between 16 to 60 years of 120 samples who participate in empowerment training in 2075BS.
- III. This study only reflects the socio-economic condition of women in Madhyabindu Municipality and it may not be generalized for the Nation.
- IV. The socio-economic condition of the women before training is taken on the basis of respondent's memory only.

## 1.5 Organization of the Study

The thesis had been organized into five major chapters and each chapter contains some sections which are organized as below.

The first chapter presents the general background of the study, Nepalese women, working pattern, statement of the problem, objectives of the study, significance, limitations and general organization of the study.

The second chapter entitled "Literature Review" provides some theoretical and empirical reflection relating to the topic and also discusses some relevant literatures written on socio-economic status of women.

Research Methodology has been presented in the third chapter. This chapter gives

information about the research design, sample size and tools and techniques of data collection, presentation and analysis which are used in this study.

Chapter four deals with the analysis of respective data collected through questionnaire. Specifically, Chapter Four deals with the different scenarios representing the overall socio-economic status of the sampled area, description of social, economic and health status of the respondent women. Decision making role is also included in this chapter.

In chapter five, summary, conclusion, findings and recommendation are provided. And finally, Bibliography and Annexes are set into the study compile.

#### **CHAPTER-II**

#### **REVIEW OF LITRATURE**

## 2.1 Theoretical & Empirical Review

The concept of women empowerment has been the subject of much intellectual discourse in the recent times. Empowerment is defined as the processes by which women take control and ownership of their lives through expansion of their choices. Thus, it is the process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied.

As defined by Kabeer the core elements of empowerment are agency (the ability to define one's goals), awareness of gendered power structures, self-esteem and self-confidence. Empowerment can take place at a hierarchy of different levels – individual, household, community, and societal and is facilitated by providing encouraging factors (e.g., exposure to new activities, which can build capacities) and removing inhibiting factors e.g., lack of resources and skills. (Kabeer, 1999)

Friedmann, a sociologist, exploring the concept of empowerment (based on his theory of 'Alternative Development') identified three kinds of empowerment: social, political and psychological. Information, knowledge, skills, financial resources and participation in social organizations constitute social power, while political power entails access to decision- making processes affecting one's future, including participation in voting and collective action. On the other hand, psychological power is associated with an individual's self- confidence and a sense of potency which is generated by social and political participation insociety (Friedmann, 1994)

Empowerment, according to the World Bank, is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process are actions which both build the individual and collective assets of the poor and improve the efficiency and fairness of the organizational and institutional context that govern the use of these assets. Indeed, many feminists, especially those who are categorically classified as Western feminists, uphold the assumption of empowerment through speech (giving voice).

These feminists (especially those within the WID fold) argue that cultivating women's voice endorses their creativity and promotes more active and collaborative improvement in their lives. Thus, they encourage poor women to engage in dialogue across differences, and to apply knowledge which is accumulated through interactions to address issues that disempowered them. (World Bank, 2016)

The women empowerment is an important issue in the process of development of all developing countries. Historically, women in Nepal are socially and economically neglected compared to men. Disparities between men and women are eminent in sectors like education, health, employment and income opportunities, and control over assets, personal security and participation in the political process. This makes the women folk as disadvantaged and less empowered (NPC, 2011).

Traditionally rural women have contributed substantially to household income and participated substantially in the house hold decision making process. But with commercialization of the rural economy, they may be losing ground relative to men because they are less equipped to cope with the commercialized economy. Empowerment builds people's capacity to gain understandings and control over personal social. Economic and political forces to act individually as well as collectively to make choice about the way they want to be and do things in their best interest to improve their live situation. The tenth plan also offers a variety of strategies for drawing the excluded into the mainstream of Nepal's development. These include new alliances between major economic stakeholders and local governments to generate employment opportunities and increase income at the grassroots level. Special monitoring of deprived areas marginalized groups and women and special projects and programs based on nation-wide needs assessments. Expanding human knowledge and capabilities certainly has and indirect influence in economic and political empowerment (UNDP-2004) on the national from the constitution of Nepal contortions special provisions for education, health and employment of women of all the sectors. Ensuring women's right is a greater challenge which needs to be implemented without any kind of discrimination. Over the last decades women have made significant governs in areas such as health, work and education. However, the current situation of conflict and internal displacement in Nepal is serious setback for the country which increases women's vulnerability to violation of civil rights, unsafe migration and trafficking. Equality in society cannot

be achieved through wishes and blessing along experiences by also some that lows is indeed required is climates of public opinion were feeling of equality emanate from the heart of all women are bounded by socio cultural norms even parental discriminate against the girl child. There is because of lack of knowledge, women's and education. Liberalism programmes (2000) have stated that Nepalese women have very limited involvement in decision making from the household level through to high level negligence and bureaucratic positions. The comets of this are deep-rooted and are chiefly the patriarchal, social structure the made biased socializing to children, legal and educational discrimination and economic limitations. The political and bureaucratic structures also prevent the entry into the important decision-making domain.

Further, some groups of feminists have argued that empowerment corresponds to women challenging existing power structures which subordinate them. For instance, according to an article in the Oxfam Handbook of Relief and Development, Empowerment is multi- dimensional concept. It has been used in many different contexts and by many different organizations in the fields of education, health, social work, and psychology as well as in work of feminist and development organizations. This proposed study is grounded in line with empowerment theories from both economic and social perspectives.

#### 2.2 Women in Development Approach

The term "women in development" came into use in the early 1970s, after the publication of Ester Boserup's Women's Role in Economic Development 1970. This approach was developed recognizing women's role in development. It focused on mainstreaming of women in development through legal equality, equal access to education, property and employment by skill training, micro-credit (Aryal, 2009).

The underlying rationale of the WID approach was that women are an untapped resource that can provide an economic contribution to development. The WID approach aimed to integrate women into the existing development process by targeting them, often in women-specific activities. Essentially, WID gave primacy to women's productive roles and stressed the integration of women into the market economy, as it was based on the premise that women's subordination was directly linked to their exclusion from the formal marketplace.

One major weakness in WID's approach, which has been criticized by so many writers like Moser1993, Buvinicetal, Youngetal 1993, is its focus on women in isolation. Women's issues were treated as an alienated and independent entity, completely separated from family, society and community. The WID approach tended to focus exclusively on the productive aspects of women's work, ignoring or minimizing the reproductive side of women's lives. Thus, WID projects typically have been income-generating activities where women are taught a particular skill or craft and sometimes are organized into marketing cooperatives. Frequently a welfare outlook is added to projects and women are taught aspects of hygiene, literacy or child care at the same time.

#### 2.3 Women and Development Approach

Historically, the WAD approach probably emerged in the second half of the 1970s. It draws some of its theoretical base from dependency theory although dependency theory, for the most part, like Marxist analysis, has given remarkably little specific attention to issues of gender subordination.

The Woman and Development approach provides a more critical view of women's position than WID. Women have always been part of development process-therefore integrating women in development is a myth. The WAD perspective focuses on the relationship between women and development processes rather than purely on strategies for the integration of women into development. This approach accepts women as important economic actors in their societies.

Theoretically the WAD perspective recognizes the impact of class, but in practical project design and implementation terms, it tends like WID, to group women together without taking strong analytical note of class, race or ethnicity, all of which may exercise powerful influence on women's actual social status.

WAD offers a more critical view of women's position than does WID but it fails to undertake a full-scale analysis of the relationship between patriarchy, differing modes of production and women's subordination and oppression (Rathgeber 1989).

#### 2.4 Gender and Development Approach

Gender and Development approach offers a holistic perspective looking at all aspects of women's lives. The Gender and Development (GAD) approach is different from WID and WAD in the sense that it acknowledges the multi-dimensional nature of woman's subordination. Moreover, it advocates that woman as "physical beings" are universally the same with reproductive role. However, female as "cultural beings" are context-specific, changing with time and context (Acharya, 2012).

This approach believes that it is not the woman's reproductive responsibilities that make them subordinate them to men, but it is the culture which is responsible for male domination and female subordination. It recognizes women's contribution inside and outside the household, including non-commodity production. Women are seen as agents of change rather than as passive recipients of development (Rathgeber, 1989).

Theoretically, the GAD approach seeks not only to integrate women into development, but also to look for the potential in development initiatives to transform unequal social/gender relations and to empower women. A long-term goal of GAD is the equal partnership of women and men in determining and directing their collective future.

The GAD approach seeks to understand women's subordination, but it also prompts us to examine all development initiatives and provides some direction for future action. Using the social construction of gender as a cornerstone it became obvious that relationships between men and women can be changed and those specific development strategies can promote and support changes. Thus, the underlying assumption of the GAD approach is that people should be agents of their own development.

As the cornerstone of GAD doctrine, the empowerment approach is concerned with counteracting the marginalization of WID by integrating gender as a crosscutting issue in development organization and in interventions (often referred to as 'mainstreaming'). The empowerment approach advocates self-reliance by means of supporting bottom- up/grassroots mobilization such as the micro-credit scheme.

The choice for the above approach in this study is obvious. This is because the GAD policy recognizes that gender mainstreaming has to begin with the development of

national strategies and programme, which provide the medium for sustainable development.

Thus, it is in view of attaining the goal - women's empowerment - that this study focuses its attention on income generation program which have recently occupied the centerpiece of development policies and agendas. Overall, income generation programs have become increasingly popular among NGOs, donor agencies and governments. Nonetheless, in reality is income generation programming the panacea for poverty alleviation and does it promote Empowerment for women? In this context, this study is interested in a substantial proof that women who have access to credit are more empowered, as demonstrated by participation in family decisions, or freer to make major choices, to have freedom of personal mobility, adequate financial security and to be less financially responsible for family and for children's education and good health.

Empowerment can be described in other words as a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination (Endeley, 2002).

Empowerment oriented interventions enhance wellness as well as target solving problems, providing opportunities for participants to develop knowledge and skills, and engage professionals as collaborators instead of authoritative experts (Perkins, 1995).

Clearly mentions empowerment as 'a process of increasing personal, interpersonal power so that individuals, families or communities can take action to improve their circumstances'. Thus, empowerment is a transforming process constructed through action (Carr, 2003).

From these definitions we can see empowerment works in a process which leads to a host of opportunities, increase in ability to exercise autonomy, a capacity to define one's goals and act upon them, enhancement in decision making, bargaining and negotiation capacity. It further relates to a cognitive process of doing and being as well as analyzing the situations and events which will eventually strengthen self-reliance, independent rights giving them capacity to solve problems, through

knowledge and skills.

#### 2.5 Review of the Previous Studies

Women are the back bone of their family, pillar of community life and care taker of next generation, but most of their works are unpaid, invisible and unrecognized. Now days, Nepal is in transition phase of federal republic democracy. The process of new constitution is going to materialize. So, it hopes that the future constitution will be inclusive in nature on basis of gender equality. This paper tries to explain the socioeconomic status of Nepalese women on the basis of population, age group distribution, education, political involvement, and health status, participation in civil services, manufacturing establishment and agriculture sector (Basanta, 2017).

Poverty always exists into the world in various forms. It is precisely known to the poor countries where people still fight for basic daily needs. This study is made on the basis of women in Nepal where poverty and women empowerment are the main problem. In other to support to alleviation of poverty and encouraging women to gain status in life, Microfinance institutions are playing as one of the main tools. There is a general consensus that microfinance is not equal to all poor women but has positive consequence in the life of Nepalese women. The study investigates the role of Microfinance towards empowerment of rural women. The study is based on the selfmade questionnaires to the women of village. It is also based on various previous research. The primary data is collected from household survey using structured questionnaire and interview method. The research findings proved that there is an improvement not only in economic terms but also in social terms. The results show a positive impact in income and saving despite of different interest rate charged by the companies. Although MFIs are mushrooming in Nepal, the poor villagers are remained under high interest rate with less accessible of money lending comparing to the women in city (Aryal, 2018)

In the international arena education is often put forward as the main strategy for achieving women's empowerment and gender equality. However, exactly what it means to be empowered and how education interacts with different aspects of empowerment remains ill-defined. This paper explores empowerment as experienced

by educated women from a disadvantaged socio-economic background in Nepal. It examines how family relations and social expectations can constrain or promote feelings of empowerment. It is argued that, although education is potentially a powerful empowering factor, it cannot be viewed in isolation from social influences and intimate relations most important to women's lives (Nerine, 2018)

Women employment is essential for women empowerment. The research study tried to explain affecting factors for women employment particularly in Bedehe Municiplaity, Dhanusha. In this connection, the study focused on social and economic status of employed women as well as motivational and demotivational factors for women employment. To the end, 43 respondents working with volunteer as well as salary basis were regarded as sample number. This research has asserts whether those organizations are successful to empower women and change their socio-economic status in the society. In addition, the study shows that 11.86 percent of the women staff are holding the Master degree and very few have technical backgrounds. It is worth mentioning that more than eighty percent of the women staffs have hold on income and manage household affair. In the male dominated society like our gender discrimination is very rampant in all the sectors. But with the change of time and media intervention through television, papers and radios, people have started providing equal opportunities to women in every sector. There is the positive perception from organizations heads that female employee are equally capable if give opportunities. However, males are in permanent job holding higher position in most of the organizations whereas females are in temporary job and holding non-officer positions. Similarly, working age, level of education, family support, organizational support, attractive salary and institutional environments are found to be motivational factors for women employment. At the same time gender discrimination practices, sexual harassment, minimum involvement in organization and development process or decision-making process also are regarded as demotivational factors for women employment. Finally, the study comes up with the conclusion that, women employment opportunities definitely can foster women empowerment process. Therefore, locally run organizations should give priority to chaos females as head if they have the same qualifications and experience to their counterpart male colleagues as well as create employment opportunities to the females. There should some sort of retrenchment policy in the organization to attract their employees for longer term especially to female employees (Kumari, 2018)

The study entitled "Parental Property and Women Empowerment". The parental property entitled as important factor to women's empowerment and which was considered as an important aspect because it not only provides social security but also empowers the owner and the family in the larger extend. Very little attention has been given to women's control and equal rights in parental property in Gitanagar. This study has been an important step to the women in Gitanagar that land ownership was one of the main tools that can improve women's status, together with other policies, programs and activities. But there were many questions that can be relevant to ask in relation to this presumption and the general dynamics of land ownership and women's empowerment. The objectives of the study were to access the socio-economic context of Brahmin women, examine parental property and women's empowerment and examine role of parental property on women's empowerment. Based on primary source of data used by questionnaires 200 sample sizes were taken from different demographic, socio-economic and political characteristics. In the study area all respondents were female and women empowerment showed that women's influence in parental property empowers them economically, socially and politically and insists that women with stronger control over land were less likely to become economically vulnerable. By granting the poor women legal title to land, the owners not only have more security, but also can join the formal economy and access to credit using their land as collateral and generate capital and begin to prosper which finally lead to women's empowerment. The major findings of this study were women who have parental property were more empowered and those who have less parental property are deprived from higher quality education, better job opportunities, deprived of having decision on marriage, bank accounts, less personal property and dependent on the husbands (Chaulagain, 2018)

Employment and work surveys in Nepal have shown a high concentration of women in certain occupations, being flexible, low paid and requiring low skill. In the farwestern region (Jumla District, Karnali Zone), the Government of Nepal provides employment to women and men through a public works programme, the Karnali Employment Programme (KEP). This paper assesses the empowerment potential of the KEP and similar employment programmes, and questions whether paid work leads to economic empowerment for women. It provides a glimpse into work patterns in low-income families in Nepal, and juxtaposes the goal of women's economic

empowerment through entry into the labor market with their lived realities and needs. The paper uses ILO's Decent Work framework to argue that two key aspects are critical for women's empowerment through paid work: firstly, quality; and secondly, a positive balance between paid work, unpaid work and care work. (Ghoss & Chopra, (2019).

Empowerment of women is one of the very important issues in developing countries. As women are the integral part of the society, her status and participation in decision making as well as economic activities is very low. Microfinance plays important role in improving in women decision making by contributing in economic activities. Microfinance is powerful tools to self-empower the poor especially women at world level. The main aim of microfinance is empowerment of women. Women empowerment are measured by Economic Security, Household and economic decision making, legal Awareness mobility and family decision making. This study is based on primary data through administered questionnaire to the women those who are involved in microfinance program in Virkot municipality word no 8 Syangja. Descriptive and analytical research design has been used to collect the opinions and know about the behaviour of respondents. Data are analysed by using percentage, mean and paired t test. This Study investigate the social-economic improvement and decision-making power of women after involvement in microfinance programs. The result shows a positive change on economic security, household economic decision making, legal awareness, mobility, and family decision making after participating in microfinance program (Khanal, 2019)

A non-governmental organization (NGO) is any non-profit earning, voluntary citizens' group which is organized on a local, national or international level. NGOs help to sustain community development through capacity building. The word women empowerment essentially means that the women have the power or capacity to regulate their day- to- day lives in the social, political and economic terms. The general objective of this study is to describe the nature of non-government organization and its roles in the empowerment of women. Theories used in this study are Social Feminism and Liberal Feminism. Research design for this study is descriptive and exploratory. NGO from Lalitpur district was chosen which is working for women empowerment. The sample size of study was 42 taken using convenience sampling under non probability sampling technique for data collection. To fulfill the objective of this study, both qualitative and quantitative data was collected through

primary and secondary sources of data. Data collection techniques used is Interview, Observation and Key informant interview. This research has found out that the employment opportunity has brought positive changes in the lives of the women working in this non-government organization. The employment has empowered respondents economically, socially, helped in personal development and supported their livelihood. Women empowerment has increased the rate of decision-making capacity also. Employment has provided the respondents with awareness about essence of women empowerment, financial independence and importance of girls' education (Ghale, 2019)

Empowerment of women is one of the very important issues in developing countries. As women are the integral part of society, her status and participation in decision making as well as economic and social and political activities is very low. Microfinance plays important role in improving women decision making by contributing in economic activities. Microfinance is powerful tools to self-empower the poor people especially women at world. The main aim of microfinance is empowerment of women. Women empowerment are measured by occupational movement, income level, saving, land holding size, education, and decision about the expenditure on food and clothing, children education, agriculture and mobilizing saving. This study is based on primary data through self-made questionnaire to the women of Pyuthan Municipality, Pyuthan. Data are analysed by using statistical tools like, (Mean, Standard deviation, Correlation Analysis, Regression analysis). Descriptive research design has used to collect the opinions and to know about behaviour of respondents. This study investigates the household wellbeing, economic empowerment and social and political empowerment and decision-making power of women after involvement in microfinance programs. The results show a positive impact in all variable. Further, the study established that microfinance institutions play a positive role on women who invest in them by increasing their well-being, access to and control their resources., eradicating illiteracy among women, taking part in decision making in their households as well as economic decisions and finally microfinance institution have boosted women's self-esteem. Keywords: microfinance schemes, women empowerment, housed wellbeing, socioeconomic status, political participation (Yogi, 2020)

Nepalese women are suffering from social, cultural and economic biases in the traditional male dominated society of Nepal. Moreover, rural women are facing these

problems. In this condition, women empowerment programs are needed for empowering those people in every field. Empowerment is a process, which enables women to generate and build up their individual and social capability. Empowerment allows individuals to reach their full potential to improve their potentialities. Cooperative is the one important program for empowering the women in every field or area. Specially, in developing countries, cooperatives enable very poor, back ward and disadvantaged people to engage in self-dependent and financial-decision making sectors. Now a day, government, NGOs and INGOs are launching several cooperative programs for women empowerment. The present study is focused on assessing the impact of cooperative run by Abhiyan Nepal, Arjundhara in empowering women of Arjundhara Municipality ward no.3. The general objectives of the study are to discover the women position and role in Nepalese society. The specific objectives are to find out the role of cooperative in socio-economic upliftment of women, to identify the empowering areas and to examine the pre-post conditions after implementing the programs. The data are collected from both secondary and primary sources. The study has carried out both the explanatory as well as descriptive research design, and mixed method i.e., qualitative and quantitative has been used. In field survey, out of 31total members, 16 women respondents were selected by random sampling process for study. The study concludes the women empowerment through cooperative model has played been effective in providing earning and decision making or leadership development for the members. There could be many aspects to explain the empowerment of women in addition to other issues and sectors which this study has not addressed. This research only addresses economic empowerment and leading capacity or decision-making capacity of women at individual level. Moreover, the research could not deal with the factors like, age, education, caste, marital status of respondents which may greatly influence their decision-making capacity. In conclusion, cooperative programs can help the women for playing the independent role in every individual and social sector (Lamichhane, 2021)

The study is an Endeavor to contribute to the impact developing social circumstances regarding land ownership among women and its relation to gender equality. The purpose of this research debunks the factors effecting women land ownership and their impact on socio-economic equality. A survey was done among 100 women of a remote village, in southern Lalitpur regarding land ownership, with relation to

variables such as level of education of women, ethnicity, age, presence of legal documents, knowledge of government policies, and family structure. Factors such as occupation of women, role in household decision making, and involvement in social and political spheres were also studied in relation to their land ownership. The survey was done with purposive and proportional stratified sampling among ethnic communities of Brahmin/Chhetri and Janajati. A questionnaire survey, key informant survey, focus group discussion and in-depth case study were done. Twenty-one percent of the females interviewed had land on their own and this data also had a variation with ethnic communities. It was found that women with land feel confident in the social and economic sphere of society. Brahmin community was found to be more aware of the government policies encouraging female land ownership than the Janajati community. This study aims to add knowledge on the conversation in gender equality and its relation to land and property ownership (Koirala, 2022).

The study on the impact of microfinance services on women entrepreneurship development in Nepal is critically important for pressing socio-economic issue in Nepal, where women face significant barriers to accessing financial resources and opportunities for entrepreneurship. And, it seeks to evaluate the effectiveness of microfinance as a tool for women's empowerment and economic development, shedding light on whether it genuinely fosters entrepreneurship and contributes to poverty reduction. Other hand, the findings of this research can inform policy decisions, potentially leading to improved strategies and targeted interventions to support women entrepreneurs in Nepal, ultimately contributing to the nation's economic growth and gender equality goals (Chand, 2023).

However, above studies lack the exact measures of women's empowerment through empowerment programme. The intended study finds to assess the impact of empowerment programme on the women's in Madhyabindu municipality of Nepal. So, this research has been a new study in the Department of Economic

#### **CHAPTER-III**

#### RESEARCH METHODOLOGY

This chapter gives the details of the procedures adopted for the research study. It begins by dealing with topics like research design, Rationale of site selection, Nature and sources of data, Universe sample and sampling procedure, and data tabulation, presentation and analysis of the data.

## 3.1 Research Design

The basic purpose of the study was analyzing socio- economic empowerment of respondent's women involve in women empowerment training in Madhyabindu Municipality in 2075BS. So, it involves the synthesis of the quantitative and qualitative information, employing, various data gathering tools. To get the spirit of the study, both explanatory and descriptive methods are used. Mainly, primary data required to this study are collected through interview the respondents at the field level. Some of the information for the study is collected through direct observation and field visit. On the other hand, the secondary data have been gathered from the different published journal, books, and thesis, international and national reports. There is descriptive research design was used to research into the conclusion of the study.

#### 3.2 Rationale of Site Selection

Site selection in clinical trials refers to the process of identifying and choosing the appropriate research sites where the study will be conducted. Site selection aims to ensure that the trial is executed in a way that is ethical, safe, and compliant with all applicable regulations. Site selection is important for research because it can help to improve the efficiency of the research work and creates a path for success and can ensure that they are able to find the best possible location for our needs. In our research work Madhyabindu Municipality is chosen as a site lies at middle of East-West Mahendra highway. People from different religions, occupations, cultures, and ethnic groups live in Madhyabindu and mostly Tharu and Magar people have dominated in this area. Women empowerment and entrepreneurship training have

been worldwide among them this area also good to study or this subject.

Madhyabindu Municipality is one of the Municipalities of Nawalprasi-East District of Gandaki province. This Municipality covers 233.35 km² of land and it consists of 15 wards. The population of this municipality is 61091 consisting 27980 male and 33111 female within 15430 households according to CBS 2078BS. Therefore, the present study is purposely selected to compare and contrast in socio-economic empowerment of 120 sample women participate in empowerment training in 2075BS. To examine the socio-economic empowerment of respondent's women, involve in empowerment training in 2075B, different factors of socio-economic status of women were selected such as women from different socio status group, women from different Caste and Ethnicity, women from different housing condition, women from sector of earning, women from different wards of Madhyabindu Municipality etc.

#### 3.3 Nature and Sources of Data

The types of data collected in our research work was both type of data sources. i.e., qualitative and quantitative. These data were obtained from two types of sources. i.e., primary sources of data and secondary sources of data. The primary sources of data had been obtained from the field survey through individual survey, observations and informal interview. 14 Quantitative types of data have been collected for the purpose of this study. From the field of the survey, primary data has been collected from women in Madhyabindu Municipality. Similarly, Secondary sources such as articles, expert opinion, books, and government document and websites are collected and received through libraries, published data of Madhyabindu Muncipality, etc.

#### 3.4 Universe Sample and Sampling Procedure

This survey was conducted in Madhyabindu Municipality. There were 240 female population who were participate in Empowerment Training provided by Madhyabindu Municipality taken as a universe of our work. Among the universe, 120 females were selected for the study purpose that have aged between 16 to 60 years. Therefore, to calculate sample size using 50 percent of the population size (i.e., 50% of 240=120) which is generally used to take sample in the research work.

#### 3.5 Data Collection Methods and Tools

The Secondary data has been collected from articles, expert opinion, books, and government document are collected and received through libraries, published data of Madhyabindu Muncipality, etc. The primary data has been collected from field survey and questionnaire asked to the respondents and their family members. Questionnaire design is very crucial part of any research study. The questionnaire design is such a way to meet the objectives. Data will be collected by preparing precise questionnaire sets. The structured and semi structured questionnaires asked to 120 households women aged 16 to 60 yrs. at Madhyabindu Municipality of all 15 wards. The 14 Questionnaire includes: 1. Household Information: Family size, Literacy status, Types of family, Land status, Occupation, Marital states.

Economic Empowerment includes: 1. Annual income of respondent's women 2. Annual saving of respondent's women 3. Amount of loan taken 4. Housing condition 5. Type of fuel used for cooking 6. Type of toilet 7. Purification ways of drinking water 8. Main source of lighting 9. Type of assets present 10. Consumption capacity of respondents.

Social Empowerment includes: 1. States of assess towards organization and household decision 2. Health checkup 3. Magnitude of freedom.

#### 3.6 Data Tabulation Processing and Analysis

The data were collected through various tools, instruments and sources. the collected data were first taken in same order on the basis of questionnaire and tabulate in the Excel sheet. To simplify the data analysis, the entire completed questionnaires had been edited for accuracy and completeness after completing each day's interview. Coding and editing had been done properly to make data entry and analysis easy. All responses were assigned to a numeric code. After that the collecting data had been processed using SPSS and EXCEL software, which is popular and reliable in analysis of social science research. Based on the software, the collected data were analyzed and statistically interpreted by using approved methods such as simple frequency distribution, percentage distribution, pie-chart diagram, bar diagram, cross tabulation wherever necessary. This study is based on the empirical analysis of the data and it is

based on observed and measured phenomena, deriving knowledge from actual experience rather than from theory and belief. Description in simple language and simple mathematical interpretation procedure was adopted in the study. After analyzing the data, necessary summary, conclusion and recommendation have been made.

#### **CHAPTER-IV**

### PRESENTATION AND ANALYSIS OF DATA

This chapter includes data presentation and analysis. The data and information collected from the respondents are presented and analyzed according to response of respondents. All the questionnaires are distributed and collected by the researcher herself. The collected data are analyzed using different tools and techniques such as tabulation, bar diagram pie chart, mean, percentage etc. Results found from the analysis were systematically presented and carefully interpreted or explained in the following sections.

# 4.1 Socio-Demographic Features of Respondents

It is imperative to know what kind of socio-economic features the respondents generally have, to know their basic reality. Hence, age composition of households, sex and age composition of respondents, age and sex composition of households, family structure, caste and ethnicity, literacy, marital status, ownership of land holding and occupation were the Socio-Demographic features of the respondents that were studied under this thesis.

#### 4.1.1 Age Composition of the Households

Out of 120 respondents, total member of the respondent's household members was 529. The age wise distribution of the respondent's household members is given in the table 4.1

Table No. 4.1: Age wise distribution of Respondent's Family Members

(N=529)

S.N.	Age Group	Number of respondents in study area	Percentage
1	Below 16	223	42.15
2	16-60	268	50.66
3	Above 60	38	7.18
	Total	529	100

Source: Field survey 2023

Above table No. 4.1 shows the age wise distribution of the member of respondent's family members. Regarding age, majority of people in the study area are in the age group 16-60 years followed by the age group below 16 and least were in the age

group above 60.

Age of family members ranges from less than 1-year infant to 93 years. Of the total family members (529 members), 50.66 percent (268 people) belong to working age group of 16-60 years, 42.15 percent (223 people) belong to below 16 and 7.18 percent (38 people) belong to old above 60 years.

#### 4.1.2 Sex and Age Composition of Respondents

Out of 120 respondents and their 529 family members the age and sex composition of the household head were given in the table 4.2

Table No. 4.2: Sex and Age of Family Head

(N=120)

S.N.			Head o	of Family		
	Sex	N	%	Age	N	%
1	Male	82	68.33	<40	49	40.33
2	Female	38	31.66	≥40	71	59.16

Source: Field Survey 2023

Above table 4.2 shows the sex and age wise distribution of household head. Regarding age, majority of household head i.e., 59.16 percent (71 respondents) in the study area are in the age group ≥40 years followed by the age group <40 i.e., 40.33 percent (49 respondents). Similarly, on sex wise distribution 68.33 percent (82 respondents) household head were male while in 31.67 percent (38 respondents) household headwere female.

This table tells that male dominancy of the head of family. As age increases the household head of family also increases found from the table.

#### 4.2.3 Age and Sex Composition of Households

Age is a number that represent the time passed by person after their birth. As age increases to young self-dependency also increases and as old age comes dependency starts. The age and sex composition of households is given below in table no. 4.3.

Table No. 4.3: Age and sex composition of the household

(N=529)

S.N.	Age Group	M	ale	Fe	male	ŗ	Γotal
		No.	%	No.	%	No.	%
1	Below 16	99	40.57	124	43.50	223	42.15
2	16-60	122	50	146	51.22	268	50.66
3	61 and above	23	9.42	15	5.26	38	7.18
	Total	244	100.0	285	100.0	529	100.0

Source: Field Survey, 2023

By sex, the proportion of population of different age group is somewhat same among male and female. Among males (244 persons), about 50 percent belongs to working age group viz. 16 to 60 years age group, and about more than two fifth (40.57 percent) belong to the below 16 years. About 9.42 percent (23 persons) belongs to old age of 61 years and above. Among the females too, the facts were found similar as male. Out of the total family members (529 persons), 285 persons (53.87 percent) are females and 244 persons (46.12 percent) are males. This is starkly similar to national average of (48.96 percent) males and (51.04 percent) females (CBS, 2078).

### 4.1.3 Family structure

Family is made up of people who are related by blood and live together in a home. There are two types of family i.e., nuclear family and joint family.

Table No. 4.4: Family Size and Type of Household

S.N.	Family Size	Household No	%	Family Type	Household No	%
1	1-4 members	57	47.50	Nuclear	57	47.5
2	5-7 members	53	44.16	Joint	63	52.5
3	8 and above	10	8.33			
	Total	120	100			
Total 1	Number of Family	Members 52	29			
Avera	ge Family Size	4.	40			

Source: Field survey 2023

Family size of sample household ranges from one to nine members. About one-half (50.82 percent) belong to small family (up-to 4 members). Similarly, more than two fifth (44.26 percent) belong to medium family size. Rest of the sample household, a modicum of (4.92 percent) belongs to extended family i.e., more than 8 members. Less than one half of the population of sample household belongs to nuclear family (47.5 percent) whereas rest of the sample population reported to be living on joint family system which is (52.5 percent).

There are 529 family members in the sample household of 120 that renders the average number of family members in household to be 4.40, which is more than the national average of 4.32 members (CBS, 2078).

### 4.1.4 Caste/ Ethnicity

One of the hereditary classes in Hinduism that restrict the occupation of their members and their association with the members of other caste. Cast and ethnicity is one of the most important variables to show the social information of the households.

Table No. 4.5: Caste and Ethnicity of Household

(N=120)

S.N.	Caste/Ethnicity	Household No.	Percent
1	Tharu	46	38.33
2	Magar	33	27.50
3	Brahmin/Chettri	15	12.50
4	Kumal	14	11.67
5	Muslim	7	5.83
6	Others	5	4.16
	Total	120	100%

Source: Field survey 2023

. From the study it is found from the total 120 household covered by the study, 38.33 percent (46 respondents) belong to Tharu caste, 31.14 percent (33 respondents) belong to Magar caste. Likewise, about some fringe of household belong to Brahmin/Chettri Caste i.e.,12.5 percent (15 respondents). Similar to that, about 11.67 percent (14 respondents) said they were Kumal, 5.83 percent (7 respondents) said they were Muslim and 4.16 percent (5 respondents) where others minority group includes Bishokarma/Sharki/Newar/Botey.

#### 4.1.5 Literacy and Education

Literacy is one of the most important factors of social status. Higher the literacy rate indicates higher level of social development. The literacy status of 120 respondents is as shown in the table 4.6.

Table No. 4.6: Literacy Rate of the Respondents Women

(N = 120)

S.N.	Literacy and Education	F	Respondents	
		N	%	
1	Illiterate	35	29.16	
2	Basic level	47	39.16	
3	Secondary level (upto +2)	24	20	
4	Higher Education Degree	14	11.67	
	Total	120	100	

Source: Field survey 2023

Out of 120 respondent's 29.16 percent are illiterate and the remaining 70.84 percent are literate.

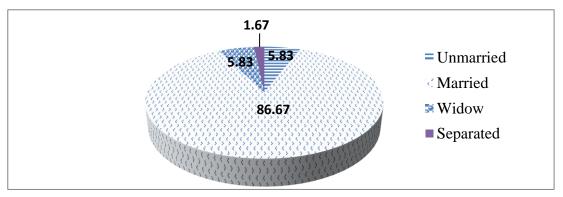
The levels of educations of the literate respondents include basic level 39.16 percent (47 respondents), secondary education up to +2 was 20 percent (24 respondents), Higher education degree was 11.67 percent (14 respondents).

The literacy rate of respondents was less than the literacy rate of National figure i.e.,76.2 percent (CBS 2078)

#### 4.1.7 Marital Status

Nepalese society is still based on the traditional way of living containing the same cultural norms and religious values that or ancestor had followed. The marital status of 120 respondents of Madhyabindu Municipality is presented below in the pie-chart.

Figure No. 4.1: Marital Status of Respondents



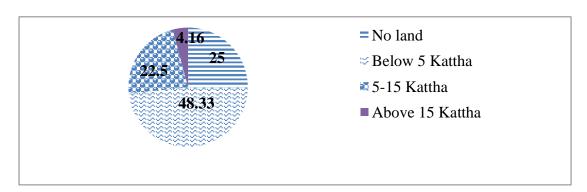
Source: Survey 2023

The information on Fig 4.1 indicates that out of the total sampled female respondents,86.67 percent (104 respondents) of them were found to be married,.5.83 percent (7 respondents) of women were unmarried and same percent of women were widows. A very few percent of women about 1.67 percent (2 respondents) were separated.

### 4.1.8 Ownership of land Holdings

Landholding means a land parcel managed by the right of ownership or several land parcels related by a common economic activity. More the land holding refers more economic status and vice versa. The figure below represents the land ownership status of respondent's household.

Figure. No. 4.2: Land Holding in Kattha



Source: Survey 2023

Out of total 120 household covered by the study, (25 percent) reported about not having land for cultivation purpose while rest of the sample household (75 percent)

reported bhave their own land. For the sake of simplicity, the possession of land for shelter and cultivation reason has been grouped as, below 5 kattha, 5 to 15 kattha and above 15 kattha.

The Figure 4.2 shows the percentage of household owning some land or no land. About (48.33 percent) of the household have reported to have land below 5 kattha, similar to that respect a majority of sample household (22.5 percent) have reported to own land between 5 to 15 kattha, while, a modicum of sample household viz. (4.16 percent) reported to have land well above 15 kattha.

However, out of 90 landholder's household only 20 women i.e., 22.54 percent of women have land on their own name. This shows the land holding owners of respondent's women in Madhyabindu Municipality is very low.

### 4.1.9 Occupation

An occupation is a person job. It is an ability in which a person engages to earn a living or to contribute to society. The occupation status of area has been presented below in the table no. 4.7.

Table No. 4.7: Main Occupation of Household

(N=120)

S.N.	Main occupation	No	%	
1	Household /Agriculture	27	22.50	
2	Trade and Business	15	12.50	
3	Foreign Employment	36	30.00	
4	Salaried Job	14	11.67	
5	Daily Wage Earning	17	14.16	
6	Non-Specified	11	9.16	
,	Total	120	100	

Source: Field survey 2023

Out of the total 120 households, 22.50 percent have been involved in household work and their own agricultural work followed by (12.50 percent) in their own trade and business. Similarly, (11.67 percent) were engaged in salaried job and (30.00 percent) are in foreign employment. Likewise, about (14.16 percent) have reported to be engaged in daily wage earning and 9.16% are not specified their main occupation.

The majority of household occupation of the respondents was foreign employment

and household/agriculture.

# 4.2 Socio-Economic Empowerment of Respondents

This subtopic has been divided further into two segments.ie, social empowerment of respondent's women and Economic empowerment of respondent's women.

# **4.2.1** Economic Empowerment of Respondents

On this topic to show empowerment or disenfranchisement of respondents after empowerment training the following variables are used. Like as Monthly income, Monthly saving, Consumption Capacity, Loan purchasing capacity, Housing condition, Fuel used for cooking, Main source of lighting, Type of toilet facility, Assets etc.

#### **4.2.1.1** Monthly Income of the Respondents

Income is variable which determines the economic status of the individual. Therefore, attempt has been made here to find the monthly income of the respondent.

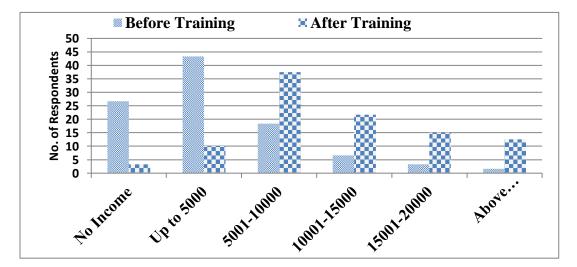


Figure. No. 4.3: Monthly Income of the Respondents

Source: Survey 2023

As above figure 4.3 reveals before training 26.67 percent of the respondents do not have any income changes to 3.33 percent of the respondents do not have any income

after training. 43.33 percent of the respondent has income level below Rs. 5000 before training changes to 10 percent after the training. Similarly, level of income of the respondents between 5001-10000, 10001-15000, 15001-20000, and above 20000 of respondents before training are 18.33, 6.67, 3.33, 1.67 percent changes into 37.5, 21.67, 15, and 12.5 after training respectively. The respondents of this group were found to be engaged in service sector, like NGO, INGO, teaching, public service, start their own business etc. Thus, after empowerment training no income respondents and income up to Rs.5000 decreases while income in other income level increases.

The respondents who earn some income, usually expenses their money mostly for household purposes. They spend their income in buying food items for family, for the children education and other activities in the family. Most respondents decide own self tospend that income and most of them saved little part their income too.

### 4.2.1.2 Monthly Saving of Respondents

A saving is a deduction in the amount of time or money that is used or needed. Every person saves some fraction of their money for used in upcoming days. Saving gives us a better future. Our saving can be the answer to a number of our goals. We can buy house, accumulate funds for your retirement, or a purchase a vehicle. We can secure our future, indulge in the best of things that life has to offer and live a very fulfilling life. The following is the saving wise distribution of population of the respondents.

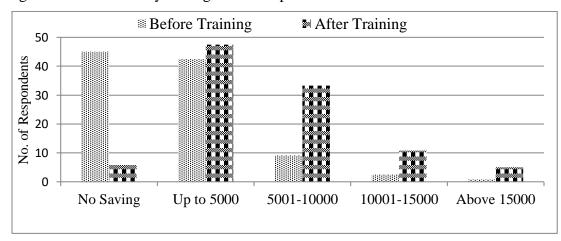


Figure. No.4.4: Monthly Saving of the Respondents

Source: Survey 2023

The above figure 4.4 tells that out of 120 respondents' 45 percent do not have saving before training and after training it reduces to 5.83. 42.5 percent of the respondents

shaving up to 5000 before training changes into 47.5 percent. Similarly, the saving between 5001-10000, 10001-15000 and above 15000 of the respondents before training is 9.16, 2.5 and 0.83 percent changes into 33.33, 10.83 and 5 percent respectively. The figure 4.5 shows saving amount and level of saving increases in the respondent's women after the training.

### 4.2.1.3 Loan Purchasing Capacity

The loan purchasing capacity measures the ability to take loan from different bank, microfinance or from person. The difference between net income and net expenditure for goods and service measures the loan purchasing capacity



Figure.No.4.5: Loan Purchasing Capacity of Households

Source: Survey 2023

The figure 4.5 tells that out of 120 respondents loan taken of total respondents in the last year of before training was 45 respondents. The 20 respondents take loan up to Rs. 50000, 13 respondents take loan up to Rs. 50001-100000, 7 respondents take loan up to Rs.100001-500000 and 5 respondents take loan above Rs.500000 before the training. But after the training 70 respondents take loan. After training out of 70 respondents, 23 respondents take loan up to Rs.50000, 27 respondents take loan up to Rs. 50001-100000, 9 respondents take loan up to Rs. 100001-500000 and 11 respondents take loan above Rs. 500000.

From the above figure 4.5 it is found that loan purchasing capacity of respondents has been increases after the training.

#### 4.2.1.4 Housing Condition

A building in which peoples meet for a particular activity is known as home. The type of home is also an identification of economic status of people. The type of home of respondents is represent in the figure no. 4.6

Before Training \* After Training 60 No.of Respondents 50 40 30 20 10 0 **RCC Pillars** Bamboo/Wooden Mud Bounded Cement Bounded **Bricks/Stones** Bricks/Stone Pillars

Figure. No. 4.6: Type of Housing Condition

Source: Survey 2023

The housing condition of respondent was given in the table. Out of 120 respondents 9 respondents does not have their own house and they stay in rented house before the training during 5 years ago but after training there are 113 respondents that they have their own house. The housing condition of respondents is given below. From above figure mud bounded bricks/stone houses of respondents decreases from 17 to 16 before and after the training respectively. Similarly cement bounded bricks/stone from 60 to 58 and wooden/bamboo pillars from 10 to 6 houses respectively before and after respectively. But RCC pillars houses increases from 24 to 33 after the training. So, there are slightly changes in housing condition from mud and wooden houses to RCC pillars houses. The slightly changes may due to time passes from after the training is just 5 years. 2 more respondents made their house during 5 years after training that won't have their own house before training.

The ownership of house of respondents after training i.e.,94.16 percent is higher than National figures i.e.,85.3 percent (CBS 2078).

#### 4.2.1.5 Fuel used for cooking

In Nepal, nearly 80% of households cook using biomass fuels in traditional cook stoves. The household air pollution emitted as a result of cooking this way is the third leading risk factor of early mortality throughout the country. To address this critical concern, the Government of Nepal has established a goal of achieving universal access to clean cooking solutions by 2030. As such, the Clean Cooking Alliance (CCA) and its partners began research starting in 2017 to build an evidence base that would support the necessary policy interventions and planning to achieve this goal. Through the "Maximizing the Health Benefits of Clean Household Energy in Peri-Urban Nepal" health demonstration project, CCA along with local and international partners spent the next two years exploring the best means of increasing access to and encouraging the use of clean fuels and technologies that meet local needs (i.e., electric, liquefied petroleum gas (LPG), and biogas). The percentage distribution of the respondents used fuel for cooking is as shown in table.

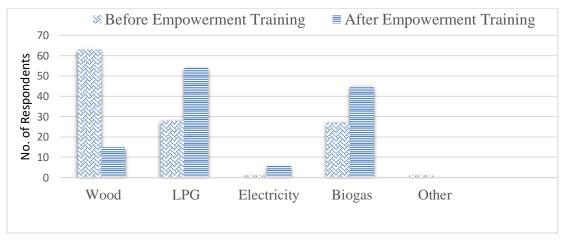


Figure. No. 4.7: Main Source of Cooking

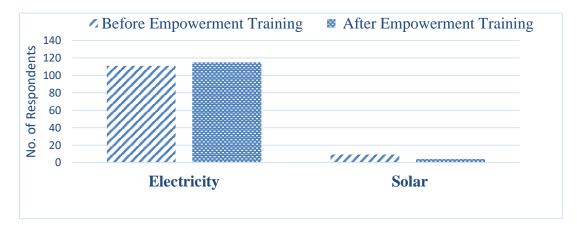
Source: Survey 2023

Out of 120 respondents, respondents used wood for cooking decreases drastically from 63 to 15 households before and after the training respectively. And the respondents use LPG for cooking increases drastically from 28 to 54 before and after the training respectively. Respondents use biogas was 27 before training and changes to 45 after training and electricity for cooking also increases from the figure 4.7.

#### 4.2.1.6 Main source of lighting

In madhyabindu about 97.13% household uses electricity as lighting sources (CBS 2078). The source of lighting of the respondents is represent in the bar diagram.

Figure. No.4.8: Main Source of Lighting



Source: Survey 2023

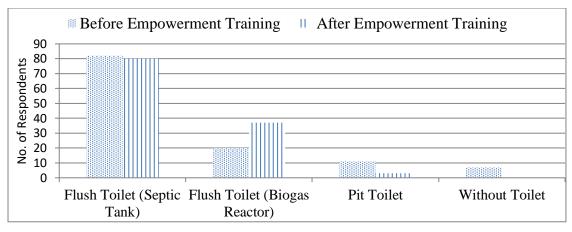
From the above figure 4.9 out of 120 respondents house, 92.5% (111 household of respondent's) uses electricity as a main source of lighting before training but after training it becomes 95.83% (115 respondents' household). Similarly, respondent's uses solar source for lighting decreases from 7.5 percent (9 respondents' household) to 4.16 percent (5 respondents household) after the training.

Fig 4.8 shows that there are no big changes in source of lighting before and after the training.

#### 4.2.1.7 Type of Toilet Facility

Training Toilet is a fixture that consists usually of a water-flushed blow and seat and is used for defecation and urination. Toilet is one of indicator of economic status.

Figure. No. 4.9: Type of Toilet Facility



Source: Survey 2023

The above figure 4.9 reveals that out of 120 respondent's 7 does not have toilet before training, flush toilet (septic tank) slightly decreases from to 82 household before to 80 household after the training. Flush toilet (Biogas reactor) changes drastically from 20 to 37 before and after the training. Similarly pit toilet decreases from 11 to 3. There are increases in biogas reactor flush toilet due to donation in biogas plant in those areas through Nepal government.

Out of the 66, 60,841 individual families counted in the National Census 2078, 95.5 percent of the families use some type of toilet (CBS 2078). The toilet figures of respondents are better than National figures according to CBS 2078.

#### 4.2.1.8 Way of Purification of Drinking Water

In Madhyabindu, the drinking water comes from different sources such as tap water, well water, water from Gadarkhola and water from hand pump etc. on the basis of purification of drinking water asked to them bar diagram given below is formed.

Figure. No. 4.10: Way Purification of Drinking Water

Source: Survey 2023

From the figure above, we found that out of 120 respondent's majority of respondents i.e., 120 were used water for drinking purpose directly from source before training. But after training, still 55.83 percent (i.e., 67 household) uses drinking water without purification. After training only 36 household uses filter and 6 uses boil water as a drinking purpose.

This shows lack of purified water used as a drinking purpose in Madhyabindu Municipality.

#### 4.2.1.9 Assets Condition

An asset is anything that has current or future economic value to a business. Essentially, for businesses, assets include everything controlled and owned by the company that's currently valuable or could provide monetary benefit in the future. Examples include patents, machinery, and investments. The assets holding of households of women are as in the table.

Table No. 4.8: Distribution of the Assets of the Respondents

(N=120)

S.N.	Assets	Befor	e Training	Afte	r Training
		N	%	${f N}$	%
1	Washing Machine	5	4.16	12	10
2	Internet/Wi-Fi	45	37.5	90	75
3	Refrigerator	17	14.16	29	24.16
4	Computer/ Laptop	7	5.83	21	21.5
5	TV	62	51.67	65	54.16
6	Mobile (Ordinary)	78	65	30	25
7	Mobile(smart)	42	35	90	75
8	Radio	20	16.67	6	5
9	Motorcycle/Scooter	15	12.5	24	20
10	Electric Fan	87	72.5	114	95

Source: Field Survey, 2023

The above table reveals that out of 120 respondent's increases in assets of respondent except in radio and ordinary mobile. This may due to increases in the use of smart

phone which have radio facility on it. From the study we can conclude that empowerment training has positive impact on assets of respondents except ordinary Mobile and Radio.

#### 4.2.1.10 Consumption Capacity

Consumption is defined as the use of goods and services by a household. Consumption is one of the bigger concepts in economics and extremely important it helps determine the growth and success of economy. Business can open up and offer all kinds of great products, but if we don't purchase or consume their products, they won't stay in business for long run. The consumption capacity of the respondents is given in the table.

Table 4.9: Monthly Consumption capacity of the respondent's Household (total)
(N=120)

S.N.	Title	Before training	After training
		(in '000' Rs.)	(in '000' Rs.)
1	Education	1232	2245
2	Transportation	625	783
3	Clothing	648	725
4	Furniture	288	332
5	Cosmetic Products	72	95
6	Hotel	432	573
7	Recreational and Culture	697	985
8	Water/Electricity/Gas and other fuel	32	58
9	Household Expenditure	712	975
10	Miscellaneous goods	86	98

Source: Field Survey, 2023(Round up)

The above table reveals that out of 120 respondents, the expenditure in education is increases after the training. Some of women involve in jobs and they travel through buses or Scotty due to which traveling cost increases. Similarly, consumption on Clothing, furniture, hotel and restaurants are very slightly increases after the training. There are huge increases in consumption of recreational and culture. Due to more increases in LPG as a fuel and TV/electric fans the consumption in housing/water /electricity/gas and other fuel increases. There is no change in miscellaneous goods before and after the training.

Thus, from table we found that overall consumption capacity of respondent's women increases after the empowerment training.

# 4.2.2 Social Empowerment of Respondents

On this topic to show empowerment or disenfranchisement of respondents after empowerment training the following variables are used. Like as Health Status, Magnitude of freedom, Participation on Social Organization, Participation in Politics, Final decision-making process etc.

#### 4.2.2.1 Magnitude of Status of assess towards organization and household decision

Women's ability to influence or make decisions that affect their lives and their futures is considered to be one of the principal components of empowerment by most scholars. One important indicator of women empowerment is to involve in family decision and to provide freedom out chores. The Magnitude of Position and Assess towards Home and Society of the respondents is represented in the table

Table 4.10: Status of assess towards organization and household decision

. (N=120)

S.N.	Activities	Before '	Training	After T	raining
		Yes	No	Yes	No
1	Political Participation	5	115	10	110
2	Involvement in Financial Decision of	30	90	67	53
3	Household				
4	Self-Decision on Schooling of Children	42	78	88	32
5	Bank Account	33	87	95	25
6	Access towards earned money	11	109	40	80
7	Involvement in Microfinance/Laghubitta	28	92	85	35
8	Self Confidence	37	83	113	7
9	Participation in NGOs/INGOs	2	118	5	115

Source: survey 2023

Above table tells that out of sample survey of 120 respondents, the questionnaire is made based on Yes/No and it has been found that the respondents in term of Political Participation, Involvement in Financial Decision of Household, Self-Decision on Schooling of Children, Bank Account, Access towards earned money, Involvement in

Microfinance/Laghubitta, Self Confidence and Participation in NGOs/INGOs involvement of respondents increases after the training. Thus, empowerment training has positive impact on the above activities of women.

## 4.2.2.2: Medical check-up

As the study area is located in the urban part, there are many alternatives healthcare available. When the respondents fall sick, usually they apply some sort of healing measure. Some go to visit a specialized doctor for medication; some go to visit CMA/ANM/HA for medication and some for Ayurvedic healers. Study made in order to get information as to 'what they do, and where they go, and whom they believe most, when they fall sick? The table shows the mostly visit of the respondents when they fall sick. On the basis of questionnaire, the table 4.11 is made.

**Table 4.11: Medical checkup of the respondents** 

(N=120)

S.N.	Medical Checkup	Before	Training	After	Training
		N	%	N	%
1	Allopathic Specialized Doctor	13	10.83	37	30.83
2	Allopathic CMA/ANM/HA	82	68.33	51	42.5
3	Ayurvedic Doctor	15	12.5	31	25.83
4	Local Healers	10	8.33	1	0.83

Source: Survey 2023

The above table revels that most of respondents i.e., 68.33 percent visit CMA/ANM/HA when they fall sick before training. The visit of remaining respondents to the allopathic Doctor, ayurvedic Doctor and local healers were 10.83 percent, 12.5 percent and 8.33 percent respectively before training. The visiting of respondents towards allopathic Specialized Doctor and ayurvedic Doctor has been increases after the training. Thus, after training visiting with specialized Doctor have been increases and shows empowerment in health checkup.

#### 4.2.2.3 Magnitude of Freedom

It is definitely very difficult job to measure the freedom for a woman, though an effort has been made to measure it by categorizing the freedom of respondents into three parts i.e., complete, partial and not at all. The table shows the magnitude of freedom of women at home in the study area.

Before empowerment training

# After empowerment training

# Output

# After empowerment training

# Output

# Outpu

Figure. No. 4.11: Degree of Freedom of Respondents

Source: Survey 2023

The figure 4.11 tells that out of 120 respondents, 63 of the respondents (52.5 percent) enjoying partial freedom, 7 of them (5.83 percent) were enjoying complete freedom at home and the rest 50 of the respondents (41.67 percent) had no freedom at all before the training and after the training 34 respondents (28.33 percent) were tell complete freedom, 75 respondents (62.5 percent) were partial freedom and 11 respondents (9.16 percent) were no freedom at all.

Fig 4.11 shows that most of women are feel enjoyment of freedom after training.

#### **CHAPTER-V**

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

### 5.1 Summary

Women empowerment program has been designed to uplift the socio-economic status of poor and penurious women from the society, who are deprived, socially backward, economically weak and from the indigenous groups, both in rural and urban settings. From the field survey it shows majority of clients are literate, most of them depend on remittance, agriculture, business etc. They are under employed. Most of the clients answered to be involved in the programs to enhance their economic status, freedom and for better education for their children. The field survey shows that after the intervention of empowerment training, clients are much more conscious, increase the income level. Thus, they seem to enjoy the independence which comes with extra cash flow in household which they can spend for nutrition, education, investment in Assets and saving for unforeseen events. The programs really empowered the clients and played a crucial role on everyday lives. Empowerment training also support to involve in social organization, involve in politics, Increases in health status and freedom of respondents. Following were the summary of the thesis:

- I. While, 87.78 percent are literate and the remaining 12.22 percent are illiterate. Among the males, the literacy rate is 92.96 percent, while the female literacy rate is 83.27 percent are larger than the national figures of the total literacy.
- II. Also, 25 percent reported about not having land for cultivation purpose. While rest of the sample household 75 percent reported to have some land which they use for cultivation reasons and out of land owners about 22.54 percent of women have land on their own Name. This shows male dominance on the land owners.
- III. Out of total household, majority of the population about 30 percent involve in foreign employment and about 20.09 are in Household/Agriculture as their main occupation.
- IV. The choice of medical treatment towards specialized doctor has been only

- 10.83 percent but it becomes 30.83 percent after the training. This shows health status of respondents is increases after the training.
- V. The women are in different activities like as political participation, involve in financial decision of household, self-decision on schooling of children, bank account assess, accesses towards earned money, self-confidence, participation in NGOs/INGOs etc. has been found increases after the training.
- VI. Out of total respondents, only 5.83 percent of women feel complete freedom before training but it seems increases to 28.33 percent after the training. The empowerment training has positive impact on degree of freedom of respondents.
- VII. The monthly income of women has been increases after the training. Majority of women i.e., 43.33 percent of women has monthly income up to Rs.5000 before the training but after the training 37.5 percent of women's income level is between 5000-10000.
- VIII. Overall monthly saving of respondent women increases after the training. Before the training majority of women i.e., 45 percent has no saving but after the training about 47.5 percent of women has monthly saving up to Rs.5000.
  - IX. The loan purchasing capacity of respondents has been increases after the training. This may due to increases in income level of respondents and their family and also increases in consumption capacity.
  - X. Likewise, 2 respondents made their own house after training who won't have their own house before training. The housing condition of RCC pillars was slightly increases after the training.
  - XI. Out of 120 households, 52.5 percent used wood and only 25.83 percent uses LPG as a fuel before training but after the training uses of wood as a fuel reduces to 12.5 percent and uses of LPG increases to 56.67 percent. The uses of biogas also increase and that may be donation of biogas house plant insert during that period.
- XII. About 95.83 percent of houses use electricity as a main source of lighting and only 4.16 percent uses solar as their main source of lighting. This was quite good in accordance of main source of lighting in Nepal.

- XIII. Out of 120 household's 5.83 percent of houses do not have toilet before training but after training all households have toilet. The flush toilet with biogas reactor is quite increases after training and that may be due to donation on biogas plant insert during that period.
- XIV. The assets/Amenities and consumption capacity of respondents have been increases after the training. This may due to increases in income level of respondents.

#### **5.2 Conclusions**

As this study is concentrated to analysed the effectiveness of women empowerment programme of Madhyabindu Municipality. Literacy of women have lower status and the family head of women is also low in comparison to male. The family types of most of respondents was joint family. In our work different types of caste/ethnicities of respondents are involve which are in decreasing order of Tharu, Magar, Brahmin/Chettri, Kumal, Muslim and other minority group. Most of women were married and very few were unmarried, widow and separated women are equal. About three quarter of respondents have their own land and out of land holder's household, women having land on their own name was very less. From the research it was found that main occupation of the most family of respondents were foreign employment household/agriculture and daily wages earning.

To check economic empowerment of respondent's different variables are used such as monthly income, monthly saving, loan purchasing capacity, housing status, main source of fuel for cooking, main source of lighting, type of toilet facility, way of purification of drinking water, assets and consumption capacity. The monthly income amount and income level of respondents found increasing. Monthly saving of the respondents are increases, more respondents were taking loan to build their houses and to buy assets. Housing condition of some respondents is got better. Some of house's won't have toilet facility before training but after training all respondents houses have toilet and more toilet change into biogas flush toilet. Out of all variable's empowerment training have positive impact and shows the economic empowerment of respondents after training.

To evaluate social empowerment of respondents three variables such as assess towards organization and family decision, medical checkup and magnitude of degree

of freedom are used.

The involvement of respondents in politics/NGOs or INGOs is increases, most of respondents have bank account than before and asses towards their earned money. Involvement of respondents in household decision also increases. Most of respondents starts to visit Doctors while they are sick. Magnitude of respondents also increases than before. The empowerment training has also positive impact on these three variables and found that after training women are socially empower than that of before the training.

Thus, from work conducted can be concluded that empowerment training has positive impact in the respondent's women and their family.

#### 5.3 Recommendations

Based on the study, following suggestion is recommended for further improvement and successful implementation of the program:

The main purpose of involving in women empowerment training is to increase the socio-economic status of women, so it has made positive impact to uplift the socio-economic condition of the rural society. Women empowerment training has made positive impact in society and for sustainable livelihood. So, women empowerment training has to be promoted to uplift the gender equality and to increases socio-economic status of women on our Country. This study has also shown that empowering women in a family plays good harmony between husband-and-wife relation, increases overall family income and saving, increases involvement of women in social organization and politics. Thus, women empowerment programme has to be promoted and mobilized through Nepal Government.

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# ANNEX 1

# **QUESTIONNAIRE**

Effectiveness of women empowerment programme: A case study of Madhyabindu Municipality, Nawalprasi-East.

2. Caste and Ethnicity	
3. Address: I) Ward No ii) Municipality	
2) Details of Family Members:	
1) How Many Family Mambars are there in your Family?	
How Many Family Members are there in your Family?  Total	
Female	
SN Name of Family Relation with Age Sex Marital Education Main	Side
	n Occupation
1 Respondent's Himself/ Herself	
Name	
2) Type of Family: Nuclear Leint	
2) Type of Family:	
2) Type of Family:	
3) Who Makes Main financial decision in your family?	

1

2

# 4) Status of assess towards organization and household decision

Activities	Before Training		After Training	
	Yes	No	Yes	No
Political Participation				
Involvement in Financial Decision of Household				
Self-Decision on Schooling of Children				
Bank Account				
Access towards earned money				
Involvement in Microfinance/Laghubitta				
Self Confidence				
Participation in NGOs/INGOs				

# 5) Health checkup

	Allophathic Specialized Dr.	CMA/ANM/HA	Ayurvedic Dr.	Local Healers
Before Training				
After Training				

# 6) Magnitude of Freedom

Full	Partial	No freedom
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# 7) Level of income & saving of Respondents

Level	Monthly Income		Monthly Saving	
	Before	After	Before	After
Up to 5000				
5001-10000				
10001-15000				
15001-20000				
Above 20000				

8) Amount of Loan Taken last year and year before training				
	Refore	After		

	Before	After
Amount of Loan		

# 9) Type of Housing Condition

	RCC	Mud Bounded	Cement Bounded	Wood pillars
Before				
After				

# 10) Use of Fuel for Cooking

	LPG	Wood	Electricity	Biogas	Other
Before					
After					

# 11) Type of Toilet

	Flush (Septic Tank)	Flush (Biogas Reactor)	Pit	No Toilet
Before				
After				

# 12) Purification process of drinking water

	Direct used	Filtration	Boil	Other Method
Before				
After				_

# 13) Use of source for lighting

	Electricity	Solar
Before		
After		

# 14). Type of Assets present

Amenities/ Assets	Before	After
Washing Machine		
Internet/Wi-Fi		
Refrigerator		
Computer/ Laptop		
TV		
Mobile (Ordinary)		
Mobile(smart)		
Radio		
Motorcycle/Scooter		
Electric Fan		
Car/Jeep/Van		

# 15). Consumption capacity of Respondents Household

	Before	After
Education		
Transportation		
Clothing		
Furniture		
Cosmetic Products		
Hotel		
Recreational and Culture		
Water/Electricity/Gas and other fuel		
Household Expenditure		
Miscellaneous goods		

Thank you...