# CHAPTER – ONE INTRODUCTION

#### 1.1 Background of the Study

Religious, cultural, traditional factors have always been the foundation on which our society has been built on ultimately giving the women subordinate position in the society (Shrestha, et.al. 1987). The patriarchal nature of Nepalese society is a strong factor perpetuating gender disparity in every aspect of our society resulting woman to have less access to education, health services, decision making power, productive employment opportunities (Acharya and Bennett, 1981). The conservative tradition, illiteracy, ignorance, poverty and superstition had a significant contribution in the rise of gender dominance of men over women.

Values and norms practiced in any family are generally shaped by the culturally sanctioned ideologies and norms of that society. "In Nepalese society, the cultural bias of considering son as a sort of security deposits for parents in their old age and daughter as a liability was supported also by religion by making son required to perform last rites for parents when they are dead if they were to get salvation. This discrimination had been further nurtured by the institution of family which honored its male members with more prestige, power and privileges and confined female members within the four walls of their household strictly to perform the traditional role of a daughter, a housewife and a mother creating almost no chance of their social mobility" (Shrestha, et.al.1987). Such traditional assignment of roles had deprived the Nepalese women of many rights and privileges which their male counterparts enjoyed. Where the education for male was of prime

importance, education for female was considered equally unimportant. Deprived of education, they not only remained unaware of their traditional constraints and helplessness, their chances of job opportunities to gain their economic independence got ceased. They had little role to play in household decision making process and less access and control over domestic economic resources (Acharya and Bennett, 1981). This created a situation of marked distinction in the gender roles and status i.e. male as a main provider for the family had more influence in a home front and women as a dependent had secondary position in their family as well.

Thus, as a move to establish a nation based on gender equality, specifically after the restoration of democracy in 2046 B.S., the government formulated and implemented various plans and programs focused on increasing the women's access in education considering illiteracy as a major contributor of women's marginalization and low status in life. Education provides an opportunity for development of the personality of the individual and makes it possible to acquire economic independence. It is generally held that education and employment of women go a long way for their enjoyment of equality of social and economic fields and to improve their status (ICSSR, 1975; Kapur, 1974:90). As a result, at present in Nepal, female literacy rate has reached 42.8% according to Central Bureau Statistic, 2001, and with that woman's awareness and decision making power has also increased. Educated women especially from urban area are now engaged in different employment sectors with an expectation to be economically independent and mentally secure.

In the prevailing so called modern society, educated working women have exceeded the traditional boundaries to some extend yet bearing the dual workload of a working woman and a housewife. An economic inflation and a changing socio economic condition compelled women to seek employment. On one hand, woman wants opportunities for self expression and individual recognition and on the other, she have to get involved in employment sector in schools out of the economic necessities with an urge to provide a better standard of living for her family. The emergence of a new economic role of women as participants in the production of wealth and as earning member of the family has affected their status and survival in the family as well as in the society, but at the same time, their culturally prescribed traditional role of domestic maintenance work still lies on them.

Married working women are not likely to have the support and assistance at home that male traditionally have expected from their wives. "The normative priorities for working women who have a family are ambiguous: if they live up to the normative requirement of caring for their families in situations of unexpected demands (such as illness), they introduce a disruption in their place of work: if they do not live up to this normative requirement, they introduce a disruption in the family" (Coser & Rokoff, 1982:45).

Our society does not object if a woman happens to take a job, but they equally expect her to perform the traditional role. "Qualitative studies provide more data on men's attitudes towards women working outside the home and it seems that most men are reported as "not minding", as long as family life does not suffer. The implications of this are the women are expected to be able to cope with two jobs: paid employment and running a home. If this happens, men are generally happy with the situation" (Nickie Charles, 1993). Consequently, in such circumstances, when education and economic self dependence, as a pair of wings, provoke them to take off to touch the new height of self recognition, the majority of all women of productive ages who are bound to take double set of responsibilities feel themselves pulled by the chain of traditional division of family labor.

#### **1.2 Statement of the Problem**

In Nepal almost all societies are predominantly patriarchal and hierarchal where eldest male exercise the power over the women and other family members (Acharya, 1979). Various studies the years have revealed that women in majority of the family have less access and control over family resources than men, have less decision making power in family affairs and perform excessive share of household tasks.

According to Kapur, the process of industrialization and urbanization has brought about socio-psychological changes in the attitude and the values of the people of this country especially among the urban population. And this has brought about a change in the attitude of the educated women (Kapur, 1970:10). In modern socioeconomic scenario, with opportunities of education and employment being open more widely to women and with increasing economic pressure (Kapur, 1970:5), more and more women especially of urban areas have started to work outside seeking their individual identity and economic power in the society breaking off the boundary erected by the traditional system. Opportunities of social interactions gave them a new outlook towards the traditional hierarchal system. At present, women are participating in different social and economic activities .The change from the status of a housewife and a mother to the newly acquired status of an educated employed women and an earning member of the family have generated a situation where their traditional roles have been modified without being totally altered (Devi, 1987). But however, it doesn't imply their complete freedom from their traditional reproductive roles and responsibilities for e.g. childcare, cooking and other household cores as "Developing countries in the process of modernization want to maintain their way of life and also want to change while preserving the foundations of their traditional, cultural values" (Mehta, 1970).

The women has the cultural mandate to give priority to her family i.e. she is expected to be committed to her family first & her work second. Our society seems to have accepted the emergence of the new role of women as participants in the production of wealth and as earning member of the family, but however, according to Raana, this social deviation does not imply the lessoning of the pressures on women to subordinate their interest to the family need (Raana, 1995:46). Traditional responsibilities are high on their head as there still exists traditional division of family labor where husband's family role is generally unresponsive to changes in the wife's family role. Moreover, when it comes to division of authority between spouses it is influenced more by tradition (Devi, 1987).

It is assumed that the rise in female education led to a decline in discrimination against them, and it substantially helped in raising female labor participation (Standing, 1978:160), and the economic security through employment is an essential prerequisite to raise self-esteem that is the status of women in the family

or in the society (Bennett, 1981: II: 285). A measure of flexibility which is different from the traditional division of labor between sexes has emerged among the married educated employed women as a result of urban compulsion on man's time and increasing resourcefulness of the woman.

With this background in the mind, an attempt will be made in this dissertation to examine domestic role performance of the educated married women school teacher who is working in education sector of the urban area and their participation in domestic decisions. Thus, the study will try to answer the following questions:

- 1. How are the various domestic roles practiced by the married women school teacher?
- 2. What is the involvement of the women school teacher in the household decision making areas?

# 1.3 Objectives of the Study

The main objective of this study is to describe the status maintained within the family by the married women school teacher of Kalanki with reference to their domestic role practice & their involvement in domestic decisions. The specific objectives:

- 1. To examine the domestic role practices of the married and educated women school teacher.
- 2. To find out the involvement of the married women school teacher in the household decision making.

# **1.4 Importance of the study**

Acharya and Bennett (1981), stated that traditionally, women's status in Nepal, compared to men, has always been low in both familial and societal level. Nepalese women's roles were confined to perform household chores and reproduction, and had little role to play in household decision making.

Greater importance is attached with education. As education provides access to knowledge, increased possibilities of interaction with world outside the domestic/local scene and improved opportunities for better paid employed, increase in educational status may be taken as an indicator of improving social status (Acharya, 1997:2). Nonetheless, earlier women were deprived of education.

However, in the later phase, reaching the 57.4% of female literacy rate, according to the CBS report (2011), either out of an economic necessities or of their own choice, many women belonging to the urban areas have joined in different employment sectors as Musgrave and Benett (1972:10), mentioned that the modern society has created such a situation for the women that she has to play the dual role of a working women and a housewife.

Thus, because married women school teacher of urban areas, who possess both education and employment not only fall into the economically active section of citizens of the nation, but as an earning members of the family, they have significant contribution in the income of their family and the nation as well, it was felt important to study the recent status maintained by the married women school teacher in the domestic front with reference to their domestic role performance and their involvement in the household decision making in the prevailing circumstances. Furthermore, it has been the area of interest to the researchers to know the role performance and decision making pattern followed by these women within the family.

In addition to the above, the study is focused on the private sphere of the married educated working women, and hence, has dealt at household level as family is one of the basic structural units of our society. "Households and families shape gender relations, transmit gender norms from one generation to next, and determine the opportunities available to household members based on their gender" (A World Bank Policy Research Report, 2002:147). According to Acharya (1997), family is the place where women are intensively exploited and repressed.

Above all, this study has been carried out at micro level, whereas, in a very limited number of studies that are known to have been carried out to date, they have dealt inadequately at micro level regarding the household role performance and involvement in household decisions of the married educated working women residing in urban area. The findings of this study are expected to be useful to all of those concerned to this field.

#### 1.5 Organization of the study

Overall the dissertation constitutes seven chapters. The first one is the introductory chapter. It explains the background of the study, statement of the problem, objectives and importance of the study.

In the chapter two different books, articles, journals that throw some light on the study with various perceptions, have been critically reviewed. The third chapter deals with the research methodologies employed in the study. The fourth chapter presents the general socio-economic background of the respondents & conceptual framework used in the study.

The fifth chapter reveals the respondents' household role performance. For the data analysis and the interpretation of the findings the respondents' responses have been shown in the tabular forms that are followed by the interpretations.

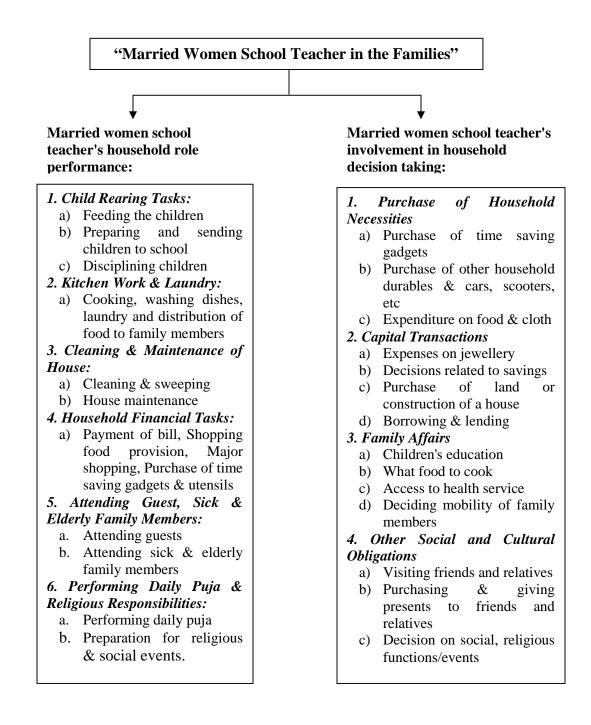
The sixth chapter discloses the respondents' involvement in the household decision making. The analytical procedures is similar to the one followed in the study of the respondents' household role performance. In the seven i.e. the final chapter summary, conclusion drawn out of the study and the recommendation have been presented.

#### **1.6 Conceptual Framework for the study**

An attempt has been made to develop a conceptual framework for the present study. There are various aspects that need to be considered in the study of status of women within the families. However, in the study an effort has been made to study the prevailing condition of the women school teachers within their families by analyzing (a) their household role performance & (b) their involvement in household decision making.

A conceptual framework has been envisaged in (Fig. 1) to explore the status of the women school teacher of Kathmandu within the families in terms of their household role performances and their involvement in household decision making.





# CHAPTER – TWO LITERATURE REVIEW

Literature review is one of the important aspects of research work as it makes the researcher familiar with the related literature and helps to guide the researcher with theoretical framework, and also helps to identify the appropriate research methodology. In this study also a brief review of the books and articles relevant to the research has been done.

According to Guffman (1976), since role performance as per societal acceptance, the individual presents self in everyday life in a socially acceptable manner. In a family, role classification based on considerations of the sex is considered desirable. Accordingly, roles are classified into male-oriented and female-oriented. One of the persisting features of our society has been the explicit division of labor based on gender and age.

Ideologically, males are viewed as producers who provide material needs of their women and children; women on the contrary are treated as 'consumers' whose place is in the household and perform socially defined roles of cooking of food and caring of children. The division of work among men and women, rather than being arbitrary, is socially defined. Whereas men attend to difficult, heavy and arduous tasks that require physical strength, women are expected to perform household-dominated activities, which are relatively less arduous but supplementary and supportive to men-folk (Shanker, 1998:112).

"Traditionally, the daily chores of woman consisted of rolling bed, cleaning the house, cooking, being companion and teacher of children, sex partner to the husband, washing dishes, entering the guests and obeying the commands of the husband and in-laws" (Kane 1941:428, Kapadia, 1955:50-60). "She was to spend the whole day in considering matters entirely related to house and was particularly to be attentive to the needs and desires of her lord; always subordinated her own comforts and conveniences to his" (Devi, 1955:30-31).

Decision making has been identified as one of the indicators of measuring women's status in a society. Various studies have shown that women and men do not have equal decision making power in Nepalese societies (Acharya and Bennett, 1981; Strii Shakti, 1995). After the International Women's Year in 1975, a study was carried out in Nepal to assess the status of women in Nepal. The report states that woman had very little decision making power at the household, community and national level (Acharya and Bennett, 1981).

The status of women is directly related to the decision making process. Traditionally, Nepalese society has been a male dominated one where women used to have subordinate status in every aspect and their roles were confined to perform domestic household chores and reproduction, and hence, they were economically dependent to their husband, had little say in the household decision making and had less control over family resources. But with the changes occurring in the socio-economic scenario, there have been certain changes in their participation in various areas of roles, decisions, in their access and control over resources and in their overall status at household level.

Illiteracy is considered as a major contributor in the women's marginalization and low status in life. Many of the non-cognitive effects of schooling like receptivity to new ideas, self–confidence, etc affects individuals' attitude towards role performance and decision making either in the family or in the society at large (Mies, 1980: 30). Thus, education is the greatest known catalytic agent for social change. This apart, since most societies place a high value on those who are educated, the level of education is also considered as an important measure of the social status of an individual with skills of knowledge, communication and participation. Hence, education influences conjugal decision making process and it is considered to be highly consistent source of marital power (Blood and Wolfe, 1965: 34).

According to Patel (1986), compelled by economic pressures, women in urban areas had to come out of their homes to supplement family income. However, they are still treated as a secondary earner. The change is no longer looked down upon in the society nor the prestige of the family is adversely affected, nor is the male-ego in accepting the money earned by women hurt. Rather, a working daughter-in-law is preferred to enhance standard of living. Increased education has worked as the prime factor in motivating women to work, though for different purposes. The main source of problem is dual responsibilities women have to shoulder. The family's expectations continue to remain unaltered and woman is supposed to perform household work and child-care herself.

The study of Agarwal (1992) points out that though the husbands and parents-inlaw flavor employment of educated wives and daughter-in-law and cooperate with them in discharging this new role, they still do not inclined to accord them equal status in the family. Thus, educated earning woman in the middle class family set up in passing through a transitional period prescribing for them the dual role of a working wife and the mother. The author, therefore, inferred that the change in the status of educated women in the family does not lead to the change in her traditional role.

Vanek (1979) has pointed out that the sex-typing of housework is so deeply in grained that the basic household tasks are not redivided when a wife enters the labor force. As a result, there are significant differences in the total workweek of husbands and wives.

Berk (1980:276), in a disagreement with 'resource theory' which assumes that equalitarian beliefs are replacing the traditional ideology of sex differences, realizing the influence of culture cited "housework is still divided along traditional lines and is not reallocated when wives enter the labor force. In other words, the allocation of work in the home continues to be shaped by deeply ingrained ideas about the roles of the sexes".

Meena Acharya in the status report submitted to UNFPA entitiled "Gender Equality & Empowerment of Women" has mentioned that "women carry a triple burden in the society: as a productive worker she contributes directly to subsistence and income; as a mother and wife she cares for the family members and the children; as a community worker she gives all her leisure hours and labor to society" (Acharya, 1997:40).

Through paid employment men fulfill their family responsibilities, while "career and family life are presented as mutually exclusive alternatives for women" (Rose Laub Coser and Gerald Rokoff, 1982: 39). As a matter of fact, the separation between home and work does not give a woman the same advantage it gives a man because if she works outside the home, she is still not freed from cultural mandate of being devoted to her family first (Rose Laub Coser and Gerald Rokoff, 1982:43). Another important study is that of Aleen D. Rose (1960), which points out that with changes occurring in family structure and wives taking employment, the problem of adjustment becomes all the more disconcerting for working women on account of husband's inability to orient himself to the conditions originating out of taking over a new work role by wife.

According to Shrestha (1982:5), "Nepalese society, which regards male members as an asset, does not object to women entering into the labor market, but expects to receive her traditional domestic role equally." "Home making is considered as the main career of women, and she should be prepared to sacrifice her work career for the upliftment of homemaking career" (Journal of Development and Administrative Studies, 1982: 234). "Balancing the twin demands of the need for cash income and of domestic task including childcare, compels women to find work that is compatible with later, chiefly in terms of working hours or conditions that does not distance them from their children" (U.N. Economic and Social Commission for Asia and Pacific, 1987: 29).

Desai (1957) pointed out that theoretically a woman is recognized as equal to man; in practice she is still considered much inferior to him. The Social institution, religious norms, value-system, ideologies, all continue to reinforce the spirit of male dominance and authoritarian and pro-male values still shape the lives of the large majority of women of India. Analyzing such a plight of women, Nadia Toubia (1993), a Sudanese women's activist at the International conference on Human Right in Vienna, cotes "why is it that only when woman want to bring about change for their own benefit does culture and custom become sacred and unchangeable?"

In the final analysis, women's wage labor is an advantage with a sharp edge. If economic pressure for survival forces women to accept wage employment on any terms given the considerable structural and cultural constraints, it is not an advantage for an individual already responsible for the household and child care. In this context, "the responsibility of the dual role is not liberation but exploitation" declares Perdita Huston (1979) in "Third World Women Speak Out".

Customarily, family property is inherited by male members only and headship is also enjoyed by the eldest male. The women are the silent spectators for all kinds of decisions even if they affect women.

According to a study carried out by 'Stri Shakti" in 1995, it has stated that there is an increase in male-control over decision-making (61.7%) and a corresponding lessening influence of women (29%) over these decisions.

According to Longwe (1991), participation in decision making process involves achieving equality of control over the factors of production and distribution of benefits. It may also involve decision on buying material resources like radio, television, sending children to school etc.

Saran (1982) observed that modernized women were accepted and perceived themselves as equal partners to their men, and are allocated certain amount of power in the authority structure of their families thereby altering to some extent male-superiority.

An analysis of women's role in decision making made by Sinha and Prabha (1999) shows that the household activities and domestic chores remain the most guarded privilege of the wife where husbands generally do not interfere with. In other matters, the role of wife decreases with an increase in husband's interference. Though most decisions are taken jointly by husband and wife, the former enjoys upper hand in some cases.

According to Ross (1966:87), women's tasks in all societies have less prestige than those of men, women are taking over male business or professional roles are moving higher level of prestige, where as men are moving to a lower level of work.

Access to education and employment of women reflect only formal equality or parity between sexes and it is only a superficial index of women's status (Maria Mies, 1980: 61; Karuna Ahmad, 1979: 1438). These sources argue that what has really taken place is merely "role extension" or "role expansion" without any modification and redefinition of the roles of others with whom they intimately interact or converse without any improvement in their status. Maria Mies in "Indian Women and Patriarchy" concludes by stating that the social ideal of women has not undergone any radical change through the influence of western ideas but she has been made somewhat modern. That is why women in some cases, Maria Mies says, are torn between contradictory expectations. She says a fundamental change in social reality takes place only when in addition to the new education and professional opportunities for women; a change in consciousness also takes place. In the article "Empowering Women" Jal Singh (2002) has shown the relation between education and status. According to the writer's report, in the early 1990, a direct correlation existed between the level of education and status. Educated woman had access to relatively high status positions in the government and private sectors and they have a much higher status than uneducated women. This general rule was more applicable at the societal level than household level. Within the family, an educated woman did not necessarily hold a higher status especially that of a daughter in-law was more closely tied to her husband's authority and to her parental family wealth and status than anything else.

Most of the books reviewed have concentrated around the traditional roles that women used to perform in their domestic life. Similarly, some have focused on what the decision making power women held in the traditional setting. While some have just concentrated on the importance the education and economic independence for women, others have tried to reveal the reasons behind women's obligation to perform the dual role in the prevailing circumstances. However, the proposed study expects to specifically describe the domestic role performance and the participation in household decisions of the educated and working married women belonging to the urban area in the present context.

# CHAPTER – THREE RESEARCH METHODOLOGY

This chapter describes the procedures adopted to get the data for the study. It deals with the rational of the selection of the study area and the sample size and data collection methods. Likewise, the sources of data and data processing methods that have been used are mentioned below. The field work was conducted in April 2013.

#### **3.1 Rationale for selection of the study area**

This study deals with the domestic role practices & the participation in the domestic decision making by the married women school teachers of urban families. Kathmandu valley is a urban city having a good combination of traditional and modern society in Kathmandu district. And as most of the married educated women are employed on primary to high school levels in Kathmandu, it was taken as a study area with an expectation to get better quality of data. Kathmandu valley itself consists of Kathmandu, Bhaktapur and Lalitpur districts. But however, this study was conducted only in Kalanki area of Kathmandu Metropolitan cilty.

#### **3.2 Research Design**

When a researcher wants to get actual and accurate data, s/he should formulate appropriate research design according to nature of the study. In this study descriptive research design has been used to study status within the families of the married educated working women school teacher of Kalanki with reference to their role performance and participation in decision making in their families.

# **3.3 Nature and Sources of Data**

Importance of data collection in any research work is quite evident. In this research as well, both qualitative and quantitative data were collected and used. The data so collected were from primary and secondary data sources. Primary data were collected from interviews through structured questionnaires and case studies.

The secondary data were obtained from journals, published and unpublished information sources available in different libraries, and information and documentation centers of governmental and non-governmental organizations. Some information was also collected through consultation with different individuals and organizations involved with women's issues.

# 3.4 Universe and Sampling

In the study area, 12 secondary boarding schools are located and others were higher secondary, primary, etc. The universe of the study is 12 secondary boarding schools. It was true that the purpose of the study and as it's impossible to collect all the records of all of them who live and work in academic institutions in Kalanki because it covers large area, criterion about academic qualification (every respondent should have passed at higher secondary level). Researcher selected 4 academic institutions i.e. LRI Secondary Boarding School, Landmark Secondary Boarding School, RIBS Secondary Boarding School, Akhanda Bidhya Ashram Secondary School, secondary level boarding schools by randomly and 60 married women teacher was found. As a study purpose, all the 60 married women teachers were selected only who are currently working on teaching profession. Unmarried women teacher was excluded.

#### **3.5 Data collection techniques**

In the study, the following mentioned instruments and techniques were used for the data collection purpose so as to obtain as much information as possible. For primary data following techniques were used:

#### **3.5.1.** Questionnaire Schedule

The structured questionnaire was presented whereby the respondents would have to tick mark the option that best suits them (See Appendix-B). This ensured maximum answers to common and general questions in the least possible time. It was useful later to analyze data collected through this way to be presented in table format so that every query had answers in the form of percentages which acted as quantitative data.

All the 60 sample respondents were interviewed personally especially to obtain a quality and genuine information regarding their background, domestic roles and decision making fields within their families. This technique contributed in collecting qualitative data. For secondary data, data from the published and unpublished books, documentations, journals, articles has been used to obtain secondary data.

## 3.5.2 Case studies

In order to see the process of decision making and performance of household roles, some "case studies" were developed in detail. Two women were taken purposively for case studies. The cases who were apt representatives of the universe of the study were chosen with special attention to their education level, no. of children as well as age. The selected informants were intensively interviewed to prepare detail case study, to incorporate their individual experiences.

#### **3.6 Data Analysis and Presentation**

The necessary data obtained from 60 sample respondents through questionnaire were quantified and were tabulated manually. The data were processed through validation, editing and coding. The processed data were presented in table format. For the table simple statistical tool (percent) was used. The analysis and the interpretation of such statistics have followed the table.

#### **3.7 Limitation of the Study**

Married women school teacher were selected only from secondary level. All research problems have limitation due to error of logic, measurement and omission. This research work too has few limitations which are mentioned below:

- ) The study covers a limited area. It was conducted in the Kalanki of Kathmandu metropolitan city only. The ideas and views expressed by the women of this area might be different than those women from other place of the country. Therefore, the generalization made in this study may not generally be applicable to other parts of the country.
- ) The findings of the research may not be universal as in this study only 60 married educated employed women school teachers were selected from randomly sampling method. And thus, the conclusion drawn out of the research is only a part of the whole social reality.

) In the present study, the variables were operationally defined and their operational measures were identified in the view of the general characteristics of the study area. The contextual operational definitions and operational measures of the variables may not be equally applicable to other situations.

Due to the above mentioned limitations, the findings of the study may not be conclusive.

# **3.8 Operational Definition and Operational Measures**

In view of the problem formulation, more particularly, some variables were taken for the study. The variables selected were operationally defined. Some of the variables were unidimentional; e.g. age, religion, ethnicity etc. They were selfexplanatory. So, they did not need any definition as such. Some other variables were multi-dimensional. They were taken as abstract concepts. So, they were operationally defined and their operational measures were identified.

A brief outline of the operational definition and operational measures of selected concepts were presented in following Table 1:

Concepts	<b>Operational Definition</b>	<b>Operational Measures</b>
Status	Status of educated working	1. Household role
	married women school	performance
	teacher within families	2. Household decision
		making
Household	Role performance pattern in	Who usually performs the
Role	household level of 18	household tasks: self,
Performance	household tasks in view of	husband, jointly, other
	educated working married	male members, other
	women's performance in	female members.

	them.	
Household	Decision making in	Who predominantly
Decision	household level of 14	decides in the household
Making	household decision making	decision areas: self,
	areas in view of educated	husband, jointly, other
	working married women's	male members, other
	participation in them.	female members.
<b>Educated</b> work	ing married women school tea	cher: Those married women

who have attained education of at least intermediate levels and are working as an employee in education sectors.

# CHAPTER – FOUR SOCIO-ECONOMIC BACKGROUND OF THE RESPONDENTS

The present study is primarily concerned with the domestic role performance and the involvement in the domestic decision making of the educated married women school teachers of Kalanki cluster area. Since these aspects are likely to be conditioned by the social and economic status of the educated employed married women, it is necessary to know the socio-economic background of the women. Thus, keeping this in view, in this chapter the researcher has shown the socioeconomic background of the sampled educated married women school teachers.

Here, the researcher has described thoroughly about the collected data, which were received from her field survey.

#### 4.1 Academic Institutions of the Respondents

Married women school teacher of Kalanki are mostly engaged in different types of public and private education institutions for jobs for economic earning to maintain their families' daily lives. Here, the researcher has found some selected academic institutions from which the sampled respondents have been employed. The table 2 portrays a picture of sampled respondents of the study area.

#### Table 2:

S.N	Name of the School	Nos. of	Percentage
		Respondent	
1.	LRI Secondary Boarding	18	30
	School		
2.	Landmark Secondary Boarding	15	25
	School		
3.	RIBS Secondary Boarding	15	25
	School		
4.	Akhanda Bidhya Ashram	12	20

#### **Distribution of Sample Academic Institutions by Employed Respondent**

Source: Field Survey, 2013

Total

Secondary School

From the table 2, we can say that most of the respondents were employed in LRI secondary school 30%. Similarly it was found in majority being employed in Landmark and RIBS secondary boarding schools i.e.25%.

**60** 

100.0

Married women school teachers were found employed in occupations which are traditionally considered as their domain, namely teaching.

## 4.2 Age of the respondents

Age is an important variable that determines the status, roles, decision-making and authority of an individual (Ross, 1961). Age is a crucial factor in the formation of images of self and crystallization of values, attitudes, beliefs and in the development of one's own personality (Devi, 1987: 76). It is an important demographic factor which makes difference in burden of work, ability to work, decision making right and involvement in economic activity.

<b>S.</b> N	Age group	% (N = 60)
1.	21-25	3
2.	26-30	30
3.	31-35	34
4.	36-40	20
5.	41-45	13
	Total	100

Table 3:

Distribution of respondents by age group

Source: Field Survey, 2013

The age of the respondents of the sampled population ranged from 21 to 45 years. Out of the total sampled population of the educated employed married women school teachers, majority 34 % fall in the age group of 31-35 years followed by 30 % in the age group of 26-30 years, 20% were in the age group of 36-40 years. Only 13% of the respondents were between the age group of 41-45. The minority of the respondents were in the age group of 21-25 years of age. The finding shows that more than 50% of the respondents were between the aged of 30 to 40 which signifies educated women though have started to hold job at a young age, they continue to work through their middle age. Educated working married women school teachers as a bread earner now find their status equal to their male counterparts. So, they prefer to continue to the work even in their middle age.

## 4.3 Religion of the respondents

Religion is not only one of the most important social institutions that shape the everyday life and influence daily experiences; it forms a foundation in the construction of gender role in any society. In Nepal majority of 81.3 percent people are Hindu followed by Buddhist i.e. 9.0 percent of the total population (CBS, 2011).

# Table 4:

S. N.	Religion	% (N = 60)
1.	Hindu	72
2.	Buddhist	25
3.	Christian	2
	Total	100

# Distribution of Respondents by Religion

Source:

Field

Survey, 2012

The table 4 shows that the study site is predominated with Hindus. Out of the total married women school teacher of the sampled respondents Hindu constitutes

72 %. Buddhist comprises 25 % and Christian occupies 2% of the total respondents.

These points out that most of the married women school teachers were followers of Hindu religion at study area. There was comparatively low participation of Buddhist and Christian (Nepali) in employment sector, whereas there was no representation from other religious group.

#### 4.5 Caste/ethnicity of the Respondents

Caste is a closed social stratum based on heredity that determines its members' prestige, occupation and place of residence and social relationship. As observed by Gore, as an institution caste regulates social status and social relationships (Gore. 1968:30) and set limits on the individual's conduct (Ross, 1961:3). It is generally observed that in caste group women are in low status than men and in ethnic groups women are in better condition than women of caste groups.

#### Table 5:

**Distribution of Respondents by Caste/Ethnicity** 

S.N	Caste/Ethnicity	% (N = 60)
1.	Newar	50
2.	Khetriya	20
3.	Brahmin	22
4.	Gurung	3
5.	Magar	5
	Total	100

The above table shows that dominating group of the study site is Newar. Amongst the 60 sampled respondents of the married women school teacher, Newar constitutes majority of 50% followed by Brahmin 22%, Khetriya 20%, Gurung 3% and Magar 5%.

Newars are the indigenous people of Kathmandu valley, so obviously their population is the largest inside the valley. And as the study was conducted only in Kalanki, most of the respondents were found to be Newars. Another reason for this is that women have the obligation to manage both office work and house work, so they prefer to stay in their home town than to leave their localities to hold a job. Though educated and employed, they have not yet managed to completely deviate themselves from their traditional roles.

#### 4.5 Family structure of the respondents

Both joint and nuclear family structures exist in Nepal, but due to urbanization, industrialization, modernization, globalization and other various reasons the latter is increasing immensely in Kathmandu valley within a span of ten years as revealed by the census 2011.

Distri	Distribution of respondents by family structure		
S.N	Family structure	% (N = 60)	
1	Nuclear	53	

#### Table 6:

2	Joint	47
	Total	100

According to the table 6, 47% of the total sampled respondents in the married women school teacher category belong to Joint family and 53% of the sampled respondents belong to nuclear family.

This data denote that most of the educated and employed married women school teachers are living in nuclear family in the study site. Economic pressure is high on both male and female living in the urban area. Women school teacher chose to work as a single bread earner hardly meets the cost of urban life. Thus, working women of the study area seems to have preferred to live independently with their husbands and children as it made them bear less burden of the house while working outside. As Mehta (1970) cotes that the nuclear family is the primary liberating force from the patriarchal dominance of the extended family.

# 4.6 Numbers of Children of the Respondents

In earlier research it has been found that no. of children that working women has an impact on them. In most of the studies it has been found that the employment of women and fertility has a negative relationship.

#### Table 7:

## Distribution of Respondents by no. of Children

S.N	Nos. of children	% (N = 60)

	Total	100
3.	3	8
2.	2	32
1.	1	60

The number of children of the respondents of the sample population of the study area ranged from 1-3. In the married women school teacher of the sampled respondents 60% had a single child, 32% had 2 children and only 8% had 3 children.

The data show that amongst the educated & married women school teacher the majority of them had only one child. This somehow indicates that these educated women, now-a-days, are taking their career seriously. They opt for enhancing their individuality, and hence they prefer a small family being aware of the difficulties to combine child caring with their employment.

# 4.7 Scale of Income of the Respondents

If income contributes to make an individual economically independent, an income level influences his/her status that affects decision making power in his/her family and society. "What one earns is crucial and is considered as a sensitive indicator of one's power. Higher the level of income, greater the independence, the level of contribution of women to the resources of the home determines their influence on the home front" (Devi, 1987:71).

#### Table 8:

#### **Distribution of Respondents by Scale of Income**

S.N	Scale of income	% (N =60)
1.	Less than Rs.5000	13
2.	Rs. 5001-8000	18
3.	Rs. 8001-11000	22
4.	Rs.11001 & above	47
	Total	100

The table 8 shows that among the married women school teachers of the sampled respondents, the highest i.e. 47% earns Rs.11001 & above. 22% falls in Rs.8001-Rs.11000 range, 18 % falls in Rs.5001-Rs.8000 range, and lowest i.e. 13% earns less than Rs.5000.

The data has shown that the majority of the married women school teacher in the study area earn Rs.11001 & above monthly of whom mostly had done graduation and masters. This, however, has shown the tendency of increment of the scale of income with the increase of the education level and the vice-versa amongst the employed married women. This finding has justified the importance of education and the relation between education and employment.

#### 4.8 Education Qualification of the Respondents

Education is a means of raising awareness. "Many of the non-cognitive effects of schooling like receptivity to new ideas, self-confidence, etc. affects individuals' attitudes towards role-performance and decision-making either in the family or in the society at large" (Mies ,1980:30). "Education of women by expanding their horizons of knowledge enhances their competence and promotes equalitarian

ethos among them. This impact can be seen in their role performance, decision making pattern" (Devi, 1987:176).

#### Table 9:

S.N	Education	% (N = 60)
1.	SLC	5
2.	Intermediate	28
3.	Graduation	42
4.	Masters	25
	Total	100

Distribution of respondents by education qualification

Source: Field Survey, 2013

According to the table 9, 42% of the married women school teacher respondents had acquired qualification up to graduation level. Only 5% had completed SLC. Out of the total sample population 28% had qualification up to intermediate level, but only 25% had acquired masters' level of qualification. This shows that even in the urban area like Kalanki, educated women who are married and have attained higher level of qualification i.e. masters' degree aren't much in the job market.

Women school teacher seem to have started working even at a young age as soon as they finish SLC, but here they counted only 5% of the total respondents. Number of the intermediate degree holders was higher than SLC completed and lower than graduate degree holders. This shows that these women are not only conscious of the importance of education in getting employment but also aware of its role in their upward social mobility. The finding also indicates that in the study area better chances are available for the educated women to get employed and to maintain her status. Nevertheless, the percentage of masters' degree holders out of the total respondents was comparatively lower than the percentage of graduates. Many of the respondents said after getting married they couldn't continue their study as they were fully occupied with the duty of balancing home work and office work.

## 4.9 Ownership of Assets of the Respondents

According to Devi (1987:71), more than salary, the assets one owns is a measure of one's economic status, though salary is an influencing factor in the acquisition of assets. Ownership of various types of assets, namely land, building and deposits in banks, etc considered to have effects on women's position and roles. Thus here, the distribution of respondents by assets owned is given in table 10.

Table 10:
<b>Distribution of Respondents by Ownership of Assets</b>

S. N.	Ownership of assets	Yes	No
		% (N=60)	% (N=60)
1.	Land	43	57
2.	House	30	70
3.	Private Vehicle	17	83
4.	Separate bank account	90	10
	Total	100	100

Source: Field Survey, 2013

The table 10 shows the ownership of various forms of assets by married women school teacher. The sampled respondents were asked if they had any form of asset amongst the four kinds of assets i.e. land, house, private vehicle and separate bank account registered in their name.

The finding reveals that the majority i.e. 90% of the respondents have their separate bank account. However, handful numbers of the respondents still don't have their own bank account. Amongst the provided variety of asset, land proved to be the second most owned form of asset by the respondents as 43% of the respondents have the ownership of land. Majority of the respondents didn't have any house registered in their name since only 30% of the respondents claimed their ownership of the kind. The least owned form of asset by the respondents was private vehicle. Just 17% of the respondents had any kind of private vehicle registered in their name.

Thus, the finding shows that leaving a separate bank account, most of the married women school teachers of Kalanki inspite of being economically active don't have ownership of other forms of assets namely, land, house and private vehicle.

# CHAPTER – FIVE MARRIED WOMEN SCHOOL TEACHER'S HOUSEHOLD ROLE PRACTICES

In this chapter, an attempt has been made to analyze household role practices of the married women school teachers of Kalanki in Kathmandu district. It would give an idea concerning which domestic role they usually practice and how, and it would throw some light on their domestic workload as well. Having been considered as the privileged group amongst rest of the Nepalese women, married women school teacher of Kirtipur who are currently working in academic sectors are supposedly much economically resourceful and independent. Thus, this chapter deals with the statistical analysis of the respondents' household role practices.

## **5.1 Child Rearing Activities**

The child rearing activities includes the tasks related to children, namely, feeding children, preparing children to school, sending them to school and disciplining children.

#### Table 11:

S.N	Household		Us	sually l	Practiced	d By		Total
	Activities	Self	Hus	Join	Other	Other	Ser	
			band	tly	Male	Female	vant	
1.	Feeding children	65%	2%	30%	0%	3%	0%	100%
		(39)	(1)	(18)	(0)	(2)	(0)	(60)
2.	Preparing	63%	7%	27%	0%	3%	0%	100%
	children to school	(38)	(4)	(16)	(0)	(2)	(0)	(60)
3.	Sending children	57%	8%	30%	0%	5%	0%	100%
	to school	(34)	(5)	(18)	(0)	(3)	(0)	(60)
4.	Disciplining	33%	8%	57%	2%	0%	0%	100%
	children	(20)	(5)	(34)	(1)	(0)	(0)	(60)

# Role performance of child rearing activities

Source: Field Survey, 2013

In the present sample of 60 married women school teacher, the table 11 shows that in most of the activities related to childrearing, usually, the respondents themselves were playing the main role than other members of the family. In feeding children, 39% of the total sampled respondents have their sole participation. 2% claimed that it is done by their husband, but 18% of them said that the task is performed jointly. And the rest 3% said, usually, it is done by other female members of the family.

38% of the sampled respondents of married women school teacher usually prepare children to school. The same activity is found performed by husband in 7% of the cases. Whereas, 27% of the respondents stated the activity is done jointly. Similarly, concerning the duty of sending children to school as well 34% of the respondents have their sole participation which is relatively higher than that of the 18% respondents' claim of their husband's exclusive participation in the activity. 30% of the respondents said the activity is usually practiced jointly & 5% mentioned it to be done by the other female members of the family.

Disciplining children is usually done by 20% of the respondents. In 8% of the cases it is predominantly done by their husband. Disciplining children had traditionally been the task which was predominantly done by the male members in any family. But here, majority of 57% of the total sampled respondents stated that the task is done jointly.

Amongt the mentioned in the table 11, leaving "disciplining children", rest all have been found usually performed by the majority of the respondents themselves. This finding point out the tasks related with child rearing, at present, is mostly the domain of female. However, trend of joint practiced of these tasks has been notice amongst the married women school teachers.

#### 5.2 Kitchen work & Laundry

Cooking is a typically feminine task and continues to be so even in the urban areas. Kitchen work and other household tasks has been purely the domain of women because it involves drudgery. However, at recent time employment of women limits the scope for their participation in these tasks due to time constraint. Therefore, she might also expect her husband to share this task.

#### **Table 12:**

S.N	Household		Us	ually Pr	acticed	By		Total
	Activities	Self	Husband	Jointl	Other	Other	Ser-	
				У	male	Female	vant	
1.	Cooking	77%	0%	20%	0%	0%	3%	100%
		(46)	(0)	(12)	(0)	(0)	(2)	(60)
2.	Distribution of	73%	0%	20%	0%	7%	0%	100%
	Food to family	(44)	(0)	(12)	(0)	(4)	(0)	(60)
	members							
3.	Washing Dishes	60%	0%	20%	2%	12%	7%	100%
		(36)	(0)	(12)	(1)	(7)	(4)	(60)
4.	Laundry	58%	0%	27%	0%	10%	5%	100%
		(35)	(0)	(16)	(0)	(6)	(3)	(60)

#### Role performance of kitchen work and laundry

Source: Field Survey, 2013

As shown in table 12, amongst the sampled respondents of married women school teacher high percentage i.e. 77% mentioned that usually they prepare food. Among all respondents, claim for their husband's sole practices of the activity was none. However, at least 20% percent of the respondents stated that it is generally practiced jointly. And the rest 3% said it is done by their servants.

73% of the respondents said they do the distribution of food to their family members. Like in cooking, even this task is not practiced entirely by their husband. But 20% of the respondents claimed they do it jointly with their husband. Rest 7% said it is done by other female members of their family.

Washing dishes task is practiced by 60% of the respondents. Once again there is no sole participation of their husbands in this task as well. It is done jointly in 20% of the respondents' case. And the rest 2% & 12% & 7% of the respondents said it is done by other male members & female members of the family & servant respectively.

Laundry is done by 58% of the respondents independently. In this task no independent participation has been shown by their husbands. Laundry is performed jointly in case of 27% of the respondents which is atleast slightly high than other jointly practiced kitchen works.

The data of table 12 shows these married women school teacher of the research site, inspite of being educated job holders, are bound to practice the kitchen work & other household cores usually by themselves. Their husband's independent participation is completely nil in these areas. In the present context, these activities, though in less percentage, are jointly practiced. Nonetheless, these traditionally acclaimed feminine tasks have remained as the typically female's responsibility. If this is the plight of the married woman school teacher in urban area, then we can imagine the situation of women belonging to the rural areas.

#### 5.3 Cleaning & Maintenance of House

While Shanker (1998), states that as a bulk of household cores have always fallen in women's part of responsibility, to keep the house spotless clean for the sake of her family's health has been a woman's' duty.

#### **Table 13:**

S.	Household			Usually	Practiced	By		Total
Ν	Activities	Self	Husband	Jointly	Other	Other	Servant	
					Male	Female		
1.	Cleaning &	57%	0%	32%	2%	7%	3%	100%
	Sweeping	(34)	(0)	(19)	(1)	(4)	(2)	(60)
2.	Maintenance	10%	27%	52%	10%	2%	0%	100%
	of House	(6)	(16)	(31)	(6)	(1)	(0)	(60)

#### **Role practices of Cleaning and Maintenance of House**

Source: Field Survey, 2013

As shown in table 13, 57% of the educated married women respondents usually independently perform the task of cleaning and sweeping the house. It is disheartening to know that none of the husband of the respondents performs the cleaning and sweeping task independently. The respondents' husbands don't seem to understand the time constraint that their wives face. Nevertheless, 32% of the respondents state that the task is usually practiced jointly. Out of the total respondents, 2% & 7% of them mentioned independent performance of the task by their family's other male members & female members respectively. Though less but atleast 3% of the respondents feel themselves lucky to have the task done by their servants.

In the maintenance of house that signifies repairing, fixing the section of the house that needs time and again mending etc. In this task, according to10% of the respondents, they themselves get involved independently. Here however, huge numbers of respondents that are around 27% of the total number of respondents agree that this task is usually carried out by their husbands. But still majority of the respondents said the task is practiced jointly. Lastly, out of the total

respondents 10% & 2 % of them stated it to be done by their family's other male & female members respectively.

Thus, the findings depict the tasks like repairing and fixing the house is now usually jointly practiced, on the contrary, the act of joint performance in the cleaning and sweeping of the house is comparatively low within the family of educated married women school teacher of study area.

# **5.4 Household Financial Tasks**

In the traditional setting, i.e. before the spread of education and employment of women, the husband as the money earner does the major shopping. Moreover, some of the financial household activities like keeping track of money and payment of bill happened to be, exclusively, the domain of male members of the family.

S.N.	Household Activities		Usually Practiced By							
		Self	Husband	Jointly	Other Male	Other Female	Servant			
1.	Payment of Bill	18%	38%	33%	8%	2%	0%	100%		
		(11)	23	(20)	(5)	(1)	(0)	(60)		
2.	Shopping food Provision	33%	8%	45%	12%	2%	0%	100%		
		(20)	(5)	(27)	(7)	(1)	(0)	(60)		
3.	Major Shopping	12%	17%	68%	3%	0%	0%	100%		
		(7)	(10)	(41)	(2)	(0)	(0)	(60)		
4.	Purchase of time saving	38%	7%	52%	3%	0%	0%	100%		

Table 14:

**Role Performance of Household Financial Tasks** 

gadgets & utensils	(23)	(4)	(31)	(2)	(0)	(0)	(60)

Source: Field Survey, 2013

According to the table 14, of the total 60 sampled school teacher married women, 11% confirmed their independent practiced in the payment of bill, where as 38% still rely on their husbands for the practiced of the task. However, 33% of the respondents stated they perform this task jointly with their husbands. Respondents claiming the performance of the task by the other male members of the family and other female members of the family were just 8% & 9% respectively.

Shopping food provision is found to be predominantly carried out by 33% of the respondents individually. Still higher percentage is found in joint practiced of the task which makes about 45% of the total responses achieved in the survey. Husband's sole performance is not much in the area according to 8 % of the respondents. 12% of the respondents said the task is carried out by other male members of the family and just 2% stated it to be done by other female members of the family.

Just 12% of the respondents stated that major shopping is solely done by them. According to 68% of the respondents, this task is jointly practiced. But it is a positive sign of educated married women's improving status within their family as the typically male dominated task of major shopping like those of household durables is now not much carried out independently by their husband without involving their wives. Even the table shows only 17% of the respondents agreeing that the task is independently performed by their husbands; however this percentage is much higher than percentage of respondents' independent performance of the task. Thus, the findings are encouraging as amongst the school teacher married women of the study area, the financial tasks are now being practiced jointly and by themselves as well. This trend of a great deal of participation in the financial areas by female married educated job holders, undoubtedly, indicates their enhanced confidence level and influence in the domestic front at present.

#### 5.5 Attending Guests, Sick & Elderly Members of Family

Within a family, according to Devi (1987), the working for the welfare of the family has been generally observed as a domain of female members of the family. The duty of attending the guest and servicing & comforting them perhaps have been the matter of utmost importance to the entire family, but even in such condition it's the female who has to practically move forward to perform the services. However, due to the time constraint and the strengthening status of educated working married women, they might expect their husbands to get equally involved in practiced the tasks.

#### **Table 15:**

S.N	Household Activities		Usually Practiced By							
		Self	Self Husband Jointly Other Other Serva				Servant	_		
					Male	Female				
1.	Attending Sick & Elderly	15%	12%	70%	0%	3%	0%	100%		
		(9)	(7)	(42)	(0)	(2)	(0)	(60)		
2.	Attending Guests	22%	2%	72%	0%	3%	2%	100%		
		(13)	(1)	(43)	(0)	(2)	(1)	(60)		

#### Role practiced of attending guest, sick & elderly members of family

Source: Field Survey, 2012

As shown from the table 15, only 15% of the respondents stated that they solely attend the sick and elderly members of the family. 12% mention their husbands' independent practiced of the task. High percentage i.e. up to 70% of the total respondents said they jointly attend the sick and elderly members of the family. Only 3% responded that the task is carried out by other female members of the family.

Concerning the task of attending guests, out of the total respondents, 22% claimed they practiced the task on their own, whereas just 2% claimed it to be performed by their husband only. As in the context of attending sick & elderly, even here high percentage i.e. up to 72% of the total respondents agree that they jointly attend the guests. Rest 3% of the respondents says that it's done by the other female members of the family.

For the majority of the school teacher married women residing in the Kalanki, the role of attending the guests and old & elderly members of the family is at present a joint task. Very few of them perform this role independently.

#### 5.6 Practicing Daily Puja & Religious Responsibilities

Nepalese people have strong faith on rituals and religion. They believe in different god and goddess. Basically household religious functions are considered as women's sphere even though public religious activities are pre-dominated by men. It will be interesting to know that at present context whether the educated

working women still carrying the tradition of bearing the religious and social responsibilities on their own.

S.N	Household Activities	Usually Practiced By							
	Acuviues	Self	Husband	Jointly	Other Male	Other Female	Servant	-	
1.	Performing	47%	3%	22%	3%	25%	0%	100%	
	Daily Puja	(28)	(2)	(13)	(2)	(15)	(0)	(60)	
2.	Preparation for	58%	5%	10%	10%	17%	0%	100%	
	Religious&Social Rituals	(35)	(3)	(6)	(6)	(10)	(0)	(60)	

Table 16:Role Practices of Performing Daily Puja & Religious Responsibilities

Source: Field Survey, 2013

As shown in the table 16, out of the 60 respondents, 47% said they still practiced the daily puja on their own. Only 3% said it is done by their husband. 22% claimed that they practiced from task jointly. 3% of the respondents stated it to be done by other members of the family. But here much of the participation of the other female members of the family, who are especially mother-in-laws, in the task can be seen according to the responses of 25% out of the total respondents.

In the preparation for the religious and social rituals, 58% of the respondents stated they do it independently amongst which most of them were from nuclear family. Here, the workload for the women can be imagined. Here only 5% of the respondents stated it is entirely carried out by their husbands. In 10% of the respondents' case the task is jointly executed. Similarly, 10% mentioned the activity is practiced by the male members of the family. Remaining 17% of the respondents stated that the female members of the family carry out the task.

The data explains how even in the present time the religious aspect of the domestic front has been perceived as a feminine responsibility. In the present context, the respondents usually themselves conduct the religious roles in their domestic life. Not many of them are seen practicing this role as a joint one.

# **CHAPTER – SIX**

# PARTICIPATION OF MARRIED WOMEN SCHOOL TEACHER IN DECISION MAKING IN THE FAMILIES

An attempt has been made in this chapter to find out the participation of respondent of Kalanki in decision making in households level. "Decision Making is considered as an activity process by which a course of action is chosen from available alternatives, and the process involves three stages, namely; awareness of the situation, evaluation of the alternatives and taking the final decision. With reference to decision-making in the family, while in the first two stages various members of the family may be involved, but in the final stage someone will have final say. This generally rests with the person who has ultimate responsibility on the family front." Decision making is supposed to go with roles, but however, when it comes to division of authority, it tends to get influenced more by tradition. Thus, this chapter deals with the statistical analysis of the respondents' participation in the various household decision making areas.

#### 6.1 Purchase of Household Necessities

Traditionally, perhaps decision making concerning all the expenditure on household necessities, namely, purchase of household durables and expenditure on food and cloth have been the exclusive affair of male members of any family as per their traditional role of providers. But in the recent times, when even women are playing the role of bread earner of the family, the rigid traditional decision making pattern of family must have faced alteration to some extent.

#### **Table 17:**

#### **Decision on Purchase of Household Necessities**

S.	Decision Making		Total				
Ν	Areas	Self	Husband	Jointly	Other	Other	
					Male	Female	
1.	Purchase of time	38%	7%	52%	3%	0%	100%
	saving gadgets	(23)	(4)	(31)	(2)	(0)	(60)
2.	Purchase of other	20%	20%	57%	2%	2%	100%
	household durables &	(12)	(12)	(34)	(1)	(1)	(60)
	cars, scooters etc.						
3.	Domestic expenditure	40%	2%	55%	3%	0%	100%
	(food & cloth)	(24)	(1)	(33)	(2)	(0)	(60)

Source: Field Survey, 2013

As shown in the table 17, 38% of the sampled respondent take decision themselves in the area of purchase of time saving gadgets like cooker, grinder, oven etc. 7% said the decision is taken by their husband. Out of the total, 52% of the respondents boasted for their joint decision in the area. Just 3% stated the other male member of the family as the decision maker.

In the area of purchase of other household durables that are relatively much expensive like TV, furniture, cars & scooters which was predominantly male's domain, only 20% of the respondents themselves take the decision. Equal number of the respondents claimed the decision to be taken by their husband. Jointly taken decision in this area seems to be in majority as 57% of the respondents claimed so. Only 2% said the decision is taken by other male members of the family & 2% mentioned the other female members of their family.

Expenditure on food and clothing includes "how much" & "in what item" the expenditure has to be done. In this area of decision making, many respondents i.e.

up to 40% of the total claimed the decision is taken by them which is quite an encouraging figure. Only 2% of the respondents who were generally represented from joint families mentioned that the decision in this area is predominantly made by their husband. Well, just 3% stated other male members of their family as the predominant decision maker in this area.

In the area of decisions regarding the purchase of household necessities, majority of the educated working married women of the study area were found taking the decision jointly. In the purchase of comfort related items some of the women seem to act as a predominant decision maker. Thus, these women not only not only participate in decision making process, in certain decision areas they even have their final say.

#### **6.2 Capital Transactions**

In family, males as a providers and controllers of the purse tend to enjoy a greater say in the matters concerning capital transactions in the traditional setting. But in the present context of urban setting, many women have become economically resourceful as an outcome of their education and employment. So obviously, they try to exercise their power in the decision making related to the capital transactions which include investment, saving, borrowing or lending etc.

#### **Table 18:**

S.N	Decision Making	Pr	edomina	ant Decis	sion Mal	ker	Total
	Areas	Self	Hus	Jointl	Other	Other	
			band	У	Male	Femal	
						e	
1	Expenses on	57%	5%	37%	2%	0%	100%
	jewellery	(34)	(3)	(22)	(1)	(0)	(60)
2	Decisions related to	28%	5%	62%	3%	2%	100%
	savings	(17)	(3)	(37)	(2)	(1)	(60)
3	Purchase of land or	8%	28%	55%	8%	0%	100%
	construction of	(5)	(17)	(33)	(5)	(0)	(60)
	house						
4	Borrowing &	17%	25%	50%	8%	0%	100%
	Lending	(10)	(15)	(30)	(5)	(0)	(60)

#### **Decision on capital transactions**

Source: Field Survey, 2013

The table 18 shows, concerning the expenses on jewellery, 57% of the respondents has their independent decision in that area. It is an area of interest for females as jewels and ornaments reflect one's economic status particularly in social gathering, and perhaps their awareness, knowledge and contribution to the domestic resources enabled them to make their voice felt particularly in decision areas affecting their interests. In fact, of the total respondents, 5% said the decision is taken by their husband. However, 37% claimed they have a mutual decision in the issue.

Decisions related to savings are made by 28% of the respondents. 5% of the sample said predominantly their husband make the decision. About 62% of the respondents confirmed the mutual decision taken in this area. It has given a hint of the replacement of the sex dominance and segregated pattern of decision-making by shared pattern. The respondents mentioning the decision as taken by their other male members of the family and other female members of the family is 3% and 2% respectively.

Be it decisions regarding the purchase of a land or the construction of a house; decisions are made jointly according to the 55% of the respondents. But it sad to know that in the urban areas, even now huge number of husband of educated employed women take the sole decision while purchasing a land or a house etc. 28% of the respondents agreed that their husband take the decision in this matter. Only 8% claimed their independent decision in the area. Rest 8% said the decision is taken by other male members of the family.

The case study of Shanta Shrestha makes it suitable here: She claimed herself as the sole decision maker in the decision areas that has to do with kitchen. Moreover, she stated that most of the decisions that have to do with access to health service, decision on children's education, etc. are taken jointly with her husband. Yet, she emphatically stated that although her participation is present in some way or another in the decisions pertaining to finance like borrowing, lending, purchase of a land or any capital transaction, unfortunately she does have the final say as it's ultimately either her husband or her father-in- law who takes the final decision. For details see Case study-1, Annex-B.

Regarding the decision making related to borrowing and lending, 17% of the respondents take the independent decision. 25% stated the decisions are made by

their husbands, whereas 50% of the respondents said they jointly take the decision most of the time. Only 8% said it is made by other members of the family.

Decision areas related to the capital transactions are now not the exclusive male's domain in the household front of the married women school teacher of study area. Amongst the total respondents few make the decision on their own and majority of them jointly takes the decisions related to savings and investments. Fewer cases of sex dominance and segregated pattern of decision making and more cases of shared pattern of decision making related to capital transactions, makes evident the competence of these women, probably, gained from the education and the employment that helped them to contribute in the household economic resources.

#### 6.3 Family Affairs

Generally, Nepalese women have less decision making power. They rarely participate in families important in important matters (Acharya and Bennett, 1981). But educated and jobholder women are involving in decision making of family affairs like schooling of children, treatment of family member, mobility of family members etc. To find out the married women school teacher's involvement in these areas will be quite revealing.

#### **Table 19:**

S.N	Decision Making		Promine	nt Decisio	n Maker		Total
	Areas	Self	Husband	Jointly	Other	Other	
					Male	Female	
1.	Children's	23%	3%	73%	0%	0%	100%
	education	(14)	(2)	(44)	(0)	(0)	(60)
2.	What food to	73%	0%	27%	0%	0%	100%
	cook	(44)	(0)	(16)	(0)	(0)	(60)
3.	Access to health	25%	12%	62%	2%	0%	100%
	service	(15)	(7)	(37)	(1)	(0)	(60)
4.	Deciding	15%	17%	58%	5%	5%	100%
	mobility of	(9)	(10)	(35)	(3)	(3)	(60)
	family members						

#### **Decision on Family Affairs**

Source: Field Survey, 2013

As shown in the table 19, in the present sample of 60 married women school teacher, in 23% of the sample's household, role of the decision maker in children's education is practiced by the respondents themselves. Only 3% of the respondents reported their husbands as the sole decision maker in the area of decision making and all of them belonged to joint families. Majority of the respondents i.e. about 73% said they jointly make the decision on that issue.

Decision regarding cooking seems to be one aspect where women practice much of their monopoly in comparison to other decision making areas. Well, here up to 73% of the respondents reported their independent decision in area of preparation of the food. Husband's sole decision in the area is nil. Nevertheless, joint decision is made in the issue in case 27% of the respondents. There are positive signs that respondent's participation in the household decision making is increasing. For instance, in the decision making of access of health service 25% of the respondents claimed their independent decision, 12% stated their husband's sole decision. But the positive aspect is that 62% of the respondents managed to take the decision in this subject jointly.

15% percent of the respondents said they make the decision regarding the mobility of the family members. This area of decision making was traditionally male's domain. Nevertheless, at present 58% of the respondents stated their husband seeks their consent while making a decision, so the decision is taken jointly. Still 17% of the respondents said their husband predominantly takes the decision.

Thus, the involvement of the respondents in the decision areas related to family affairs is quite commendable as there is a practice of joint decision making in most of the decision areas.

# 6.4 Other Social and Cultural Obligations

Other than various household activities there are many other activities that need to be performed by the members of a family out of a social and cultural obligation. Decisions while practicing these obligations are taken by members of the family. Here, an attempt has been made to analyze what has been the level of participation of educated working married women in this decision area.

#### Table 20:

S.N	Decision Making		Predomin	ant Decisi	on Maker	•	Total
	Areas	Self	Husband	Jointly	Other	Other	
					Male	Female	
1.	Visiting friends &	23%	3%	73%	0%	0%	100%
	relatives	(14)	(2)	(44)	(0)	(0)	(60)
2.	Purchasing & giving	73%	0%	27%	0%	0%	100%
	presents to friends &	(44)	(0)	(16)	(0)	(0)	(60)
	relatives						
3.	Deciding on social,	13%	13%	50%	12%	12%	100%
	religious	(8)	(8)	(30)	(7)	(7)	(60)
	function/events						

## **Decision on other Social and Cultural Obligations**

Source: Field Survey, 2013

As shown in the table 20, 73% of the respondents reported decision regarding visiting friends and relatives were taken jointly. 2% stated their husband take an independent decision. 23% of the respondents said they themselves take the decision on the issue independently.

In this decision area, according to 73% of the respondents, independent decision is taken by them. 27% said decision is jointly taken in the decision area. None of the respondents claimed the sole decision as taken by their husband.

Decision on social and religious functions and events has been found jointly taken in 50% of the respondents' case. 13% of the respondents stated their independent decision and another 13 % stated their husband's sole decision on this subject. Out of the total respondents, equal percentage i.e. 12% each reported other male members of the family and other female members of the family respectively as the decision maker on this matter.

The finding explains the control over domestic areas of decision making by the working married women school teacher residing in Kalanki as somewhat satisfactory Also, more and more decisions are taken jointly. Moreover, some of them have even managed to take the independent decision on certain area, for instance, in purchasing and giving presents to friends and relatives.

# CHAPTER – SEVEN SUMMARY AND CONCLUSION

In this chapter, the summary of the finding generated from the data analysis and interpretation has been included. The findings regarding the socio-economic background of the sampled respondents have also been enlisted.

#### 7.1 Summary

Women occupy more than half Nepalese population according to a new census report. Yet they have less decision making power in every sector at every level. The number of educated and employed married women is very few. Specially, urban women have sound education rate and have got employment opportunity. It has been a common understanding that the status of this so supposedly privileged group of women, who are both educated and employed, is high and hence exercise a better decision making power at social & family level.

So, this research was an attempt to find out the status of the married women school teacher in the domestic front living in urban area. To be specific, the main objectives of this study were to describe the participation in the domestic role practices & in the household decision making by educated married women school teacher residing in Kalanki of Kathmandu district.

In the view of the objectives of the study, Kalanki was the site of the study. The survey type research method was used to fulfill the purpose of the present study. Both primary and secondary data were used for the study. For secondary data related books, articles, dissertations were used as reference. Primary data have been collected from the field. This study has been carried out among 60

respondents who were married, educated and employed on academic institutions as school teacher. Four secondary level academic institutions i.e. LRI secondary boarding school, Landmark secondary boarding school, RIBS secondary boarding school and Akhanda Bidhya Ashram secondary boarding school were selected. Structured questionnaire, interview, observation and case study method were used to collect information. The finding was descriptively analyzed for which frequency distribution and percentage was used. For the data analysis and interpretation, data analysis design has been formed. First of all topic of the study then background, table, language form to the table and lastly, finding analysis for each have been organized.

# The main findings of the data analysis and presentation can be summarized as follows:

The age group of the respondents of the sampled respondents ranged from 21 to 45 years. Among the total 60 respondents, majority (34%) of them were in the age group of 31-35 years. Large no. of the respondents i.e. 82% were Hindus by religion, and caste/ethnicity wise 50% were Newar. Most of the respondents (53%) represented nuclear family and the rest were from joint family. Out of the total respondents, majority of them i.e. 60% had just a single child.

47%, that makes the majority of the respondents, earned between Rs.11000 & above per month whereas the minority of 13% earned less than Rs.5000 per month. Large no. of the married women school teacher had already done graduation while 25% have passed their master's degree and only 5% have completed SLC. Nonetheless, just 43% had land registered in their name. Even lesser i.e. 30% of the respondents owned house, and finally, merely 17% had any sort of private vehicle of their own.

Concerning the married women school teacher's domestic role practice related to the child rearing roles was significant as individual practice in majority of the respondents' case was 65% in "feeding the children", 63% in "prepare children to school" and 57% in "sending children to school". But most of the respondents i.e. 57% practiced "disciplining children" as a joint task.

The married women school teacher's prime involvement can also be seen in the area of cooking and other household cores simply because most of the tasks were found individually practiced by the respondents themselves. The two most individually practiced tasks by them were "cooking" 77% and "distribution of food to family members" 73%. In this area of role, the most jointly performed task among the respondents was laundry i.e.27%.

34% of these women were found usually doing "cleaning and sweeping" on their own whereas 32% do it jointly. Majority of the respondents i.e. 72% now perform, once a male dominated role, "maintenance of house" jointly, but however, just 6% do it individually.

Most of the tasks pertaining to the area of household finances were jointly carried out by the respondents. The top two jointly performed tasks out of the four in this area were "major shopping" with 68% and "purchase of time saving gadget & utensil" with 52%. But the task like "payment of the bill" was mostly individually done by husband in 38% of the respondents' case.

Attending guests and sick & elderly members of the family were now not an exclusively feminine role in respondent's case, but rather were found to be a joint role. Of the total respondents the task of "attending sick & elderly members of the

family" and "attending guests" are practiced jointly by 70% & 72% of the respondents respectively.

Religious aspects in domestic life are yet considered as feminine role among respondent's family. Majority (47%) of the respondents individually practiced daily puja whereas only 22% did it jointly. "Preparation for the religious and social events" was also solely done by majority of the respondents i.e.58%, and 10% carried it out jointly.

Participation of the married women school teacher in the decision making areas of purchase of the household necessities was quite moderate. The two decision making areas where the maximum no. of respondents made their sole decision were "domestic expenditure (food & cloth)" with 40% and "purchase of time saving gadgets" with 38%. More than a half of the respondents made joint decisions in all the three decision making areas.

Men aren't anymore the sole decision maker in all the decisions related to capital transactions in the domestic front; at least it's the case with number of respondent residing in urban areas. Most of such decisions were jointly taken in case of the majority of respondents. 57% of the respondents have taken the decision on their own regarding the "expenses on jewellery". 62% of the respondents jointly made the decision on "savings". Decision areas regarding "purchase of land or construction of house" & "borrowing and lending" had 8% & 17% of the respondents' predominant decision respectively which was lesser than the percentage of husbands' sole decision 28% & 25% respectively in those decision areas, and the joint decision in these two decision areas were 55% & 50% respectively.

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The respondent had greater input in the decisions making regarding family affairs. Leaving the decision area "what food to cook" where 73% of the respondents' sole decision prevailed, in all three remaining decision areas majority of the women practiced joint decision i.e. "children's education"73%, "access to health service" 62% and "deciding mobility of family members" 58%.

Concerning the other social & cultural obligations related decision areas, the respondents' independent decision on "visiting friends and relatives" was 23% and joint decision was 73%. Independent decision of the respondents on "purchasing & giving presents to friends & friends" was 73% whereas joint was 27% only. Decision regarding social & religious events was predominantly made by 13% of the respondents and 50% of the respondents made it jointly.

#### 7.2 Conclusion

Married women school teacher of urban areas have not only managed to set up their mark in the society, they are even getting their strong hold in the family level as well. Be it their participation in the various household roles or their role as a decision maker in various household decision areas, their growing influence is prominent. These women have succeeded to gain competence and have planted the seed of equalitarian ethos in the domestic front. It can be clearly seen in their domestic role practice and decision making.

As pertaining to the role practices, the married women school teacher's participation in different household tasks is found to be quite significant. Majority of the traditionally claimed males' roles that were centered on "financial tasks", were now taken as joint tasks, and in some areas they have established their dominance. Similarly, the conventional feminine roles or tasks centered on

household are now found jointly practiced to some extent. There was a prevalence of a new pattern in domestic role performance that is based on jointness. Yet there are certain roles, namely "child rearing" and "kitchen work" etc, which even today are usually practiced by these women individually.

Even in the household decision making areas the participation of the married school teacher women is noteworthy. As they have their share of contribution in the domestic economic resources, they now equally participate in the decision making areas. Joint decisions on maximum decision areas, especially on decision related to capital transactions are prominent. At present, these women's voice is not unheard. So decisions on important issues of family are jointly taken. In some decision areas, they have their sole decision. But it can't be denied that in some decision making areas, namely "purchase of land or construction of house" and "borrowing and lending" etc., their husband still have their greater say.

To sum up, the involvement of the married school teacher women of Kalanki in the household decisions is commendable as they have their joint decision in most of the household decision making areas. Moreover, in some decision areas they are even playing the role of a sole decision maker. However, in some of the finance related decisions husbands still have their greater say. On the other hand, their domestic role practices show that the domestic work load is high on them as most of the kitchen works and child rearing tasks are still practiced by them only.

# **APPENDIX-A**

# CASE – 1

#### Case – 1: Shanta Shrestha

Shanta Shrestha is a 30 year old married woman belonging to a Newar joint family. Including her there are five members in her family i.e. her father in law, mother in law, brother in law, her husband and a three years old son. She has already attained the masters' degree in English four years earlier, and now she is working as a teacher in a LRI secondary school. Her husband works as a manager in a company.

She said she had a late marriage as her priority was to finish her masters' degree first. She believes that a good education leads to a better employment opportunity. She said she is happy with her decision of late marriage as now she gets well paid i.e. above Rs. 12000 for being an English teacher in a reputed school. She has mentioned that she is able to contribute in the household income and expenditure. According to her, as she is living in a joint family, though she participates in all the household decision making areas, she doesn't have a final say in all of them. She is the sole decision maker in the decision areas that has to do with kitchen like what to cook and how much to spend on it, expenditure on utensil etc. But most of the decisions are taken jointly with her husband, for instance, access to health service, decision on children's education, etc. Decisions regarding religious and social event, being the eldest member of the family, are predominantly taken by her father in law. She emphatically stated, "It's in the decisions pertaining to finance like borrowing, lending, purchase of a land or any capital transaction, my participation is present in some way or another, but ultimately either my husband or my father-in-law takes the final decision."

Upon asked "which household work you usually perform". She answered, "I usually do the kitchen works like preparing food, washing dishes." She doesn't forget to mention that sometimes her husband acts as a helping hand, but that, according to her, is purely occasional. If not she, her mother in law sometimes helps her in a kitchen work. Other tasks like laundry, sweeping are always performed by her. Purchase of any costly goods becomes a sort of joint task for her. All task related to child rearing, be it preparing children to school or feeding them, she performs herself. She said her mother in law performs daily puja. But she has a complaint that though she rarely gets a chance to take decision regarding religious & social event, she almost always has to make preparation on her own for those events. Task of keeping the track of money and payment of bill, repairing etc is usually done by her husband.

She said (laughingly) "I sometimes find it very hard to balance the office work & home work. I have to bring school work at home like to check the homework of my students, and simultaneously I have to meet the expectations of my family members by performing the daily household task. It's tough you know." Shanta's case showed that married women school teacher inspite of being employed and making contribution in the household income and expenditure, in some cases, don't have their final say in the decisions related to capital transactions. Moreover, the utmost household work load is on them.

Source: Field Survey, 2013.

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#### *QUESTIONNAIRE* SOCIO-ECONOMIC BACKGROUND OF THE RESPONDENTS

1.	Your Age: 20- 25
	25-30
	30-35
	35-40
	40-45
	45-50
2	What is your religion? Hindu
2.	Buddhist
	Christian
	Others (Please Specify)
3	What is your caste/ethnicity? Brahmin
5.	• •
	Khetriya
	Newar
	Gurung
	Others (Please Specify)
1	What kind of family atmatum you have? Joint Family
4.	What kind of family structure you have?   Joint Family
	Nuclear Family
5	What is the number of children you have? 1
5.	What is the number of children you have? 1 2
	3 and above
6	What is your academic qualification? SLC
0.	5 1
	Intermediate
	Graduation
	Masters and above
7	
1.	Could you please mention the scale of your monthly income?
	Less than Rs 2000
	Rs 2001-4000
	Rs 4001-6000
	Rs 6001-8000
	Rs 8000 and above
0	
8.	What is your employment sector? School/College
	NGO/INGO
	Bank
	Govt. Offices
	Publication

9. Do you have the following assets registered in your name?

(a) Land	Yes	No
(b) House	Yes	No
(c) Private vehicle	Yes	No
(d) Separate bank account	Yes	No

# EDUCATED WORKING MARRIED WOMEN'S HOUSEHOLD ROLE PERFORMANCE

Who usually performs the following household activities daily in your family?

<ol> <li>Feeding Children</li> <li>a. Self</li> <li>d. Other Male Members</li> </ol>	b. Husband e. Other Female Members	c. Jointly f. Servant
<b>Preparing children to school</b> a. Self d. Other Male Members	b. Husband e. Other Female Members	c. Jointly f. Servant
<ul><li><b>3. Sending children to school</b></li><li>a. Self</li><li>d. Other Male Members</li></ul>	b. Husband e. Other Female Members	c. Jointly f. Servant
<b>4. Disciplining Children</b> a. Self d. Other Male Members	b. Husband e. Other Female Members	c. Jointly f. Servant
<b>5. Cooking</b> a. Self d. Other Male Members	b. Husband e. Other Female Members	c. Jointly f. Servant
<b>6. Washing dishes</b> a. Self d. Other Male Members	b. Husband e. Other Female Members	c. Jointly f. Servant
<b>7. Laundry</b> a. Self d. Other Male Members	b. Husband e. Other Female Members	c. Jointly f. Servant
<b>8. Distribution of food to family</b> a. Self d. Other Male Members	<b>members</b> b. Husband e. Other Female Members	c. Jointly f. Servant
<b>9. Cleaning &amp; sweeping</b> a. Self	b. Husband	c. Jointly

d. Other Male Members	e. Other Female Members	f. Servant	
<b>10. House maintenance</b> a. Self d. Other Male Members	b. Husband e. Other Female Members	c. Jointly f. Servant	
<b>11. Payment of bill</b> a. Self d. Other Male Members	b. Husband e. Other Female Members	c. Jointly f. Servant	
<b>12. Shopping food provision</b> a. Self d. Other Male Members	b. Husband e. Other Female Members	c. Jointly f. Servant	
<b>13. Major shopping</b> a. Self d. Other Male Members	b. Husband e. Other Female Members	c. Jointly f. Servant	
14. Purchase of time saving gadgets & utensils			
a. Self d. Other Male Members	b. Husband e. Other Female Members	c. Jointly f. Servant	
<ul><li><b>15. Attending guests</b></li><li>a. Self</li><li>d. Other Male Members</li></ul>	b. Husband e. Other Female Members	c. Jointly f. Servant	
16. Attending sick & elderly family members			
a. Self d. Other Male Members	b. Husband e. Other Female Members	c. Jointly f. Servant	
<ul><li><b>17. Performing daily puja</b></li><li>a. Self</li><li>d. Other Male Members</li></ul>	b. Husband e. Other Female Members	c. Jointly f. Servant	
18. Preparation for religious & social events.			
a. Self d. Other Male Members	b. Husband e. Other Female Members	c. Jointly f. Servant	

# EDUCATED WORKING MARRIED WOMEN'S INVOLVEMENT IN THE DOMESTIC DECISIONS

# Who is the predominant decision maker in the following decision making areas?

1. Purchase of time saving gadgets			
a. Self	b. Husband	c. Jointly	
d. Other Male Members	e. Other Female Members		
<b>2. Purchase of other household durables &amp; cars, scooters, etc</b> a. Selfb. Husbandc. J			

d. Other Male Members	e. Other Female Members	
<ul><li><b>3. Expenditure on food &amp; cloth</b></li><li>a. Self</li><li>d. Other Male Members</li></ul>	b. Husband e. Other Female Members	c. Jointly
<ul><li><b>4. Expenses on jewellery</b></li><li>a. Self</li><li>d. Other Male Members</li></ul>	b. Husband e. Other Female Members	c. Jointly
<ul><li>5. Decisions related to savings</li><li>a. Self</li><li>d. Other Male Members</li></ul>	b. Husband e. Other Female Members	c. Jointly
<ul><li>6. Purchase of land or constructi</li><li>a. Self</li><li>d. Other Male Members</li></ul>	on of a house b. Husband e. Other Female Members	c. Jointly
<b>7. Borrowing &amp; lending</b> a. Self d. Other Male Members	b. Husband e. Other Female Members	c. Jointly
<ul><li>8. Expenses on jewellery</li><li>a. Self</li><li>d. Other Male Members</li></ul>	b. Husband e. Other Female Members	c. Jointly
<ul><li>9. Decisions related to savings</li><li>a. Self</li><li>d. Other Male Members</li></ul>	b. Husband e. Other Female Members	c. Jointly
<ul><li><b>10. Purchase of land or construc</b></li><li>a. Self</li><li>d. Other Male Members</li></ul>	<b>tion of a house</b> b. Husband e. Other Female Members	c. Jointly
<b>11. Borrowing &amp; lending</b> a. Self d. Other Male Members	b. Husband e. Other Female Members	c. Jointly
<ul><li>12. Visiting friends and relatives</li><li>a. Self</li><li>d. Other Male Members</li></ul>	b. Husband e. Other Female Members	c. Jointly
<ul><li><b>13. Purchasing &amp; giving presents</b></li><li>a. Self</li><li>d. Other Male Members</li></ul>	<b>s to friends and relatives</b> b. Husband e. Other Female Members	c. Jointly
<ul><li><b>14. Decision on social, religious f</b></li><li>a. Self</li><li>d. Other Male Members</li></ul>	unctions/events b. Husband e. Other Female Members	c. Jointly