

DECISION MAKING POWERS OF WOMEN IN HOUSEHOLD AFFAIRS

A Case Study of Kirtipur Municipality, Kathmandu

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DECLARATION

I hereby declare that the thesis entitled **DECISION MAKING POWER OF WOMEN IN HOUSEHOLD AFFAIRS: A Case Study of Kirtipur Municipality, Kathmandu** submitted to the Central Departmental of Economics, Tribhuvan University, is entirely my original work prepared under the guidance and supervision of my supervisor. I have made due acknowledgements to all ideas and information borrowed from different sources in the course of preparing this thesis. The result of this thesis has not been presented or submitted anywhere else for the award of my degree or for any other purposes. I assure that no part of content of this thesis has been published in any form before.

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RECOMMENDATION LETTER

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APPROVAL LETTER

The thesis entitled **DECISION MAKING POWERS OF WOMEN IN HOUSEHOLD AFFAIRS: A Case Study of Kirtipur Municipality, Kathmandu** submitted by **MINA THAPALIYA** in partial fulfillment of the requirements for the Master's Degree (MA) in Economics has been approved by the evaluation committee.

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ABSTRACT

The present study Decision Making Powers of Women in Household Affairs: A Case Study of Kirtipur Municipality, Kathmandu District, is based on primary information collected from field survey. This study demonstrates decision making power and find out constraint and opportunities of women with comparative to their male counter partner with the household using descriptive and explanatory research design.

The main objective of this study is to study the socio-economic characteristics of women of Kirtipur Municipality and to identify the factors affecting women's decision making in household affairs of the study area. In this context, this is a case study of Kirtipur Municipality. In order to fulfill the objectives, 100 women in the study area were selected and data was collected using interview schedule and government records were used as secondary source, and analysis was done using descriptive statistics.

This study has analyzed the socio-economic status of women of Kirtipur Municipality. Moreover, it has highlighted the status of respondent's children education, household medical expenditures as well as personal expenses. The main outcome of this study is centered about the decision-making power of women. Women have more decision-making power in the matter of caring of children and other family members, but have low decision-making power in monetary issues such as keeping of household incomes, giving and taking loan and education expenditure. Furthermore, in low expenditure matters such as groceries, personal expenses and medical treatment both men and female jointly make decisions.

The study concludes that women are deprived from the decision on specific economic issues while male members are dominating the family. Educational and economic status are two major factors that affects the decision-making power of women. Therefore, we should extremely emancipate the women to raise their status as well as the nations with proper polices and programmers.

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ABBREVIATIONS

CBS	: Central Bureau of Statistics
CEDA	: Center for Economic Development
INGOs	: International Non-Governmental Organizations
LFS	: Labor Force Survey
NGOs	: Non- Governmental Organizations
SAARC	: South Asian Association for Regional Cooperation
SLC`	: School Leaving Certificate
UN	: United Nations
UNDP	: United Nations Development Program
UNESCO	: United Nations Educational, Scientific and Cultural Organization

CHAPTER I

INTRODUCTION

1.1 Background of the Study

In Nepal, more than half of the population (51.02% of the total population) is women (CBS, 2078). Women are actively involved in both domestic chores and various socio-economic endeavors. They make significant contributions to household income and labor. Alongside disparities in resource access and opportunities, pervasive social norms that discriminate across societies and gender-based power imbalances within households and communities have a profound influence on the influence and decision-making authority of women across all levels.

A household is a group of individuals who are connected by blood or adoption, share the same kitchen, and combine their total income as a collective pool (Keynes, 1961). The head of the household assumes the primary responsibilities for maintaining household affairs and serves as the principal decision-maker within the family. Typically, this role is held by the primary earner of the household or the eldest family member (NCEAH, 1976). In rural settings, the household is a crucial unit for making decisions related to consumption and the allocation of labor resources (Oughton & Wheelock, 1996). In this context, women have traditionally been more actively engaged in managing household affairs and family well-being than men (Devakota et al, 1998).

Decision-making is a complex process within households that entails negotiation and the delicate balance of choices between income-generating activities and consumption (Omari, 1995). It involves the selection of a particular course of action from among various options, resulting in a final choice. This decision-making process can be rooted in both rational and irrational reasoning and may be influenced by underlying assumptions (Paudel, 2012). The term 'decision making' refers to the deliberate selection of suitable alternatives within the decision-making process. It holds significant importance in the dynamics of family members since it encompasses the allocation of resources and the assignment of roles within the family structure. Decision making spans various aspects of human life, including household responsibilities and contributions to both public and private sectors (Budha, 2011).

Women's involvement in household decision-making is shaped by multiple factors, including age, gender, health status, farming experience, knowledge, skills, and interpersonal relationships among family members.

Nepalese society adheres to a patriarchal structure, where men hold the reins of vital decision-making, and women often follow these decisions, whether willingly or reluctantly. Within this framework, women are frequently regarded as second-class citizens, tasked with shouldering all household responsibilities and catering to the needs and comforts of male family members. Their roles are typically confined to domestic chores and unpaid agricultural labor. It is a stark reality that women's labor constitutes a substantial portion of the world's working hours, yet they receive a disproportionately low share of income, amounting to merely ten percent (UN, 1980). Moreover, their ownership of property is less than one percent. Despite providing essential services and meeting the needs of their male counterparts without compensation, women are often perceived as economically dependent on their male family members. They actively participate in agricultural production and livestock rearing, but the profits from these endeavors are typically controlled and retained by males, leaving women with no authority over the use of this income. Additionally, women engage in agricultural and other informal sectors alongside men, yet disparities in wages persist. This gender discrimination in household decision-making is not unique to Nepal; it is a widespread issue observed in many developing countries. Furthermore, it varies based on caste systems, social class, cultural norms, religious beliefs, and geographic locations, particularly in rural areas (Acharya and Bennett, 1981).

Gender disparity in household decision-making is a prevalent occurrence in Nepal, and it is shaped by a complex interplay of factors such as caste systems, social class, cultural norms, religious beliefs, and geographic location. Typically, within households, it is the older members who wield the most influence when it comes to making decisions. Other adult family members may have limited roles in the decision-making process, while children are typically excluded from these discussions. It's not just men who dominate household decision-making. In many cases, older women, particularly mothers-in-law, hold considerable sway over the younger female members of the household (Devakota et. al., 1998). This complex hierarchy within

households underscores the multifaceted nature of gender dynamics in decision-making processes in Nepal.

A person makes various household decisions not only based on gender i.e., being a male or a female, but also because s/he contributes more to the household income. If a person contributes more to the household income, s/he participates more in household decision making, irrespective of his/her gender (Alam, 1998). The majority of families in Nepal are still guided by a patriarchal culture that has led to a restriction of the freedom and liberty of women, greatly curtailed from childhood, with social and cultural practices negatively affected women in many ways. This adverse situation has affected women's access to resources and their role in society that led to women having negligible representation in state mechanisms and other decision-making bodies (RCHCO, 2012). In male dominated country like Nepal, women are considered of low standard and of less value. But in recent years, people have started realizing the importance of women's participation in economic as well as social development. The socio-economic standard of women greatly enhances the progressive development of a nation. In many developing countries, men and women have now started participating on equal footing development activities having faith on one another. The mutual understanding between male and female can bring drastic changes in the socio-economic status of a nation.

Discrimination between men and women start in their family. Women are not included in the decision-making process, and the opportunities and benefits available in the society are monopolized by men. Women's participation in sociocultural and political activities depend upon the attitudes of their husbands and other male members of the family (UNDP, 2003). The recognition of the imperative to uplift women in Nepal is a relatively recent development, and corresponding actions have been initiated in recent times. To address these needs, a range of incentive programs have been launched, accompanied by efforts to raise awareness and challenge prevailing stigmas. These initiatives encompass a variety of significant activities, including household surveys, the formation of women's groups, the creation of village profiles, and the active involvement of women in education, healthcare, and income-generating endeavors at all levels. Furthermore, concerted efforts have been made to enhance women's social standing, self-confidence, and sense of equality. This has been achieved through education and by aiming to establish their authoritative status

within both society and their own families. These multifaceted approaches are geared towards fostering women's empowerment and encouraging their active participation in societal and familial decision-making processes.

In Nepal, women dedicate significantly more time to work, putting in 10-13 hours daily compared to the 7.51 hours contributed by men (CEDA, 1981). This stark contrast underscores the pressing need to empower women with greater decision-making authority, both within and outside of household matters. Recognizing the importance of women's participation in household management is crucial not only for the well-being of individual households but also for the broader goal of elevating their status within society. Their active involvement in such roles is pivotal for their overall empowerment and advancement in the societal context.

1.2 Statement of the Problem

In the Nepalese context, women have often been associated with challenges such as poor health, limited access to education, unemployment, and the burden of household responsibilities. The status of women is a crucial factor that significantly impacts socio-economic development. In a country, the full achievement of development goals cannot be realized without active participation from women. Therefore, both men and women serve as the two essential pillars of development. Women's roles are typically associated with activities within the household, while men are often engaged in external spheres of work. It's worth noting that women's effective management of household affairs plays a pivotal role in enabling men to work enthusiastically in their external roles. While the roles of men and women are distinct, women tend to bear a higher overall burden, particularly concerning domestic responsibilities. This complex interplay highlights the interdependence of genders in contributing to the development and functioning of society.

But still many societies don't provide women the same opportunity as men. The senior family member plays a commanding role within the family by controlling resources, making crucial planning, harvesting decisions and determining the budget allocations. Yet women lives remain centered on their traditional roles like taking care of the household chores, fetching water and fodder, and doing farmwork. Females typically engage in longer and more strenuous work hours compared to males. In the

year 2017/18, both in agricultural and non-agricultural sectors, home-based work constituted a larger proportion of employment for women than for men. Specifically, non-agricultural and agricultural home-based work represented 21 and 14 percent, respectively, of women's total employment, whereas for men, these figures were 10 and 4 percent, respectively. As per the 2017/18 Labor Force Survey (LFS) of Nepal, the majority of home-based workers are concentrated in urban areas, accounting for 61 percent, while rural areas make up the remaining 39 percent (Koolwal and Vanek, 2018). It underscores the significant role of home-based work in the employment landscape, particularly for women, and highlights the urban-rural distribution of such labor.

Women are deprived of many facilities and services. They do the hard and tough struggle in their daily life but are dependent upon men because they do not have the right to decision making power. Women have very little time for themselves. Some women are educated and trained and hence are involved in income generating activities. Women spend most of their hours in household works. So, the study of women's decision-making power in household activities at Kirtipur municipality would be essential for this scenario.

Therefore, this research is based on following research questions:

1. What are the socio-economic characteristics of women in Kirtipur Municipality?
2. What are the determinants which affect the women's decisions in household affairs?

1.3 Objectives of the Study

Decision making is an important aspect of our daily life. Development of the family depends on the effective decision making. Therefore, it is important to know the decision-making power of the women, who are key members of the family. The general objective of this study is to assess the women and their decision-making power in household activities related to education, income and health.

However, the specific objectives were as follows:

1. To study the socio-economic characteristics of women in Kirtipur Municipality.
2. To identify the factors affecting women's decision making in household affairs.

1.4 Significance of the Study

This study was prepared for partial fulfillment of requirements for the degree of master in arts in economics. This study will help to find out the actual condition of decision-making power of women residing in Kirtipur municipality, on the matter of household affairs.

It will also be useful for planners, policy makers, and other organizations such as NGOs and INGOs to formulate and implement appropriate policies, plans and programs focusing the issues of women in household level decision-making process.

It may be helpful for future researchers to make a comparative study among employed and unemployed women in household decision making power.

1.5 Limitation of the Study

The major limitations of this study are:

- The sample size is small as compared to the total population; hence, it may not be generalized to the whole population.
- This study is limited to women residing in Kirtipur Municipality-3; hence it may not represent the decision-making power of women of the whole country.
- The convenience sampling used in this research study might not include all categories of women residing in Kirtipur Municipality.

1.6 Organization of the Study

This study is divided into five chapters. The First Chapter deals with general background, statement of the problem, objectives, significance, limitation and organization of the study followed by literature review in Chapter Two. Introduction to study site, nature of data, sample selection, questionnaire design, method of data

collection, data processing is included in Chapter Three. Fourth Chapter is about data analysis and interpretation of findings whereas, Fifth Chapter is conclusion and recommendation of the study.

CHAPTER II

REVIEW OF LITERATURE

2.1 Theoretical Literature Review

Karl Marx, in his work "Capital Volume I," emphasized the significant role played by the labor of women and children in the early stages of industrial capitalism. He observed that capitalists eagerly sought to employ women and children as a source of labor alongside machinery. This transition from manual labor to mechanization wasn't primarily aimed at reducing the workforce but, rather, at expanding it by bringing every member of the worker's family, regardless of age or gender, under the direct control of capital. In this system, compulsory labor for capitalists replaced not only children's playtime but also the concept of free labor within the household, which was previously used to support the family (Woods, 2000). Marx was a strong advocate for equality among all individuals and believed in the equal treatment of women and men. He argued that social and economic class divisions were mechanisms of oppression that kept people subjugated. In the context of women's rights, he recognized that capitalism imposed economic disadvantages on women who were relegated to traditional roles of homemaking and child-rearing, making them financially dependent on men. Marx believed that the adoption of communism would address these issues by eliminating economic disparities and providing equal opportunities for women, thus freeing them from economic dependence on men.

The study on economic participation and household decision-making in Nepal has brought attention to the central role women play in the domestic and subsistence sectors. The data on decision-making reveals that women have significant involvement in agricultural production, serving both as laborers and managers of the production process. The study has specifically focused on the aspect of "Decision making," which is a distinct dimension within the broader concept of social status, shedding light on the intricate dynamics of gender stratification within households. The study findings indicate that village women are actively engaged in four key areas: local market activities, the village economy, and shorter-distance migration for employment opportunities in the broader economy beyond the village. This demonstrates the multifaceted roles that women in the community take on, not only in

their households but also in contributing to local and regional economies (Acharya and Bennett, 1983).

The role and status of women in Nepal vary significantly based on caste and ethnicity, but a common thread across all these groups is that women are generally subordinate to men. Despite these differences, women play vital roles in various aspects of daily life, such as household subsistence, agriculture, and labor. Notably, women's participation in agricultural labor is a cornerstone of the Nepalese economy. In addition to their agricultural contributions, women are responsible for a multitude of household tasks, including childcare, cooking, feeding, cleaning, and house decoration. Regrettably, these crucial domestic activities are often not recognized in monetary terms, leading to an undervaluation of women's labor. Consequently, there is a need for in-depth analysis of the situation of Nepalese women to better inform policies and initiatives aimed at increasing their integration into the national development process. Furthermore, women in Nepal make substantial contributions to household economies through skill-based entrepreneurship, engaging in activities like weaving, poultry farming, fishing, and vegetable cultivation. These entrepreneurial endeavors not only bolster household income but also contribute to the overall economic well-being of the country

The participation of women in public life is significantly restricted due to cultural factors, which are closely linked to the patriarchal social system that subordinates them. Various elements, including religion, ethnicity, culture, legal frameworks, tradition, historical norms, and societal attitudes, impose substantial limitations on women's engagement in public affairs, as well as exert control over their private lives. These factors not only shape the cultural worldview but also influence individual self-perception, consequently impacting how development is understood and practiced. This reality is starkly demonstrated by the fact that a very small number of Nepalese women occupy professional, managerial, and decision-making positions. The combination of these cultural and societal constraints continues to hinder the full participation and empowerment of women in both public and private spheres (Shtri Shakti, 1995).

Ghimire highlights the complex dynamics surrounding women's involvement in various household activities and decision-making processes. While women are

actively engaged in these activities, they often face limitations due to factors like land ownership and access to alternative sources of income. Women's economic dependence on their husbands is a significant factor, particularly when it comes to controlling the benefits derived from resources (Ghimire, 2009). In the context described, male dominance is a prevalent societal norm, with major decisions typically made by the male head of the household. This includes the sale of surplus agricultural produce, where the income generated is managed and controlled by men. Despite women having equal contributions to the upkeep of these resources, traditional norms uphold unequal ranks and power dynamics, legitimizing the disparities in decision-making and benefits allocation. Ghimire's thesis sheds light on the gender disparities and power imbalances within the household and the broader societal context, emphasizing the need for a more equitable approach to resource management and decision-making.

Acharya and Bennett's findings suggest that economic factors play a significant role in determining women's involvement in decision-making processes, and this influence can operate both directly and indirectly. When a woman has a higher level of economic participation, it often corresponds to increased decision-making power within the household. In other words, economic empowerment can directly empower women to have a stronger voice in important decisions. Additionally, social and demographic factors also have an impact on the role of decision-making. For instance, having a smaller number of dependent children may indirectly lead to higher economic participation by women, which, in turn, can result in greater decision-making power for them. This indirect relationship highlights how various aspects of a woman's life, such as family size and composition, can interplay with economic factors to shape her role in decision-making processes. The study underscores the multifaceted nature of women's empowerment and the complex interplay of economic, social, and demographic factors that influence their participation in decision-making within households and communities (Acharya & Bennett, 1981).

Women frequently face significant barriers to accessing the financial resources and social networks necessary for engaging in political activities or taking advantage of opportunities to participate in public, political, economic, or social spheres. These barriers can manifest in various ways, including limited access to education and training, which can erode women's confidence and limit their chances of participating

in decision-making processes. These obstacles also extend to local-level decision-making arenas and associated processes (Gender and development Network, 2015). It emphasizes the importance of supporting women in developing the capacity to negotiate and exert effective influence. Strengthening these skills is crucial not only for women seeking positions of leadership but also for enhancing the effectiveness of women's leadership once they attain these roles. By addressing these barriers and bolstering women's capacity to participate and lead, societies can promote more inclusive and equitable decision-making processes and outcomes.

The status of women in productive household sectors is often determined by various factors, including their level of education, occupation, political engagement, and economic conditions. These aspects can be categorized into various domains, such as food preparation, shaping their children's future prospects, engagement in household work, involvement in agriculture and economic activities, and the experience of childbirth. Limbu emphasizes the critical role of education as a key factor in unlocking opportunities in women's lives. Education is a powerful tool that can elevate women's aspirations and contribute to economic development. It also fosters awareness of rights and responsibilities among individuals, which in turn impacts their educational pursuits. Education enables the optimal utilization of individual potential, empowering women to attain decision-making positions not only within their households but also within the broader educational and administrative structures of their country. In essence, education is a transformative force that not only enhances the individual prospects of women but also has broader implications for their participation in various aspects of society, including decision-making roles in both domestic and administrative settings (Limbu, 1995). She further showed that education provides employment opportunities for women on equal balance with men.

2.2 Empirical Literature Review

UNESCO (1998) reports that the level of women's education in Nepal is notably lower compared to other countries in the South Asian Association for Regional Cooperation (SAARC). In Nepal, the adult female literacy rate stands at only 34 percent, whereas in Sri Lanka, it is 94 percent, in India 58 percent, in Bangladesh 53 percent, and in Pakistan 48 percent. This data underscores the significant educational disparities between women in Nepal and their counterparts in neighboring countries.

Efforts to improve the status of women in Nepal have had a notable impact on the role of education. There is a prevailing belief that education has the potential to reduce gender inequalities and elevate the subordinated position of women within society.

Ghimire (2000) highlights the complex dynamics surrounding women's involvement in various household activities and decision-making processes. While women are actively engaged in these activities, they often face limitations due to factors like land ownership and access to alternative sources of income. Women's economic dependence on their husbands is a significant factor, particularly when it comes to controlling the benefits derived from resources. In the context described, male dominance is a prevalent societal norm, with major decisions typically made by the male head of the household. This includes the sale of surplus agricultural produce, where the income generated is managed and controlled by men. Despite women having equal contributions to the upkeep of these resources, traditional norms uphold unequal ranks and power dynamics, legitimizing the disparities in decision-making and benefits allocation. Ghimire's thesis sheds light on the gender disparities and power imbalances within the household and the broader societal context, emphasizing the need for a more equitable approach to decision-making.

Acharya (2003) shed light on a pervasive issue affecting women worldwide, particularly in the realm of employment. Women across the globe grapple with the consequences of unemployment, job stereotyping, wage disparities, limited access to employment opportunities and vocational training, and hurdles in advancing their careers. In the context of Nepal, the majority of women bear what can be described as a "double burden" and, at times, even a "triple burden". This "double burden" entails that women not only serve as economic contributors by working outside the home to earn income (1), but upon returning home, they are also tasked with shouldering household responsibilities like cleaning and cooking (2). Furthermore, some women are additionally burdened with childcare duties (3). While the first form of work, paid employment, can enhance a woman's bargaining power within the household, the latter two forms of work often go unrecognized and are categorized as 'feminized work.' This perception perpetuates the idea that women are primarily responsible for tasks within the reproductive sector. Acharya's research underscores the multifaceted challenges faced by women in the workforce, where they not only confront gender-based employment disparities but also navigate complex roles and responsibilities

both inside and outside the home, highlighting the need for a more equitable approach to recognizing and valuing women's contributions across various spheres of work.

Gurung (2007) argued that women's decision-making authority is subject to the sway of various factors encompassing demographic, social, and economic dimensions. Specifically, demographic variables such as age and marital status emerged as pivotal determinants, profoundly shaping the societal roles and responsibilities undertaken by women. Moreover, the accessibility of job opportunities and one's degree of societal mobility hinged on educational attainment and the extent of engagement in communal activities, exerting a consequential impact on the overall propensity for decision-making. Additionally, economic aspects such as employment status and financial standing assumed a pivotal role in nurturing self-assurance, thus directly influencing the extent of decision-making empowerment that women could exercise.

Joshi (2010) aimed to analyze the socio-economic status and challenges faced by women. The research concludes that many Nepali women find themselves engaged in agricultural and domestic sectors, with a significant portion residing in rural areas lacking access to higher education, especially in comparison to their male counterparts. When comparing urban and rural women, it becomes evident that rural women face more substantial barriers to education. Their decision-making power is notably lower than that of men within the study area, as they are often excluded from participating in critical decision-making processes. Rural women bear a dual burden, being responsible for both economic and non-economic activities. A prominent issue among Nepali women is their limited knowledge regarding the utilization of available resources and their rights, primarily due to inadequate training and education. Furthermore, issues such as child marriage, unsafe pregnancies, menstruation-related challenges, and women's mortality are significant impediments to their progress.

Karki (2011) revealed that a significant proportion of women had limited literacy, typically having only completed their S.L.C. This limited educational background correlated with lower capabilities in both household and economic decision-making processes for women. They often functioned as followers of decisions made by the male head of the family. However, there was a notable distinction observed between literate and illiterate women, with the former exhibiting higher levels of decision-making authority. The study revealed that a considerable number of individuals were

primarily engaged in business-related occupations. In light of these findings, the study advocates for the importance of providing women with access to education as a means to bolster their decision-making prowess. Education is depicted as a potent tool that empowers women to assert their abilities and contribute meaningfully within both the household and society at large.

Dahal (2017) in the research findings pointed to a clear conclusion: women generally possess limited decision-making authority, often functioning as supportive figures within both the family and society. These findings indicated that women frequently face deprivation in terms of their rights and responsibilities. In many instances, their male counterparts assume dominant roles in critical decision-making processes, particularly concerning significant household activities such as procuring household goods, borrowing money and goods, making financial decisions, managing children's education, and even family planning. The study highlighted a notable distinction based on the educational background and employment status of women. Women who possessed higher levels of education and were gainfully employed exhibited a significantly greater degree of decision-making power compared to households where women were primarily illiterate. This underscores the role of education and employment as pivotal factors in empowering women to take on more substantial roles in decision-making within their households and communities.

Gomez-Valle and Holvet (2022) conducted a study to investigate the connection between married women's involvement in making decisions within the household and the roles defined by gender dynamics within their marriages. They also explored various factors proposed in the household bargaining literature to understand their influence on decision-making. Additionally, the authors examined whether women's employment and their contributions to household income had the same impact on their decision-making involvement. Their research findings indicate that simply having personal incomes or being employed does not automatically grant women a predominant role in household decision-making. Instead, the key factor appears to be how women perceive their position within the household in relation to their husbands, especially in areas traditionally dominated by men, such as significant household purchases.

2.3 Research Gap

While the existing body of research has explored various factors influencing women's decision-making powers in household affairs, including economic participation, education, cultural norms, and gender dynamics within marriages, there remains a need for a more integrated and comprehensive understanding of how these factors interact and intersect in shaping the extent of women's agency in household decision-making.

Additionally, there is a lack of comprehensive studies that examine the evolving dynamics of women's roles and decision-making powers in households, considering changing socio-economic contexts and policy interventions. A deeper understanding of these complex interactions is essential for informing more effective strategies and policies aimed at enhancing gender equality and empowering women within domestic spheres.

CHAPTER III

RESEARCH METHODOLOGY

3.1 Research Design

This study was carried out in both descriptive and explanatory research design. The gathered information was displayed in the descriptive format. At the same time, to collect the information about respondents' views and idea, explanatory method was followed. The study was focused on decision-making power of women focusing on three major areas: education, health and income. This research was based on the primary data which was collected from field survey.

3.2 Source of Data

3.2.1 Primary Data

This study was based on the primary data collection. Primary data was collected using questionnaire method. For data collection, the objective based questions were prepared under the supervisor's guidance. Structured questionnaire was applied to the selected sample by door-to-door visit.

3.3 Introduction of Study Area

Kirtipur (Nepal Bhasa: Kipoo) is an ancient city of Nepal. It is located in the Kathmandu valley 5km south-west of the city of Kathmandu. Geographically, Kirtipur lies between longitude $27^{\circ} 38'' 30'$ and $27^{\circ} 41'' 30'$ E and latitude $85^{\circ} 13''$ and $85^{\circ} 19''$ N. The altitude ranges from 1284m to 1524m above sea level. The city gained its name from Sanskrit where '*Kirti*' means Glory and '*Pur*' means City. Thus, the name of the city means the city of Glory. It is one among the five oldest municipality in the valley, the others being Kathmandu, Lalitpur, Bhaktapur and Madhyapur Thimi. Kirtipur is one of the religious places to visit. The city was listed as a UNESCO tentative site in 2008.

Kirtipur is one of the historical cities dominated by Newar community and it is one of the old and typical Newar settlements of the valley. The historic Kirtipur Nagar, the main settlement of the Newar castes, was established on Chaitra 14, 2053 BS in the then eight VDCs i.e., (Laiku, Chitu Bihar, Paliphal, Bahiri Gaon, Panga Bishnu Devi,

Panga Balkumari, Chobhar Bhutkhel and Champadevi) have been formed as per the Municipal Act, 2048 BS.

The total area of this Kirtipur municipality is 14.76 sq. Km. According to the National Census of 2079 BS, the total population of Kirtipur is 81,578, of which 43,246 are males (53 percent) and 38,331 are females (47 percent). The city of Kirtipur is bounded on the north by Kathmandu Metropolitan City, on the south by Dakshinkali Municipality, on the east by Bagmati River and Lalitpur Metropolitan City, and on the west by Chandragiri Municipality.

Uma Maheshwar, Nagar Mandap Shri Kirti Bihar, Panga, Chobhar, Bhajangal, Toudah (largest lake in Kathmandu), Tangla Phant, Champadevi, Nagaon, Salyanstan, Naya Bazaar and Bhatkyapati are the major places in this city. There is also a famous temple of Bagh Bhairav here. Nepal's first and largest university, Tribhuvan University, is also located in this city. The main traditional festivals in Kirtipur are Gathanmugah, Github Yakh, Indrayanijatra, Gaijatra and Dashain-Tihar. The Tiger Bhairav, Uma Maheshwar, Narayan Saraswati and Indrayani temples of this city are notable examples of architecture while Lodengah, Shakyamuni Buddha Temple, Lokeshwar temple are excellent examples of peak style. Similarly, Chilancho is famous in Chaityas.

Commercially, the city of Kirtipur is home to various industrial factories as well as road transport, market management, drinking water, electricity, communication and the oldest educational institution in Nepal, Tribhuvan University Kirtipur. Much of the city is covered by agriculture and forests. Rich in multi-ethnic, multi-lingual, multi-religious and multi-cultural heritage, Kirtipur city is endowed with historical, religious, and archaeological heritage. Although the people here seem to be most dependent on agriculture, most of them are making a living by running domestic industries, shops, and businesses in addition to wages.

3.4 Data Collection

This study was conducted in the Kirtipur Municipality Ward No-3, Dhalpa area. The entire samples were selected priming method from this ward. Out of total 1471 females residing in this ward, 100 were selected as samples from 3 different toles: Dhalpa, Samal and Sagal according to researcher's convenience to achieve the

objectives of study. Sample were chosen as per researcher's access and those females who have been married. The data was collected by interview method using questionnaire from 28th Asad, 2080 to 30th Shrawan, 2080.

3.5 Analysis of Data

After data collection, it was kept in sequential order, according to the needs of the study. It was analyzed using MS-Excel, discussed and interpreted with the help of table. Analysis was done using descriptive statistics. The findings were demonstrated using percentage, table and bar-diagram. After analyzing the data, necessary conclusion and recommendation was accomplished.

CHAPTER- IV

DATA PRESENTATION AND ANALYSIS

The data and information collected from the samples are presented, tabulated, interpreted and analyzed in this chapter to attain the stated objectives of the study. In particular, this chapter deals with the analyses and interpretation of various variables used in the study.

4.1 Socio-economic Status of the Respondents

4.1.1 Age Distribution

Age is an important demographic characteristic. It determines the social status of people and influences working hours, type of work, decision making roles and responsibilities. Hence, it impacts decision making power and capabilities of women. The age of the sampled respondents is categorized into five groups according to Government of Nepal which is presented in the following table:

Table 4.1

Age distribution of the respondents

Age (in years)	Employed		Unemployed		Total	
	Number	%	Number	%	Number	%
15-24	3	5.8	3	6.3	6	6.0
25-54	47	90.3	36	75.0	83	83.0
55-64	2	3.9	9	18.7	11	11.0
65 and above	-	-	-	-	-	-
Total	52	100.0	48	100.0	100	100.0

Source: Field Survey, 2023

The above table shows the age distribution of the sampled respondents selected for this study. The age group is classified as early working age (15-24 years), prime working age (25-54 years), mature working age (55-64 years) and more than 65 years of age. Majority of the respondents belong to prime working age group which comprises 83% of total sample and only 6% belong to early working age group. Out of total employed respondents, 90.3% belong to prime working age, 5.8% to early working age and 3.9% to mature working age.

None of the respondents are more than 65 years of age. Among all the unemployed respondents, 75% belong to prime working age, 6.3% to early working age and 18.7% to mature working age. This data explains that more than half of the respondents of prime working age group are unemployed.

4.1.2 Ethnic Composition of Respondents

Nepal is a multi - ethnical country where there are different caste/ethnic groups. Each caste and ethnic group has their own language, culture and tradition. Caste is also main factor in society and it plays important role in terms social activities. The ethnic groups of Nepal are categorized into 5 broad classifications: Brahmin/Chhetri, Adhibasi/Janjati, Dalit and Madhesi. The following table reveals ethnic composition of the respondents in the study area:

Table 4.2

Distribution of household by ethnic composition

Caste/ Ethnicity	No. of Household	Percentage
Brahmin/ Chhetri	23	23.0
Adhibasi/ Janjati	75	75.0
Dalit	2	2.0
Madhesi	-	-
Total	100	100.0

Source: Field Survey, 2023

The above table demonstrates the ethnic composition of respondents. Among the total respondents, Janjati occupies the highest percentage of 75% followed by 23% of Brahmin and Chhetri. Only 2% of respondents belong to Dalit ethnicity. None of the respondents belong to Madhesi ethnicity.

4.1.3 Marital Status of the Respondents

Marriage is one of the universal social institutions. In our society, marriage determines the social roles and responsibility of people. Female's role also increases in family only after marriage. It enhances their decision-making power. The following table shows the marital status of the respondents:

Table 4.3

Marital Status of the Respondents

Marital Status	Employed		Unemployed		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Married	52	100.0	46	95.8	98	98.0
Widow	-	-	2	4.2	2	2.0
Total	52	100.0	48	100.0	100	100.0

Source: Field Survey, 2023

The above table shows marital status of respondents. 98% of respondents are married and 2% are widow. Among all the employed respondents, 52 are married and none are widow. Similarly, among unemployed respondents, 46 are married and 2 are widow. Almost half of the married respondents and all widows are unemployed.

4.1.4 Education Status of Respondents

Education is an important element of life. It plays an important role for the development of people, nation and economy as a whole and hence, it is central to the process of empowering both men and women. The table below depicts the educational status of respondents chosen in this study.

Table 4.4

Educational Status of the Respondents

Education Status	Employed		Unemployed		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Illiterate	3	5.8	9	18.8	12	12.0
Primary level	9	17.3	10	20.8	19	19.0
Secondary level	20	38.5	8	16.6	28	28.0
Higher secondary level	11	21.2	14	29.2	25	25.0
Under graduate	8	15.4	5	10.4	13	13.0
Post graduate	1	1.9	2	4.2	3	3.0
Total	52	100.0	48	100.0	100	100.0

Source: Field Survey, 2023

The above table demonstrates educational status of respondents. Among all respondents, 12% are illiterate, 19% completed primary level, 28% secondary level, 25% higher secondary level, 13% undergraduate level and 3% post graduate level. 52% of respondents are employed among which 5.8% are illiterate, 17.3% completed their primary level education, 38.5% secondary level, 21.2% intermediate level, 15.4% undergraduate and 1.9% post graduate level. Furthermore, among 48% of unemployed respondents, 18.8% are illiterate, 20.8% completed primary level, 16.6% secondary level, 29.2% intermediate level, 10.4% undergraduate level and 4.2% post graduate level. 75% of illiterate respondents and more than half of them who completed higher secondary level of education are unemployed.

4.1.5 Family Structure of the Household

Family structure also has an impact on the responsibilities of both male and female in their household activities. Women in the nuclear family structure are more liberated than in the joint family structure and have less responsibility. The following table shows the family structure of the sampled household.

Table 4.5

Family structure of the household

Family Structure	Employed		Unemployed		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Nuclear	32	61.5	40	83.3	72	72.0
Joint	20	38.5	8	16.7	28	28.0
Total	52	100.0	48	100.0	100	100.0

Source: Field Survey, 2023

The above table shows the family structure of the total household selected for this study. 72% of respondents have nuclear family and 28% have joint family. Among 52 employed respondents, 61.5% belong to nuclear family and 38.5% belong to joint family. Similarly, among 48 unemployed respondents, 83.3% belong to nuclear family and 16.7% belong d to joint family. Two-third of respondents belonging to joint family and almost half of respondents of nuclear family are employed.

4.1.6 Occupation and Source of Income

Occupation or source of income is a vital factor influencing household activities. Household in which both the members earn income tend to be more affluent than the household earning the bread for the family rests on one person. The following table demonstrates the occupation of the sampled working women and their husbands.

Table 4.6

Distribution of Households by Occupation & Source of Income

Occupation	Of Respondents		Of Respondent's Husband	
	Number	Percentage	Number	Percentage
Government Job	21	40.4	26	26.5
Private Job	19	36.5	58	59.2
Informal Job	12	23.1	14	14.3
Total	52	100.0	98	100.0

Source: Field Survey, 2023

The above table demonstrates distribution of households by occupation and source of income of respondents and their husbands. The distribution of occupation is made on the basis of employed women where 40.4% have government job, 36.5% private job and remaining 23.1% have job in informal sector. Since 98% of respondents were married, the occupation of their husband is categorized as, government job (26.5%), private sector (59.2%) and informal sector (14.3%). Majority of the respondents have government job and their husband have private job. The source of income 2% of respondents who are widow as well as unemployed are their parents.

4.1.7 Distribution of net Monthly Income of Household

Net monthly income generated through occupation and other sources affects the adequacy of expenditures in various sectors. Women who are engaged in income generating activities have better role in decision making of the household activities as compared to the who are unemployed. Income also affects in education of children and in health sector. According to Government of Nepal, the minimum monthly income of employee is 15000 and hence the net monthly income is categorized

accordingly. The table below demonstrates net monthly income of respondents and their family members.

Table 4.7

Net Monthly income of Respondents and other family members

Income (in NPR)	Respondents		Other Family Members	
	Number	Percentage	Number	Percentage
Below 15000	31	59.6	4	4.0
15000-25000	10	19.2	29	29.0
25000-35000	8	15.4	23	23.0
35000-45000	2	3.8	22	22.0
45000-55000	1	2.0	14	14.0
55000 and above	-	-	8	8.0
Total	52	100.0	100	100.0

Source: Field Survey, 2023

The above table shows net monthly income of respondents and other family members. Out of total 52 employed respondents, 59.6% of them have monthly income of below 15000 followed by 15000-25000 by 19.2% of respondents. Similarly, 15.4% have monthly income of 25000-30000, 3.8% have 35000-45000 and 2% have 45000-55000. On the other hand, only 4% of other family members of respondents have monthly income of 5000-15000, 29% have 15000-25000, 23% have 25000-35000, 22% have 35000-45000, 14% have 45000-50000 and 8% have net monthly income more than 55000. Majority of respondents have monthly income of below 15000 whereas, majority of other family members have monthly income of 15000-25000.

4.1.8 Number of Children of Respondents

The number of children in a family directly or indirectly affects the expenses in education sector and health sector. Greater the number of children, greater is the expenses. Out of 100 respondents, 2 of them don't have any children. Among 98 respondents, the distribution of son and daughter is as follows:

Table 4.8

Number of children of respondents

Children	Number	Percentage
Son	103	60.9
Daughter	66	39.1
Total	169	100

Source: Field Survey, 2023

The above table demonstrates the number of children of respondents. Majority of children are son which occupies 60.9% followed by 39.1% daughter.

4.2 Education Aspects of Respondent's Children

4.2.1 Institution of Children Education

The type of school where children are enrolled influences expenses on education sector. Decision about child's schooling is made either by their father or mother or other family members. The table below shows the place of schooling of children.

Table 4.9

Schooling of Respondent's Children

Place of Schooling	Number	Percentage
Private School	44	26.0
Government School	4	2.4
College	54	32.0
Preschool age	24	14.2
Didn't take formal education	3	1.7
Completed schooling	40	23.7
Total	169	100.0

Source: Field Survey, 2023

The above table demonstrates the institution where children are enrolled for education. 26% of children go to private school, 2.4% to government school and 32% to college. Out of 39.6% of children who do not go to school, 14.2% are of preschool

age, 1.7% didn't take any formal education and 23.7% have already completed their schooling.

4.2.2 Expenditure on Education

Educational expenses depend upon the type of school where children are enrolled, level of education of children and number of children in a family.

Table 4.10

Expenditure on Education in a year

Expenses (in NPR)	Number	Percentage
Below 15000	2	2.5
15000-25000	3	3.8
25000-35000	3	3.8
35000-45000	3	3.8
45000-55000	4	5.0
55000-65000	5	6.2
65000-75000	7	8.7
75000-85000	13	16.3
85000-95000	18	22.5
95000 and above	22	27.4
Total	80	100.0

Source: Field Survey, 2023

The above table shows expenditure on education in a year. Majority of the household (27.4%) have expenses of above 95000 in a year in educational aspects, which is the highest followed by 85000 to 95000 (22.5%) and 75000-85000 (16.3%). Similarly, 2.5% of them have expenses of below 15000. 3.8% of household have educational expenses of 15000-25000, 25000-35000 and 35000-45000 each. 5% of household have expenses of 45000 to 55000 and 8.7% have educational expenses of 65000 to 75000.

4.2.3 Bearer of Education Expenditure

Bearer are the ones who are responsible for paying for the service taken. Bearer of education expenditure are the ones who pay for the purpose of education of the children. The table below shows the one who is responsible to bear for the education of the children.

Table 4.11

Bearer of Education Expenditure

Areas	Respondents (Wife)		Respondent's Husband		Other family members	
	Number	Percentage	Number	Percentage	Number	Percentage
Education	13	16.3	67	83.7	-	-

Source: Field Survey, 2023

The table above demonstrates the bearer of education expenditure in the surveyed households. Respondents themselves are the bearer in 16.3% of the households and respondent's husband in 83.7% of households. Other family members apart from respondent's husband don't bear the education expenses.

4.3 Health Aspects of Respondent's Household

4.3.1 Expenditure on Health in a year

Expenditure on health includes expenses during hospital/clinic/health-post/PHC visit, purchase of medicine, hospitalization, expenses on medical appliances, etc. The following table shows the annual medical expenditure of a surveyed household.

Table 4.12

Annual Medical Expenditure

Expenses (in NPR)	Number	Percentage
Below 10000	12	12.0
10000-20000	30	30.0
20000-30000	23	23.0
30000-40000	15	15.0
40000-50000	7	7.0
50000-60000	8	8.0
60000 and above	5	5.0
Total	100	100.0

Source: Field Survey, 2023

The above table demonstrates annual medical expenditure of surveyed household. Majority of the household, 30% have annual medical expenditure of 10000 to 20000 followed by 20000 to 30000 comprising 23%. Only 5% have annual medical expenditure of more than 60000, 8% have 50000 to 60000 and 7% have 40000 to 50000.

Table 4.13

Bearer of Medical Expenditure

Areas	Respondents (Wife)		Respondent's Husband		Other family members	
	Number	Percentage	Number	Percentage	Number	Percentage
Health	37	37.0	58	58.0	5	5.0

Source: Field Survey, 2023

The table above demonstrates the bearer of medical expenditure in the surveyed households. Respondents themselves are the bearer in 37% of the households and respondent's husband in 58% of households. Other family members apart from respondent's husband bear for 5% of medical expenses.

4.4 Personal Expenses of Respondents

Apart from expenses on children's education and health aspects, there are expenses on other areas as well which includes groceries, shopping, machineries, etc.

4.4.1 Satisfaction of Respondents with Personal Expenses

The satisfaction with personal expenses depends upon employment status of respondents, income of family and proper planning of expenditure. The table below demonstrates whether the respondents are satisfied or dissatisfied with their personal expenses.

Table 4.14

Satisfaction of Respondents with Personal Expenses

Satisfaction Status	Employed		Unemployed		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Satisfied	48	92.3	46	94.8	94	94.0
Unsatisfied	4	7.7	2	4.2	6	6.0
Total	52	100	48	100	100	100.0

Source: Field Survey, 2023

The table above shows the satisfaction of respondents with personal expenses. 94% of respondents are satisfied and 6% are unsatisfied. Among the satisfied respondents, 48 are employed and 46 are unemployed whereas, among dissatisfied respondents, 4 are employed and 2 are unemployed.

4.4.2 Decision about Personal Expenses

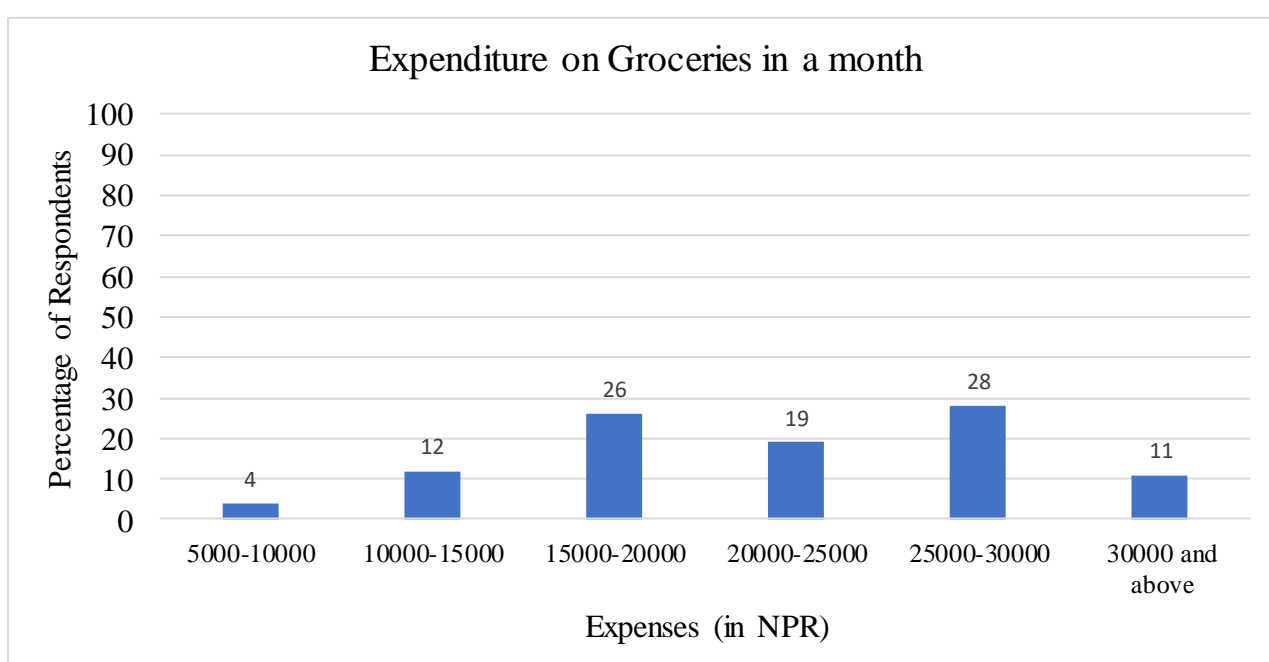
The decision about personal expenses among surveyed respondents revealed that 50% make self-decision regarding expenses for personal uses and 50% of respondents accept the decision of their husbands.

4.4.3 Expenditure on Groceries in a Month

The expenditure of groceries in a month is demonstrated in the table below:

Graph 1

Expenditure on Groceries in a month



Source: Field Survey, 2023

The graph above shows that 28% of respondents' household spend 25000-30000 on groceries in a month. Furthermore, 4% spend 5000 to 1000, 12% spend 10000 to 15000, 26% spend 15000 to 20000, 19% spend 20000 to 25000 and 11% of them spend more than 30000 in a month in groceries shopping.

4.5 Decision Making in different household activities

Different household activities can be listed as caring of family members, education of children, keeping household income, medical treatment, etc. The table below demonstrates the decision makers in various household activities.

Table 4.15

Decision Makers in Household Activities

Household activities	Decision makers					
	Male		Female		Both	
	Number	Percentage	Number	Percentage	Number	Percentage
Caring children and other family member	-	-	74	74	26	26
Education of children	73	73	12	12	15	15
Keeping household income	40	40	33	33	27	27
Giving or taking loan	65	65	2	2	33	33
Medical treatment	26	26	4	4	70	70
Expenses on groceries	18	18	6	6	76	76
Personal expenses	45	45	15	15	40	40

Source: Field Survey 2023

The above table reveals that 74% of females are the decision makers in caring children and other family members and both male and female are decision makers in 26% of households. Similarly, decision about children's education is made by 73% of male, 12% of female and 15% both. Likewise, decision about keeping household income is made by 40% male, 33% female and 27% both. The decision about giving or taking loan is made by 65% of male, 2% female and 33% both. Furthermore, decision about medical treatment is made by 26% of male, 4% female and 70% both. Decision about expenses on groceries is made by 18% male, 6% female and 76% both whereas, decision about personal expenses is made by 45% male, 15% female and 40% both.

4.5.1 Decision Makers in Different Household Activities Based on Respondent's Age

Table 4.16

Decision Makers based on Respondent's Age

Household Activities	Decision Makers	Age of Respondents		
		15-24	25-54	55-64
Caring of children and other family members	Male	-	-	-
	Female	6	61	7
	Both	-	22	4
Education of children	Male	4	64	5
	Female	-	8	4
	Both	2	11	2
Keeping household income	Male	6	30	4
	Female	-	28	5
	Both	-	25	2
Giving or taking loan	Male	5	52	8
	Female	-	2	-
	Both	1	29	3
Medical Treatment	Male	4	20	2
	Female	-	3	1
	Both	2	60	8
Expenses on groceries	Male	2	14	2
	Female	1	3	2
	Both	3	66	7
Personal expenses	Male	5	38	2
	Female	-	8	7
	Both	1	37	2

Source: Field Survey, 2023

The above table demonstrates decision makers in household activities based on age of respondents. None of the male members are decision makers in regard to caring of children and other family members. All females belonging to early working age are decision makers in caring child. In the matter of education of children, keeping household income, giving and taking loan, medical treatment and personal expenses, none of the females belonging to early working age are the decision makers. In their household, male are the major decision makers.

Among the females of prime working age, 73% are main decision makers in caring children, only 9.6% in education of children, 2.4% in giving or taking loan, 3.3% in medical treatment and expenses on groceries. 33.7% of females belonging to this age

group are decision makers in keeping of household income. In majority of household, male and female jointly make decision about different household activities.

Among the females of mature working age, only few are the sole decision makers in matter of monetary decisions. None of the females from this age group decide about giving and taking loan.

4.5.2 Decision Makers in different Household Activities Based on Respondent's Caste/ Ethnicity

Table 4.17

Decision Makers based on Respondent's Caste

Household Activities	Decision Makers	Caste of Respondents		
		Brahmin/ Chhetri	Adhibasi/ Janjati	Dalit
Caring of children and other family members	Male	-	-	-
	Female	18	54	2
	Both	5	21	-
Education of children	Male	11	60	2
	Female	5	7	-
	Both	7	8	-
Keeping household income	Male	10	29	1
	Female	5	28	-
	Both	8	18	1
Giving or taking loan	Male	18	45	2
	Female	1	1	-
	Both	4	29	-
Medical Treatment	Male	6	19	1
	Female	2	1	1
	Both	15	55	-
Expenses on groceries	Male	3	15	-
	Female	2	3	1
	Both	18	57	1
Personal expenses	Male	10	34	1
	Female	9	11	-
	Both	4	30	1

Source: Field Survey, 2023

The above table shows decision makers in household activities bases on respondents' caste/ethnicity. Among 23 respondents belonging to brahmin caste, 18 are decision makers in caring of children, 5 in education of children and keeping household income, only 1 in giving and taking loan, 2 in medical treatment and expenses on

groceries and 4 in personal expenses. Among 75 respondents of Adhibasi/Janjati group, 54 are sole decision makers in caring children, 7 in education of children, 28 in keeping household income, 11 in personal expenses, 3 in groceries expenses and only 1 in both medical treatment and giving and taking loan. Among females of Dalit caste group, none are decision makers in monetary matters whereas they make decision about caring of children and family members.

4.5.3 Decision Makers in Different Household Activities Based on Respondent's Education Status

Table 4.18

Decision Makers based on Respondent's Education Status

Household Activities	Decision Makers	Education Status of Respondents					
		Illiterate	Primary level	Secondary level	Higher Secondary level	Under-graduate	Post-graduate
Caring of children and other family members	Male	-	-	-	-	-	-
	Female	9	15	17	21	10	2
	Both	3	4	11	4	3	1
Education of children	Male	11	17	22	19	3	1
	Female	-	-	2	3	6	1
	Both	1	2	4	3	4	1
Keeping household income	Male	10	11	10	6	3	-
	Female	-	3	11	9	8	2
	Both	2	5	7	10	2	1
Giving or taking loan	Male	10	13	21	14	6	1
	Female	-	-	-	-	2	-
	Both	2	6	7	11	5	2
Medical Treatment	Male	9	4	6	4	3	-
	Female	-	-	-	2	1	1
	Both	3	15	22	19	9	2
Expenses on groceries	Male	3	1	6	5	3	-
	Female	-	-	-	2	2	2
	Both	9	18	22	18	8	1
Personal expenses	Male	6	11	13	12	3	-
	Female	1	1	3	5	3	2
	Both	5	7	12	8	7	1

Source: Field Survey, 2023

The above table demonstrates decision makers in different household activities based on education status of respondents. Two-third of females (74%) alone are the decision makers in caring of children and other family members. In deciding about children's education, majority (73%) is done by male members but 12% of female are decision makers in this matter and they are the ones with higher education qualification. None of the illiterate females decide about education of children.

Majority of males (40%) alone decide about keeping household income and only 33% females decide for this and they have higher education status. None of the illiterate females decide about household income. 65% of male decide for giving and taking loan and only 2% female decide for loan and are the ones who have completed undergraduate level. In 70% of the household, male and female both jointly decide for medical treatment and 4% female alone decide for it. Male and female jointly decide for expenses on groceries in 76% of household and by females only in 6% of households. Even on the matter of personal expenses, male are the decision makers in 45% of the households. Only 15% of females get to decide about their personal expenses on their own. Those females are educated and have acquired higher level of education.

4.5.4 Decision Makers in different household activities based on respondent's occupation

Table 4.19

Decision Makers based on Respondent's Occupation

Household Activities	Decision Makers	Respondents' Occupation			
		Government Job	Private Job	Informal Job	Unemployed
Caring of children and other family members	Male	-	-	-	-
	Female	15	14	8	37
	Both	6	5	4	11
Education of children	Male	11	13	7	42
	Female	5	3	3	1
	Both	5	3	2	5
Keeping household income	Male	3	3	2	32
	Female	15	11	7	-
	Both	3	5	3	16
Giving or taking loan	Male	10	7	5	43
	Female	2	-	-	-
	Both	9	12	7	5
Medical Treatment	Male	6	4	3	13
	Female	1	3	-	-
	Both	14	12	9	35
Expenses on groceries	Male	1	2	5	10
	Female	2	3	1	-
	Both	18	14	6	38
Personal expenses	Male	8	8	7	22
	Female	7	5	2	1
	Both	6	6	3	25

Source: Field Survey, 2023

The above table demonstrates decision makers in household activities based on occupation of respondents. Among 74 females who are decision makers in caring of children, 37 are unemployed and others are employed in government job, private and

informal job. Out of 12 females who decide for education of children solely and among 15 females who decide about personal expenses, only 1 female is unemployed. Among females who are decision makers for keeping household income, giving or taking loan, medical treatment and expenses on groceries, none of them are unemployed. Majority of females who are responsible for taking decision on various household activities are employed i.e., 11% in education of children, 33% in keeping household income, 2% in giving or taking loan, 4% in medical treatment, 6% in expenses on groceries and 14% in personal expenses.

CHAPTER V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary

Genuine progress in human development can only occur when every community values and respects each individual for their inherent qualities and untapped potential. Unfortunately, women worldwide, particularly in developing nations, continue to face gender disparities and are often subjected to male dominance in all aspects of life. Additionally, women are frequently excluded from participating in various development initiatives. Typically, men take on the external engagements, while women tend to revert to their traditional roles as homemakers within the confines of the household.

Nepal is no exception to this issue. A significant portion of Nepalese women reside in rural regions, where their employment options are predominantly limited to agricultural labor on farms typically owned by their fathers, husbands, landlords, or brothers. Because women in Nepal lack property rights, they are compelled to toil on land owned by men from sunrise to sunset to sustain themselves and their family members. Consequently, women's survival rights are predominantly controlled by men, not only in external matters but also in the domestic sphere, which is an integral aspect of their lives.

This research analyzes the involvement of women in the decision-making process, specifically within the Kirtipur municipality, Ward number 3 located in Kathmandu district. The study relies on primary data gathered through field surveys. Ward number 3 of this municipality comprises 1471 females, of which 100 were selected as sample population for data collection on decision-making activities. The primary objective of this study is to find out decision making powers of women in household affairs.

Among 100 respondents, 52% are employed and 48% are unemployed. Almost all of the sample respondents are married. So, they have s status of wife and daughter-in-law in their household. Majority of the respondents belong to prime working age group (25-54 years) among which 56.7% are employed and remaining are

unemployed. Majority of respondents belong to Adhibasi/Janjati caste, mainly Newar which comprises of 75% of the total respondents.

88% of respondents are literate among which 28% are secondary level passed, 25% higher secondary level, 19% primary level, 13% undergraduate and 3% are post graduate level passed. Majority of employed respondents are more qualified in terms of education than unemployed women.

With regard to family structure, 72% of the respondents belong to nuclear family and 28% joint family. Among respondents of joint family, 71.2% are employed and among nuclear family, 44.4% are employed. Among all the employed respondents, 40.4% are engaged in government job followed by 36.5% in private job and 23.1% in informal job. As 98% of respondents are married, their husbands are engaged in various occupations. Amongst them, majority are engaged in private job (59.2%), followed by 26.5% in government job and 14.3% in informal job.

In regard to the net monthly income of respondents, more than half (59.6) have net monthly income of below 15000 followed by 15000 to 25000 (19.2%). To sum up, respondents monthly income ranges from below 15000 to 55000. Among the other family members of respondents, majority of them (29%) have net monthly income of 15000 to 25000 followed by 25000 to 30000 (23%) and 35000 to 45000 (22%). The net monthly income of other family members of respondents ranges from below 15000 to more than 55000. To compare the net monthly income of respondents and other family members, many respondents have income of below 15000 whereas, majority of other family members have income ranging 15000 to 45000.

Among 100 respondents, 2 of them don't have any children. There are total of 103 sons comprising 60.9% and 66 daughters comprising 39.1%). In regard to schooling of respondent's children, 60.4% are taking formal education and 39.6% don't go to school. Among 60.4% of children going school, 26% go to private school, 2.4% to government school and 32% to college. Among 39.6% children who don't go to school, 14.2% are of preschool age, 1.7% don't take any formal education and 23.7% already completed their schooling. As majority of children go to private school and college, the education expenditure is high in these households. Majority of the household have annual education expenditure of more than 95000 (27.4%) followed

by 85000 to 95000 (22.5%) and 75000-85000 (16.3%). Only 2.5% of them have annual education expenditure of below 15000.

All of the respondents and their household have access to public and private hospital/clinics for treatment. Majority of them have annual medical expenditure of 10000 to 20000 (30%) followed by 20000 to 30000 (23%). Only 13% of them have annual medical expenditure of more than 50000.

In regard to satisfaction of respondents with personal expenses, 94% are satisfied and 6% are unsatisfied. Majority of the satisfied as well as unsatisfied respondents are employed. This concludes that satisfaction is not related to one being employed or unemployed. The decision about personal expenses is made by 50% of respondents themselves whereas, half of them accept the decision of their husbands. The monthly expenditure on groceries ranges from 5000 to more than 30000. Majority of respondents have expenditure of 25000 to 30000 and only 4% have grocery expenditure of 5000 to 10000 in a month.

Among the surveyed respondents, majority of the bearer of education and medical expenditure are respondent's husband (83.7% and 58% respectively). But respondents also have contribution in bearing for the expenses.

Women are the main decision makers regarding caring children and other family members in 74% of the households. The men only offer a helping hand in some cases and it is decided by both in 26% of the households. Males and females both are the controllers of household income. In 40% household, it is kept by male member followed by 33% where female keep the household income. Both male and female members keep the household income in 27% of the household. The decision regarding giving and taking of the loan is decided mainly by male in 65% of household whereas the joint decision of both male and female is accepted in 33% of the household.

Education of children is a priority in most of the households of both employed and unemployed women. The decisions related to children's education is jointly made by both the parents in 15% of households, by male member in 73% and by female in 12% of households. Both male and female decide for expenditure related to medical treatment in majority of the household (70%). In 26% of the households, it is decided only by male members and in only 4%, it is decided by female members.

In regard to groceries expenses, both male and female decide in 76% of households. In matter of expenditure, the decision of female member is in only 6% of the households. Even on the matter of respondents' personal expenses, decision is made by male member in 45% of the cases and by both in 40% of household. In only 15% of household, decision is made by female solely in personal expenses.

Education is the most influencing factor that affects the decision-making power of women. Educated women whether employed or unemployed are more consulted and have more authority to make decision in the household activities. Economic status of women also has a positive effect on the level of household decision making because of their contribution to the household economically. Since they also share the economic burden of the family, they are more consulted while making monetary decisions and they participate more in such decisions than unemployed women. Age of women also determines their decision-making power. Women of prime working age group and mature working age have more authority to make decisions than those of early working age. This might be because of insufficient maturity and experience in decision-making roles.

5.2 Conclusion

The study's focus on women's decision-making authority in both social and household spheres reveals a prevailing gender disparity. It concludes that women generally wield less decision-making power and often occupy subordinate roles within their families and society at large. This imbalance can lead to the deprivation of their rights and responsibilities, with men predominantly assuming control in major household matters. However, the study also highlights that women with higher educational backgrounds and employment status tend to enjoy greater decision-making autonomy compared to those from less educated and unemployed household.

It can also be concluded that women often have lower socioeconomic status, which translates into limited household decision-making power compared to men. To advance society and the nation, it's crucial to enhance women's capabilities and enable their active participation in decision-making processes. Education and empowerment are vital factors in achieving this. The study underscores that women typically have to work more in households while having less say in decision-making. They often find

themselves in situations where they must defer to their male partners' decisions, despite having responsibilities without the corresponding authority to make decisions when issues arise.

While women bear the responsibility for managing various household tasks, the decision-making authority within the household predominantly rests with the male head of the family. Women do have a more significant role in decisions related to smaller household purchases such as food, clothing, basic medical expenses, and lower-cost items and caring of children as well as other family members. However, even in these cases, men often act as advisors. Although women too have earnings and contribute to household income, its allocation typically requires approval from the male family member, highlighting a gender-based power imbalance in financial decisions within the household.

A distinction emerges between employed and unemployed women, with employed women demonstrating greater confidence in their household roles. Employed women exhibit higher levels of participation in significant matters such as investments, and their opinions carry more weight compared to unemployed women. This underscores the positive impact of a woman's economic status on her decision-making power and overall involvement in household matters and situations.

While economic status can certainly bolster a woman's position within the household, the most influential factor in shaping their decision-making power appears to be education. Even among unemployed women, those who are well-educated tend to hold more sway and are regularly consulted in various household decisions. This underscores the critical role that education plays in empowering women and elevating their influence within their families.

In conclusion, despite enduring discriminatory practices within households and society, educated and economically independent women have the capacity to strengthen their positions in terms of decision-making both within their households and in society at large. These empowering factors can help women overcome traditional barriers and play more active and influential roles in shaping their lives and communities.

5.3 Recommendation

The cooperative forms of social organization, such as marketing cooperatives, and mother's clubs should be utilized to motivate and engage women so that they can be empowered. Efforts should be made to raise awareness among men and society as a whole about the potential of women as capable decision-makers in significant matters. Male family members should refrain from limiting the freedom and mobility of women when it comes to participating in income-generating and community activities.

Employment opportunities should be created for educated women to promote their economic involvement, thereby enhancing their standing within their households and making them capable to take decisions of the household affairs. Reforms should be made regarding various women related government policies and programs. Existing laws, customs, regulations, and practices that discriminate against women should be abolished to ensure adequate legal protection for equal rights for both men and women.

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APPENDIX I
INTERVIEW QUESTIONNAIRE

Your responses will be combined with other responses to develop a dissertation but your name and other details will not be mentioned or given to anybody and any information. Your participation in this survey is completely voluntary and you can choose not to answer any individual questions or all of the questions. However, we hope that you will participate in this survey since your views are important to formulate national, regional and local plane and policy related to women empowerment.

Investigator

Mina Thapaliya

Do you agree to participate in this survey? 1. Yes 2. No

At this time, do you want to ask me anything about the survey?

Date: ____/____/____

day/ month/ year

Name of the Interviewer:

Serial No. of Questionnaire:

Identification:

Date of interview:

Time interview started:

Time interview concluded:

District:

Municipality:

Ward No:

Name of *Tole*:

Household (HH) Identification/Voter list No:

A. Personal information

1. Name of respondent:.....
2. Phone or mobile No. for contact:
3. Age:year
4. Cast/Ethnicity Group: encircle a). Dalit b). Indigenous group c).
Bramhan/Chhetri
5. Marital status:
 - a) Married []
 - b) Unmarried []
 - c) Widow []
 - d) Other specified:
6. Education: (years of schooling completed)
7. Are you employed?
 - a) Yes [] b) No []
 If yes? Nature of work:
8. If yes, your monthly income: NRs.....
9. Type of family:
 - a) Nuclear [] b) Joint []

10. Details of HH members Please fill up the following table

S.N	Name	Relation with Respondent	Number of completed schooling years*	Sex	Age	Occupation*	Work place (neighborhood/outside)
1							
2							
3							
4							
5							

6							
7							
8							

Code: * 0 for no education, numbers 1-12 for grades they have completed, and use ascending number for education beyond +12. Code:

** 1 for agriculture sector, 2 for government job, 3 private sector job, 4 for work in informal sector, 5 for student, 6 for foreign employment, 7 for others.

11. Income of other HH members:

Number of family involved in economic activities:

Main occupation:.....Other occupation.....

S.N.	Sources of income /occupation	Last month net income in Rs	Annual net income in Rs.
1			
2			
3			
4			
5			
6			
7			
	Total HH net income		

12. How many children do you have?

Son	Daughter	None

Children's Education Aspects

1. Do your children go to school/college?
a) Yes [] b) No []
2. If yes, where do they study?
a) Private School [] b) Govt. School []
c) College []
3. How much is the approximate annual household education expenditure last one year? NRs.....
4. Who is the bearer of education expenditure?
a). yourself b). Other family members c). Relatives d). Free education service user e). Donors
5. Who decides for your children's education investment?
a) Self [] b) Husband []
c) Other family members []

Health Aspects

1. Did you and your family members have access to public/private medical expenditure?
a). Yes b). No
2. If yes, how much is the approximate annual household medical expenditure last one year? NRs.....
3. Who is the bearer of medical expenditure?
a). yourself b). Other family members c). Relatives d). Free education service user e). Donors
3. Who decides for the necessary treatment of your family/children?
a) Self [] b) Husband [] c) Other family member []

Personal Expenditure Aspects

1. Where do you go for shopping?
a)
2. How often do you go for shopping in a month?
a) Once [] b) Twice []

- c) More than Twice [] d) None []
3. Who decides your personal expenses?
 a) Self [] b) Husband [] c) Other family members []
4. Are you satisfied with your personal expenditure pattern?
 a) Yes [] b) No []
5. How much do you spend on daily groceries in a month?
6. How much do you spend on machineries in a month?

How do you make decision about your family's daily household activities?

Household activities	Decision makers		
	Male	Female	Both
Caring children and other family members			
Education of children			
Keeping household income			
Giving or taking loan			
Medical treatment			
Expenses on groceries			