

CHAPTER ONE

INTRODUCTION

1.1 Background

Woman can be defined as an adult female human being, belonging to a specified occupation, group, nationality or other category. Often used in combination: an Englishwoman; Nepalese woman; congresswoman; a saleswoman, ethnic woman. Women cover half of the sky of the world population. Still the situation of women is not good in the world comparatively to men. According to Census 2001, total population of Nepal is 2,27,36,934. Among this, the total population of men is 1,13,59,378 and women population is 1,13,77,556. Though, women's population is 50.06 percent of the total population, their situation is not good. Men are regarded as head of the house hold in the context of Nepal. Traditional norms, values and socio-cultural setting affect decision-making process of women.

Nepal's Interim constitution 2063 BS (2007) has guaranteed that state shall not discriminate against any citizen in the application of general laws on grounds of religion, color, sex, caste, tribe, origin, language, or ideological conviction or any of these. The interim constitution has also guaranteed that no discrimination in regard to remuneration social security shall be made between men and women for the same work. Regarding to ancestral property right, it is clearly defined in interim constitution that sons and daughters shall have equal right to ancestral property. Men and women are given equal rights under the constitution of vote and participate in government or inter-public service. But, all of these laws are not in practices. In reality, women are discriminated in various fields either in home or in society. They are dominated and exploited. They are deprived from getting the

right of ancestral property. Women can not get same wages as men though they engage in same nature of work.

Decision making is the selection process of the best option out of many options. It produces a final [choice](#). Every one makes decision in each and every activity and time. It begins when we need to do something but we do not know what. Therefore, decision making is a reasoning process which can be rational or irrational, and can be based on explicit [assumptions](#) or [tacit assumptions](#). Common examples include [shopping](#), deciding what to [eat](#), where to go and deciding whom or what to [vote](#) for in an [election](#) or [referendum](#). Individual's decision making role may be more or less in his/her family, involved organizations, peers groups, and communities. Decision-making role of woman is influenced by educational level, economic standard, age, ethnicity, social-cultural norms and values, health condition, developmental activities etc.(www.en.wikipedia.org/wiki/Decision_making).

A household is defined as a group of persons related by blood or adoption sharing the same kitchen and whole income is pooled jointly (Keynes: 1961). There is a head in each household. He/she plays vital role for maintaining the house hold activities. That the head is considered as main decision-maker in the family. Usually, the eldest family member or the chief earner of the family is regarded as the head of a household (NCEAH: 1976)

According to Census 2001, only 17.18 percent households are headed by women. It is very few in comparison to men. The high rate of illiteracy, economic dependency, lack of access and control to property, heavy work-burden are the main obstacles of women which prevents them from playing decisive role in

family, society and country. The actual labor force participation of women is under reported or estimated because much of the work women do in the subsistence farming category is not classified as economically productive. (NPC: 1994).

The women who are limited in domestic and non-skilled labor force are doubly exploited. Firstly, their unpaid labor at home is totally ignored though that is crucial for maintaining family's existence. Secondly, there is no opportunity to develop their human capital. Their potential future earning is reduced. If women's human capital would improve through increased investment in their education, their lifelong earning potentiality would be ensured. (Wagle, and Gautam-2065).

Women in Nepal are heavily involved in agriculture. They are responsible for 60 to 70 per cent of agricultural output, and work more than three hours longer each day than their male counterparts (an average of 11 hours a day, compared with 7.5 for men). Women's burdensome workload, combined with their generally poor health and limited access to healthcare, and a persistence educational gender gap have resulted in the severe constraint of Nepal's economic growth. (Beijing and Beyond-2004).

Women's relative status, however, varied from one caste/ethnic group to another. The status of women in Tibeto-Nepalese/ethnic communities generally, is relatively better than that of upper caste women and Newar women. Women from low caste groups also enjoyed relatively more autonomy and freedom than upper caste and Newar women. (Dahal, 1992).

It seems ironical that only from sixth-five-year-plan (2037-2042 BS) government begun to address the women's issues in the fields of education, health, employment, agriculture, forestry, co-operative development and legal system with the help of non-governmental agencies. The Tenth-five year-plan and eleventh plan has also emphasized on women's development with some quantitative targets by implementing the targeted programs related to mainstreaming, empowerment and gender equity. Though the ethnic women's status is better in family, the patriarchal structure and the discriminated policies of the country does not allow them to play vital role of decision maker in the society and country. We can see, even up to the fifth-five-year plan, no any consciousness to the women empowerment and development was given by government.

1.2 Statement of the Problems

Women constitute 50.06 % of the total population of 2,31,51,423 (CBS 2001). Yet, this vital section of the society is given minimum access to resources, information, food and services both within and outside the household sphere. Their role as managers of the subsistence sector is reported as unproductive, their opinion in important household matters is hardly considered, and their freedom within the household sphere is restricted. So, the women have low status. The reasons for such predicament may spring from the strong gender bias evident in the economic and political field, conventional social norms, values and perceptions and attitudes of the people themselves. But whatever the reason, the outcome remains the same-the widened gap between the status of men and women.

By adopting such concepts without looking into the realities of rural household and women's productive roles, both women and the development process itself have suffered. It seems ironical that only from sixth-five-year-plan (2037-2042 BS) government began to address the women's issues in the fields of education, health, employment, agriculture, forestry, co-operative development and legal system with the help of non-governmental agencies. The Tenth-five year-plan and eleventh plan has also emphasized on women's development with some quantitative targets by implementing the targeted programs related to mainstreaming, empowerment and gender equity. Though the ethnic women's status is better in family, the patriarchal structure and the discriminated policies of the country does not allow them to play vital role of decision maker in the society and country. We can see, even up to the fifth-five-year plan, no any consciousness to the women empowerment and development was given by government.

Therefore, the fact is that women are oppressed and suppressed a lot in our Nepalese society. They are discriminated in all the sectors of decision making and are not considered as main parts of development activities. Though men and women have equal right to live but there is social injustice due to which women have weak decision making power. The status of women is low which reflects the weak decision making power either in household or in society. Decision making is an important factor which measures the relative status of the household's members. Women have access in important sectors but they are still excluded from active and important role of decision making. Men have major role of decision making inside the household as well as outside. Men ask women for decision only for formality. The opinion of women in important household matter

is hardly considered and their freedom is restricted within the household spheres and society. Only very few women get opportunity to be leading decision maker.

Though women's role in decision making process is an essential prerequisite for establishment of equality, development, peace, they are still disadvantaged and underprivileged in terms of their socio-economic status as compared to their male counterparts. The deeply rooted and long standing impression of women is that they are weak, passive, home-oriented, less intelligent and less capable than men. It is vastly internalized in Nepalese society. Women, mostly, are engaged in their household activities.

Discrimination towards women still exists in society and in whole country. The rural women in Nepal could not have the access of decision making roles. In such case, Khas Karkado VDC of Banke district also can not be its exception. No past study had been conducted regarding women's role in household decision making process in the area. So, this study will address the following research questions:

1. What is the socio-economic condition of the women in the study area?
2. What are the problems faced by women in access of decision making role in the study area?
3. What is the role of women in household level decision making process?

1.3 Objectives of the Study

The general objective of this study is to analyze women's role in household level decision-making process in the study area. The specific objectives of this study are:

1. To examine the socio-economic status of women of the study area.
2. To analyze the roles of women in household level decision making process.
3. To identify the problems faced by women in the process of decision making.

1.4 Rationale of the Study

In the first time bound plan of Nepal, there was not mentioned of women's issues and participation in development plan. It is very ironical up to fifth five year plan, women's issues were not considered and addressed. Only from sixth five year plan (2037-2042 BS), government begun to address the women's issues in the fields of education, health, employment, agriculture, forestry, co-operative development and legal system with the help of non-governmental agencies.

Gender issues, including women's rights are very significant because women comprise 50.06 percent of the total population of Nepal but yet their role in the various level of decision making is negligible. Without empowering and bringing the women into the mainstream of decision making process, development of the Nepal is not possible. As men and women are considered as two wheels of a cart, they both should be equally strong and powerful to draw the social improvement and its development. The empowerment of women and equality between women and men are prerequisites to achieving political, social, economic, cultural and environmental security to all. (Beijing, 1995)

Although, government has formulated laws and ensure women's rights equally to men in written form after interim constitution 2063, it is still not in practices. In rural part of Nepal and in some minorities' ethnic communities of Nepal, women

are still excluded in all sector of decision making. It was found that they are discriminated in household decision making process. Rural women are unable to play the significant role in household level decision making process though they got involved most of the time in those activities.

The decision making power of women of study area (Khas Karkado VDC) is weak because their socio-economic status is very low compared to their male counterpart. Higher the status of women in household and society, it directly or indirectly affects the living standard of people and it also make their voice sound in decision making level of country's policies. It is essential to involve women in all the aspects of socio-economic as well as development activities for social justice and nation building. Considering the importance of household decision making role in the socio-economic development of women, the researcher is interested to identify the causes, problems behind the women's role in household level decision making process which would be an apt exercise to raise equitable status of men and women in the decisive role at the household to the national level.

1.5 Organization of the Study

The thesis is divided into six chapters. The very chapter deals with the contents which are included in this thesis in each and every chapter. In the first chapter there is the general background, statement of the problems, objectives of the study, Rationale of the study and organization of the study.

The chapter two includes the literature review where different related literatures are kept in different as the review of previous studies. The third chapter is research methodology where the complete procedure of the research study has been

included as the research design, data collection method and tools and processing of data.

The fourth chapter deals with description of the study area. Similarly, the fifth chapter covers the data analysis and major findings.

The last chapter is included by the summary conclusion recommendation according to the findings of present study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Review of previous studies

The first study done by Acharya and Bennet was related to the condition of rural women of Nepal. The study highlights the time allocation pattern of women and men at household activities. Women involve in almost all kind of agricultural activities except ploughing. They spend 9 hours; however, men spend only 5 hours. The degree of involvement in household activities varies considerably across caste/ ethnic groups and social classes. The study concludes that women's involvement is more than men in farming and household activities (Acharya and Bennet: 1981). The study does not highlight the situation of women living in urban and non-agriculture sectors.

Acharya and Bennet in a study, they have developed a model of the status of women in Nepal. The findings of that model were the first sphere women's participation in farming and domestic activities. The model reveals that women participation in farming and domestic activities constitutes 86 percent of their total work. Their contribution in household income was 50 percent; however men's and children's contribution was 44 percent and 6 percent respectively. There is different degree of female participation in market economy in different communities and this subsequently relates to their decision-making power in the household.

They also found that women from Hindu society largely participate in domestic and subsistence production but they have less important role in major household decisions, however, in the case of Tibeto-Burman communities, women's participation is found more in the market economy (buying and selling in terms of money) and have more power in household decision-making. The study further reveals that dowry has much more influence in decision-making, small number of children has higher economic participation and greater decision-making power (Acharya and Bennet: 1983).

Ahooja focuses on the women's participation on development. He presents the statistics about the women's contribution in various sectors. The women constitute the largest number of food producers (i.e. approximately 50 percent) in Africa, 30-40 percent in Asia, then in Latin America. The least qualified jobs are filled by women. Women get low wages in comparison to men counterparts. One billion women in the third world countries are illiterate. Education is one of the major factors of determining the decision-making role (Ahooja: 1982). This study

focuses on the contribution of women in various sectors but does not analyze their role in decision-making in these sectors.

Mazumdar (1982) delineates that the Asian women who have been subjected to acute social, economic and political prejudice and oppression in the past and, which continues even to this day. There are three components to balance the inequality i.e. economic, political power and knowledge. Women's works in Asia are considered as unproductive. It is closely associated with their inferior social status and also the loss of personal freedom (Mazumdar: 1982). Mazumdar concludes that family constraints, illiteracy, traditional barriers, attitude and women's ability are the major determinants of decision-making.

National planning commission of Nepal has summarized that there are two major quantitative indicators of women status used the relative input into two areas of decision-making via farm management, and involvement in local market economy and domestic activities. The commission has also analyzed that Hindu society is largely confined to non-market i.e. domestic and subsistence production, displaying a less significant role in decision-making. Women's participation in the market economy has improved their status and this is more conspicuous among Tibeto-Burman communities (NPC: 1992). Including economic factor, socio-cultural, political, educational and legal factors are also important part in the decision-making process.

Greater participation of women in decision making will be great steps towards ensuring women of their right to voluntary motherhood and in turn improve her status. Dahal (1992) summarizes the information form the status of women in

Nepal (CEDA, 1981) that among high cast groups. The authority structure is male dominated, women cannot make their own decision and they have no independent sources of income and property. Among the women for Baragaule, Loharung Rai and Kham Magar, they have liberal social structure, which permit in the accumulation of property. Likewise the Newar, the Tamang and the Tharu women can have their own independent source of property. Out of that, among the Newar of Kirtipur women cannot make her own independent decision to take her sick baby even to the hospital, with out prior permission of the senior adult male of the family (Dahal, 1992).

A country report of Nepal describes that women are responsible for a very large share of home, farm, agricultural production but have disproportionate access to all inputs and resources. The high rate of illiteracy, economic dependence, lack of access to property, heavy work-burden and patriarchal norms and values imply the extent of female poverty (NPC: 1994). Women's actual labor force participation is under reported or estimated because much in the work women do in the subsistence farming category is not classified as economically active.

Culturally, women's public life is restricted and it is related to the patriarchal social system, which confines them to subordinated position. Religion, ethnicity, culture, law, tradition, history and social attitudes place severe limits on women's participation in public life, and also control in their private life. These factors have both shape and culture world view and governed in dividend self fact is largely evidenced by the reality that a negligible number of Nepalese women are involved in professional, management and decision-making position (Stree Shakti: 1995). Gender aspect is also important in decision-making in our society.

Acharya states that conservative social custom is one of the major reason obstructing women from full participation in economic development, which results low decision-making power in women's hand. Higher the women's participation in economic development, higher will be the decision-making power of women. On the other hand, the social conception is that only women are responsible for the reproduction of human beings, conception delivery and upbringing of child has made it extremely difficult for women to participate in the development process as equal member of society (Acharya: 1997). Due to all these reasons their status compared to men is very low.

Pandit, Baburam's thesis entitled 'Women's Participation in Decision-Making: A Case Study of RCIW Program in Doti District,' based on primary data, analyzes the women's participation in decision-making activities at the local level with special focus on their involvement in the Rural Community Infrastructure Works (RCIW) program. Women's participation at local level, especially village level in development activities as well as decision-making process has increased, though it is not satisfactory. It is effective where they are directly involved (e.g. in Livestock, borrowing loan, keep to earning etc.) The male dominated society does not allow women to involve in decision-making, exposure visit, and representation in meeting (Pandit: 2002). He concludes that women's participation in the decision-making activities has been less effective due to social structure and cultural norms.

A study done by Thapa in thesis entitled " Women in Household Decision-Making: A Case Study of Luyata VDC of Bajhang, Nepal, is focused to analyze the decision-making power of women in terms of social as well as household activities. The

study concludes that women have lower decision-making power than their men counterparts. They have sub-ordinate role in family and in society. They have deprived from their right and responsibilities. In the major household activities, men play dominant role in decision-making. The women, who have higher educational qualification and employed have higher decision-making power than merely illiterate as well as economically dependent women (Thapa: 2004). The women's decision-making power is positively related to the socio-economic status.

Dangi in his study entitled "Women's Participation to their Household Management: A Case Study of Chuhandanda VDC, Terhathum District, concludes that Nepalese women still remains underprivileged as compared to their male counterparts. The study states that, in rural context, they work 17 percent extra hours than those of men in domestic and subsistence economy, however their socio-economic status remain both less recognized and more inferior in comparison to their male counterparts (Dangi: 2003). The study concludes that women play grater role in household and domestic management process but they need final approval of their household head in this process.

Sabitra Pandey's thesis entitled, Role of Women in Household Decision-Making: A Special Study of Arbeni VDC, Gulmi shows that 58.3 percent male and 25 percent female, and 16.6 percent of both made decision in selling agricultural products. Women were found to be actively participating in buying agricultural products but male dominated females in selling decisions. Only 46.1 percent women were decided to take job by themselves and 30.7 percent jobholder women had joined job in the decision made by their husbands. The study further shows that most of

the women from higher family found literate and well educated than others but they are found weaker in decision-making power than lower caste women. Magar women are found more decisive role than others (Pandey: 2005). The study concludes that the reason of male dominating culture but it is not only one cause because education, economic condition, opportunity can play significant role in their decision-making role inside as well as outside the households.

A study done by Dorendra Thapa is focused to analyze the decision-making power of women in terms of social as well as household activities. The study concludes that women have lower decision-making power than their men counterparts. They have sub-ordinate role in family and in society. They have deprived from their right and responsibilities. In the major household activities, men play dominant role in decision-making. The women, who have higher educational qualification and employed have higher decision-making power than merely illiterate as well as economically dependent women (Thapa: 2004). The women's decision-making power is positively related to the socio-economic status.

A study on indigenous knowledge systems and practices, with gender perspective, on resource mobilization among Magars in Tanahun District has been conducted in 2005/06. The study finds that males and females have different levels of understanding about the knowledge systems. Females have been playing important role in managing resources like forest, water but their participation is not more income generation activities than males. Women do all most all household works but final decisions of the household are left to male counterparts (Thapa: 2006). Opportunities and empowerment is essential for women to enable for decision-making in their involved sectors.

The above referenced studies shows that the decision making power is surrounded by various factors. In Nepal, women constitute more than half of total population with poor status. More families are engaged in household activities without decision making power. They have to follow their male partners in most of the cases. The available literature also makes it clear that there is a persisting controversy regarding women's input in decision making process.

2.2 Conceptual Framework

Interim constitution of 2063 BS (2007) Nepal has guaranteed the equal right of all citizens regardless of religion, color, sex, caste, tribe, origin, language, or ideological conviction or any of these. Despite these constitutional and legal provisions, Nepalese women are still suffering from social, economic and political discrimination. Major areas of discrimination include citizenship rights, property rights, employment, reproductive health rights, marriage, family relations and punishment and legal proceedings. Deep-rooted cultural norms and patriarchal values are themselves unfavourable to women. As a result, social preference for sons in schooling, negligence to women's health needs, child marriage and unmatched marriage bigamy/ polygamy are still part of the reality. Dowry and domestic violence are still other problems of women.” (CEDAW, 1995: 44-49)

Discrimination between males and females starts in the family. Females are not included in the decision making process, and the opportunities and benefits available in the family and society are monopolized by males. Women's participation in socio-cultural and political activities depends upon the attitudes of their husbands/fathers/ parents/ male relatives, (Human Rights in Nepal 2003: 70).

Acharya and Bennett (1982) study reflects that Nepali people express less desire to educate girls than boys. This is manifested in two ways (i) fewer people are willing to send girls to school and (ii) even among those who do send girls to school there are very few who want as much education for the girls as for boys.

The United Nations has defined the status of women in the context of their access to knowledge, economic resource and political power and their personal autonomy in the process of decision-making. Women from different cast/ ethnic groups have different social status in their respective communities and women from the ethnic groups seem to possess better status than the women from Hindu caste group. The dominant Hindu culture and the patriarchal value system of the country have influenced the status of women as their subordinate.

Women have low degree of opportunities for their education and have hardly any access to employment (situation has been changed now). There is lack of women participation in decision making from house to the executive levels. There is no positive attitude towards women's health and they do not get appropriate nutrition even in the period of pregnancy (UNIICEF, 1996). Women get married early and are considered as child bearing machines (Sherpa and Rai, 1996) due to early age delivery there is high maternal mortality rate in Nepal (515 per 100,000 live birth (CBS, 1991). Higher rate of maternal and child mortality shows the lower social status of women. Women have lack of economic power and also have lack of decision-making role over their fertility too (Acharya, 1995).

Nepali women are daughters, wives and mothers, but are not recognized as individuals with their own identity, despite the fact that they are as human as men. Society has relegated women to the lowest rank and to a submissive role,

confined to the home and farm and their responsibilities there due to their maternal function. They are discouraged and prevented to taken part in public life. (Subedi, 1993). Women's economic dependence on men, mainly stemming from the fact that men earth cash incomes, contributes so their social status. The few women who earn a salary are often held in higher esteem than women who do not (Gurung, 1999).

Equality in society cannot be achieved either through sweet slogans, demands, conflicts or through wishes and blessing along. Experience has also shown that laws and regulations are not adequate for gender equality. Equality is required in practices. Women are bounded by socio-cultural norms. Even parents discriminate against the girl child. This is because of lack of knowledge, awareness and education. So, if the nation wants to gain contribution from women, then women should be given equal opportunity of education, health, empowerment etc. It also will increase women's decision making power.

In the past, the decision-making power of women was interfered by her family's status but, situation has been changed now. And, the issue of gender equality on the basis of rights based approach has been highlighted since a few decades. Thus, the decision-making power of women in household may be determined by these factors like independent source of income, power of retaining income, power to use income at her desire, power to save her income. If the women are powerful to maintain these economic factors, definitely the power for decision- making is relatively higher. Likewise, women's personal freedom is also influenced by the degree of women participation, which consists of the household labor allocation, selection of life partner, deliver of number of children and their gap, and freedom

of mobility. The decision-making on social affairs is determined by the factors such as meeting involvement, social works, public voice and educational status.

To sum up, the question of autonomy in terms of household decision-making to women is different from nation to nation, society to society, caste/ethnic group to caste/ethnic group. But, in the context of Nepal, there is more freedom to men than women in each and every field of decision-making. The decision-making power with women of the urban area as well as modern family is higher than with rural women as well as conservative family. There is not only gender issue in decision-making power, rather it is also influenced by earning capacity, market access, ethnicity, demographic, socio-culture, educational level, dowry that brought, modern family structure(nuclear or joint), economic status, access to socio-physical infrastructures.

CHAPTER THREE

RESEARCH METHODS

3.1 Rationale of the selection of the Study Site

The researcher selected Khas Karkado VDC ward no. 7 of Banke district for the study of "Role of women in household level decision making process" which represents the rural area of Mid-west Development Region of Nepal.

Some of the reasons behind selecting this area are: it is easily accessible for the researcher because she has visited the area many times and deeply interested to study there in the decision making process of women. The study area being occupied by various caste and ethnic groups like Bahun, Chhetri, Magar, Gurung, Newar and Tharu etc. The cultural mosaic of the study area give the space to get the cross-cultural information related women's role in the household decision making. And no any research in the sector of decision making role of women has been done in the study area.

3.2 Research Design

This study is mainly based on descriptive and exploratory research design to study the women's role in decision-making process. The present existing information about decision making process has been found on the basis of descriptive study. Another exploratory design has been used one stage further of descriptive research and it has been done by seeking the reasons behind the particular occurrence by discovering casual relationship through taking the typical questions why and what on the particular occurrence on the basis of semi participant-observation and case study. Furthermore all the finding information have revealed on the basis of

interpretation for making simple understanding of the texts and presented by different tables, figures and diagrams.

3.3 Universe and Sample Size

The whole ward no 7 of Khas karkado VDC is universe and 10% population 100 respondents out of 961 is sample size selected for the study.

3.4 Nature and Sources of Data

In the present study, collected data are quantitative as well as qualitative in nature. Both types of data are collected from the field by using appropriate methods, techniques and tools of data collection. Primary data are collected from the field. Similarly, secondary data are collected from the published and unpublished documents like books, journals, bulletins, reports and papers of various organizations and institutions.

3.5 Sampling

More than 10% population 100 respondents out of 361 have been taken as respondents. Among 100 respondents 44 respondents are male and 56 respondents are female. Male respondents are selected because the role of women in household level decision making process in Nepal is controlled by male due to the social structure patriarchy. Almost all households are headed by male in Nepal. Only 17.18 HHs are headed by women. Without comparing the situation of male and female in family, problems can not be analyzed properly. So, to get information on the male, female status on decision making role male respondents are also selected as respondents.

The purposive sampling method is followed in this research. Researcher has selected the respondents proportionately based on the population and caste/ethnic group of the study area. The researcher has tried her best to represent all the caste and ethnic group of the study area. Purposive sampling is also effective to select respondents quickly.

3.6 Data Collection Tools and Techniques

Different tools and techniques have been used in data collection. Such as Interview Schedule, Observation, Focus Group Discussion, Key informant selection for case study.

3.5.1 Interview Schedule

Interview schedule is a major tool used for data collection of this study. Both open ended and closed questions were developed for getting information from the respondent on participant's background, their role in decision-making, influencing factors, family's support and participation in non-household sectors. Furthermore the checklist had been prepared and used for key informants.

3.5.2 Observation

Semi participant-observation technique also has been used to collect the observable information from the field. Researcher during the data collection period observed information such as women's participation in day-to-day activities, their role in household activities, their relationship with the members of the family and their role in decision making.

3.5.3 Focus Group Discussion

Focus group discussion was also held by researcher as tool of data collection. Altogether there were 3 groups-1 groups of ethnic women, 1 group of upper caste women and third group was the group of male.

Women respondents of the sampled households from upper caste Brahmin and Chhetri were participated in first group. Similarly, Magar, Tharu and Gurung women of the study area were participated in the second group. And male respondents were participated in third group focus group discussion of the study area. Total 6 to 8 respondents participated in each group. Respondents were gathered in one place and open ended questions were asked to them to discuss on decision making role, factors influencing to the decision making role of women, problems faced by women in decision making process. The women from educated background, maturity age group, job holder women were also included in the group. Their views regarding to the topic were collected and documented to verify the data.

3.6 Data Processing and Presentation

The present study is based on descriptive and exploratory type of research design. Both qualitative and quantitative data are collected. The sources of data are both primary and secondary. Primary source was useful to collect primary data and secondary source was applied to collect secondary data. Secondary sources are both published and unpublished reports and web sites of governmental and non-governmental organizations/ institutions. The personal experiences, field

observation and information from individual had done while elaborating and specifying data.

After completion of field work, the collected data are processed through editing, coding, classifying and tabulation as per need and the nature of data. And the classified, tabulated data are presented through description, analysis and interpretation. The data are interpreted through simple tabulation, ratio, pie-chart and percentage.

3.7 Limitations of the Study

Every study has limitations. No any study can be complete from all perspective. The present study has also some limitations which are as follows:

1. Time, financial factor, human resources are the limitations of the study.
2. This is a micro level partial study and limited to a small cluster in a rural area.
3. The findings of this study will not be representative in other rural areas and national level.

CHAPTER – FOUR

DEMOGRAPHIC AND SOCIO-ECONOMIC STATUS OF THE RESPONDENTS

The study conducted area Khas Karkado VDC is located in Mid-western Development Region. According to the Population Census (2001) CBS, the total population of Khas Karkado VDC is 6,152. Among them 3,264 are male and 2,888 are female population of the VDC. The VDC comprises 9 wards. 1291 Households are there in the VDC.

This chapter deals with the socio-economic as well as demographic aspects of respondents of the study area. More than 10 per cent 100 male female respondents are selected for the study. Among 100 respondents, 44 are male and 56 are female respondents. Male respondents are selected because the role of women in household level decision making process in Nepal is controlled by male due to the social structure patriarchy. Almost all households are headed by male in Nepal. Only 17.18 HHs are headed by women in Nepal. Without comparing the situation of male and female in family, problems can not be analyzed properly. So, for getting information on the male, female status on decision making and influencing factors in decision making role male respondents are also selected as respondents. Structured questions are asked to the respondents both for males and females. In this chapter age–sex composition, ethnic composition, education, marital status, family structure, types of HHs, land distribution, occupation are included.

4.1

Age and Sex Composition of Respondents

Age is an important demographic characteristic. It plays vital role in many sectors of human life like education, family roles and responsibilities, social relations, working hours, types of work and decision making process. Age determines the social status of people. Sex is also the major factor to determine the decision making roles and responsibilities of male and female in family and society. Due to the sex difference men and women are treated differently. They are deprived from playing the roles of decision maker in household level, society and even country.

The age groups dividend as 10-19,20-29,30-39,40-49,50-59 and above 60 years of age. The following table shows the age composition by age and sex of respondents of the study area.

Table 4.1
Distribution of Respondents by Age-Sex

Age Group	Male	Female	Total	Percent
10-19	4	2	6	6
20-29	9	10	19	19
30-39	7	20	27	27
40-49	13	12	25	25
50-59	7	8	15	15
60 +	4	4	8	8
Total	44	56	100	100

Source: Field Survey, 2010.

Table 4.1 shows the age and sex distribution of respondents in the study area. Out of the total 100 respondents 44 are males and 56 are females. There is highest proportion of female respondents than male because thesis focused on the women's decision making roles. Similarly, the large portion of male, female population is in age group 30-39 years. It is because most of the male and female of this age group are actively engaged in household level responsibilities. They got married and bear children and engaged in household level decision making process in the age. It is followed by age group 40-59 years. The lowest proportion of respondents is in age group 10-19 years. It is because the male, female from this age group remain unmarried and have fewer chances to involve in household level decision making process.

4.2 Ethnic Composition

Nepal is a multi-cultural, multi-lingual and multi-ethnic country where there are various castes and ethnic groups. Caste is also major factor which plays important role in women's decision making process.

Table 4.2
Distribution of Respondents by Ethnicity

SN	Caste-ethnic Group	Male	Female	Total	Percentage
1	Brahmin	9	16	25	25
2	Chhetri	12	18	30	30
3	Magar	10	9	19	19
4	Tharu	9	8	17	17

5	Gurung	4	5	9	9
	Total	44	56	100	100

Source: Field Survey, 2010.

In the study area, there are different caste and ethnic groups such as Brahmin, Chhetri, Magar, Tharu and Gurung as it is presented in table. Out of the total 100 respondents, the Chhetri occupy the largest portion of the total population. They cover 30 % of the total population. Population of Brahmin is 25 %, Magar is 19 %, Tharu is 17% and Gurung is 9%.

Figure 4.1
Distributions of Respondents by Ethnicity

Source: Field Survey, 2010

The given chart shows the large portion of Chhetri and Brahmin for the study because Chhetri and Brahmin cover the largest portion of the population in ward no 7 of Khas karkado. Similarly, Magar comes in third in total number of

population of ward no 7 of Khas Karkado and then Tharu comes in fourth. Gurung has little population in the study area. So, targeted respondents are selected proportionately based on their total population.

4.3 Type of Family

Family is a smallest unit of society. It is an institution which plays important role in decision making process of women. On the basis of number of family members living together and sharing their property, there are 3 types of family structure in the society. Nuclear family, Joint family and Extended family. Nuclear family is defined in which family parents and children are members and live together having common kitchen. Another type is joint family, in which family parents, children and others like grand father-mother, uncle-aunt, cousin etc. live together having common kitchen. Similarly, the family who are living together four and more than four generations in a common shelter and having common kitchen has been defined as extended family.

Table 4.3
Type of the Respondents' Family

Family Structure	No. of Families	Percent
Nuclear	77	77
Joint	23	23
Extended	-	-
Total	100	100

Source: Field Survey, 2010.

There are two types of families found in the study area. Out of the total 100 sampled respondents, 77 families are nuclear (i.e.77 %) and remaining 23 %families are joint families (Table no. 4.3).

Figure 4.2
Type of the Respondents' Family

Source: Field Survey, 2010.

This chart shows that 77% families are nuclear family and only 23% family are joint family. Family structure is going to be changed from extended, joint to nuclear family. Causes behind the increasing nuclear family are modernization and industrialization of society. In past, most of the Nepalese were dependent on subsistence agriculture. So, at that time joint family was important because labor force for agriculture production was fulfilled by the family members. But, in present time family size is reducing. Because the people who are engaged in other job, business besides agriculture are practicing living in a small family for their future of children, to live easy life with access to facilities, to reduce economic burden and responsibilities of large size joint family. Women can have more opportunities in household level decision making process in nuclear family than in joint and extended family. Because only husbands and wives with their children

stay in nuclear family. But, in extended or joint family, most of the decision made by household head. That household head is mostly male/ elder person. So, the household decision making role of women in nuclear family is better than the women of joint and extended family.

4.4 Education

Education is the key indicator to measure women's status. Although the constitution offers women equal educational opportunities, many social, economic and cultural factors contributed to lower enrollment and higher dropout rates among girls. Their lack of education has hindered their status in decision making process. Literacy is the first step toward women's empowerment.

Table 4.4
Distribution of Respondents by Educational Status

SN	Level	Male	Female	Total	Percentage
1	Illiterate	18	29	47	47
2	Literate	17	18	35	35
3	Under SLC	2	5	7	7
4	SLC	3	2	5	5
5	Above SLC	4	2	6	6
	Total	44	56	100	100

Source: Field Survey, 2010.

The educational status of the study area is divided into 5 categories which are illiterate, literate, under SLC, SLC and above SLC. Those who can read and write kept in literate and having school education but did not pass the SLC are kept under SLC. Above SLC, represents them who have attained all the level above SLC level education.

Table 4.4 represents the educational status of the respondents. Out of the total 100 respondents 47% are illiterate consisting 18 males and 29 females. It was found that only 35% are literate among them 17 are males and 18 are females. Only 4 percent males and 2% females have attained above SLC education. This table shows that higher proportion of females is illiterate. It is because, the literacy rate and educational attainment of female is lower than males in Nepal. Only 42.5 % females are literate in comparison of 53.8 % of literate male in Nepal.

Illiteracy is found mostly in Tharu and Magar community than upper castes women. It is because Tharu and Magar community is backward in education. They don't have consciousness of educating their children. Secondly, they both community based on agriculture subsistence. In agriculture, family members need to engage in work for better production. If they send their children school then there would not be the agriculture work. Also these communities have lower economic status. So, the women could not get opportunity to go school. Some children in the village were absconded from their school and run away in labor work to earn money for fulfilling their basic needs. Most of the respondents had been engaged in the household labor in their school age due to the poverty. They could not participate in school education in their early school age that is why the majority respondents are illiterate.

Similarly, the reason behind illiteracy of women is with the view point of traditional norms and values. In Nepal, it is said that educating one's daughters is like fertilizing one's neighbor's crop. Because daughters should be sent in others home after marriage. So, parents do not want to invest for their education because daughters can not contribute to their parents after getting married. So, there is large disparity between educational access for males and females.

4.5 Marital Status

Marriage is the most important factor in human life. According to Hindu tradition, marriage is compulsion for all whether man or woman. A man's life is not considered complete without a wife and a woman has also no option. Marriage is one of the universal social institutions. In Nepalese society, marriage determines the social roles and responsibilities of people. It is essential for legitimate birth of children in society. The children born without marriage are not considered legitimate. Females' role, responsibilities also increases in family after marriage. Marriage also determines the decision making roles and responsibilities of women. After marriage a girl, daughter turns in to sister-in-law and wife. So, in the roles of wife and sister-in-law her decision making roles decreases. Women have to obey their family member's, husband's decision.

Table 4.5
Distribution of Respondents by Marital Status

SN	Marital Status	Male	Female	Total	Percentage
1	Unmarried	2	-	2	2
2	Married	38	51	89	89

3	Divorced/Separated	-	1	1	1
4	Widow /Widower	4	4	8	8
	Total	44	56	100	100

Source: Field Survey, 2010.

The table above shows the marital status of respondents. Out of the total 100 respondents, 89% respondents are married, among them 38 are males and 51 are females. Most of the respondents are married because men and women engaged actively in household level activities after getting married.

Only two percent are found unmarried (2 male) and one (1 female) is divorced/separated. That the separated woman is left by her husband after marrying next wife. In the study area, divorce rate is not high. Similarly, 4 each males and females are in widow/widower category. All the respondents are married except two male respondents.

4.6 Land Distribution

Nepal is agricultural country where more than 80% people depend on agriculture as main occupation. Land has great contribution in agriculture and it measures the economic status of people. In Nepalese context, most women do not have access and control over land. Though they contribute 60 to 70 per cent of agriculture output. Though some of the women have access on land they don't have control on that. They can not sell and use it according to their need and interest. It is male who control over the land.

Table 4.6
Distribution of Respondents by Land Ownership

SN	Land ownership	Men	Women	Percentage
1	Less than 10 (Katha)	30	20	50
2	Less than 1 bigha	10	10	20
3	1-2 Bigha	4	-	4
4	Total	44	30	74

Source: Field Survey, 2010.

Table 4.6 reveals the distribution of respondents by land ownership. As shown in the table, Majority of the female respondents do not have their access on land. 26 % women have not ownership on land. But, all the male members have land. Large portion of respondents 50 % men and women have a lesser amount of land (less than 10 Katha) whereas, 4% male respondents hold more than 2 bigha of land. 20% have less than one bigha of land. And last but not least 4% male respondents have 1-2 bigha of land.

It is because the majority of the female respondents are economically dependent on their husband's income and property. Lack of access and control over land and property affect women's decision making roles. From the table, it can be analyzed that the respondents even male also do not have adequate land for agriculture. Due to the lack of adequate land they have to rely on other outer activities such as wages labor, business, and job for survival.

It has made some constraints on the decision making role of women because mostly women of the study area are dependent on their husband's income and property. So, they can not make their decision on the husband's income. Their husbands decide what to purchase, where to expense. Women are obliged to stay home and obey their husband. They have to be permitted to do everything in house by their husbands. So, women should be economically strong and empowered to play active role in decision making process.

4.7 Food Sufficiency

The adequacy of food grains indicates economic status of respondents. The families who can feed their members for whole year are very few. It was found that more than 80% people are dependent upon agriculture in study area. But only few families have sufficient food for the whole year. People are facing the problem of food deficit; however, the study area lies in the fertile land area of terai, Banke District. According to the filed study 62% households have the food problem. The table below has shown the food sufficiency status of the study area.

Table 4.7
Food Sufficiency Status on the basis of Production

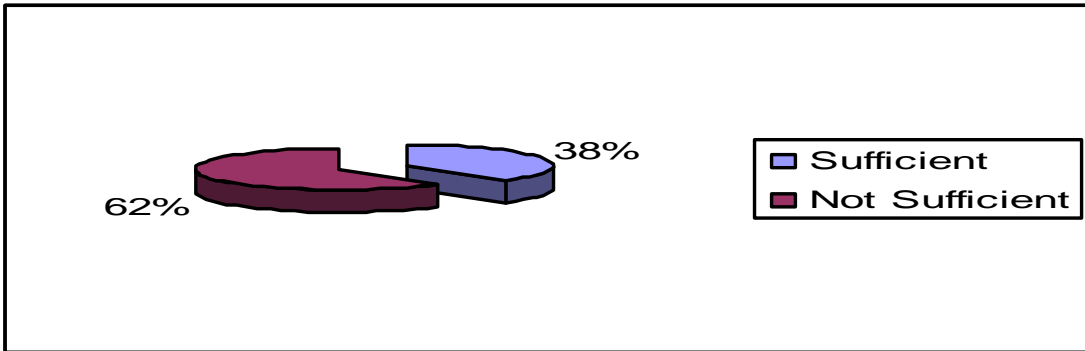
SN	Food Production	No of HH	Percentage
1	Sufficient	38	38
2	Not Sufficient	62	62

	Total	100	100
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Source: Field Survey, 2010.

The table depicts the food sufficiency situation of the respondents. Out of the 100 respondents, 62% respondents have food insufficiency for their survival. It is because of the low agricultural land, traditional farming system and input on agricultural practices. Only 32% respondents are feed adequately through their production of farm. Those who have food deficiency, fulfill their food requirements from other income sources as business, services, livestock, farming, seasonal labor work etc. Research also found that different ethnic group had unequal distribution of land. Tharu and Magar are back warded in relation to land ownership. They are primarily agriculture occupation holder people but they did not have sufficient land to cultivate.

Figure 4.3
Food Sufficiency Status on the Basis of Production



Source: Field Survey, 2010.

This chart shows the food sufficiency status of the respondents. Large portion of respondents 62% have not sufficient food. Only 38% respondents have sufficient food.

4.8 Occupation and Source of Income

Occupation and source of income represents the economic status of people. Occupation is considered as main source of income. Below table shows the occupational status of the respondents of study area:

Table 4.8
Distributions of Respondents by Occupation and Source of Income

SN	Occupation/Source of Income	No of HH	Percentage
	Agriculture and Livestock		
1	Farming	37	37
2	Business	21	21
3	Service	19	19
4	Wage-earning	23	23
	Total	100	100

Source: Field Survey, 2010.

Out of the 100 households, agriculture and livestock farming has occupied the first position as the source of income. 37% households are dependent upon agriculture and livestock farming for their income. It is followed by wage earning 23%. The wage earning category has higher proportion as main source of income because most of indigenous nationalities have no other alternatives except work as wage labor. Similarly, 21% people are engaged in business, while 19 percent people are in service of private and government based jobs.

Tharu, Magar indigenous people had historically agriculture primary occupation and it let the income source and they still have predominant occupation. 37% respondents are dependent on agriculture livestock. It is because Nepal is agricultural country. More than 80% people are dependent on it. It is followed by generation to generation. It does not need academic qualification and skills. So, more people are engaged in agriculture when they do not have other option. Their land ownership and productions can reflect their income source. Though

some respondents do not have enough land for cultivation, they cultivate other's land and share the grain produced.

Similarly, another major occupation of respondents is wage earning. 23% respondents are engaged in wage earning in the study area. As Banke district is industrial district, people have opportunity to involve in wage earning. They mainly get work in rice mills, flour mills, oil mills and other industrial areas. They also ride rikshaw to make their earning. They fulfill their food, clothes, medical treatment and education for children with the earning. Next major occupation in the study area is business. 21% people are engaged in business. Remaining 19% respondents are engaged in service. Respondents earn enough to fulfill their basic needs. Sometimes they can also save money for future.

4.9 Land Cultivation

Though women's labor contribution is not considered as economic activity, they spend most of the time in agriculture. Women are involved in land cultivation more than men. Below table shows the status of respondents:

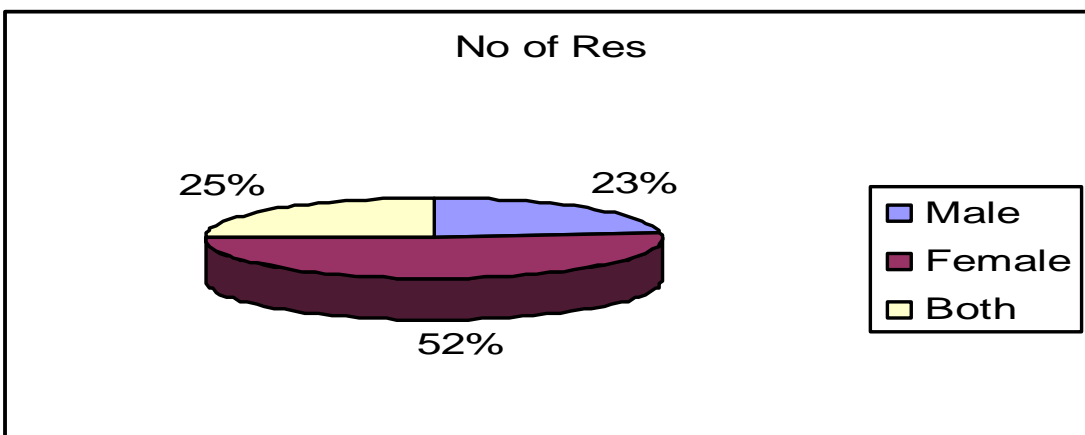
Table 4.9
Distribution of Respondents by Land Cultivation

SN	Cultivator	No of Res	Percentage
1	Male	23	23
2	Female	52	52
3	Both	25	25
	Total	100	100

Source: Field Survey, 2010.

The study shows that most of the land is cultivated by female members (52%). In some case both male and female members cultivated the land (25%) while only 23% male members are found cultivators of the land. It shows that females are active in farming compared to male members. It is because most of the Nepalese women are limited within household. Their mobility is restricted out side the household by their father, husband, father-in-law and even son. They spend most of the time in house. So, they engaged either in agricultural activities or household activities than in other social, political activities. The males are considered as bread winner of the family. So, they are free to go outside the house and work for income. Male members spend most of the time in out side work or social works. Sometimes they are found to be engaged in fun and relax making activities such as playing cards and drinking alcohol though; their wives face the double burden in family.

Figure 4.4
Distributions of Respondents by Land Cultivation



Source: Field Survey, 2010.

The chart shows 25% respondents cultivate the land together. Mostly, it is found in Tharu, Magar, Gurung ethnic communities. In ethnic communities women have freedom and male members also support their wives.

4.10 Cooking Activities

Cooking is household activity. In Nepal most of the females are engaged in household chores and agriculture activities. They have less access to education and hence lower proportions are involved in gainful economic activities. The following table shows the involvement of males/females in cooking activities:

Table 4.10
Distribution of Respondents by Cooking Activities

SN	Members of HH	No. of HHs	%of HHs
1	Male	21	21
2	Female	55	55
3	Both	24	24
	Total	100	100

Source: Field Survey, 2010.

Above table shows that out of the 100 respondents, 55% women cook food daily in their household. Both males and females cook foods 24 % in their households. However, only few males are engaging in cooking. Only 21% male members are engaged in cooking activities in their households.

Women in Nepal are assigned by society and culture to be limited within household chores. They are not supposed to go outside the house and involve in social, political activities. Rather they are supposed to complete all the household activities such as cleaning house, washing clothes, cooking, cleaning pots, welcome guest. Social norms and values fixed the women's role within household. So, due to the cause, women in Nepal do all the household activity. It is also because of the lack of gender awareness. Male members cook only in the period of menstruation of women in upper caste community. It is because of the fear of religious point of view. In Hindu religion women are not allowed to enter in the house and do the work inside the room. In the period they are considered profane and they should not cook, pray and do the work inside the house.

Though female engaged in cooking from long ago, they are not in the job of cook in five star hotels. There are male members working as cook in grand hotel and get more cash income. But, they are not ready to cook in the house. Only daughters are supposed to cook not son. It starts from socialization process.

But, the case is different in Magar and Gurung communities. Male and female both are equally responsible to cook in these ethnic communities. Both of them can cook in the house.

4.11 Household Activities

In Nepal, more women are engaged in household level activities while very few men are engaged in those activities. Women spend more time in household chores than males. In study area also, it is found that more females are engaged in cooking activities ,livestock caring, agriculture activities, child rearing and

caring, collecting grass and firewood etc. The table shows the engagement of respondents in household chores.

Table 4.11
Distribution of Respondents in Household Activities

SN	Members of HH	No. of HHs	Percentage
1	Male	20	20
2	Female	57	57
3	Both	23	23
	Total	100	100

Source: Field Survey, 2010.

Out of the 100 respondents, 57% females are engaged in household activities while only 20 percent males are engaged in such activities. However, 23 percent households both males and females are involved in household chores. Women works 10.73 hours in each day but men works only 7.51 hours per day. Thus, is can be analyzed women have great role in economic activity. Due to the patriarchal structure of the society, women are considered to do household activities. It is male dominated society. So, all the social norms and values are male friendly.

CHAPTER - FIVE

WOMEN IN HOUSEHOLD DECISION MAKING PROCESS

This chapter deals with the women's status in terms of decision making in different aspects of household as well as other activities. It reveals women's roles in decision making in household activities. Decisions regarding to purchase household goods, cropping pattern, selling surplus, borrowing and lending money, household expenditure, expenditure in children's education, business investment, seeking and treatment. Miscellaneous contains property rights of women, essential of education for female happiness with family and decision capacity of families and different reason related to women's decision making process.

The husbands of the respondents make all most all the household decisions inside the house as well as outside if they are present in the houses. Only those females, who are head of the family, decide in the most of the cases especially economic decision. But, at all time, they do not decide and they consult with husbands and other family member. Sometimes, other housewives decide about the family in the absence of male guardian of the family.

5.1 Decision on Purchasing Household Goods

It is considered that male and female are equal in family and they have equal roles and responsibilities. But males have dominance in decision making process and other social activities. Males along have greater contribution over the purchasing of household things and its consumption. The following table shows the decision making process on purchasing household goods of males and females.

Table 5.1
Distribution of HHs by Decision on Purchasing HHs Goods

SN	Decision Makers	No.of respondent	Percentage
1	Male	74	74
2	Female	12	12
3	Both	14	14
	Total	100	100

Source: Field Survey, 2010.

Among the 100 sampled respondents, males are playing a dominant role in decision on purchasing household goods as T.V, radio, ornaments and other consumption materials. 74% male respondents make decision in purchasing household goods while only 12% female respondents decide for it. However, there are 14% male/female respondents make decision together.

This shows male’s domination in decision making process on purchasing goods in household level as well as in society. Males are supposed to go outside from house to collect cash. Though women contribute more in household activities, their contribution is not considered as economic. So, it is only the males who goes outside and earn money to fulfill the basic needs of family. Males control over their income. So, females are not allowed to decide on purchasing household goods though they involve more. Some consciousness towards decision making of women is also found. Because 14% male/female make their decision together.

5.2 Decision for Cropping System

Mostly females are engaged either in household chores or in agricultural activities. There is more involvement of females in agriculture. The table below reflects the decisions on cropping pattern.

Table 5.2
Distribution of Respondents by Decision for Cropping System

SN	Decision Makers	No.of HHs	Percentage
1	Male	22	22
2	Female	57	57
3	Both	21	21
	Total	100	100

Source: Field Survey, 2010.

Out of the total 100 respondents, 57 percent of the decisions for cropping pattern are made by females, while 22 percent decisions are made by males. Both males

and females occupy slightly lower. However, 21percent decision on cropping pattern made by male/female both.

It is found that female is allowed to make decision when they have to engage in physical works. All the household responsibilities, managerial roles should be completed by women but it is male who decide and instruct to do. Male members go out sides to earn money. They spend most of the time out side the home. But, women are reluctant to stay within house. So, women have to decide in the absence of their husband.

Male/female who goes outsides the home for economic growth and those who both husband and wife are engaged in agriculture then they decide together on cropping pattern. It is also seen in the ethnic communities.

5.3 Decision Making in Selling Surplus Food Grains/ Agricultural Products

Mostly females are engaged either in household chores or in agricultural activities but they can not make decision in selling surplus food, grains and agricultural products. The table below reflects the decisions in selling surplus food, grains and agricultural products:

Table 5.3

Distribution of Respondents by Decision on Selling Surplus Agro-Products

SN	Decision Makers	No.of HHs	Percentage
1	Male	24	75
2	Female	5	15.62
3	Both	3	9.37

	Total	32	100
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Source: Field Survey, 2010.

Among the total 100 respondents, only 32 household had surplus agriculture-products to sell. As regards, selling of these surplus products mostly 75% decisions are made by male members. Only 15.62 Percent females decide to sell such surplus products. Only 9.37 percent common decisions are made by male and female both in selling surplus food of the household.

Our cultural norms, values are also responsible for creating gender discrimination. Classical epics teach women that they must give up their personal freedom after getting married. It is mentioned that husbands should be worshipped as God by wife. Women should not reject the husband's decision. In such case, selling activity is related to the market. Generally, market is outside the home. Females are not allowed to go market because their mobility is restricted by their husband thinking the women can make contact with other men. So, their role in selling surplus goods and agricultural products is also insignificant. Also male members hold the possession over cash. They do not let the women to handle the cash. So, males make decision on selling surplus goods and agricultural products.

5.4 Decision on Borrowing Money and Goods

The table below represents the decisional status of respondents on borrowing money and goods.

Table 5.4

Distribution of Respondents by Decision on Borrowing Money and Goods

SN	Decision Makers	No.of HHs	Percentage
1	Male	34	54.8
2	Female	16	25.8
3	Both	12	19.4
	Total	62	100

Source: Field Survey, 2010.

Out of the 100 respondents, 54.8 % male members make decision on borrowing money and goods from others to fulfill their needs. Where as only 25.8% female make decision on the process. Few 19.4% respondents make decision together. It shows the less decision making role of women in the process. They can not make decision freely when they need. Due to patriarchal structure of Nepalese society, males are supposed to be more responsible and free where as females are considered dependent and restricted in the economic cases. It is also linked with the economy. Males earn money to run family. They have control over the cash. They are economically strong than women. They have also the relationship with other people out sides the home. They have the source of income. So, other people also believe males hoping to get return. And also if males earn cash then they can calculate their income and borrow from other as much as they can return timely. So, it is also decided by male members more than women. Women do not have their income. So, people can not believe them that the women return the borrowed money timely. Also, women are not supposed to make decision on borrowing money and goods by family, culture.

5.5 Decision on Money lending and providing loan

Decision about lending and borrowing money and goods for fulfillment of the household requirements are very important task. It is also economic activity. In such economic activity women have less chances of decision making. Below table has shown the status of respondents of the study area:

Table 5.5
Distribution of Respondents by Lending /Providing Loan

SN	Decision Makers	No.of HHs	Percentage
1	Male	23	79.3
2	Female	4	13.8
3	Both	2	6.7
	Total	29	100

Source: Field Survey, 2010.

Out of the 29 households, 79.3% loans lending decisions are made by males while only 13.8% decisions are made by women on lending money. Loan is provided to others by the decisions of both members in 6.7% respondents. Most of the

decisions regarding providing loan are made by male because, males are considered as household head and decision maker in family. Females make decision only in those household where their husbands are absent in house. Males are considered more active in economic activity because they go outside the house to earn cash for fulfilling family's need but though women works more than their husband their labor is unpaid and considered as non-economic. Women do not hold control over the property and cash so they cannot make decision on lending money. If they do not have money then how can they lend to others?

5.6 Decision on Household Expenditure

Most women are engaged in household chores and they spend more time for these activities than other social and political activities. Still, they are not allowed males play the dominant role in decision on household expenditure. The table below shows the decisional status on household expenditure of the respondents:

Table 5.6
Decision on Household Expenditure

SN	Decision Makers	No.of HHs	Percentage
1	Male	56	56
2	Female	23	23
3	Both	21	21
	Total	100	100

Source: Field Survey, 2010.

Out of the 100 respondents 56% decisions on households' expenditure are made by male members. Only 23% decisions are done by females. Female's decision making role on household expenditure is also weak in comparison of men whereas 21 percent decision is made with consultation of male and female both. However, there is leading role of female in female heading household and nuclear family they have lower decision making role in male headed households and in joint family on household expenditure.

5.7 Decision on Expenditure of Children's Education

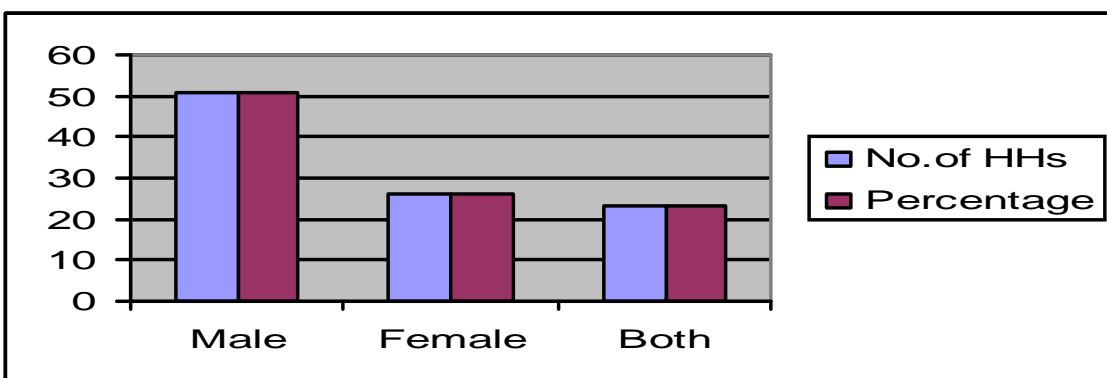
The decision on expenditure of children's education is very crucial to parents. Males/females both are equally important to make decision for the future of the children. But, the priority and discrimination takes place during the investment of children's education. Father's role is vital on making the decision than mother. Here is also the gender discrimination.

Table 5.7
Decision on Expenditure of Children's Education

SN	Decision Makers	No.of HHs	Percentage
1	Male	51	51
2	Female	26	26
3	Both	23	23
	Total	100	100

Out of the total 100 respondents male members have dominant role in deciding children’s education and expenditure in most cases. It is found that 51 percent decisions are made by males and only 26% decisions are made by females. Similarly, 23 percent decisions are made by mutual decision of both male and female. Though both male and female members are equally responsible for the children’s future only male members decide in most cases. It is because of the low level of educational status of female and lack of economic authority.

Figure 5.1
Decision on Expenditure of Children’s Education



Source: Field Survey, 2010.

5.8 Decision on Treatment for Sickness

Decision on treatment for sickness is related to the health. Health is a very sensitive factor for human being. It affects all the sectors of human life. Nepal is one of three countries in the world where female life expectancy is lower than that of males 52.6 years as compared to 55.4 years. Women's poor health and limited access to healthcare have resulted in the severe constraint of Nepal's economic growth. (Beijing and Beyond-2004)

Table 5.8
Decision on Treatment for Sickness

SN	Decision Makers	No.of HHs	Percentage
1	Male	53	53
2	Female	21	21
3	Both	26	26
	Total	100	100

Source: Field Survey, 2010.

53% decisions are made by males and 21% by females, whereas, 26% decisions are taken by mutual understanding of both male and female members. Health is also related with economic activity. Most of the male members are bread winner of the family. They earn money. They are considered as the household head of the family. So, it is household head who decides on the treatment of sickness in family. Men generally do not want to invest on wife's treatment. Without paying money treatment is impossible either in allopathic or in ayurvedic. So, it is men who make decision on it. Women have to wait their male counterpart's decision in the time of sickness. If their husbands do not manage for their treatment then they should accept it. Females can not make decision on it. But, males/females both decide mutually in educated, gender aware house. Females make decision in the absence of their husband.

5.9 Happiness with Family

The decision making role of women have greater significance in maintaining happiness in family.

Table 5.9
Happiness with Family

SN	Respondents View	No.of HHs	Percentage
1	Positive	78	78
2	Negative	13	13
3	Not Stated	9	9
	Total	100	100

Source: Field Survey, 2010.

Out of 100 respondents, 78% say that they are happy in their family whereas 13 seem quite unhappy and last but not least 9% do not want to state their view regarding happiness with family. Whatever the data shows on happiness of the family it is found that the decision making role of female is very weak, in contrast to the males. Women are not happy while pressurized by husband's decision. Still, they do not want to express their dissatisfaction. Those women who are unhappy, they are compromising and tolerating. Because they do not have alternate. There is the question of their survival, existence in case of divorced with husband. If the women rebel against husband then they will have problem of their survival. Because it is husband who earn money and fulfill the basic needs. Being, economically, dependent on men, women do not want to be separated rather

they tolerate every exploitation, domination, suppression and injustices of husband.

5.10 Problems Faced by Women in Decision Making Process

The women, who are spending their almost time in domestic activities, are doubly exploited. Firstly, their unpaid labor at home is ignored and undocumented though that is crucial for maintaining family's existence. Women in Nepal are responsible to contribute 60 to 70 per cent output in agriculture. Secondly, there is no opportunity to develop their human capacity. They can not participate in the outer activities which empower them. They even can not make decision in those activities in which they involve fully. Their role in decision making process is insignificant. They are facing the problems of decision making due to the following reasons.

Lack of Education

Women's lack of education is a serious problem. Education is the first step towards women's empowerment. When women get empowered then only their decision making role can be strong. It is only after women have become literate that other types of women development can occur. Although constitution offers women equal educational opportunities, many social, economic, and cultural factors contributed to lower enrollment in education. Women of the study area are not decisive as men due to the lack of education.

In the study area, women are deprived from the education due to the poverty, lack of awareness of parents to educate daughters, conservative norms and values. Also daughters are used as labor force in agriculture.

Due to the lack of education, women can not develop their human capacity. Then they become dependent on their husband's decision. They are ignorant. They can not have experiences of tackling with the people out side the house. They are unable to get income through job. They are considered only to serve the family members and handle the household works. If they can not make any decision then certainly women's status would be decreased. So, to empower women their education level must be enhanced. If their education is increased then they can get better opportunity to participate in economic activities. When they earn their own money, they also earn more significant role in household decision making, especially with respect to family expenses. When a woman get empowered and plays significant role in decision making, she can change her family, communities and lastly, contribute to the country's development.

Conservative Social norms and values

Traditional social norms and values are deeply rooted in family and rural community/society. Women of the study area are less decisive due to the conservative social, cultural norms and values which discriminate girls. The opinion towards girls and boys are shaped within this sphere. So, women are considered weak, dependent, home oriented and less intelligent. It is mentioned in Hindu philosophy that the women should be in control of father in childhood, husband after marriage and even in control of son in old age. Classical epics also

teach women to give up their personal freedom for being stereotype ideal woman. In Nepal, women's words are considered to be only half true and are not treated seriously. Men and women both accept this societal attitude. Women's passive acceptance of their limited social status has resulted gender discrimination. Many women believe that this is the way it has always been and that this is the way it will always be. In the home Nepali women are regarded to be source of life, but they are also compelled to slave away for male family members. Women are treated like seasonal workers and are sent away when they are no longer needed, often because they have failed to produce sons. Yet, biology tells us gender is determined by the father's sperm. Women should not make any decision in household because husbands are supposed to make decision. Women's role is only to serve family members. Sons are given priority to run the future generation. Sons are free where ever they want to move but, daughters are restricted within the territory of house being under the decision of father or brothers.

Involvement of women in domestic activity

Involvement of women in household level activities, causing low decision making of women in the study area. Though women work 11 hours daily in domestic activity their labor force is not considered as productive and economic. They cannot generate income through their involvement in these activities. Household level activities are crucial to run the family, society and even nation. But their labor, works are not valued as contribution to economy of nation. They work 11 hours for cooking, cleaning pots, house, washing clothes, giving birth to children, their rearing and caring, welcoming guests and working in agriculture. But, they

cannot get cash in return. Economy is the main factor to run the family and family members in this time. So, it is mostly male who go outside to involve in income generation activity to run family in the study area. As a result, they decide what to purchase, what to sell, where to educate children, from where to borrow, whom to lend. So, they are playing major role in household level decision making. Women are facing problem in the process.

Lack of access and control over land and property and other resources.

Though it is clearly mentioned in the interim constitution assembly that women are equal to get property right. it is not in practices. Women are facing problem of lack of access and control over ancestral land and property. If they get access in property, they do not have control over that. They cannot use the property (to sell or to buy) according to their will. But the situation has been changing recently. The women's access in property has been increased in the study area due to the government's 20% discount policy to the women. Their lack of control over property caused the weak decision making role of women in the study area.

Lack of gender awareness

In the study area, people are lack of gender awareness. Due to the problem, people discriminate men and women considering men are strong, wise, bread winner, successor of gene, more decisive, care taker of parents and women are weak, less intelligent, home oriented, less decisive, out caste and so on in the

study area. Women are not allowed to make decision on household level activities though the women engaged more than men. They cannot make any important decision in the family as well as in society. The role of women is narrowed down within the sphere of house in the area due to the lack of gender awareness.

Social structure (Patriarchy)

Nepal is a patriarchal society. Khas Karkado VDC also cannot be it's exception. So, all the social norms, values, customs, rituals are set according to the male oriented concept in the study area. Males are in the center of social structure in the system. They are given importance in decision making process. Male of the study area dominate, exploit and suppress the women. There is the concept of people that it is male who lead and control the house, family. So, male should make every decision. But, the women are given less importance in decision making process. Males make the rules, regularity, laws, customs, rituals and religion in their favor. They rule the family and society in this structure. As a result, women of the study area are less decisive.

5.11 Views toward Women's Decision Making Role

The views regarding overall decision making role was explored through the interview with respondents.

Table 5.10
Views toward Women's Decision Making Role

SN	View	No.of Res	Percentage
1	Male	63	63

2	Female	31	31
3	Both	6	6
	Total	100	100

Source: Field Survey, 2010.

Out of the 100 respondents, 63 percent have positive thoughts on women's decision making role whereas, 31% state the objection to give the decision making role to women and 6% do not have any clear view on the very topic. Still, the application of the positive attitude on practices has raised the questions that are they really on the behalf of women.

CHAPTER – SIX

SUMMARY, CONCLUSION AND RECOMMENDATIONS

6.1 Summary

In the Nepalese context, women's role in decision-making process is very low though their population covers more than half sky of the country. They daily spend their most of the working time in household activities. The main objective of the present study is to analyze the role of women in the household decision-making among the sampled households. Ward no. 7 of Khas Karkado VDC of Banke district is the selected study area.

In the present study, descriptive and exploratory research design was applied. Qualitative method as well as quantitative method was applied to collect primary and secondary data. Data collection techniques like Scheduled Questionnaires, Observation and Focus Group Discussion were applied to collect primary

information from the field. Total 100 samples were collected from Khas Karkado VDC of Banke district by using purposive sampling methods. Major findings of the present study are as follows:

(A) Socio-economic Characteristics of Respondents

-)] Among 100 respondents 44% are male and 56% are female.
-)] Majority of the respondents are Brahmin and Chhetri caste group.
-)] Majority of the respondents are married except two male respondents
-)] With regard to family structure, 53 households have joint family and 47 have nuclear family.
-)] Most of the(62%) households are facing the problem of food deficiency and they are fulfilled their food deficiency by involving other income sources as,(27.4%),business(16.2%),livestock farming(9.7%) and wage earning(32.3%).
-)] Most of the females are involved in land cultivation (52%), taking care for livestock (49%), and cooking activities (55%).
-)] Males control the household income. In 46% household income is kept by males and 34% by females while 20% by both members.
-)] Most of the respondents believe in modern medical treatment in sickness (86%).
-)] More Women are involved in household chores (57%) than males (20%)

(B) Women in Decision Making Role

-)] In most of the cases women have low roles in decision making power in comparison to males.

-) Males have higher decision making power for purchasing household good (74%) with compared to female (12%).
-) Higher proportion of females (57%) is engaged in decision with regard to cropping pattern.
-) More than two third males (76.7%) decide for selling surplus production.
-) Male's decision has dominant roles in borrowing money (54.8%) and lending money (79.3%) compared females (25.8%) and 13.8%) respectively).
-) More than 50% decision for household expenditure is taken by male.
-) 53%decisions are made by males for sickness treatment while only 21% decision by females.

(c) Miscellaneous

-) 78% respondents are happy with their family members and environment
-) 63% have positive thoughts on women's decision making role whereas, 31% state the objection to give the decision making role to women and 6% do not have any clear view on the very topic

6.2 Conclusion

As this study is concentrated to analyze the decision making role of women in terms of social as well as household activities, it can be concluded the females have lower decision making power and they have sub-ordinate role in family and in society. The decision-making role of women at household level depends on the absence or presence of husbands and male guardians, educational level, family type, employment and economic condition, involvement in the organizations etc.

In household decision-making, the women have been playing more roles in the absence of husbands rather than the presence of husbands in the households. Some factors influence primary role and some factors influence secondary role in the decision-making process.

Among the sampled respondents, role of both male as well as female are found significant in decisions-making at most cases. These types of case are primarily buying and selling house and lands, lending and purchasing money, investing money, choosing school and college for children etc.

If the husbands are present in the house, women's role is found comparatively lower than those women whose husbands are outside the house. They are not work as a household head but they have role to play in decision-making at household level. In this case also, women become a significant part of decision-making with their husbands. In the economic point of view, decision-making role of the women depends on the amount of the money. If the decision is associated to the small amount of money then women can decide alone and if the decision is associated with large amount of money then she cannot decide alone without consultation of husband. The most important aspect is found that both male and female decide in the consultation of each other for all important cases of the families. Among the sampled respondents, a very few females have more authority for decision-making process or they have been playing significant role on decision-making at household level. They take place good position in case of household decision-making in their families.

Academic Suggestions

The present study is only focused on the women's role in household decision-making among the sampled households residing at ward no. 7 of Khas Karkado VDC of Banke District. In this regard, researcher recommends for carrying out further research in other fields. There is needed to undertake the research related to the women such as socio-economic status of the women, domestic violence, sexual harassment of women, women's participation in politics, community development and resource mobilization, other influencing factors of the women's role in decision-making, gender issue, women's participation in decision-making in the ecological basis and in different level and fields, women's participation in nation-building through social inclusion.

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APPEDIX-B

Questionnaire: Role of Women in Household Decision Making Process, A Study of Khas KarkadoVDC of Banke District:

A: General Information of Respondents and Family:

1.Name:.....Sex:.....Age:.....

2.Marital Status: (a) married (b) unmarried

3.Education: (a) literate (b) Illiterate (c) Grade.....

4.Occupation: Agriculture / Service / Business / Others.....

5.Religion: Hindu / Buddhist / Christian / Muslim / Others.....

6.Type of family: (a) Nuclear (b) Joint

7. Number of family members: 0-9 10-14 15-59 60-64 65+
Male :
Female :

8.Educational Status of Family members:

	Literate	Illiterate	SLC	I.A	B.A	M.A
Male:
Female:

B: Socio-Economic Status of Women

1. Does your family allow the female members to go to outside the country (for any purpose)? (a) Yes (b) No.
2. Does women's voice hear the male members of the family (in the process of any decision-making)? (a) Always (b) Mostly (b) Sometimes (d) Never
3. What are the main occupations of female members of your family (with number)? (a) Domestic works (b) Service (c) Business (d) Other
4. Have any fixed assets (e.g. land, house) owed by female members of your family? (a) Yes (b) No.

If yes, what and how many members have the assets?

5. Have any variable assets (e.g. cash saving, money, ornaments etc.) with female member of your family? (a) Yes (b) No.

If yes, what are these assets and quantity?

6. Do the female members earn cash in your family? (a) Yes (b) No.

If yes, who and how much she/they earn monthly?

7. Have any kinds of knowledge and skills with female members of your family?
(a) Yes (b) No.

If yes, what are they?

8. What are the sources of cash income of your female member?
9. Have they total authority to mobilize it?
10. What are the facilities available in your society? (a) School/Campus (b) Drinking water (c) Market (d) Transportation (e) Health Institute (f) Telephone (g) Bank

C: Women's Role in Household Decision-Making

1. Have you owned land of the family? (a) Yes (b) No
2. Have you got complete authority to use it? (a) Yes (b) No
3. Who have complete authority to purchase and sell house/land of the family?
(a) Yourself (b) Husband (c) Consultation of both (d) other male member/s of the family
4. Mostly, who does expenditure for domestic needs in the family? (a) Yourself (b) Husband (c) Consultation of both (d) Other member/s (male/female)
5. Have you got any wealth (non-fixed asset) in your complete ownership? (a) Yes (b) No
6. Have you got complete authority to use it? (a) Yes (b) No
7. Are any income sources, which are your completely personal?
(a) Yes (b) No. If yes, what are these?
8. Have you complete authority to use your income? (a) Yes (b) No

9. Does your family ask you to sale/buy/use land and other wealth?

(a) Yes (b) No

10. Who mostly buy goods for daily consumption of the family?

(a) Yourself (b) Husband (c) Other male member (d) Other female member (e) Anybody

11. Mostly, who does make daily household decision in your family?

(a) Yourself (b) Husband (c) Other male members (d) Other female members

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

Household level daily activities	Sex	All Times	Mostly	Sometimes	Never	Total
Caring Children & Disable Members	Male					
	Female					
Cooking for family	Male					
	Female					
Cleaning house	Male					
	Female					
Washing Clothes for family	Male					
	Female					

Collecting Fuel for family	Male					
	Female					
Welcoming and serving Guests	Male					
	Female					
Other Household Activities (not mentioned above)	Male					
	Female					

13. In average, how many hours do you spend daily in domestic work?

14. In average, how many hours do you spend daily in domestic work?

15. Do you have any other job besides domestic works? (a) Yes (b) No

If yes, who did decide to do this job? (a) Yourself (b) Husband (c) Other male member (d) Other female member

16. Who did choose the institution for your children? (a) Yourself (b) Husband (c) Both

17. Are any females in your family doing private business? (a) Yes (b) No.

If yes, who did permit to run that business? (a) Herself (b) Yourself (c) Male members (d) Whole family.

If no, what was then main cause? (a) No need (b) Inability (c) No permitted (d) Other

18. Are any jobholder females in your family? (a) Yes (b) No.

If yes, how many members and who did permit to join that job?

(a) Herself (b) Yourself (c) Male members (d) Whole family.

19. Does your family allow going outside from the house? (a) Yes (b) No

If yes, who did decide to send him/her? (a) Yourself (b) Husband (c) Other male member (d) Other female member (e) whole family

20. How many long times did your husband spend in service of British Army?

21. Do you have invested your family's income in any productive sectors? (a) Yes (b) No.

If yes, which are these? (a) Individual Business (b) Partnership Business (c) Service sector (school/college/bank/finance/cooperative/other)

22. Do you have invested in insurance for your family members or assets?

(a) Yes (b) No. If yes, who did decide about it? (a) Yourself (b) Husband (c) Consultation of both (d) other family members (e) other

23. Who have decided to invest in this/these sector/s? (a) Yourself (b) Husband (c) Other male members (d) consultation of both husband-wife (e) other

24. What are the factors, which resist you to make decision independently in your house (in your experience)? (a) Illiteracy/low education (b) Family structure (c) Social norms and values (d) Economic dependency over family (e) Lack of empowerment (f) Other (specify)

25. Which are the main and secondary influencing factors of women's role in decision-making?