

**WOMEN'S PARTICIPATION IN INCOME GENERATING ACTIVITIES**  
**(A Case Study of Yashok VDC, Panchthar)**

2016

NIRA NIRLAULA

WOMEN'S PARTICIPATION IN INCOME GENERATING ACTIVITIES

A Thesis

Submitted to the Central Department of Economics,  
Tribhuvan University, Kirtipur, Kathmandu, Nepal  
in Partial Fulfillment of the Requirements for the  
Degree of Master of the Arts

In  
ECONOMICS

**BY**

**NIRA NIRLAULA**

Roll No.: 280/065

TU Regd. No.: 6-1-215-23-2003

Central Department of Economics

Tribhuvan University, Kirtipur

Kathmandu, Nepal

March, 2016

## LETTER OF RECOMMENDATION

This is to certify that the thesis submitted by **Nira Niraula, "Women's participation in income generating activities (A Case Study of Yashok VDC, Panchthar)"** has been prepared under my supervision in partial fulfillment of requirements for the Degree of Master of arts in Economics. I recommend this thesis to the evaluation committee for examination.

Date: .....

---

Dr. Rashmi Rajkarnikar  
Thesis Supervisor  
Central Department of Economics  
Tribhuvan University

## **APPROVAL LETTER**

The present thesis submitted by Mrs. Nira Niraula entitled as "**Women's participation in income generating activities (A Case Study of Yashok VDC, Panchthar)**" has been accepted in partial fulfillment of the requirements for **Master's Degree** of the Faculty of Arts in **Economics**.

Thesis Committee

---

Prof. Dr. Ram Prasad Gyanwaly

Head of the Department

---

Sanjay Bahadur Singh

External Examiner

---

Dr. Rashmi Rajkarnikar

Thesis Supervisor

Date:

## ACKNOWLEDGEMENT

I would like to express my sincere gratitude to my adviser Associate Prof. Dr. Rashmi Rajkarnikar, Central Department of Economics, Kirtipur Campus for her valuable guidelines and supervision in completing this dissertation. I am grateful to the head of Department of Economics for suggesting and timely support to complete this dissertation.

I would like to thank Prof. Dr. Ram Prasad Gyanwaly, Head of Department, Central Department of Economics, Kirtipur Campus for giving me the opportunity to perform and submit this dissertation.

I would like to thank Central Department of Economics, TU, Kirtipur for giving me opportunity to submit this dissertation for the partial fulfilment of requirement for the Degree of Master's in Economics.

I appreciate the people of Yashok VDC and the women for giving me information on income generating activities of women. Without their cooperation, I could not move ahead in this project. The support from people of Yashok VDC was very much appreciable, they helped me a lot in making my field work successful.

I would like to express sincere acknowledgement to all my family members without them this thesis would not be successful.

Nira Niraula

Central Department of Economic

Tribhuvan University, Kirtipur

## TABLE OF CONTENTS

LETTER OF RECOMMENDATION	ii
APPROVAL LETTER	iii
ACKNOWLEDGEMENT	iv
TABLE OF Contents	v
LIST OF TABLES	vii
LIST OF FIGURE	vii
LIST OF ABBREVIATIONS	vii
<b>CHAPTER I : INTRODUCTION</b>	<b>1-10</b>
1.1 Background of the study	1
1.2 Statement of the problem	8
1.3 Objective of the Study	9
1.4 Significance of the study	9
1.5 Limitations of the study	10
1.6 Origination of the study	10
<b>CHAPTER II : REVIEW OF LITERATURE</b>	<b>11-26</b>
2.1 International Context	11
2.2 National Context	16
2.3 Plan and Policy	23
<b>CHAPTER III : RESEARCH METHODOLOGY</b>	<b>26-28</b>
3.1 Rational of the Selection of the Study Area	26
3.2 Research Design	26
3.3 Nature and Source of Data	26
3.3.1 Qualitative and Quantitative	27
3.3.2 Primary Data	27
3.4 Sample Design	27
3.5 Method of Data Collection	27
3.5.1 Observation	28
3.5.2 Questionnaire	28
3.5.3 Interview	28
3.6 Data Processing and Analyzing	28
<b>CHAPTER IV : DATA ANALYSIS</b>	<b>29-46</b>
4.1 Overview of Panchthar District	29

4.2 Caste	30
4.3 Age	31
4.4 Literacy	32
4.5 Occupation	33
4.6 Agriculture	34
4.12 Occupation and Time Spent for Out Door Work	40
4.13 Wage Rate in Yashok VDC	41
4.14 Annual earning of women in Yashok VDC	43
4.15 Problem and Prospects of Income Generating Activities in Yashok VDC	44
4.15.1 Loan	44
4.15.2 Capacity Building Trainings	44
4.15.3 Modern Techniques	44
4.15.4 Excess to Market	45
4.15.5 Family Support	45
<b>CHAPTER V : Summary Conclusion and Recommendation</b>	<b>46-52</b>
5.1 Summary	46
5.2 Conclusion	46
5.3 Recommendations	49
Annex	52
Questionnaire	52
REFERENCES	56

## LIST OF TABLES

Table 4.1 Total Population and Household in the Study VDC	29
Table 4.2 Caste Wise Distribution of Respondent's Women by Percentage	30
Table 4.3 Age Wise Distribution of Respondent's Women by Percentage	31
Table 4.4 Education level Wise Distribution of Respondent's Women by Percentage	32
Table 4.5 Percentage Distribution of Respondent Women by Occupational Involvement	34
Table 4.6 Agriculture Production Distribution of Respondent Women by Percentage	35
Table 4.7 Livestock production distribution of respondent women by percentage	36
Table 4.8 Government Service wise distribution of respondent women by percentage	36
Table 4.9 Business Wise Distribution of Respondent Women by Percentage	37
Table 4.10 Land Ownership Distribution of Respondent's Women by Percentage	38
Table 4.11 Distribution of Self Employment Activities of Respondent Women by Percentage	39
Table 4.12 Distribution of Respondents Women by Occupation and Time Spent for Out Door Work	40
Table 4.13 Women's Wage Rate in Yashok VDC	41
Table 4.14 Estimation of Value Derived from Outdoor Work	42
Table 4.15 Annual Earnings of Respondents Women by Percentage	43

## LIST OF FIGURE

Figure 4.1 Education level wise distribution of Respondent's Women by percentage	33
Figure 2 : Land Ownership distribution by of Respondent's Women by percentage	39

## **LIST OF ABBREVIATIONS**

APP	:	Agriculture Perspective Plan
CBS	:	Central Bureau Statistics
CEDA	:	Center for the Economic Development and Administration
GAD	:	Gender and Development
GDP	:	Gross Domestic Product
HMG	:	His Majesty's Government
ILO	:	International Labor Organization
MOAC	:	Ministry of Agriculture and Cooperative
NGO	:	National Government Organization
VDC	:	Village Development Community
UN	:	United Nation
UNICEF	:	United Nation International Children Emergency Fund
TU	:	Tribhuvan University
VDC	:	Village Development Committee
WAD	:	Women and Development
WID	:	Women in Development



# CHAPTER I

## INTRODUCTION

### 1.1 Background of the study

Nepal is a tiny landlocked country. Though Nepal occupies only 0.03% and 0.3% of total land area of world and Asia respectively, the country has an extreme topography and climate. The altitude ranges from 60 meters to 8,848 meters and the climate varies from tropical to arctic depending upon altitude. The country stretches from east to west with means to length of 885 kilometer and widens from north to south with mean breadth of 139 kilometer (CBS, 2012).

At present, the country is divided into five administrative development zones. The country is furthered divided in to 75 administrative district. Moreover the District are further divided into smaller units, called village development committees (VDCs total 3950) and the municipalities (58). The VDCs are rural areas, whereas Municipalities are urban area of the country (CBS, 2012). According to the national population census 2011, the annual growth rate of population is 1.35 percent and the total population of the country in 2011 has reached about 26.5 million with sex ratio 94.2

The preliminary estimate of per capital GDP at current prices stands at NRs. 57, 726 (US \$ 735) for the year 2011\12 the economic growth of the country measured by GDP is 4.63 percent per year in the year 2011\12. About one fourth of the population (25.16%) lives below poverty line as per the Nepal Living Standard's Survey 2010\11 and the Gini-Coefficient; which indicates inequality in income distribution, is 0.328 (CBS, 2012).

Nepal is one of the poorest countries of the world. Major reason behind this is the political instability and undemocratic rule for long. Other crucial factors for country's poverty lack of awareness and access to quality education. As a result, people have superstitions beliefs and there is gender discrimination and political leaders have decreased political vision. Nepal, there is lack of physical facilities like proper transportation and communication. There is valuation in climate, religious, language,

race and ethnic group which have created further difficulties in implementing the programs of the government. Socio-culturally, Nepal is a multilingual, multi-religious, multi-cultural country. Nepali is constitutionally recognized as the official language. Hindu (81.3%) and Buddhist (9.0%) are the two predominant religious groups, followed by Muslims, Jains and Christians (CBS, 2011).

In Nepal, women literacy rate is 57.4% which is lower in comparison to 57.1% of the men. In the context of the rural areas of far-western region, people are very narrow-minded about girls as a useless luxury. Even though girls can perform well in schools, their parents and guardians are reluctant to send the girls to the schools regularly. They usually want them to stay in home and conduct household chores (CBS, 2012). Economically, women are weak and subjected to low paying and unskilled jobs.

Although women can play a vital role for developmental activities, in male-dominated countries like ours, females are considered of low status and less valued. But in recent years, people have started realizing the importance of women participation in the economic sector. The economic status of women greatly enhances the progressive development of the nation.

Women in Nepal, as throughout South Asia are forced to endure economic discrimination which in turn reinforces other types of discrimination. The economic invisibility of women is one of the fundamental causes of continuing inequality and marginalization of women. As a result, women have been demanding changes to the common practice of undervaluing and neglecting the economic contributions which they render to society.

In Nepal, as worldwide women's work has remained largely unrecognized and undervalued. Long hours of women work which is mainly confined to household activities ranging from cooking, cleaning, washing, child rearing, work in the fields and care of livestock to community work, are not considered as economically significant. Thus men are spoken of as breadwinners and women as dependents.

In the third world, women's participation to the household economy is from firewood gathering, water fetching to child caring and also income generating activities such as food processing, agricultural products, trading and handicraft production. However, their working is not viewed from an economic perspective.

Similarly, the discrimination on education between men and women serves as an important role to limit the participation of women in income related activities. Education encourages productivity hence labor demands educated and trained men than uneducated and untrained women. It is obvious that men have high demand labor market. However, the act, 1992 has clearly started the same wage and opportunity to both men and women.

Some economically active women are involved in small scale and cottage industries in rural areas and are also engaged in other part time activities outside agro producing specially in weaving and handicrafts such as cloth and carpet weaving and basket making knitting etc. These activities generate supplementary and irregular income to women. In general, family based in the agro-processing sector has earning prospects. Employment outside the home in the garment and woolen carpet industries more remunerative. These sectors provide maximum employment opportunities for women in the off farm sector.

The importance of women participation in economic activities is evident from the fact that, there is positive relationship between women production work and the level of development achieved. Women are nearly half of the total population and their participation has critical importance in determining the rate of saving investment and production.

The status of Nepalese Women-and rural women in particular lags far behind that of men. The strong bias in favor of sons in the country means that daughters are discriminated against from birth and do not have equal opportunities. The situation for women is characterized by low levels of access to education, health care, economic, social and political opportunities. Despite the incensement in efforts from the governmental, nongovernmental and international development agencies to empower women in Nepal, there has been considerable improvement in economic status of women at the grassroots level.

Development in Nepal remains impossible unless women achieve equal footing with men in the development process. Gender based equalities in access to healthcare, education ownership of assets and economic and social mobility are still profound.

Human Development Report (2000), the research conducted in several countries have demonstrated women's proportionally larger household contribution compare to their male counterparts. A review of seven African and Asian Countries, including Nepal and Bangladesh found that women's to household work ranged from 2.5 to 14 times more than men. Such non- recognition and neglect of the immense value of women's work have badly affected women's overall status in the society, there self-confidence and their entitlement to wealth , income and other benefits such as access to bank loans and participation in decision-making bodies.

Human Development Report in South Asia(2000), United nation accounting system are not revised to include the value of women's unpaid activities women's labor will not be fully recognized, nor will development strategies accurately account for women's work other role. For this reason, women have long advocated for the use of gender-disaggregated statistics and the inclusion of traditionally women's work in national accounting system to obtain true picture of their economic contribution. The enhancement in valuation of women's work is likely to help women in becoming established as an important player in the economic sense would likely have farther multiplier effects in improving their overall contribution and participation in economic as well as other activities.

There should be developed societies with culture and tradition were role and participation of male and females are considerate to be equal. Their role should be equal both at home and outside. The improvement of the condition of women in economical file is the need for the development. For the improvement of women's status there should be decision-making power with women too. If decision - making power is equally divided to man and women then the family can run very easily in a batter way.

In rural area, women have traditionally played a significant role in agriculture and the local economy. Although in the development world where modern machinery is not

capable of doing much the work formerly done by a large labor force, this is no larger so evident, but in development countries where agriculture continues to be largely centered around small holder farming a large labor force is still very important.

International Labor Organization (2002), Women labor force participation in Nepal was 42.5%, India 32.4% Myanmar, 36.8% Bangladesh 42.4 % in 2003. According to revised data collection of women in involved doing work such as harvesting, sawing, seeds, cotton-picking, maize and rice husking, livestock and poultry breeding, agricultural farming activities, construction work, collection of fire wood and cotton sticks fetching water. Making clothes, sewing, knitting, making and preparation of goods and material, she will be include in labor force. It explained that informally employed women have increased the labor force participation rate of women up to 50%. How much these women are contributing in their households incomes and GDP is still unemployed along with discrimination of contribution. Informal sector employment is generally a large source of employment for women than for men in the developing world. In the developing countries 60% or more women workers are informally employed (outside agriculture) in Asia.

In Nepal 80%, Bangladesh 83%, India 41%, and Srilanka 9 % of working women are engaged in the informal sector. Generally, economic literature has stressed on working women irrespective of the situation that they are working in formal sector or the informal sector. However significant part of the literature has analyzed the informally employed women. Many areas of these women are still to be employed, that is, the typology of their work which differ from region to region, skill requirement by those women by those women credit constraints faced by them, exploitation by employers/contractor/sub-contractors their health status and working employment, their living conditions and status in the household marketing problem if they are products, role of NGOs or semi-government intuitions for their welfare, and the banded labor in same professions etc.

Women are more ignorant in Asian and African countries. A large number of women in South Asian countries are affected by social evils, conservatives, traditions and blind

folded cultures. In these countries the birth of a son is celebrated with great joy but a girl brings a great disappointment and frustration in the family.

Realizing the fact that need of meaningful petrification of people of all caste, creed, sex, class, region and culture for the sustainable institutional development of democracy. The norms have been reflected in the present interim constitution and national policies.

Accordingly, the interim constitution (2063), has started the policy of making special social provision for the procreation and progress of women, article 20. This issue has also been addressed in the present 3- year strategies of the government interim plan, (Interim plan, and 2064/2065-2066/2067).

Bano (2012), Women's productive work and level of development are positively related. The participation of women has critical importance in determining the rates of saving investment and production. Empirical evidences suggest that women are the most advantageous creature in society. The provisions of sufficient opportunities to female works is associated to improve their productivity and wellbeing of their children. International recognition of the vital role of rural women was first recognized during the 4th UN world conference on women in Beijing 1995, when several international organizations launched world Rural Women's Day.

Pradhan (1989), at present, Nepal is facing many challenges particularly in the field of women's advancement, were illiteracy, ignorance and civil aspect of the patriarchal system are deeply rooted in the peasant's farm household. The decision making- power and women's representative is very poor in the whole of south Asia especially in countries like Nepal, Bangladesh, India and Pakistan.

Women are in the subsidiary position since time immemorial so are in the case of Nepalese women today. Their talent ability has been confined to the four walls of their house. The time they provide to the work exceeds the time their male counterpart provide in the house. Despite them work a lot of their work doesn't fall under the economic activities. However, if their labor is converted into the economic activity, it

obviously Clearfield hard responsible women are. Thus the study attempts that to justify the activities of women as economic activity that has long been neglected.

Acharya and Bennett (1981), women's economic activity rates even by conventional definitions are estimated to be much higher than those reported in the census data. A scrutiny of regional data clearly indicates a persistent reporting bias in economic activity rates. While the overwhelming majority of mountain (73.6 percent) and hill (57.9 percent) women were reported as economically active, only about 27 percent of the Terai women were so reported. However, The Status of Women report series<sup>26</sup> shows that women in the Terai were equally active in the economic sphere, albeit invisibly, but that their activities were not reported as being economic. In fact, they were active in the household production system, e.g., in food processing.

Nepalese agriculture is dominated by small-scale subsistence farming. The majority of households (66 percent) have less than one ha of land on average. More than 40 percent have less than 0.5 ha. The size of land holding is smaller in the Terai but much less productive in the hills and mountains. Hill agriculture has come to be primarily dependent on women due to male migration from the hills, leaving women to operate most of the farms. In the Terai, the majority of women, especially in smallholder agriculture, also contribute substantially to agriculture, both in terms of labor input and decision making.<sup>30</sup> Women also play a major role in the livestock raising. Overall, women contribute 70 percent of the labor and up to 26 percent of the farm level decisions<sup>31</sup> in the livestock sub-sector. Care of livestock stall is primarily an activity of women, while boys and girls are engaged in herding activities on a large scale. Only in the case of the big herds in the mountain areas, which require seasonal movements for grazing, are men engaged on a large scale. Men are also involved in animal care and herding as hired labor, while mainly women are hired for fodder collection According to the Agricultural Perspective Plan (APP 1993), women were also found to be more knowledgeable in treating sick animals.

In conclusion women in Nepal are social- culturally dominated, economically deprived and psychologically traumatized. They are living just supportive role of men in any circumstances. Thus, it is the need of time to mainstream the women by providing an equitable role for the decision making in household and economic activities.

## **1.2 Statement of the problem**

The women of Nepal have substantial contributions both as labor and mentor in the household as well as outside the household in the society, but their role is often underestimated and not counted as economic activity. As a woman they suffer from social, cultural and political biases, and as heads of households they have to carry out the full traditional roles with the added responsibility of household and production management. In addition compared to male counterparts women have limited access to educational and employment opportunities.

The role of women in traditional Nepali society still remains defined by the code of religious beliefs and customary practices. In the rural settings, women are supposed to be soft and doing household works. Women are also engaged in farming in the courtyard and in field, but their labor is not valued by family or society as economic input. There is one typical aspect for women: they go for shopping, selling their farm produces and look after the family shops in both rural and semi-urban areas. At the VDC level, the women have their traditional family role, but at there is a rising level of awareness and understanding that women can participate in some income earning activities, not stopping their household activities, rather sharing the same with other women in the family and doing some commercial works in extra or idle time. The idea of women's involvement in income generating activities is not a new idea, rather women have always been engaged in works like sewing, weaving etc. staying right in house and finishing all household works. Empowerment of women, particularly women's active role in decision making in their personal areas and family aspect, is a concern for long around the globe. The governments of Nepal have also attached priority recently in women empowerment through basic literacy, adult literacy, health services, skill training etc.

More than half of the total populations of Nepal are women. Therefore they can contribute immensely to the national development. However, due to prevailing gender discrimination, current economic status of women in Nepal is very poor. Women are being discriminated in every aspect of the society. These and so many other factors have pushed women backwards in income generation activities and their personal development as well. In Yashok VDC of Panchthar district very few women are



involved in economic activities, social meetings and, every decision making of the family.

The study has assumed the following problems:

- How much is the participation of women in income generating activities in the study area?
- What are the factors that are hindering women from participation in income generating activities?

### **1.3 Objective of the Study**

Women remain a disadvantage group in a large part of the Nepalese society, more so in the rural area as compared to the urban areas. The present economic status of women in particular portrays the heavy dependence of women in agriculture for income generation and employment while at the same time they are undertaking the burden of house-hold activities. In this regard it is necessary to assess the importance of women's economic status. Keeping all these facts in view, this present study is focused on identifying the activities that are to be recognized as economic activities. This study attempts to include a small area and exclusively focus on the women's participation in the economic activities living in the study area i.e. ward no. 2 and 3 of Yashok VDC in Panchthar District.

The following are the specific objective of the study:

- to examine economic status of women's in the study area
- to identify problem and prospects of women in an income generating activities

### **1.4 Significance of the study**

The significance of the study is that it will provide information about women. In this study an attempt is made to analyze the some useful problem of women and recommendation are given for the important of theoretical senses. Though there are many hue and cries about women development, the condition of women is very poor in reality. The study consists explorations and inspections of women's economic activities.

The study has also helped governmental and non- governmental organizations and agencies that are seeking first-hand information on women situation and their economic activities by providing insights to small but representative section of the population. In addition this study is hoped to be very useful for teachers, students, researchers, policy makers, economists etc.

### **1.5 Limitations of the study**

The Limitation of the study are as follows:

- Research is mainly focused on the women of ward no. 2 and 3 of Yashok VDC in Panchthar District
- Research has covered only economically active women of 15 to 59 years

### **1.6 Origination of the study**

This study has been organized in five chapters. The first chapter is introductory chapter, which include the general background, statement of the problem, objective of the study, significant of the study, limitation of the study, organization of the study. The second chapter focus of the literature review. The third chapter explains the research methodology of the study. The fourth chapter explain the data analysis and the discussion of the study area. Chapter five include summary of the major findings, conclusions based on this research and recommendation. Finally appendix and references this chapter.

## **CHAPTER II**

### **REVIEW OF LITERATURE**

The chapter deals with the review of available literature on the status of women in Nepal in regards to income generating activities. There are lots of research which have been published by different organization and the scholars in the field. This study tries to attempt reviewing literature concentrating more on the recent ones. The review has been done considering the background of the study similarly also considering both the World and Nepalese context.

#### **2.1 International Context**

Boserup (1970), the book further recommended policy measures for developing the enhanced women participation in economic as well as industrial sector by taking proper attention of female emancipation and reasonable command over household with equity gender conception. Women were suffering from deeper sense of insecurity and feeling of inferiority. "Since women had access at best only to unskilled and low paid industrial jobs, industrial employment had no prestige value for women who aspire for a career, and the earning capacity of women worker was not high enough to compensate for the social stigma attached to women's industrial work". Therefore a change of policy aimed at better economic activities for women needed to be combined with reasonably designed target to empower the whole women in the developing counties.

Bell (1974), Estimate the contribution of working women in family income. The study found that median of the families who had some employment had income 23 percent higher than in families with non- workers wives. Employed women contributed only 16 percent of total family. The study conducted that professional and managerial workers contributed more than the service sector workers.

Dixon (1988), One useful study presented by ILO has been ‘ ‘ Assessing Women’s economics Participation to Development 1988’ ’ by Ruth Dixon Muller Richard Anker. Several pragmatic approaches are made to the issue of women, particularly in respect to their economic participation. The book in particularly has cited the importance and usefulness by incorporating an analysis of women’s economic role and prevailing

constraints on their economic productivity. It also portrays the picture of females overwhelming participation in their total family income generally activities women's contribution to household income is slightly more than 50 percent. Daily work burden is more on women than in men, the study reveals.

Mular and Anker (1988), mentioned the importance and usefulness of women's economic roles and prevailing constraints on women's economic productivity. It has also been tried to focus the picture of female's overwhelming participation to their total family incomes, that is to say, slightly more than 50 percent of household income. Daily work burden is more on women than in men and the female working duration exceeds than that of men by 2 to 3 hours per day. The average working day for Nepalese adult women is about 12-13 hour and for adult men is about 10 hours

United Nation (1987), focused that the role of young women workers in manufacturing of rapidly industrializing economy is closely associated with the international division of labor. Garment and textile industries of Philippines and Thailand were close to analyses the role of women. The data presented in this study indicated that women's empowerment has been concentrated in the most labor-incentive and wage industries and that in association with this fact, the labor force participation rate of women has risen much faster than that of men during the export oriented phase of industrialization. The wage levels of men and women are found to be similar in Thailand, but the work burden of women and task assigned to them dose not revealed as the same. Since the development programs have not efficiently addressed women's contribution as industrial works, faire laws are required in protecting women as well as promoting opportunities, then social policies and job related programs will be needed to prepare women workers for the new skills and job of the future.

UNICEF (1987), depicts that women's contribution to economic and social progress is still constrained by their limited access to education and information which the full development of utilization of their intellectual and productive capacities. For a large proportion of women, the written world still finds no meaning. Many rural women who do become literate however, will lose their skill because there are few opportunities for them of practice. Low level of educational attainment among the women and prejudice in favor of male requirement may also negatively affect the formal employment of

women. In 1982, in government services only 7 percent of graduated officers and 5 percent of the supporting staff were women. Women constitute less than 10 percent of decision making position at the national and local level. Most of the decision making concerning activities are made by men. The study shows about 50 percent of decision are made by men, 19 percent jointly and 31 percent by female which shows very low percentage of decision making power on the part of women.

Jiggins (1989), in the article "How Poor Women Earn Income in Sub Sahara Africa and what works against them" has highlighted on the condition of women who are involved mostly in household based agricultural activity. An overall 30 percent of rural households are estimated to be headed by women who contributed 80 percent of agricultural labor mainly as unpaid labor. They produce 60 percent of the food consumed by rural household and contribute over one third of all household income through small business, trading and casual labor.

But despite their major input to household food and economic security, "patriarchal family and social structures deny women real property rights in land, limit women's access to control over the proceeds of their own labor and constrain their decision making roles

However, Jigging also suggest various micro level interventions which would strengths women's position "in the labor process, within the household and as independent wage and income earners" (Jigging, 1989: 1960). Such interventions would be supportive of the expansion of income generating opportunities and activities for women which would stop further deterioration of their livelihoods.

Omorogbe and Agbonifo (1994), estimated that African women make force. They account for 70 percent of agriculture works, 80 percent of food productions and undertake 60.9 percent of the marketing. So rural women produce the dynamic force on which the entire concept of development depends. But it is highly undesirable that their work is not recognized, who are so indispensable to the large society. They have to face lot of barriers in their attempt to contribute to national development and to go ahead as agent of development. The tap of this problem is difficulty of rural women in gaining access to credit faculties. Rural women have no ownership right because the pattern of inheritance is usually not though women. Gender bias terms of project funding lack of

training, problem of illiteracy works as an obstacle in the way of their access to finances. So there is a need to stress on the agro- based organizations and bank to target the rural people especially women.

Newman and Canagarajah (2000), Showed that non-farm activities play an important role for women in many ways. The methodology used was based on two comprehensive sets of household level data over periods spanning four to five years for each rural Uganda and Ghana. Non-farm activities are defined by wage work that is not in agriculture but located in local areas. Non-farm participation led to the largest declines in female property rates in both countries. Since the non-farm activities were linked to more rapidly falling property rates, it is equally important for men and women. The higher level of education lead to the greater participation in non-farm work are linked with the higher standards of living at least at the lower income deciles.

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

United Nation (2001), states education is one of the most important means of empowering women with the knowledge skills and self-confidence necessary to participate fully in the development process. But there are 960 million illiterate adults in the world and two thirds are women illiterate of them. There are 130 million children who are not enrolled in primary school and 70 percent of them are girls.

Farzon (2002), showed that the proportion of female labor force has been increasing in the world labor market. According to the world development report 2001/2002; women

now comprise 41% of the world labor force. The nature of women's employment, its status, pattern and sectorial distribution is largely determined by the level of development of the economy, nature and structure of production, and the level of integration of the country with the world economics. In developing countries 71% of women were working in agriculture until 1980 and the proportion of women employed in industry almost doubled between 1960-1980. Export orientation in the economic policies of developing countries created enormous space for women to engage themselves in paid employment. In relative sense the improvement and gains for women working in industrialized countries are higher than those for women in developing countries. More women in labor market are found to be part time and informal worker in order to meet women's need as it provides opportunity for them to combine their reproductive roles and responsibilities with paid work. The women's representation within services varies according to the nature and scale of growth of the service sector within various regions and countries. Women's share in employment is rising neither in the service sector neither at all same pace around the world. However, women have been losing jobs due to the introduction of technology and consequent de-skilling of their jobs.

Manish and Tanaka (2007), India produces only five percent of the total quantity of milk produced this amount is too inadequate to meet the country's demand. As a result, many dairy cooperatives too inadequate to meet the country's demand. As a result, many dairy cooperatives have been formed to meet local demand and to develop dairy industry. It has been noticed that for small farmers, livestock production is a family operation and most of the livestock management is carried out by women. Various researches have been conducted to explore the role of dairy cooperatives on women's empowerment or the role of women in dairy farming in rural areas.

UNICEF (2008), the economic contribution of women was substantial, but largely unnoticed because their traditional role was taken for granted. When employed, their wage normally were 25 percent less than those paid to men. In most rural areas, their employment outside the household generally was limited to planting, weeding, and harvesting. In urban areas, they were employed in domestic and traditional job, as well as in the government sector, mostly in low-level positions.

## 2.2 National Context

Nepal (1917), in her thesis entitled “Participation Of Women In Economic Activates In Nepal” has described that with the development of the society liberal policy regarding female employment come in to existence and now female are getting equal status between male and female . The objective of her research study were to distinguish variation population within and outside household activities to find out regional variation of female involvement in economic activities to find out the variation of economic activity of female by age and education; she has used the secondary data published by the Central Bureau of Statistic. She has concluded that employment and under employment is the major issue of natural economy for developing countries. As it is male dominated society, the number of unemployed and under- employed female is greater than that of male. The level of responsibility of women in most field is still comparatively low. There is a negative relationship between the level of education attainment by women and agricultural occupation and positive relationship between the level of education attainment and non-agricultural occupation.

Acharya (1981), the Nepalese economy is still predominantly subsistence agriculture with 86 percent of the total population living in rural areas and 81 percent deriving their livelihoods from agriculture. National agricultural productivity is low although it accounts approximately 60 percent of GDP and 75 percent of exports. Nepalese women bear great burden reveals that women contribute 74 percent of the labor input to subsistence economic activates and 86 percent of inputs to social and domestic work. Statistics show that rural women’s total work burden is extremely that at an average of 11.44 hours per day in contrast to 8.34 hours per day for men.

Acharya and Bennet (1983), have highlighted that women are the primary supporters of the domestic and subsistence sector. The decision-making data show women’s major role in agriculture production both as laborers and manager of the production process. It has signed out decision-making from multi-dimensional concept of the status which reflects in the internal dynamics of sexual stratification with in the household. In the study, the village women were actively participating in the four activities, household domestic work, agriculture production activities, local market economy, and shorter migration to employment in the wider economy beyond the village. The more the dowry



drawer has the influence in decision making. Small size of children of women has higher economic participation and greater influence in the decision-making. According to the economic data, women from upper economic strata are involved in earning activities. But women from bottom economic ground are involved in the agriculture sector; labor-intensive work mainly covers the low caste women. Women also play role in decision on the domestic expenditures but not as high as in farm.

Majpuria (1985), mentioned that women play dual role in every society. In Nepal, women engage themselves in agricultural and nonagricultural tasks. As labor in agriculture, women spend more hours in sowing, transplanting and weeding. Although Nepal is not highly industrialized, in cottage industries of small and medium scale, the labor force of women forms of very high proportion. As workers women are found more in industries like textiles , carpet weaving, metal work, wood caving, pottery vendor's job, food preparation, small scale construction and professional services such as tailoring etc.

Rana and Shah (1987), concluded that the pattern of women's employment in industries in organized manufacturing is more influenced by the firm's location, size of investment and degree of mechanization than the type of industry. More women workers were employed in manufacturing in the hill region than the Terai. Female employment was concentrated in those industries where the fixed capital investment was lowest, such as textiles. This meant that the majority of female workers received lower pay than their male counterparts: the higher the degree of mechanization, the lower the employment of women. The majority of women in the formal sector work as semi-skilled and unskilled workers. In virtually all food, drink, tobacco and match industries, female workers are largely concentrated in packing the finished product and in related processes. The large-scale textile factories are no exception. For example, at the Hetauda textile factory, with 50 percent of its work force women, there are very few women performing supervisory roles, and none at all at the managerial level. The concentration of women in low paid, unskilled jobs may be attributed to low literacy, low skill levels and also to social bias regarding the appropriateness of employing female workers in certain jobs. Lack of access to, and control over, productive resources is one of the major factors that hamper women's equal participation in economic activities and the decision-making process.

Shrestha (1990), Livestock particularly daily production was a major source of income for women (APP, 1995) and sale of livestock and livestock products accounts for nearly 55 percent of total farm family income. Trading in livestock specially sheep and goat and wool and woollen products was the major livelihood strategy of hill and mountain people in Nepal as food grain production in their regions is inadequate. From the early days weaving has been a part of daily life in the hills and mountains. People in these regions still produce their own version of rugs known as radii pakhi and clothing material known as lukuni women have a central role in such production. Women are also extensively involved in informal trade selling food, vegetables and snacks roadside stalls and local market. Production credit for rural women has supported women's handicrafts as income generating activities such as rice straw paper making, agro- products and handicrafts.

Basnet (1992), only about 55 percent of women workers had permanent jobs, about 17 percent were temporary employees, and 29 percent were casual laborers. Only 20 percent had been promoted and about 29 percent believed that they were getting as much pay as male employees. They worked under difficult physical conditions and more than one third of those interviewed said they had experienced some work-related health problems. Only about 33 percent received certain benefits additional to their wages. Only 14 percent of female laborers were trade union members, while 17 percent were aware of trade unions. Other studies<sup>38</sup> on working conditions depict situations that are no better. Even in the carpet industry, which is highly skilled, women are still treated as unskilled, and they are very much exploited by the factory owners. Additionally, as international competition in such industries is keen, wages are kept low.

UNICEF (1992), Occupation is the one of the major indicators of the economic status of women. Women's contribution to be heavily focused on farm and domestic activities 86 percent of all domestic work and 57 percent subsistence agricultural activities. However, because women are predominate in this sector their total contribution to the household income remains at 50 percent as opposed to only 44 percent for males and 6 percent for children between ages of 10 to 14.

Acharya (1995), has given a picture of rural women of Nepal in Asia Pacific Journal of Rural Development. In the journal she states about the economic participation and economic empowerment of rural women. It has been established by various surveys and

studies that women make substantial contributions to Nepal's economy, particularly in rural areas of the country. The status of women study completed in 1980 established that women and girl together contributing more than 53 percent of the household income in the rural household of Nepal.

Shrestha (1995), in her book "Educated women in urban Nepal" attempts to understand the economic participation of literate and educated females in Nepal in general and that of Kathmandu city in particular. The analysis was based on secondary as well as the primary source of information collected from selected sample region of Kathmandu city. Here findings revealed that literacy level in Nepal is who compared to a large number of developing countries Like Bangladesh 19 percent, India 19 percent and Pakistan 15.6 percent. Majority of the districts in Nepal fell below the national average in terms of female literacy. Only these districts which have a town of 30000 populations have substantial number of educated female. Only the twelve positive relationship in the work force. Out of the total 902 females respondents 605 were employed, 198 were unemployed and 99 were house wives.

Shtri Shakti (1995), occupation is one of the major indicators of the social status of women. Women's contribution to be heavily focused on farm and domestic activities 86 percent of all domestic work and 57 percent subsistence agricultural activities. However, because Nepal's main economy whelming subsistence agriculture and because are predominate in this sector their total contribution to the household income remains at 50 percent as opposed to only 44 percent for males and 6 percent for children between age of 10 to 14. The predominant section of the Nepalese people is employed in the agriculture sector. If we take into account labor input, women's contribution is relatively higher than mean in rural areas, those who are engaged in outside employment for wage or salary in addition to farming, ownfields, 68.2 percent are men and only 31.1 percent are women.

Family Health Survey (1996), Education is the most important factor for development of human personality as well as of a nation. AS women cover half of country's population, education of women is very important and it should receive top priority in the context of development of modern Nepal. People are willing to go school before. Among those who send girls to school are very few and again who wants as much education for the

girls as for boy. The vast majority 80 percent of Nepalese women have never been to school. One in nine has attended primary school, 6 percent have some secondary education and less than 3 percent have passed their SLC. Four of five women are illiterate.

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

Upadhyaya (2004), Women's work in rural areas is strenuous and time consuming. Besides farm activities, they are also responsible for household chores. Women farmers are responsible for more than 50 percent of global food production. In developing countries, women produce between 60 and 80 percent of the food. In Asia, between 50 and 90 percent of the work in the rice fields are done by women. After the harvest, rural women in developing countries are almost entirely responsible for storage, handling, stocking, marketing and processing. An overwhelming majority of economically active women in Nepal, more than 80 percent, work in agriculture. But 'they have only limited access to resources and only limited control over those they can access. Of the total landholdings, women own only 8.1percent and the average size of their land is just two thirds that of an average men holding. Only 4percent of the households have women ownership of both house and land. While in the case of agriculture land, the women ownership is hardly 4.4percent and 81percent women own less than 1 hectare of land.

Adhakari (2006), in his thesis in title "Effects of Commercialization and Feminization of Vegetable Farming on Economic Status of women in an Urban Fringe of Western Nepal". The objective of his study is Women participation in commercial vegetable

farming activities is very high than their male counterparts in almost all the activities. Women are 102 able to contribute to the betterment of their family both socially and economically. Due to the lack of proper land, Dalit women were expected regularly to seek paid work for the support of their families. There have been positive changes in the economic status, health condition, education situation and the position of women in the study site. This farming has helped to raise women's status in the society through their economic empowerment. This occupation provides an opportunity to generate income for rural women. This eventually helps them in terms of capacity building and decision-making at both household and community levels. Women in study site, now, can raise their voice and opinions clearly. Women ownership and control over saved money was very resonance. Their living conditions have been improved and they no more rely on their male counterparts. The increased income level of the women has changed the life style and thinking pattern. Shy talking with outsiders are now found bargaining and selling their products in the market. This is obviously a positive situation. Therefore, we can conclude that women were empowered socially, technically and economically through the

Karan (2008), a large part of women's work is not considered as economic activity. As a result only 45.2 percent of women are classified as economically active. Women's average work burden has increased slightly over the past 12 years forms 10.8 hour per day in 1981 to 10.9 hours per day in 1995. Women's participation in the informal sector has increased and, they bear inadequate knowledge and business experience of cooperatives. In conclusion, women's significantly in both urban and rural areas for example vending, petty trade, liquor making and vegetable selling are some of the more common employment ventures of women. In rural areas, the employment outside the household generally was limited to planting, weeding, and harvesting. In urban areas, they were employed in domestic and traditional jobs, as well as in the government sector and mostly in low- level positions.

Saikou E. (2008), The Asian and Pacific region is home for over 60 percent of the world's population and more than 70 percent of the region's population lives in rural areas and primarily involved in agriculture. Integrating and empowering rural women by promoting women's entrepreneurship in green cooperatives has been recognized as an important approach to alleviate rural poverty and enhancing sustainable rural

development. The promotion of women's entrepreneurship in the area of green cooperatives is a vital approach where women can play pioneering role for income generating activities, employment opportunities and improve quality of life for sustainable development. Furthermore, many women reside in rural areas and therefore agricultural employment can be a primary source of income for the women. Obviously, women's development in the region depends on the improvement of the situation of rural communities. However, women lack access to land credit or production inputs entrepreneurship through green cooperatives, capacity building and information can enable them to produce and market their green products.

Rana (2010), has made that a study on participation of Tharu women in subsistence economy. She used primary data to know the income generating activities and also economic factor affecting in income generating activities of women. Economic factor have a strong impact upon the women's participation in indoor and outdoor economic activities. She has taken 45 household out of the 460 household were selected. Female respondent age above 22 most of them are economically actives. Out of 45 women 33.3 percent women are literate. She found that 5 respondent women are landless but other 40 respondent women have own land. Tharu women's average working were 11.07 hour per day. They spent 4.51 hour in agriculture 3.00 hours in consuming sector and 1 hour in manufacturing and 1.55 hour in labor in average working.

Bhandari (2014), in her thesis in title "A study on women empowerment through income generating program" in Dhurkot Rajestla VDC of Gulmi, District, Nepal. The main objective of the study is to know the impact of income generation program on empowerment of women. The study shows that those women who have accessed Income Generation Programs have more income generating opportunities and are resultantly more empowered as demonstrated by changes in the involvement in household chores, participation in family decisions, improved status in family and community. The study also revealed that income generation program itself is not enough for women empowerment since education of family head also influence their empowerment. The results of the study depict that those women who actively participated in micro-credit Programs improved their household income. This economic contribution by women changed their position in the households and they were given

due importance in household decisions, social status. Thus the assumption that increased income empowers women is hereby accepted.

### **2.3 Plan and Policy**

Agricultural Policy (2004), the policy aims to contribute towards ensuring food security and poverty alleviation by achieving sustainable economic growth through increasing agricultural production and productivity, enabling the sector to compete in the international market, and conserving natural resources. The policy proposes support to resource poor farmers that account for 98 percent of the farmers in the country (MOAC 2004). In the policy, it is clearly mentioned that the women farmer participation will be 50 percent in the possible areas of agricultural extension program. It has emphasized on arranging on-the-spot farmer's training and collection of gender-disaggregated data to maintain and update record in agriculture sectors. The policy specially targets disadvantaged groups, dalits and other marginal farmers including landless agricultural laborers to engage them in agricultural production operations

The Sixth Five year Plan (1980-85), the Government of Nepal stated the need to integrate women in its development planning. The plan aimed at increasing participation of women in agriculture development through training and marketing facilities through cooperatives. Priority was also accorded to cottage industry and off-farm activities to empower women. However, the plan could not succeed due to the lack of operational strategy to integrate women.

The Seventh Five year Plan (1985-90), considered the issues of women development and figured it prominently. The plan specifically emphasized on policy for women's participation in agriculture. The plan adopted policy of fixing quota in agriculture training and cooperatives to enhance women's participation in agricultural development. However, the plan failed to treat women farmers as economic producers. On the top of that lack of mechanism and strategies to translate policy to action was one of the major shortcomings of the plan. Consequently the achievement was not satisfactory.

The Eighth Five year Plan (1992-97), the eighth five-year plan introduced the concept of 'farmers group' for targeting delivery of inputs and technological packages to groups of farmers in production pocket areas. Priority was given to organizing women's group,

especially in those activities which may be under taken in the household yards such as kitchen gardening, poultry rearing, goat-keeping, mushroom production, silk production, nurseries, and bee- keeping. The achievement, however, fall far short of targets. Women farmers groups constituted only 9 percent against 30 percent and the achievement in training program was only 13 percent against the target of 35 percent (MOAC progress report of eight five year plan). Lack of explicit mention of the women's involvement in the annual program and central level training program, which is less accessible to rural women, were the main causes for poor achievements.

The Ninth Five year Plan (1997-2002), the plan gave emphasis to the formation of women-specific and women mixed groups. It also insisted to incorporate segregate agricultural information and data the basis of gender involvement.

The plan increased the target of women's participation in agricultural trainings up to 1/3rd. Likewise, it also targeted at least 35% women involvement in various agricultural production service deliveries and at least 10% representation from women's group in market development and management activities. In order to strengthen poverty alleviation program, the plan gave emphasis on location specific income generating activities for marginal women's farmers group.

The Tenth Five Year Plan (2002-2007). The plan stressed the need for accelerated growth in agriculture by integrated use of inputs and services through involvement of private sectors. Further emphasis was on to incorporate women in the mainstream of agriculture extension and towards their capacity development and professional enhancement. The plan also stated that agricultural growth strategy would help landless women through its production of high value crops and livestock which require less land. Thus the plan set the policy of contribution to gender equity through the involvement of 40percent women in the agricultural programs and more than 60 percent in programs such as vegetable farming, horticulture, and silk farming. The plan expected increase in participation because of the enhancement of the skills and expertise of women cooperatives and the women groups in different cooperatives. The tenth plan took "women education" as an empowerment strategy with making primary education compulsory as underlined in Millennium Development Goals. Efforts were also concentrated to increase the participation of women in higher education. Special



programs were planned to be implemented for providing education opportunity to the disabled as well as to the people of backward groups and regions. Different subjects such as women and gender equality were incorporated or revised in curriculum of various levels. The plan stressed the need for accelerated growth in agriculture by integrated use of inputs and services through involvement of private sectors.

## **CHAPTER III**

### **RESEARCH METHODOLOGY**

#### **3.1 Rational of the Selection of the Study Area**

Yashok VDC is in Panchthar District in Mechi zone of Nepal. Recently at the time of 2011 Nepal census it had a total population of 4424 people living 947 including household where 1052 are male and 2972 are females. Majority of the population are Limbu (50%) Brahmin, Chettri, Newars and Tamang besides that Damai also live in VDC. Maximum people of VDC followed Hindu religion and use Nepali language as mother tongue. For the purpose of this research ward no.2 and 3 is selected because of prevalence of various castes in this ward and also because of ease of accessibility with in the ward which made the collected of data easy and data became more representative.

#### **3.2 Research Design**

The present study is slightly descriptive as well as analytical descriptive in the sense that it describes and analyses the women participation in income generating activities aged between the year of 15 to 59 of VDC. It means that the data interpretation has been supported by tabular analysis followed by their explanations.

Some statistical tools and its interpretation have also been used to make research more empirical. In other words information and data have been collected and systematized following both tabulates well as described research designs. It uses both quantitative and qualitative data.

#### **3.3 Nature and Source of Data**

The data has been collected using primary data. The source of primary data was from the information collected through questionnaire by using semi structured questionnaire, and key informant interview. A combination of qualitative and quantitative data was used on the basis of information collected.

### **3.3.1 Qualitative and Quantitative**

Qualitative data were collected through, observation, key informant interview. The quantitative data were collected through household survey and semi structured questionnaire.

### **3.3.2 Primary Data**

Primary data were collected through formal and informal talk, Key informant interview & survey questionnaire and semi structured questionnaire.

### **3.4 Sample Design**

For the purpose of this thesis Simple Random Sampling technique was used to choose the samples. The sample size was determined on the basis of population of the study area. For the analysis of Yashok VDC of Panchthar district was selected as the study areas, there are 9 wards in the VDC, total population 4424. Out of them women of Ward no 3 has been taken as sample, where there are 211 house hold. From the whole, 23percent of the households (50 households) were selected for the research by adopting the convenient as well as purposive sampling method. The study focused on the rural women's participation in income generating activities in the study areas.

### **3.5 Method of Data Collection**

Questionnaire mentioned in the appendix I was set and then used to the respondents in order to obtain detailed information. Questionnaire was prepared in such a way that is provided both quantitative and qualitative information. In fact, the questionnaire has helped to make the study more reliable, factual and impressive.

The primary data has been collected with the help of key informants. Key informants are also considered for the informal discussion and accidental interview. Basically the key information are the local teacher, elder person, social workers, politicians etc, of the study area. This study of has taken information from the key informants by asking questions about women's education, economic etc. situation and family background of the study area.

### **3.5.1 Observation**

Direct observation has been also used to collect relevant information regarding the study area. Observation in the field has provided more information which is not actually obtained through the questionnaire. Observation has been done where the respondents were really capable to perform different activities related to this study or not.

### **3.5.2 Questionnaire**

Questionnaire mentioned Appendix I was set and then used to the respondents in order to obtain detailed information. The questionnaire was prepared in such way that it provided both the quantities and qualitative information. In fact, questionnaire has helped to make the study more reliable, factual and impressive.

### **3.5.3 Interview**

The primary data has been collected with the help of the key informants. Key informants are also considered for the informal discussion and accidental interview. Basically the key informants are the local teacher, elder person, social workers, local politicians etc. of the study area. This study has taken information from the key informants by asking questions about women's education, social, economic situation and family background of the study area.

## **3.6 Data Processing and Analyzing**

Both qualitative and quantitative information were collected during the fieldwork. After the data collection, the information has been analyzed and interpreted in qualitative form. The data was broadly categorized according to the different dimensions of the participation of women in income-generating activities i.e. agriculture production, livestock production, service, business etc. to support the set research objectives. Tables, Charts and Pie Charts were presented to show discrimination and the status. After analyzing data, conclusions and recommendations were made.

## CHAPTER IV

### DATA ANALYSIS

This chapter deals with the economic as well as demographic characteristics of the respondent.

#### 4.1 Overview of Panchthar District

Panchthar district is situated in eastern Nepal, Mechi Zone. It's headquarter is Phidim. It is between Taplejung and Ilam district. In map Panchthar district is located in 87.8157oE longitude and 27.2036oN latitude. It is 383 high from sea level. The total population of Panchthar district is 191817. Among this male population is 90186 and female population 101631. Majority of this population are Kiratis (Limbu, Rai) and other Brahmins, Chettri, Dalit etc.

**Table 4.1 Total Population and Household in the Study VDC**

Ward No	Total Household	Female	Male	Total
1	192	508	401	909
2	86	202	172	347
3	152	298	270	568
4	61	170	138	308
5	69	165	154	319
6	83	205	159	364
7	94	224	199	423
8	114	276	260	536
9	96	224	199	423
Total	947	2272	1952	4224

Source: VDC profile, 2016

Population refers to total number of people accommodate in certain geographical area of boundary. According to the latest data profile of VDC 2068, the total population of Yashok VDC is 4424 out of them 1952 are male and 2272 are female. The female

population is bigger than male population by 320 and there are 947 households in that VDC (VDC Profile, 2071/72).

## 4.2 Caste

The caste system in in Nepal however has resulted in social discrimination and has imbalanced power structures hierarchies in society. The economic gap between different caste people have been widening which directly indirectly hindrances income generating activities of women.

**Table 4.2 Caste Wise Distribution of Respondent’s Women by Percentage**

S.N.	Caste Group	No. of Respondents	Involve in income generating activities	Percentage of caste group	Percentage
1	Brahmin	10	7	70	20
2	Chhetri	10	6	60	20
3	Limbu	15	8	53	30
4	Newar	6	3	50	12
5	Tamang	5	1	20	10
6	Damai	4	1	24	8
Total		50	26	52	100

Source: Field Survey, 2016

Above table shows that caste wise distribution of respondent women. From this study we can found out of 50 respondent women 26 were involved in any form of income generating activities which is 52 percent of total women. Similarly based on the caste group out of 10 respondent women 70 percent were Brahmin i.e. 7 women were involved in income generating activities, this caste group shows Brahmin women consists of 20 percent of total respondent women . Out of 10 respondent women 60 percent were Chhetri i.e.6 women were found involved in income generating activities, this caste group shows Chhetri women consists of 20 percent of total respondent women. Out of 15 respondent women 53 percent were Limbu i.e. 8 women were found involved in income generating activities, this caste group shows Limbu women consists of 30 percent of total respondent women. Out of 6 respondent women 50 percent were

Newari, i.e.3 women were found involved in income generating activities, this age group shows Newar women consists of 10 percent of total respondent women. Out of 5 respondent women 20 percent were Tamang i.e. 1 women were found involved in income generating activities, the caste group shows Tamang women consists of 8 percent of total respondent women. Out of 4 respondent women 24 percent were Damai, i.e.1 women were found involved in income generating activities, this caste group shows Damai women consists of 8 percent of total respondent women.

### 4.3 Age

Among them female population of age between 15 to 19 years is taken as the economically active population because below age 14 are considered as children and above 59 as old people that are less active.

**Table 4.3 Age Wise Distribution of Respondent's Women by Percentage**

S.N.	Age Group	No. of participants	Involved in Economic Activities	Percentage by age group	Total percentage
1	15-24	12	6	50.00	24
2	25-45	24	18	75.00	48
3	46-59	14	4	28.57	28
	Total	50	28	56.00	100

Source: Field survey, 2016

Table 3 shows that age wise distribution of respondent women. From this study we can found out of 50 respondent women 28 were involved in any form of income generating activities which is 56 percent of total respondent women. Similarly based on the age group out of 12 respondent women 50 percent were age of 15 -24 i.e. 6 women were involved in income generating activities, this age group shows age group of 15-24 women consists of 22 percent of total respondent women. Out of 24 respondent women 75 percent were age group of 25-45 i.e.18 women were found involved in income generating activities, this age group shows age group of 25-45 women consists of 64 percent of total respondent women. Out of 14 respondent women 28.57 percent were age group of 46-59 i.e. Women were found involved in income generating activities, this age group shows age group of 46-59 women consists of 14 percent of total respondent women.

#### 4.4 Literacy

Once constitution offers women equal educational opportunities, May social, economic and cultural factors contributed to lower enrolment and higher dropout rates for girls. Illiteracy imposed the graters hindrance to enhancing equal opportunity and status for women.

Illiteracy here considers the respondent's inability to both read and write. Women who are capable to read and write those who have completed primary in ward no 2and 3 of Yashok VDC and their number in each category are illustrated in below table.

**Table 4.4 Education level Wise Distribution of Respondent's Women by Percentage**

S.N	Level of education	No. of Respondents	involve in economic activities	percentage by level of education	percentage
1	Illiteracy	8	6	75	16
2	Primary	6	3	50	12
3	Secondary	14	8	58	28
4	SLC above	22	18	82	44
	Total	50	35	70	100

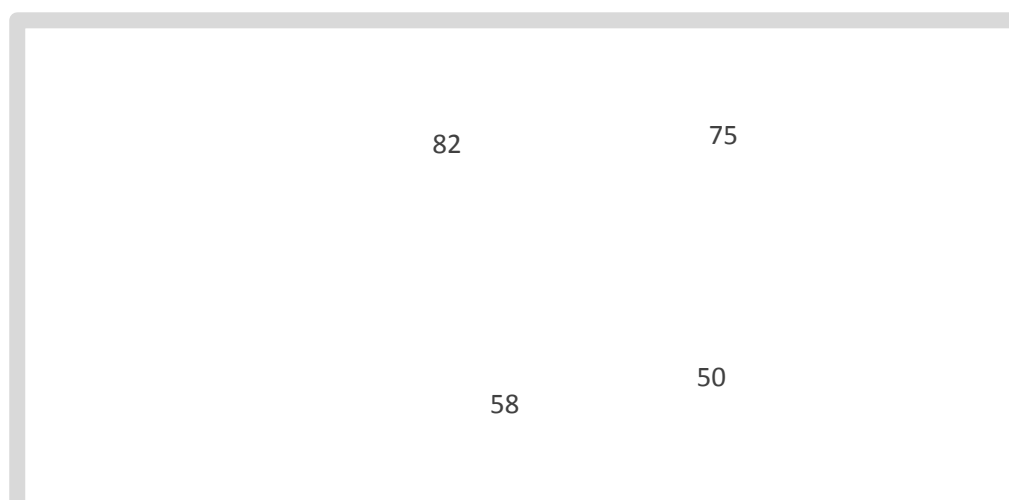
Source: Field survey, 2016

Above table shows that education level wise distribution of respondent women. From this study we can found out of 50 respondent women 35 were involved in any form of income generating activities which is 70 percent of total women. Similarly based on the education level out of 8 respondent women 75 percent were illiterate women i.e. 6 women were involved in income generating activities, this education level shows illiterate people consists of 16 percent of total respondent women . Out of 6 respondent women 50percent holds primary level of education i.e.3 women were found involved in income generating activities, this level of education shows this primary level of education consists of 12 percent of total respondent women. Out of 14 respondent women58 percent holds secondary level of education i.e. 8 women were found involved in income generating activities, this shows secondary level of education consists of 28 percent of total respondent women. Out of 22 respondent women 82 percent holds SLC



above education i.e. 18 women were found involved in income generating activities, this shows SLC above education consists of 44 percent of total respondent women.

**Figure 4.1 Education level Wise Distribution of Respondent’s Women by Percentage**



From above chart out of 8 respondent women 75 percent, out of 6 respondent 50 percent, out of 14 respondent women 58 percent, out of 22 respondent women 82 percent are involve in income generating actives.

#### **4.5 Occupation**

The tendency for women to be concentrated in particular occupation and in particular sector of the economy is universal. But the nature and the degree of occupational segregation among the communities varies significantly according to economy mainly falls on traditional household subsistence activities but their emergence is being stressed recently also to their involvement to bring them out from very household subsistence sector.

The study shows that most of them are looking after small children at home food processing, home maintenance water fetching and the most importance is their labor in agriculture sector. Because of the modernization effect, the women’s involvement from the observation, women’s income derived from the small business such as vegetable production and selling brewing beer and sale and from wage labor accounts a significant fraction out of their total household income. Women now because an equal co-partner to men in terms of cash earning though their most important and time consuming

household chores often goes unreported. Therefore the dual participation of women in their household income is the main focus of this study, on average human spend nearly 15 hour per day in productive activities.

Since only the respondent women were interviewed through their individual questionnaire, the respective status to their male counterparts was not analyzed.

**Table 4.5 Percentage Distribution of Respondent Women by Occupational Involvement**

S.N	Occupation	No. of Respondent	Percentage
1	Agriculture	20	40
2	Wage Labor	2	6
3	Business	10	20
4	Cottage Industry	1	2
5	Service	10	20
6	Agriculture plus wage labor	4	12
7	Household work	2	4
8	other	1	8
	total	50	100

Source: Field survey, 2016

There seems from the table 4.4 that 40 percentage out of 50 respondents are found to be involved in agriculture follower by 20 percentage in service, 12 percent of the respondent women are found to be engaged in agriculture and wage labor, which indicated the dual character of occupation among the population. The table shows that the 8 percent of sampled women involved in business, 6 percent of the respondents' women are found to be engaged in only Wage labor, 4 percent of respondent's women are involved in household work and only 2 percentage respondents women are involve in cottage industry.

#### **4.6 Agriculture**

Agriculture is the most essential and integral part of the life of women labourers. Agriculture can affect every aspects of their life. Female agricultural labourers have an even more direct and intimate link with the productive process of agriculture. The economic role of women cannot be isolated from development. The governments of developing countries have realized the need for equal participation of women and men in every sphere of national life for the better standard of living

Women have been the backbone of rural society who is shouldering multifarious responsibilities in household chores. The women agricultural labourers hire out their personal labour on the fields, sweating for lower wages to contribute towards household earnings. The women agricultural labourers despite contributing to the rural economy on par with men encounter innumerable difficulties in the existing economic framework of the society.

**Table 4.6 Agriculture Production Distribution of Respondent Women by Percentage**

S.N	Income Activities	No of respondent	Percentage
1	Vegetable production	6	30
2	Seasonal fruits production	4	20
3	Cash crop production	2	10
4	vegetable and cash crop production	5	25
5	Seasonal fruits and vegetable production	2	10
6	others	1	5
	Total	20	100

Source: Field survey, 2016

The table 6 shows the involvement of respondent women in agriculture production activities, Where 30 percentage respondent are involved in Vegetable production, 25 percentage of S respondent are involved in both vegetable and cash crop production, 20 percentage of the respondent are involved in seasonal fruits production, 10 percentage of the total respondent are involved in cash crop production, which is equal to the respondents involved in seasonal fruits and vegetable production and 5 percentage of the respondent are involved in other production

#### **4.7 Livestock**

Livestock play an important role in supporting women and in improving their financial situation, and women are heavily engaged in the livestock production. Although livestock production serves as a source of income, it can provide additional economic values for rural women, often serving as a major contributor to food security and economic security.

**Table 4.7 Livestock production distribution of respondent women by percentage**

S.N	Income activities	No. of respondent	Percentage
1	Cow Farming	5	10
2	Buffalo farming	10	20
3	Goat farming	8	16
4	Pig farming	12	24
5	Poultry farming	5	10
6	Dairy production	3	6
7	Other	7	14
	Total	50	100

Source: Field survey, 2016

This table 7 shows the livestock production distribution of respondent women. From this table out of 50 respondent women 24 percent are involved in goat farming, 20 percent are involved in buffalo farming, 10 percent of respondent women are involved in cow farming which is the same percentage of poultry farming. Similarly 6 percent of the respondent are involved in dairy production and 30 percent of respondent are involved in other activities.

#### **4.8 Government Service**

Government service is one of the most honored profession in Nepal which is also a very good source of income. Although few in number, women are also engaged in government services. Thus service sector ensures the income generation of women and their participation.

**Table 4.8 Government Service wise distribution of respondent women by percentage**

S.N	Service sector	No. of respondent women	percentage
1	Teaching	5	50
2	Health	2	20
3	Electricity office	1	10
4	Finance	2	20
5	Total	10	100

Field survey, 2016

The above table shows that out of 10 respondent women, 50 percent of respondent women are involved in teaching service, 20 percent of the respondent women are engaged in health service, 10 percent of respondent women are engaged in electricity service. The table also shows that 20 percent of the respondent women are engaged in finance service.

#### **4.9 Business**

Business in Nepal is not all dependent on males, rather a large part of Business is contributed by females. Most of the small scale industrial sectors are dependent on the strength women behold. Mostly the rural part of Nepal survives on the household based and small scale industries run by female population. Home-based Brewing industries are totally managed by females. Fair number of local shops and groceries are managed by females. Though long running in unseen manner, women entrepreneurship sounds to be new found idea in the society, which generally fails to survive in long run. Women Entrepreneurship, if attain sustainability, can help in the financial stability of the whole nation.

**Table 4.9 Business Wise Distribution of Respondent Women by Percentage**

<b>S.N</b>	<b>Business</b>	<b>No. of Respondent Women</b>	<b>Percentage</b>
1	Goods shop	3	30
2	Cosmetic shop	2	20
3	Cloth shop	3	30
4	Stationery shop	1	10
5	Beauty parlors	1	10
	Total	10	100

Source: Field survey, 2016

From the above table we can find that out of 10 respondent women 30 percent of respondent women are engaged in goods shops, which is the same percent of respondent women are engaged in cloth shops. Similarly out of 10 respondent 20 percent of respondent women are engaged in cosmetic shops, 10 percent of respondent women are involve in stationery shop, which is the same percent of women who are involve in beauty parlor.

#### 4.10 Ownership Pattern

Most of the People According to the study, who are holding the lands, are found tenants, very small fraction of land they have as their lands as their own. The study rivals that the female ownership of land remains in significant. But the interesting matters that ownership over the increases as the age of women increases. The following table clear the land holding of the sample women.

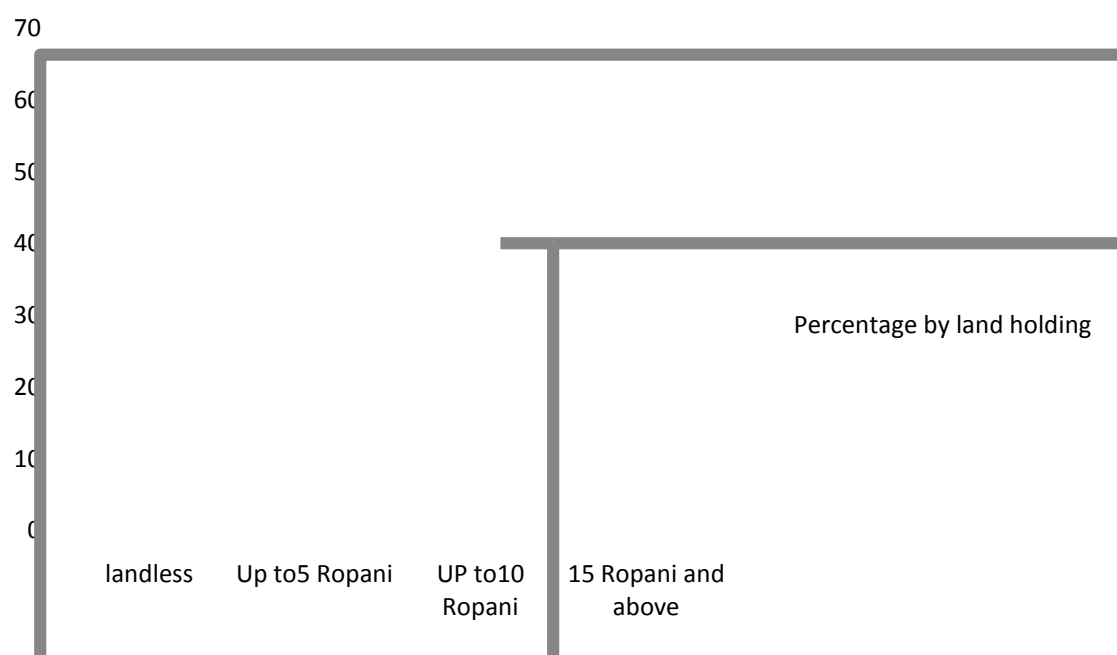
**Table 4.10 Land Ownership Distribution of Respondent's Women by Percentage**

S.N	landholding	No. of Respondent	Involve in income generating activities	Percentage by land holding	Total percentage
1	landless	30	14	46	60
2	Up to5 Ropani	6	2	33	12
3	UP to10 Ropani	10	4	60	20
4	15 Ropani and above	4	1	25	8
	Total	50	21	42	100

Source: Field survey, 2016

Above table shows that land ownership distribution of respondent women. From this study we can found out of 50 respondent women 21 were involved in any form of income generating activities which is 42 percent of total women. Similarly based on the landholders out of 30 respondent women 46 percent women have no land on their ownership i.e. 14 women were involved in income generating activities, this shows landless women consists of 16 percent of total respondent women . Out of 6 respondent women 33 percent women have up to5 ropani land i.e.2 women were found involved in income generating activities, this shows having up to 5 Ropani land consists of 12 percentage of total respondent women. Out of 10 respondent women 60 percent women have up to 10 Ropani land i.e. 4 women were found involved in income generating activities, this shows having up to 10 Ropani land consists of 20 percent of total respondent women. Out of 4 respondent women 25 perent women have 15 Ropani and above land i.e. 1 women were found involved in income generating activities, this shows having 15 Ropani and above land consists of 8 percent of total respondent women.

**Figure 4.2 Land Ownership Distribution of Respondent's Women by Percentage**



From above bar chart out of 30 respondent women 46 percent, out of 6 respondent women 33 percent, out of 10 respondent women 60 percent, out of 4 respondent women 25 percent are involve in income generating activities.

#### 4.11 Self Employment Activities

Traditionally, women are practicing non-farm self-employment activities such as handicrafts (dressmaking, wall mats, household accessories, baskets making, jute bags, bamboo work, and embroidery) or cigarette (biri) making, tailoring etc.

**Table 4.11 Distribution of Self Employment Activities of Respondent Women by Percentage**

S.N	Income Activities	No of Respondent	percentage
1	Handicrafts	12	24
2	Tailoring	7	14
3	Cigarette Making (biri)	5	10
4	Other	26	52
5	Total	50	100

Source: Field survey, 2016

From the above table we can find that out of 50 respondent 24 percent doing handicrafts, 14 percent doing tailoring, 10 percent doing cigarette making (biri) for income generate.

#### 4.12 Occupation and Time Spent for Out Door Work

The most reliable indicators on measuring women’s economic contribution can “working hour” unit. In a country like ours where all market and economics are not properly expressed in economic terms and barter system still exists tempt to estimate women’s contribution in conterster units is rather impossible. Light “working hour” method is used for the purpose of obtaining information economic contribution.

**Table 4.12 Distribution of Respondents Women by Occupation and Time Spent for Out Door Work**

S.N	Occupation	No. of Respondent Women	Time Spend for Outdoor work (Hour/Day)	Total time spend for outdoor work (Hour/Day)
1	Agriculture	20	4	80
2	Wage Labor	3	1	3
3	Business	4	3	12
4	Hotel industry	1	2	2
5	Service	10	2	20
6	Agriculture plus Wage Labor	6	3	18
7	Household	2	8	16
8	Other	4	5	20
	Total	50	28	171

Source: Field survey, 2016

In addition, women are involved in household activities from day to down. They work more than 10 hours a day but still their work with in the household is the never counted as economic activities. So it can be said that mainly women doing seasonal agriculture work. The seasonal agriculture works the women performing comprise mainly of works such as collecting, protection and choosing of seed, weeding and grinding of cries and sowing seed and transplanting samplings, etc.



The table 12 shows the time spend by respondent women, for outdoor work i.t. income generating work, which show in agriculture they spend 4 hours, in business 3, hours in wage labor 1hour, cottage industry 2 hours similarly in service, they spend 2 hours in agriculture plus wage labor 3 hours in household work 8 hours and other work 5 hour per day. Here we take an average time spent, it is because, and the time spent by respondent women for outdoor work is varying with no. of women. So, we take time in average.

Here, we calculate the total time spent for, income generating work by respondent women, which is 171 hours/day. For calculating this first, web calculate the total time spent by multiplying no. of respondent to different kind of work by multiplying no. of respective respondent and average time spent for respective work.

#### 4.13 Wage Rate in Yashok VDC

The wage rate for common activities in ward No. 2 and 3 of Yashok VDC is shown in the following table.

**Table 4.13 Women’s Wage Rate in Yashok VDC**

S.N	Activities	Women’s wage rate Rs/day
1	Ploughing field	NA
2	Planting rice	150
3	Cutting rice	150
4	Carpenter	NA
5	Mason	150

Source: Field survey, 2016

*Note: NA denotes are not applicable*

Hence the main crops in the Yashok VDC are paddy, wheat, and maize, the major agriculture activates concern with planting and processing these crops. Vegetables that are growing in Yashok VDC are potatoes, cauliflower, garlic, radish, peas, etc. The fruits that are grown are orange cucumber papaya etc.

The agriculture labors in Yashok VDC has following pattern over the. High demand during the rice planting months of Ashar and Shrawan and during rice cutting months of Kartik and Mangsir low demand in the rest of the months.

For determining the opportunity cost, the following approach has been adopted. The prevalent wage rate for women, in Yashok VDC for performing labor intensive economic activities is Rs. 150 per day (as listed in table 13). For calculating the opportunity cost for the outdoor talks listed above, it is because no of women give full day for this work so we take only half of the prevalent wage rate. The total opportunity cost for the sample population can therefore be deduced as:

**Table 4.14 Estimation of Value Derived from Outdoor Work**

<b>S.N</b>	<b>Total numbers hours of work perfume by 50 respondent women per day</b>	<b>171 hours(Approximately 7 days)</b>
1	Average Wage rate determined appropriate for household work (based on response from respondents on Yashok	Rs.75 per day
2	Total value of work performed per day	525
3	Total value of work performed per month	15,750
4	Total value of work performed per year	1,89,000

Source: Field survey, 2016

The table show the total number of hours spend in outdoor work dividing 171 hours(outdoor work performed per day) we convert hour in two day we get approximately 7days thus we can calculate total work performs by 50 respondents per day by multiplying 7 days and average wage rate i.e. Rs.75 we get 525. Similarly we calculate the total work performed per month by multiplying per day work performed and 30 days and value of work performed per year by multiplying per month work perform 12 months we get total value 15,750 and 1,89,000 respectively. Thus the total values of Rs.1, 89,000 be attributes to outdoor work performed by the 50 respondents in Yashok VDC per year.

This value gives the figure of income earning pattern respondent women of Yashok VDC only. This value is also approximated; it is because we take only a half of wage

rate to calculate this value. This value presents a small part of the Yashok VDC population, but this plays a significance role in context of the whole population of the Nepal.

#### **4.14 Annual earning of women in Yashok VDC**

From the precious discussion, it is evident that most of the wage laborers in Yashok Yashok VDC are busy during the months Ashar, Shrawan, Kartik, and Mangsir in agriculture works. Another month when the demand for wage labor is less, people (especially women) spends most of their item doing other household work.

Old survey in Yashok VDC indicate that women’s income derived from small business such as fruit and vegetable production and selling. Small hotel, basic commodity shops and weaving also accounts for a friction of their total income. Table 4.7 shows the percentage distribution of respondent’s women in Yashok VDC categories by their annual earning.

**Table 4.15 Annual Earnings of Respondents Women by Percentage**

<b>Annual Earning (Rs.)</b>	<b>No. of Respondents Women</b>	<b>Percentage (%)</b>
Unpaid family work	6	12
Up to 5000	11	22
50001 -10000	15	30
10,001- 15000	9	18
15001- 25000	7	14
Above 25000	2	4
Total	50	100

Source: Field survey, 2016

Table 15 indicates that more than 80 percent of women are found to be involved in earning activities along with their domestic respondents. The highest percentage of respondents women revealed they earned Rs.5001-s 10,000 annually followed by women up to annual income 15,000, only 4 percent women earned an amount above than 25,000 annually.

## **4.15 Problem and Prospects of Income Generating Activities in Yashok VDC**

Women are economically vulnerable in terms of investment in income generating activities. Above research shows that very few women are involve in income generating activities as gender roles triggered them to complete multiple tasks within time. So they have few times to invest in income generating activities. Besides, education, land ownership, women assets also matter in active participation in income generating activities.

### **4.15.1 Loan**

Loan is important factor for income generating activities for women. In the study area participants are involved in agriculture, livestock production, government service, self-employment service etc. Most of the participants are poor women. They need adequate loan to make investment in such income generating activities. If they get loan at the lowest possible interest rate from different bank and financial institution, they can easily improve their economic condition.

### **4.15.2 Capacity Building Trainings**

Women are thought to have lower capacity in income generating activities. Most of the women do not have skill development training. So, they need a proper skill development training for improving income status.

Women have few participation in skill development training. They do not have excess on such skill based training. Some women mention that there are no any interventions on these skill development activities in that area. Skill based capacity building training not only enhance their skill but also emphasize their knowledge regarding income generating activities.

### **4.15.3 Modern Techniques**

In the study area majority of the participants are involved in agriculture production but their agriculture production is based on traditional technology. So, most of them are either ignorant or unable to use appropriate new techniques, improvised seeds, fertilizers, insecticides etc. As a result, there is no improvement in agricultural system.

The modern technologies in production help to raise the agricultural productivity. Thus the production techniques should be improved to solve the problem.

#### **4.15.4 Excess to Market**

The agricultural marketing system in study area is unorganized. The responded women are compelled to sell their products to local shopkeepers. Thus, they are not encouraged to invest and produced more. There is no guarantee of receiving reasonable price, due to the lack of marketing facilities. The responded women have not been able to get reasonable price due to the lack of adequate marketing techniques and storage facilities. Hence, marketing techniques and storage facilities should be made available so that they get reasonable price for their product.

#### **4.15.5 Family Support**

Mostly women are not supported by their family member for participating in income generating activities. They spend most of their time in household activities. Some of the participants are in income generating activities but very few of them are supported from their family members. If women get adequate support from their family members, their productive capacity will be increased which can bring positive change in income.

Adequate research activities should be conducted for the improvement in agricultural practices and increment in agricultural productivity. But research activities, conducted in Nepal are not adequate and non-farm based. Thus, lack of agricultural research has hindered the agricultural development in Nepal.

## **CHAPTER-V**

### **SUMMARY CONCLUSION AND RECOMMENDATION**

#### **5.1 Summary**

The study is based on the descriptive research methodology. It includes the economically active women of the age between 15 to 59 years. The respondents for the study have been selected through random sampling comprising about 23 percent of the VDC. Study has been conducted through interview, structure questionnaire in order to obtain information about their economic participation.

Yashok VDC is in Panchthar District in Mechi zone of Nepal. According to the latest census of the year 2011 the total population of the VDC is 4424 people living in 947 including household where 1052 are male and 2972 are females. The main objective of the present study is to analyze the women's participation in income generating activities living in Ward no 2 and 3 of Yashok VDC, Panchthar district. The women of Yashok VDC of Panchthar district, like those living elsewhere in the rural areas of Nepal are housewives, conventional farmers and labors. They are loaded with greater household responsibilities than men.

This study will help governmental and non-governmental organizations and agencies seeking firsthand information about participation of women in income generating activities in the VDC. This study concentrates only on Yashok VDC Ward No 2 and 3 of Panchthar district, women's participation in income generating activities. However, in other areas of the country the situation be assumed to be the same.

In this study about 90 percent of the women were found to be involved in income generating activities along with their domestic responsibilities. The highest percentage of the respondent women earned in the range of Rs. 5,001 and Rs. 10,000 annually which is 30% followed by women up to annual income 5000 annually which is 22%, only 4 percent women earned percent greater than 25000 annually.

#### **5.2 Conclusion**

Agriculture and livestock are the main occupation of the women in the study area and Agriculture's share in income generation is the most. So, women spend most of their

time in agriculture. Livestock is also an additional source of income. Beside the agriculture and livestock production, respondent women are equally participate in business sector, service sector, wage labor etc. It is also found that due to lack of reliable source of income, female members of some families have adopted foreign employment as source of income to run their family.

The economic condition of women in the study area was found average, only few women were found to have land ownership. Brahmin, Chettri caste of women were found more participating in income generating activities than other casts like Limbu, Newar, Tamang etc. Similarly age group of 25-45 years respondent women were found more participated in income generating activities. In the study area both illiterate and literate respondent women were found participated in income generating activities. Some of the respondent women were also found involved in self-employment activities such as handicrafts (dressmaking, wall mats, household accessories, baskets making, jute bags, bamboo work and embroidery). Among self-employment tailoring was also found as good choice but in the study area women in study area were involved in tailoring in small number.

From above analysis, we found that lack of information on women's employment and wages and under-reporting or invisibility of women's economic activities, concentration of women in low-productive chores have declined the number of women in income generating activities. It was also found that women were considered as unpaid family workers.

Similarly low level of technology and primitive farming practices were found to be adopted in the study area. Similarly practice of patriarchy, lack of education, training, information and lack of proper opportunities were found to contribute on decline of women's participation in income generation.

Some of the positive takeaways from the study were increase in the number of educated and enthusiast women as well as men. Thus this increased level of awareness and understanding is very likely to increase the participation of women in income generation. Women thus augmenting men in income generation will improve the economic condition of family, society and nation as a whole.

The findings of this study can be listed as:

- i. This study reveals that among the total respondent Limbu is the highest 30 percent, Chhetri and Brahmin contains same percent of 20 percent followed by Newar 12 percent which is slightly greater than Tamang and Damai and has lowest proportion. 10 percent and 8 percent respectively constitute relatively low percentage in the population composition. .
- ii. Among 10 Brahmin respondent 70 percent, among 10 Chhetri respondent 60percent, among 15 Limbu respondent 53percent, among 6 Newar respondent 50percent, among 5 Tamang respondents 20percent and among 4 Dalit respondents 24 percent are participate in income generating activities.
- iii. The age group of 25-45 contains 48 percent, 15-24 contains 24 percent, and 46-59 contains 28 percent out of total respondent.
- iv. Out of 24 respondent of age group 25-45 are 48 percent, Out of 12 respondent of age group 15-24 are 24 percent, Out of 14 respondent of age group 46-59 are 28 percent involved in any form of income generating activities.
- v. 16 percent of respondent are illiterate, 12 percent respondent get primary, 28 percent respondent get secondary, 44 percent respondent get SLC passed above in the study area.
- vi. Out of 8 illiterate respondent 75 percent, Out of 6 primary level get respondent 50 percent, Out of 14 secondary level get respondent 58 percent, Out of 22 SLC and above get respondent 82 percent are found involve in income generating activities.
- vii. Among the 50 respondent ,40 percent respondent depends on agriculture, 20 percent depend on business, which is the same parent of service,12 percent are depend on agriculture plus wage labor,6 percent are depend on only wage labor, 2 percent depend on hotel industry.
- viii. In the study area 20 respondent are depend on agriculture. Among them 30 percent depend on vegetable production, 20 percent respondent depend on seasonal fruits production,10 percent respondent depend on cash crop production,25 percent respondent depend on vegetable and cash crop production and 10 present are depend on seasonal and vegetable production.
- ix. Out of 50 respondent, 24 percent doing pig farming,20 percent doing buffalo farming, 16 percent doing goat farming, 10 percent doing cow farming, which is the same percent of poultry farming and 3 percent doing dairy production
- x. Among 10 respondent, 50 percent are involved in teaching sector, 20 percent



health sector, which is the same percent of respondent involved in finance sector, 10 percent are involved in electricity service.

- xi. 60 percent respondent are landless, 12 percent have up to 5 ropani land, 20 percent have up to 10 ropani land and 8 percent have 15 ropani and above land in their owner.
- xii. Among 30 landless respondent 44 percent are participate in income generating activities.
- xiii. Total respondent spend most of their time in agriculture. They spend 80 hour per day for agriculture work, 20 hours for service sector, 18 hours for agriculture plus wage labor, 16 hours for household work, 12 hours for business, 3 hours for wage labor and 2 hours for hotel industry.
- xiv. The average wage rate of respondent is Rs. 150 per day found in the study area.
- xv. 12 percent respondent are found to be involved in unpaid family work
- xvi. 22 percent respondents are earned up to rs 5000 annully, 30 percent are earned rs 5001 to 10000, 18 percent earned rs 10001to 15000, 14 percent earned rs 15001 to 25000 and only 4 percent earned an amount greater than rs 25,000 and annually.
- xvii. The backwardness of educational means is found to have a long range effect which have been independent the women's expressed potential to uplift their economic condition.
- xviii. Women have nominal share in property ownership and its disposal and allocation process subsequently lessens their sphere. The more, the property ownership pattern of women is found increased.
- xix. Among all government services half of the women are involved in teaching services.

### **5.3 Recommendations**

In every society, men and women are to be considered equal in regard of their capacity and need. In Nepal, especially in rural areas, it is found that women are far behind in income generating sectors of society in comparison with men. This is despite the fact that women play an important role in the society especially for the economic as well as social contribution in the development of their own family's income in large. Therefore an urgent need to recognize the contribution of women's efforts especially the effort put in activities for income.

Some recommendations are listed below for taking steps towards raising the economic status and solving the problem and identified prospects of income generating activities of women. Which will also assist policy markets and local development practitioners to design appropriate and effective policies and programs in this regard.

- i. Illiteracy is the major factors that effects women's economic status. Informal education classes should be extended for the illiterate women with incentives and scholarship of any kind. Opportunities should be provided to the women for higher education government, NGOs and INGOs should encourage the women for higher education. Effort are necessary to be made to develop women's social prestige, self- confidence and feeling of equalities by education them.
- ii. Empowerment is another major factor which assist to empower in economic condition. Opportunities for employment in different sectors should be given to women as equally as men. The government has to create employment in this area. Employment quotas for educated women should be increased to ensure greater participation in income generating activities.
- iii. Government should give attention to formulate policy about property rights. Most women are deprived of their property rights. The government has to include laws about the property rights of women in the constitution and implement effectively.
- iv. Government should make policy to increase ownership of female on economic resource by providing different incentive such as exemption on land ownership by female, higher interest on female's deposit in bank etc, which also increase their role in decision making, community participation.
- v. Cooperation from male counterparts will also increase the time for women to be spending more productivity. If men help women even a little bit in their household activities and can get some rest, which will make them more alert and productive in other works.
- vi. The widespread property is the most threatening constraint on the empowerment of women's economic status. Various programs such as vegetable farming, goat farming etc, should be launched to increase the standard of community, which minimizes the existing level of poverty. Vocational training for income generation needs to be conducted in several area.
- vii. Marketing mechanism for the products of handicrafts is not well established that

lessen the demand of the product. Hence, support to the household in terms of marketing and advertising their product is recommended as incentive for them to produce more to meet proper goal of income generating activities.

- viii. Agriculture is the main occupation in the study area. However, the system of agriculture is old. Agriculture training should be lunched for the improvement of agriculture system. Modern techniques should be implemented. Beside these, farm should be encourage to produce cash croup. Irrigation facility should be provided so that people can produce various croup in winter season too.
- ix. The mobility and freedom of women in economic, social and public life as well as the participation of women in all sector at national level should be enhanced.
- x. The government should help to adopt appropriate and effective policies for agricultural development. The government should help to make efforts to utilize the resources to the agricultural sector and make credit facilities easily available to the women.
- xi. Wage discrimination by gender even for the same activity is very common in the country. Although government set fixed wage rate, it has not been practiced.

**ANNEX**  
**QUESTIONNAIRE**

for the Survey on Women Participation in Income Generating Activities  
Yashok V.D.C, Panchtar District

A. General Information

1. Name of the respondent .....

2. Caste of respondent,

Brahmin	<input type="text"/>	Chettri	<input type="text"/>
Limbu	<input type="text"/>	Newar	<input type="text"/>
Tamang	<input type="text"/>	Dalit	<input type="text"/>
Other	<input type="text"/>		

3. Age of Respondent,

15-24 year	<input type="text"/>	25-45 year	<input type="text"/>
46-59 year	<input type="text"/>		

4. Education Level of respondent,

Illiterate	<input type="text"/>		
Literate	<input type="text"/>	Lower Secondary	<input type="text"/>
Primary	<input type="text"/>	Higher secondary	<input type="text"/>
SLC and above	<input type="text"/>		

5. What is your main occupation?

Agriculture	<input type="text"/>	Wage Labor	<input type="text"/>
Business	<input type="text"/>	Hotel Industry	<input type="text"/>
Service	<input type="text"/>	Household work	<input type="text"/>
Other	<input type="text"/>		

6. Are you involved in agriculture production?

Yes	<input type="text"/>	No	<input type="text"/>
-----	----------------------	----	----------------------

7. If yes, Specify

Vegetable Production	<input type="text"/>	Seasonal Fruits production	<input type="text"/>
Cash Crop Production	<input type="text"/>	Vegetable and Cash Crop Production	<input type="text"/>
Seasonal Fruit and Cash Crop Production	<input type="text"/>	Other	<input type="text"/>

8. Are you involved in Livestock Production?

Yes  No

9. If yes, what is your source of livestock production?

Cow Farming	<input type="text"/>	Goat Farming	<input type="text"/>
Poultry Farming	<input type="text"/>	Pig Farming	<input type="text"/>
Buffalo Farming	<input type="text"/>	Dairy Production	<input type="text"/>
Other	<input type="text"/>		

10. Are you involved in government service?

Yes  No

11. If yes, in which sector?

Teaching	<input type="text"/>	Medical	<input type="text"/>
Electrician	<input type="text"/>	Finance	<input type="text"/>
Other	<input type="text"/>		

12. Is your occupation business?

Yes  No

13. If yes, what type of business are you doing?

Good Shop	<input type="text"/>	Cloth Shop	<input type="text"/>
Cosmetic Shop	<input type="text"/>	Stationary Shop	<input type="text"/>
Beauty parlor	<input type="text"/>		

14. Do you have your own land ownership?

Yes  No

15. If yes, how much?

Up to 5 ropani  Up to 10 ropani   
15 Ropani and above

16. How much time do you spend for outdoor work (Hour/Day)?

Up to 1 hour  2-4 hour   
5-7 hour  8-10 hour   
More than 10 hour

17. Are you doing wage labor?

Yes  No

18. If yes, what is your mode of payment?

Daily  Weekly   
Monthly  Other

19. What is women's per day wage rate in Yashok VDC?

Up to 100 rs  110-120rs   
130-140rs  140- 150rs

20. How much do you earn annually?

a. Up to 5,000r  b. 5001-10,000   
c. 10,001-15,000  d. 15,001-25,000   
e. 25,000 and above

21. Are you participating in adult literacy rate class?

a. Yes  b. No

22. Are you doing unpaid family work?

a. Yes  b. No

23. 12. Have you ever taken loan from government and non-government financial institution?

a. Yes  b. No

24 If yes, what was the purpose for the loan?

a. To invest income generating activities  b. To invest other activities

25. Have you taken any skill development training?

a. Yes  b. No

26. Do you have marketing facilities to sell your product?

a. Yes  b. No

27. What type of technology do you use in agriculture?

a. Modern Technology  b. Traditional technology

28. Do you have irrigation facilities for agriculture?

a. Yes  b. No

29. Do you have modern agriculture infrastructures as you need?

a. Yes  b. No

30. Do you have access to veterinarian facilities for livestock?

a. Yes  b. No

31. Do you have family support for income generating activities?

a. Yes  b. No

## REFERENCES

- Acharya, M. and Benett Lynn (1981), *The rural women in Nepal*, An Aggregate analysis and Summary of Eight Village Studies: The Status of Women in Nepal. Field Studies, vol. II, part 9:127-143 CEDA, T.U, and Kathmandu, Nepal.
- Acharya M. and Benett Lynn (1983), *Women and subsistence economic participation and household decision making in Nepal*, The World Bank Staff working paper, 326 the World Bank USA.
- Acharya M. (1995), *Women's status and role in society*, Asia Pacific Journal of Rural Development, Vol. v, (Internetsite:www.www.nepanet.org.np/socio/women.
- Acharya M. (2003), *Changing gender status achievement and challenges, in the population monograph of Nepal*, CBS Kathmandu Nepal.
- Adhikari R. (2006), *Women in commercial vegetable farming*, A Case Study of Himja VDC. Himalyan Journal of sociology and Anthropology-vol.III peg no.18.
- Anker R. and M. Anker (1989), *Female labor force measurement*, Egypt, International Labor Review, vol.128, 4, 511-20.
- Basnyet P. (1992), *Women's work and status*, The Case of the Carpet Industry in Nepal: Mountain Regeneration and Employment, Discussion Paper Series 21, ICIMOD, Kathmandu.
- Bell, C.H (1974), *Working women's contribution to family income*, Eastern economic journal, 17, 185-201.
- Beijing Conference (1995), *UN fourth world conference on women*, Nepal: National Planning Commission/HMG.
- Bhandari T. (2014), *A study on women empowerment though income generating program* in Dhurkot Rajestla VDC of Gulmi, District, Nepal.
- Boserup Ester (1970), *Women's role in economic development*, St. Martin's Press, New work.
- Bono S. (2012), *Rural Women's contribution in family budget: A Case Study of District Layyah, Pakistan*. Vol. 3, Journal of Economic and Sustainable Development. ([www.iiste.org](http://www.iiste.org))



- Central Bureau Statistics, (CBS, 2012), *Population census*, Kathmandu Nepal: CBS.
- Central Bureau Statistics, (CBS, 2011), *Statistical pocket book*, Nepal, HMG, 2011.
- Eight Five Year Plan (1992), *National planning commission/HMG*, Kathmandu
- Farzona B. (2000), *A global perspective on women's employment and the condition for service sector women workers*, Pakistan, Azam University.
- Human Development report in South Asia. (2002).
- International Labor Organization (ILO, 200), *Women and the men in the informal economic*, A Statistical Picture, International Labor office, Geneva.
- Jiggings J. (1989), *How poor women earn income in sub-sahara Africa and what work against them*, World Development, vol. 17, Great Britain, 953-963.
- Kiran (2008), *Status of women in Nepal*". [www.everestuncensored.org/status-of-women-in-nepal/](http://www.everestuncensored.org/status-of-women-in-nepal/)
- Lanjouw J.O. and P. Lanjouw (2001), *The rural non-farm sector: issues and evidence from developing countries*, World Development 26: 1-23.
- Majupuria, I. (1985), *Nepalese women*, India: M.Div., lushker.
- Nepal, S. (1997), *Participation of women in economic activities in Nepal*, Central Department of Economic, Kathmandu.
- Newman C. and Canagarajah, S. (1999), *Non-Farm employment, poverty and gender linkages*, Evidence from Ghana and Uganda, Working draft paper, Washington DC.
- Ninth Five Year Plan (1987), *National planning commission/HMG*, Kathmandu.
- Omorogbe, S.K. and Agbonifo, P.O. (1994), *Nigerian rural women and the challenge of sustainable development*, The Need to Eliminate Gender Imbalance, Journal of Rural Development and Administration, Vol. 26, No. 2, 1994.
- Pradhan, B.(1989), *Womens Status and Reproductive Behaviours*, An Analysis of Gender and Regional Diffirence, South Asia Study on Population Policies and Programs, Kathmandu, UNFPA.
- Rana (2010), *Study on Participation of Tharu women is substance economy*, M.A Thesis, Central Department of Economic.

- Rana, M.S.J.B. and Shah, A.J. (1987), *Role of women in Nepal's industrial development: Status, Constraints, Opportunities and Prospects; Vol. I and II.*
- Ruth, B. Dixon (1978), *Rural women at works strategies for development in South Asia*, Johns Hopking University Press London.
- Sarker M. and Hideki T. (2007), *The impact of dairy cooperative on women empowerment: A Case of Kishan Dairy Coop*, Sabaragamuwa University Journal, vol. 7, no. 1, pp 64-77 64, West Bengal, India.
- Sixth Five Year Plan (1981), *National planning commission/HMG*, Kathmandu.  
 Seventh Five Year Plan (1985), *National planning commission/HMG*, Kathmandu.  
 Shrestha Pushpa (1995), *Educated women in urban Nepal*, vol.8, 117p Delhi B.R. Publishing Corpotion, India.
- Shtri Shakti (1995), *Women, development and democracy*, A Study of the Social-Economic Change in the Status of Women in Nepal (1981-1983) prepared for USAID, DANIDA and CCO.
- Tenth Five Year Plan (2002), *National planning commission/HMG*, Kathmandu
- UN (2001), *Prevent unwanted pregnancy and safe motherhood*, New work: WHO.
- United Nations (1987), *Achievement of the united nation decanted for women in Asia and the pacific*, Economic and social Consumption for Asian and the Pacific (UNO).
- UNICEF (2008), *Situation analysis of women and children*, Zambia.
- UNICEF(1987), *Children and women of Nepal: A situation Analysis*, Kathmandu, Nepal.
- UNICEF(1992), *UNICEF and women, The Long Voyage, A Historical Perspective*, UNICEF, History Series Monography, UI.
- Upadhya, Bhawana (2004). *Gender aspects of smallholder irrigation technology*, Insights from Nepal, In Journal of Applied Irrigation Science, Vol. 39. Number 2/2004, pp.315-327, <http://www.vi-irrigation.org> % sakia.org