

CHAPTER – ONE

INTRODUCTION

1.1 Background

Gender refers to the qualitative and interdependent character of women's and men's position in society. Gender relations are constituted in terms of the relations of power and dominance that structure the life chances of women and man. Thus, gender divisions are not fixed biology, but constitute an aspect of the wider social division of labour and this, in turn, is rooted in the conditions of production and reproduction and reinforced by the cultural, religious and ideological systems prevailing in a society.

Among the research centers dealing with women studies, the Institute of Development Studies at the University of Sussex is the forefront, not least with regard to developing a critical, conceptual and theoretical basis for these studies. Gender is a socially and culturally created phenomenon. It refers to the socio-cultural definition of men and women the way societies distinguish men and women and assign them social roles.

No study of women and development can start from the viewpoint that the problem is women, but rather men and women, and more specifically the relations between them.

The relations between men and women are socially constituted and not derived from biology. Therefore the term gender relations should distinguish such social relations between men and women from those characteristics, which can be derived from biological differences. In this connection sex is the province of biology, i.e. fixed and unchangeable qualities, while gender is the province of social science, i.e. qualities which are shaped through the history of social relations and interaction.

It is considered that people are the means and ends of development. In this view "development should be understood as a process by which the members of a society increase their personal and institutional capacities to mobilize and manage resources to produce sustainable and justify distributed improvements in their quality of life consistent with their own aspiration.

Gender equity needs to be considered as an important factor to achieve satisfactory result from development program. Both men and women are responsible for progress in human history, and creative force for civilization as well. In the course of creating human civilization and propelling social development women had played a great role.

Although we know the word gender in grammar, it has been used differently and more distinctively now. Now days, It has been used sociologically, as a conceptual category and with a specific meaning. In true sense, gender refers to the socio-culture definition of man and women and assign them social role. Thus, gender has been used as an analytical tool to understand social realities with regard to women and men. Gender refers behaviors and expectations that are associated with being a female or male. Women are biologically different have been emphasized and elaborated and interpreted into social expectation of what behaviors and activities are appropriate for males and females, Thus, creating a prefer of their respective rights and the possession of their powers, does and doesn't of the social norms.

Gender like race, ethnicity and class is a social category that largely established one's life changes by shaping one's participation in society and in the economy. Although some societies may not be very radical on gender issues, not less all societies do have gender asymmetries the disparity difference behaviour varying in degree. Although gender roles differ from country to country and society to society, there are how ever some striking similarities for e.g. almost all societies give the primary responsibility for the care of infant and young children to women and the responsibility of military forces and national security to men. But evidence show that gender norms though may take time to change, they are not static. They are historical constructs and therefore they can be questioned challenged and changed quite rapidly in response to socioeconomic conditions.

Thus, gender is simply the concept that women and men are social construct, and not merely biological categories, it however, is not a conflict between women and men.

Gender inequality for example does not mean women are unequal or subordinate, it merely means that there is a variety of ways in the context of development.

Gender equality can be referred to equality under the law, equality of opportunity, including quality in access to human capital and other productive resources and equality of rewards at work and equality of voice. Because these equalities translate into disparities in women's and men's capacity and take advantage of economic and other opportunities.

Women have been limited to certain occupations in developing countries and they are largely excluded from management positions in the formal societies. However, when the government restored to reform the financial system it opened the Nepali financial market to the Development Banks. This study attempts to investigate the women employees of development bank with in Pokhara sub-metropolitan city and gender situation. Gender is a socially and culturally created phenomenon. It refers to the socio-cultural definition of men and women the way societies distinguish men and women and assign them social roles. It is used as an analytical tool to understand social realities with regard to women and men (Bhasin Kamala, 1994).

Nepal started on the path of liberalization some where in the mid eighties. The process accelerated in the 1990s. These measures were expected to accelerate the growth rate and generate employment and income for the masses. The primary channel of income in the globalization economy is employment expansion and productivity increases.

Historically men have had a higher rate of participation in the labour force than women world wide perform the bank of children and household maintenance. The women tend to work significantly more hours than men do, when both market and household works are taken into account. (Bevan, David, Paul Collier and Jan W. Gunning 1989). Thus women are 'time Poor' relative to men (Bevan, David, Paul Collier and Jan W. Gunning 1989). The expectation that men's duty is to be a provider and women's duty is to be a homemaker is desirable, if not natural and inevitable (Bernard J. 1981), (Hood J.A. 1986). The change from house production to market economy brought about the possibility for a belief in separate spheres for men and women (Skolnick A., 1991). When the market economy thus take over from home

based production, the women's positions will transfer, which increasingly called them to seek employment outside the homes.

1.2 Statement of the Problem

Despite recent progress gender inequalities are pervasive, persisting across many dimensions of life, turning up in household's social institution and economy. Here the focus is disparities in of resources in employment and earnings. Gender disparities in access to the control of information, technology and financial capital hinder women's ability to participate in and take advantage of the opportunities afforded by development. However no consistent cross-country data by gender are available on access to productive resources. But the fact that women generally own fewer assets to credit, to other intermediate inputs and to extensions services has been extensively documented.

With the occupational segregation being weakened some, what during the past several decades more women entered the labour market seeking new opportunities where they have become professionals and managers. Prestigious job like in the Development Banks have opened for the young and upcoming women in Nepal.

Therefore, this study will be focused to the analysis of the following major problems.

1. What are the socio-economic conditions of women employees?
2. What are the existing positions of these women?
3. How do they perceive the work of banking sector?
4. What is the perception of women employees about the facilities and remuneration provided by bank?
5. What are the challenges and opportunities for women workers in the banking sector?

1.3 Objectives of the Study

The main objective of the study is to explore the employment and socio-economic condition of women employees in the Development Bank of pokhara city. The specific objective are :

1. To identify the socio-economic characteristics of women employees.
2. To identify the opportunities and job satisfaction condition for the women employees in the development bank.
3. To know the work situation of women employees in the bank.

1.4 Rational of the Study

The pattern of Nepalese women's employment had changed markedly since the 1990. A large number of Nepalese women socio-economic statuses had increased due to better job opportunities situation. Likewise, it has been also related that new opportunity prepared the ground for the more optimism and progress. The introduction of development bank has also provided new areas of opportunity for women a key factor in containing some aspect of gender discrimination.

This study has based on employment and socio-economic condition of women in development banks of pokhara will help in exploring the condition & linkage between women employment and their socio-economic status which in the long run will help at the policy implementation level. Hence the study is fully rational.

There has been the mushrooming of banks in pokhara. It is necessary know about the employment condition and socio-economic condition of women in the banks. Hence the study is significant and fully rational.

1.5 Conceptual Framework

In the above chart the conceptual framework has been shown. According to the field study women are participation in different sector. In order to build up to the development bank women's role is a most as well as essential. During the time of survey the researcher observed each and every sector of women condition in a development Bank women who have taken the different condition, there should be inter relationship. The elements which are given in the chart are correlated with each other. The framework highlights the womens family, marriage, kinship, Norms, values, earning behaviour, effect on earning behaviour, status, role, satisfaction, socio-economic condition, condition of women in development Bank. The Socio-economic condition of women is increasing due perform any sector work provided by the development Bank. They are getting prestige being a staff of a Bank.

1.6 Definition of Key Terms

The term as used in other studies and this study may not be the same. This study has defined the terms as follows.

Empowerment:- Empowerment is being self-reliant and granting autonomy to an individual thus it involves having control over their own lives by critically assessing one's position in the society and working collectively to redress the power structure that come as a hindrance to their autonomy by developing the competencies required.

Status of employed women:- It refers to the status and role occupied by the employed women both in their household and place of employment.

Employment: - Employment is engagement of a person in a certain work with expectation of received wages salary remuneration and other financial benefit. A person who provide job is known as employer and person who gets job is known as employee. The wages and salary drawn by employee is added to the cost of production.

Bank: - Bank means to accept lending loans and payment of deposit by means of cheque, ATM and other according to the demand of deposit holders to earn some profit from those given service.

Development: - Constructive, favourable, and scientific improvements and change in knowledge, skill, attitude and physical facilities is known development. Give the structural change of the society.

Socio economic position:-

Socio economic status of Nepalese women is still lagging behind. Because of legal and social reasons, women were denied access to property, employment, income and other economic resources. Because of low educational level and other social reasons, women are still denied access to political and administration decision making level. At present, maternal mortality ratio for 10,000 like births remains 53.9 fertility rate 46 average life expectancy 53.4 years (male 55.9) and out of the average literacy rate of 48 percent, female literacy in only 30% (against the male literacy of 66%) Because of economic and social inequality between men and women, womens participation in development activities is not encouraging. Though the political parties of Nepal have committed 5% women and other various sectors 33% practice shows it is not effective.

Fixed Assets:-

Fixed assets are those that are durable in nature more than one year such as land and building, plant and machinery, furniture, vehicles etc.

1.7 Limitation of the Study

Study of all professional and employed women is not possible due to limitation of time, place, budget and other resources. In fact, it is very difficult to find out the actual number of employed women in the all banks of whole country. Here, for the study of the assessment of the women employees in the private and public sector employment Development Bank have been selected as representative of all employed women in the banking sector. This research includes the study of the employed women of the Pokhara sub-metropolitan city. Due to constraint of time and resources other sectors have been left out from the study.

1.8 Organization of the Study

This dissertation entitled women's condition and involvement in financial institution is divided into five chapter.

This study has been organized in five chapters. The first chapter, introduction of the study, includes study background, statement of the problem, Objective of the study, Rational of the study, Conceptual framework, Definition of key terms, Limitation of the study and Organization of the study.

The Chapter second includes literature review of theoretical basis of report of philosophers and experts related to the gender discrimination and socio economic condition of women.

The Chapter three research methodology includes research design, nature and sources of data, data collection techniques and method of data analysis. In chapter four data presentation and analysis is carried out. The Chapter five includes summary, finding, conclusion and suggestion.

CHAPTER - TWO

LITERATURE REVIEW

2.1 General Introduction of Gender Perspective

Gender perspective is a new and an appropriate approach to analyze culture and society in the context of sociology and anthropology. It focuses that social reality can be assimilated only from the study of the relation of between men and women. Similarly, it studies about the power relation, status and authority of men and women. It studies not only women since human society created, a portion image of gender inequality is prevailed. No society can view in the world that there is a balance between men and women. Women's role in any social structures and work is taken as less valuable. They were discriminated in each and every field. There is a big gap between men and women in the name of religion, culture and social systems. Work done in society except biological, women were dominated and discriminated. Their roles were not worshipped. Women's status was going to ruin due to the unreasonable and unreliable practices that determine them in society in the name of patriarchy and socio-cultural norms and values.

2.2 Concept of Sex and Gender

Sex is the biologically determined differences between men and women for example visible sexual organs that distinguish men from women where as gender is the socially determined expectations for what it means to be male and female. It is caused by the psychological and social development of individuals within a society.

The wide variations in gender roles across and with in region is also associated in part with differences across castes, social classes with the interaction of these group identities. Countries with homogenous ethnic, religious or kinship structures have fairly common gender structures but even small countries can have multiple systems of gender norms that vary across ethnic groups or geographic communities. Thus the meaning of gender

changes in response to differing culture and constructed and is not a direct result of biological sex.

2.3 Inequality in Opportunity

Despite recent progress, gender equalities are pervasive, persisting across many dimensions of life, turning up in households, social institution and economic, disparities, in basic rights, in access to and control of resources in employment and earning and in political voice. Over the past three decades, gender issue have gained prominence in the development platform. The conditions of women being dominated discriminated and subjected have not gone unnoticed over the past centuries. Even today many issues such as elicit reactions and receive much public attention, female genital mutilation and the AIDS epidemic in sub-Saharan Africa, exploitation of women sex workers in East Asia, trafficking, dowry death in South Asia and unnecessary death due to unsafe abortion in Latin America and the industrial countries.

In many countries women still have less independent rights to own land, manage property or conduct business. Much of land rights are chiefly obtained through their husband, losing this right when they are divorced or widow. In sub- Sahara Africa, women obtain land rights through marriage but their rights are secure only as long as the marriage lasts- (Gray, Leslie and Michael Kevane, 1996). South Asian and middle Eastern countries women can not even travel with out their husband's consent. Historically, men have had higher rates of participation in the labour force that a pattern continues, women have always remained greatly under represented in higher paying job and including administrative and vastly under represented at all levels of government. Women continue to have a poorer access than men to financial service. Women in Africa receive less than 10 percent of all credit going to small farmers.

A collective challenge at the intentional level had started in the 1960s. It broke the silence about women's oppressions, subjugation violence, exclusion of women from public arena and devaluation of women's work started uncovering and was put forward for public debate and discussion. As a result new concepts and approaches emerged to analyze social realities.

Women in development (WID), Women and Development (WAD), Gender and Development (GAD) are among the other powerful approaches, which provide new perspective to analyze existing unequal gender relations in the late 1960s.

The effect of participation of women into mainstream development gave opportunities without empowerment the result being a plethora of women's projects that gave women a great deal more work but less control than even over their lives and basic resources and their contribution taxonomy. During early 1980s WAD approach was developed, which assumed that women were already in development field but only their contribution' were not properly recognized or even devalued. In the late 1980s GAD approach emerged integrating both men and women on productive and reproductive roles. The GAD approach starts from a holistic perspective, looking at the totality of social organization, economic and political life in order to understand the shaping or particular aspects of society, thus started visualizing gender relationship from a new dimension.

2.4 Inequality in Nepalese Society

Multiple studies conducted on the status of women in Nepal have shown a very pitiful state. These women who comprise a little over half of the total population of the country- "the major cause behind being poor backwards illiterate is social discrimination and ignorance". Social and religious customs, traditions social outlook towards women and the prevailing patriarchal society structure have also been abstractions in the development of women. The Nepalese society is such that it entertains strong traditional values in favor of male consequently gender disparity is bound to be intrinsically very wide. The male centered process of socialization has made its mark on expectations and preparations for their adulthood, which has further enhanced the exploitation, dimension, discrimination and subordination by their male family members. It is no wonder that in global and SAARC regional context, gender equality has shown its ugly hands in Nepal than anywhere (Bhattachan, Krishna B., 1998). According to Human Development Report (HDR 1997), both Gender sensitive Development Index and Gender Empowerment Measure (GEM) reflect the low status of women is all Human Development Measurements measure.

The concept of community development in this study is taken as their capacity building not to identify their problems and the methods of solutions through voluntarily involvement in the group formation,

2. 5 Gender Related Approaches

There are mainly two gender related approaches. These include

- (i) Women in Development (WID)
- (ii) Gender and Development (GAD)

2.5.1 Women In Development (WID)

During the 1950s, women's role was perceived as reproductive only In the 70s the WID emerged as a concept in development arena. The underlying rationale of WID is that women are untapped resources, which can provide a significant contribution to economic development (Moser, Caroline 1993). The WID approach focuses its efforts to ensure the equality of women's participation in the implementation and outcomes of development.

The WID approach pioneered awareness of the need for gender sensitivity in development. It has definitely drawn attention to the fact that women represent powerful human resources in development (Ostergaard 1992) Following the emergence of WID concept, many countries have set up WID units in appropriate ministries and at project level. International organizations such as the World Bank have also established women's units. The establishment of these units has shown some willingness and commitment to women's issues,

Despite its contribution, the WID approach has been criticized because of its failure to recognize the systematic nature of gender inequality. (Ostergaard, L. 1992), for example, stated that WID lacked the understanding of the social and historical roots of gender relations, the relation between men and women, which is socially constituted. WID assumed the 'trickle-down' effect would reach women, worked within the existing top down' institutional framework and focused on women-only projects However, such women-only projects were not successful, as they suffered from limited technical and financial resources and in reality only further marginalized women. Moreover, they were not effective in empowering women to threaten male on women's access to resources that men control. WID was also criticized for its attention

to women only and for ignoring differences among women. The impact of WID theory in development sector has been mixed. Despite many of its achievements, one of the criticisms is that WID excludes men and targets only women. Therefore, this theory is seen as incomplete in terms of the need of recognizing the importance of the role of both men and women in development processes. This led to the emergence of another though called Gender and Development (GAD).

2.5.2 Gender and Development (GAD)

GAD represents a transition, not only integrating women into development, but also exploiting the potential in development initiatives for transforming unequal social/gender relations and empowering women. GAD approach also emphasizes the 'human-capital' argument for investing in women- which is critical for poverty reduction. GAD analyses the nature of women's contributions inside and outside the household and seem women as agents of change rather than as passive recipients of development assistance. The main elements in the GAD approach are

- (i) Its recognition of the existence of gender discrimination not only in development area but also in all aspects of life.
- (ii) Its recognition of the existence of gender discrimination and the conflict of interest arising from men's control over women even within household.

Approaches to GAD focus on practical and strategic gender needs. The analysis of these needs will contribute to raising women's social and economic status as well as to greater gender equality. Despite its contribution, GAD still lacks a methodology to translate theory into action, also comments that the GAD approach has not gained any popularity among development policy-makers and practitioners other than those outside the specialist field of gender studies.

2.6 Feminist approaches

The feminist movement has given rise to a large body of theory which attempts to explain gender inequalities and set forth agendas for overcoming those inequalities. Feminist theories in relation to gender inequality contrast markedly with one another. While feminist writers are all concerned with

women's unequal position in society, their explanations for it vary substantially, competing schools of feminism have sought to explain gender inequalities through a variety of deeply embedded social processes, such as sexism, patriarchy, capitalism and racism. (Giddens2001)In the following sections, we shall look at the arguments behind some feminist perspectives-

2.6.1 Liberal feminism

Liberal feminism looks for explanations of gender inequalities in social and cultural attitudes. Unlike, radical feminists, liberal feminists do not see women's subordination as part of a larger system of structure, instead, they draw attention to many separate factors, which contribute, to inequalities between men and women. For example, liberal feminists are concerned with sexism and discrimination against women in the workplace, educational institutions and the media. They tend to focus their energies on establishing and protecting equal opportunities for women through legislation and other democratic means. Legal advances such as the Equal pay Act and the sex Discrimination Act were actively supported by liberal feminists, who argued that enshrining equality in law is important to eliminating discrimination against women. Liberal feminists seek to work through the existing system to bring about reforms in gradual way. In this respect, they are more moderate in their aims and methods than radical feminists, who call for an overthrow of the existing system (ibid).

2.6.2 Marxist feminism

For Marxist feminists the defining feature of contemporary society is capitalism, within which women are subject to a special form of oppression which is mainly the effect of their exclusion from labour force and raising the next generation of workers benefits capitalism and is essential to its continuation. The main beneficiary of women's unpaid labour is capitalism, although individual men benefit to some extent.

Marxist theory appears to have little room for questions that deal directly with women's reproductive and sexual concerns (contraception,

sterilization, and abortion pornography, prostitution, sexual harassment, rape and woman battering), and as a result Marxist feminists have tended to focus on women's work-related concerns. In doing so, they have helped us understand, among other things, how the institution of family is related to capitalism; how women's domestic work is trivialized as not real work; and, finally, how women are generally given the most boring and low-paying jobs. As we shall see, even if the nature and function of woman's work are not complete explanations for gender oppression, they are at least very convincing partial ones.

Although Marxist feminists have much in common with socialist feminist, at least one major point divides these two traditions. Socialist feminists believe that gender and class play an approximately equal role in any explanation of women's oppression whereas Marxists believe that class role ultimately better accounts for women's status and functions (Ibid.).

2.6.3 Radical Feminism

At the heart of radical feminism is the belief that men are responsible for and benefit from the exploitation of women. The analysis of patriarchy- the systematic domination of women by men- is of central concern to this branch of feminism. Patriarchy is viewed as a universal phenomenon that has existed across time and cultures. Radical feminists often concentrate on the family as one of the primary sources of women's oppression in society. They argue that men exploit women by relying on the free domestic labour that women provide in the home. As a group men also deny women access to positions of power and influence in society (Giddens 2001).

2.7 Women's Empowerment

The word "empowerment" took its birth during the 1980s. The feminist activities developed this word to address the inferior status of women due to traditional and superstitious values of the society. The empowerment approach adopted by the feminist attacks on the feeling of inferiority, superstitious beliefs and traditional values of the society which hinders the development of women.

B. Agrawal (1994) views empowerment as a process of redistribution of

power where she defines empowerment as "a process that enhances the ability of disadvantaged (powerless) individuals or groups to challenge and change in their favor existing power relationships that place them in subordinate economic, social and political position.

For Nepali women life is a complex web of constraints, obligations and sacrifices, many of which are determined from the day other birth. The caste or ethnic groups in which she is born determines her position, status and freedom. But group identity is Just one element of status. Patriarchal family structures continue to decide much of the course of a women's life. Women have few options for survival other than getting married and producing male children (Dhakal and Sheikh, 1997)

Empowerment is a necessary part of the development process at each of the following give levels "levels of equality" which lead to advancement of women: welfare, access, concretization, participation and controls. These levels of equality in dynamic, synergistic, mutually reinforcing at all levels as part of an inter-connected cycle.

These things are important to consider to empower the beneficiaries, access to and control of economic resources and opportunities such as right to property and employment, non-economic resources, such as education, knowledge and technology, increase decision making power both inside outside the domestic domain, strengthening women's political power and access to positions of power.

Changing the lives of women in a society where patriarchal family structures, religion and ancient traditions, inhabit rather than encourage is not an easy, but if Nepali women have started breaking barriers to decision making and building bridges then they are certainly moving towards empowerment (Dahal and Sheikh, 1997).

The term empowerment is used in this study to analyze the women's situation. Basically, empowerment concept joins this study in terms of the following points:-

- ❖ Women participating in groups (whether there is equal participation in group or not)
- ❖ Economic decision-making at household level (if women are capable to take decision at household level. It can be inferred as being

empowered).

- ❖ Freedom of movement (whether they are restricted or not).
- ❖ Access and control over income (whether people respect them or not)
- ❖ Participation in other community activities such as *Aamaa Tole Gagriti* Group etc.
- ❖ Raising the awareness level (are women's awareness in respect to education health, nutrition).
- ❖ Change in husband's attitude and behaviour (how their husbands perceive them).

2.8 Review of Empirical Study

Meena Acharya has compiled a book entitled "*Status of Women in Nepal*". She says that traditionally in Nepalese society, caste, clan and family alliances are predominant factor in social interaction. This factor Influences women's status in different ways (Acharya: 1981, cited by Koirala, 1997).

Thus the changes in socio-economic factors in Nepal are gradually leading the changes in the lives of status of Nepali women. Acharya found that in Nepal as in most other developing countries there is a large disparity between male and female literacy rate.

The situation of women in developing country like Nepal is much worse then in the developed once, still at the beginning of 21st century. The reasons are patriarchal attitude, conservative tradition, illiteracy, ignorance, poverty and superstitions. Women have been treated as second class citizen. They have also less prestige, power and privilege than their male counterparts in the society. (Upreti: 1988)

In today's context the cost of living is very high, so the added sources of income earned by women jobs outside the house is very helpful indeed. Once the women start earning, their socio-economical status will also improve. It helps them to maintain and improve decent standard of living, For this reasons women have started to take up jobs outside while continuing to perform their traditional household chore as a house wife, The changing socio-economic conditions of women are a taking place. In the modern developing society a man doesn't perform a dual role. But the modern society has created such a situation for women that she has to play dual role of

working women and a house wife (Acharaya and Benette: 1981).

The study undertaken by Meena Acharya and Lynn Bennett reflect that in Nepal through all economic strata people express less desire to educate girls than boys. This is manifested in two ways: (1) fewer people are willing to send girls to school and (2) even among those who send girls to school, there are very few who want as much education for the girls as for boys.

However, in her study, Acharya found that women in government services as well as government institutions seem to be concentrated at low levels in the gazetted post and at higher levels in non-gazetted posts. Women generally have middle level or higher education, so they enter the government service at higher clerical and lower gazetted (officer) levels. There are a number of factors related to women's expected social role such as household and child care responsibilities, limitations on mobility and late improvement in their qualification and hence diminish their prospects for promotion usually freezing them at the lower levels (Acharya:1981).

Shrestha's study reveals that "Education and employment for women" has a positive relation. Education not only facilitates employment but it is a manifestation of and stimulation to the achievement of motivation (Shrestha: 1982).

In the case of women, income signifies more than simple monetary gain to working women. On the other hand, income is used for prestige, power, independence and initiative for women. Earning by women brings financial stability to the family (Ranjan: 1993).

The working women have to face their major role conflict because their domestic responsibilities are extremely heavy and their jobs demand maximum concentration and involvement, it results in serious role conflict and dilemmas of "dual career"(Kapur:1974).

In Himalayan Times, 23 Oct. 2003, Mathema discussed about this subject matter. According to her, employment opportunity for both sexes in civil service in Nepal comes as one of the strategic sectors for the country irrespective of sex, caste and ethnicity. For more than last four decades, women's participation in the civil service has remained less than 10 percent and it is seen less than 5 percent on decision making level.

The trend in the entrance of public service commission (PSC) reveals that in the entire officer level examinations less than one percent of mostly zero are females. Under the CSA (Civil Service Act, 2049) and the regulation 2050, the promotion list for the post of secretary and under secretary level for the fiscal year 2059/60 has been published in different dates within the last few months for education, revenue administration and general administration service group. It is observed that, in secretary level nine out of nine (cent percent), promoted are male civil servants. Again out of 26 promoted in joint - secretary level 23 (88.46 percent) are male civil servants and three 11.49 percent are female civil servants. Here in this level 20 promoted are from general administration sector. This data shows male's dominance in civil service. The rest of six are from education sector and out of this three are males and three are females (Mathema, 2003).

Pantha (2004) had analyzed the Gender Inequality and women's Employment situation in Districts of Lumbini Zone. The study has exposed the qualitative and quantitative gender difference. The specific objective is focused on gender inequality in household leadership and economic activities. It has different situations on the basis of level of education, age groups and type of occupation.

Mira Devkota (Dhakal) has compiled a dissertation "Educated Women in Government Employment 2007". She concluded that Education and employment have prominent roles to increase women's participation in social and development activities and to uplift women in the society.

Sharma (2001) had analyzed the Working women of Kathmandu. The study has shown that among the working women; they have a feeling that because of their employment, their status has enhanced. At the household level, the sociology of everyday life has also shown some indication working women's role has been identified and considered important in the decision-making process in household affairs.

Koirala (2005) had analyzed the workload of employed women within Pokhara Sub-metropolitan city. The study shows the context of employed women of Pokhara valley. The employment status is very pathetic because very less percent women are involved in decision making. Therefore there is no equal opportunity between male and female.

In case of work load, the survey in the work types and leisure time finds that 64 percent women are involved in household activities. The study identifies the important differences in female and male's roles and responsibilities. It explored and analyzes the difference between the types of work performed by women and man in particular social, cultural and economic circumstances.

The situation of women in developing country like Nepal is much worst than in the developed ones. Still at the beginning of 21st century, due to conservatism, tradition, illiteracy, and ignorance poverty and superstitious, women have been treated as second class citizens. They have less prestige, power and privileges than their male counterparts in the society (Upreti, 1998).

The socio-economic status of women in Nepal is very poor. But urbanization, education and employment have brought about changes to some extent in the position of women in terms of equality, individuality and independence. Education, occupation and income are certain structural factors in the status of women, which have brought a change their cognitive structure as well.

The family has been the key determinant the status of women in traditional society. Before marriage the status of women used to be measured through the status of parental family and after marriage it is the husband's family which gives the women a new status. Even in modern times, the family is playing a vital role in the education and development of women. The basic assumption is that educational achievement of the women and their entrance into jobs is largely a reflection of the socio - economic status of their families (Koirala: 1997).

Nepal is facing the problem of mass poverty and low wage rate of employed population. There is consensus among economists and police-makers that poverty cannot be alleviated without employment generation over the country. Thus the central goal of Nepalese economic policy should be poverty alleviation through the employment generation.

Pattern and level of employment of people is mainly affected by age, sex education and place/area. The proportion of male involved in productive job is high (ranging from 73.2% in CDR to 85.6 % in WDR) in all regions

compared to female population. On the contrary proportion of females in unpaid family work is high.

Among female population, participation in paid Job is very low (below 10 %) where in profit making job it is around 30 percent and more than 60 percent in unpaid family work.

The rate of underemployment in rural area is higher than the urban areas in all present and past studies. For the male population, the proportion of the employed men is high in Terai and followed by hill but in the case of female population, proportion of employed female is high in the hill followed by Terai.

On the discussion of employment pattern by Rural-Urban residence Employment Situation in Nepal stated the proportion of male population is nearly four times in paid job compared to female participation both in Urban and Rural areas. On the contrary, in the unpaid family work proportion of female is more than four times than males in urban areas and more than double in rural areas. The report further analyzed about employment by level of education and suppressed in statistics relation to education and productive work where illiterates are more employed in productive work compared to literate both for males and females. On the other hand, proportion of male and female population employed in, unpaid family work decreases as the level of education increases.

On discussing the gender consideration in planning and implementation, National Planning Commission (Collaboration with UNICEF) agrees with three assumptions in economic development, which influences the gender difference. First, economic growth is gender blind and both men and women are equally benefited from it, second, the benefits and advantages of poverty and wealth are distributed equally within household regardless of gender, and third, the model of household in which father, mother and children share common interest and works towards common goal is applicable to all societies. Due to that reality only the part of population is benefited from the government planning. To remove that biasness NPC further mentioned that only when development strategies recognize and geared towards gender bias and its consequences, can we begin to solve many of these economic and environmental problems that otherwise, promise to spin out of control (UNICEF, 1992).

Among the female population involved in economic activities or empowerment programs Children and Women in Nepal mentioned that today's most of the development programs related to women, such as skill development and training are oriented (consciously or unconsciously) towards low level, semi-skilled, low paying jobs which only further marginalize women by perpetuation the segment labor market (UNICEF, 1996)

The democratic constitution of 2047 is one of the important achievements for women's right and with other progressive thoughts. The constitution has the theme as equity based just society. For the protection of Women, children aged and helpless persons His Majesty's Government established a separate ministry "Ministry of Women, Children and Social Welfare" in 2058. Then government announced National Women Committee in 2058 to fight against violence and discrimination against women (NWC Journal, 2060)

Some accountable actions of central and local government, non-governmental sectors and social committees are Gender Budget Self employed training programs, women's participation in agricultural training in financial banks, reservation, local bodied and National Assembly etc.

For better understanding of gender issues and concerns and assessing and examining the gender sensitivity and responsibilities in different development sectors, gender assessments and gender audit exercises in health, education agriculture has already been conducted Nepal. The process of assessment and audit in Ministry of Women, Children and Social Welfare and Ministry of Local Development are underway. All these exercises have been carried out as the integral part of Mainstreaming Gender Equity program, which is the Joint initiative of His Majesty's Government of Nepal and United Nation's Development Program, Gender capacity building at policy and implementation levels including executive, legislative and judiciary branches of government as well as civil society level are taken as ongoing development interventions in pursuit of achieving gender equality, ensuring women's rights and empowerment of women. (Pathak, 2060)

2.9 Some International Processes for Women Empowerment and Gender Equality

International conferences, summits and declarations are conscious on women's empowerment and some programs were announced to improve women's status.

- a. The United Nations Charter was the first international treaty to enunciate the principle of equality in specific terms. It reaffirmed fundamental human rights, the dignity and worth of human person, equal right of men and women, fundamental freedom for all without distinction as to race, sex, language and religion.
- b. The International declaration of human rights (1984): the principle of equality and non-discrimination was formulated as central theme of declaration.
- c. Basic Women's Right Documents:
 - (i) **CEDAW**: In 1981 U.N. general assembly adopted the Convention on the Elimination of all forms of Discrimination against Women (CEDAW). It is the first legally binding international treaty in which state assumes the duty to eliminate all forms of discrimination against women.
 - (ii) **International Conferences on Women**: In 1972 the U.N. General Assembly adopted a resolution proclaiming 1975 International Women's Year (IWY) to be devoted to intensified action with a view promoting equality between men and women, to ensuring the full integration of women in the total development effort and increasing the contribution of women to the strengthen of world piece (U.N. 1976). In 1975 the General Assembly proclaimed 1976-85 as UN decade for women: Equality, Development and peace. The IWY, the decade for women and four women's international conferences (Mexico- 1975, Nairobi-1980, Copenhegan-1985, BeiJing-1995) so far were all inspired by the desire to end discrimination against women and to ensure their equal participation in society.
 - (iii) **The Vienna Declaration**: The conference in human right held in Vienna in June 1993, express deep concern about the various forms of Discriminations and violence to which women continue to be exposed all over the world and dealt extensively with the equal status and human rights of women in its conducting declaration.

(iv) **ICPD plan of action:** The Cairo consensus also placed great emphasis on development, education and employment but its greatest effect derived from the priority given to gender equality and new prospective of the family planning. All major partners of international development community, multilateral and bilateral, have established priorities an specific policy guidelines to consider women as key -socio-economic actor to development and subsequently have placed the gender concerns in their assistance strategies as the integral component of respective co-operation frameworks.

In modern societies, having a job is important for maintaining the self-esteem. Even where work conditions are relatively unpleasant and the tasks are dull. Work tends to be a structuring element in peoples psychological make-up in their daily activities.

In the research study, the condition of Educated Women in Government Employment has been discussion many literatures. In the past, in the matter of the perception of gender situation in employment, women were working in household work like child rearing, caring and cooking. In modern context, the thought has been changed for women. They are awake for their life.

There is gender discrimination in responsibility and authority. There is discrimination to female employees in training, seminar, tour etc. Men spent more time in the public realm and became more involved in local affairs, politics and market. Women came to be associated with domestic values and were responsible for tasks such as childcare, maintaining the home and preparing food for the family. Women's place is in the home.

Acharya, M. found that women in Government services as well as government instructions seems to be concentrated at low levels in the gazette post at higher levels in non-gazette posts. Women generally have lower level of education so they enter the government service at higher clerical and lower gazette (officer) levels. There are number of factors related to women's expected social role such as household and child care, responsibilities, limitation on mobility and low level of their qualification and hence diminish their prospects for promotion usually freezing them at the lower levels.

In the case of women, income signifies more than simple monetary gain to working women. On the other hands, income uses in prestige, power, independence and initiative to the women. Earning by women brings in financial stability to the family.

The socio-economic status of women in Nepal is very poor. But urbanization, education and employment have brought about changes to some extent in the position of women in terms of equality, individuality and independence. Education, occupation and income are certain structural factors in the status of women, which have brought a change in their cognitive structure as well.

The family has been the key determinant in the status of women in traditional society. Before marriage the status of women used to be measured through the status of parental family and after marriage it is the husband's family which gives the women a new status. Even in modern times, the family is playing a vital role in the education and development of women. The basic assumption is that educational achievement of the women and their entrance into jobs is largely a reflection of the socio-economic status of their families.

2.10 Concluding Remarks

In this research study various literatures have been reviewed. These literatures point out only gender discrimination in development bank between male and female. It concludes that various research studies have been made in the area of gender situation and discrimination between male and female. But enough study has not been made about gender situation in the case of educated and professional women. It is important to study that whether the educated employed women are suffering from the discrimination in our patriarchy society or not.

In fact, only the discussed about gender situation, the nation's major problem of the gender discrimination can't be solved. It is very important to investigate and find out the condition of the gender situation in the case of educated and professional women in the country which can play vital role to solve the problem of gender discrimination in our society and whole world. The literatures which the researcher has used one focuses upon the condition and situations at development banks. The role of women is important in development bank to the administrative work. Involvement of the women should be increased in banking sector.

CHAPTER - THREE

RESEARCH METHODOLOGY

3.1 Selection of the Study Area

The study of Nepalese women's employment has also changed markedly. The sectors in which women have weakened throughout the century agriculture and household works have not been the area of growth. Incentives and opportunities that can break down entrenched gender roles in the economy, allowing female to participate as male do in the market economy have become more challenging for the Nepalese women of today. Therefore this has been significant increase in women's employment in the financial sectors since the mid 1980s. Public sector controlled banks, within 'Kha' class development banks known as public development banks. These banks are established according to the bank and financial institution Act. 2062, and company Act. 2063. These Public Development Banks have provided new area of opportunity for Nepalese women. They have changed Nepalese women's economics sphere and have increase social prestige, their control of income and decision making power in the family. It has lightened their work burden at home and has given them more leisure and the choice of engaging in the market work. Therefore my study area has been women employees of Development Banks of Pokhara sub-metropolitan city.

Thus the primary objective of selecting this specific area of study is basically to know how these banking sectors have affected women's paid job have they helped in engaged development through equal opportunities segregated, have there women been given fair and equal access to productive resources and employment opportunities. There factors not only advance gender equality but also enhanced the country economic efficiency.

3.2 Research Design:

This study has been on exploratory cum descriptive research design. The research methods is designed for the in-depth field investigation of women employees in the bank sectors of Development Banks. It has been

exploratory because it explore the issues related with the employment and with the household activities of these working women. It will be descriptive because it describes the socio-economic and demographic characteristics of the respondents.

3.3 Nature and Sources of Data:

The study has included both primary as well as secondary data. In order to fulfill the specific objectives of study the analysis will mainly based upon the primary data. In this study, primary data has been collected from the field survey by administrating questionnaires related to women working in the Pokhara valley. The secondary data has been collected from different publishing and unpublished by CBS, NRB, the Banker, World Bank, Human development reports and NLSS. Different books and journals published by different institutions along with official records and various seminar report consulted for the relevant information.

3.4 Unit of Study, Universe and Sample Procedure:

Within the Pokhara city there are 11 Public Development Banks viz. Nepal Bikas Bank Ltd., Business Development Bank Ltd. Shagrila Bikas Bank Ltd., Himchuli Bikas Bank Ltd., Bishwo Bikas Bank Ltd., City Development Bank Ltd., Gandaki Development Bank, Development Credit Bank Ltd., Kamana Bikas Bank Ltd., Muktinath Bikas Bank Ltd. and Gorkha Bikas Bank Ltd.

In total, there are 80 women employees and they have been selected through simple random sampling using lottery method. Among them 50 percent women from the universe have been selected as sample with 40 respondents proportionately.

3.5 Data Collection Technique

The researcher has been used primary as well as secondary data collection for obtaining the information to this study the questionnaire schedule used to understand adding the existing situation of women workers, facilities and opportunities provided by the Development Banks ending development through equal opportunity.

3.5.1 Questionnaire Schedule

In this method open ended questionnaire has been used. including age, education status, family type, caste ethnicity, working condition, the obstacles faced by the women employees on the job, the various facilities and opportunities provided to them, along with the demographic and socio-economic characteristics of the women employees have been included in the questions sheet which has been handled over them personality.

3.5.2 Interview: (Key informant interview)

Interview was conducted from the women employees. Researcher herself was involved to conduct interview of the respondents and direct face to face interview conducted to acquire real and retiled information about woman employees in development bank.

3.5.3 Observation:

Observation is very useful method for examining social difference, behavioral action and interaction get relevant information of the study. It is validity conformed through interview and group discussion. Close or non Participant observation was applied by researcher in this research. Form the non-participant observation, people's participation in different activities of the Development Bank, Participation activities, income generation activities, equity perspective in participation, women decision making power and freedom of movement were noted.

3.6 Method of Data Analysis

The researcher has collected all the data from the field study. The data will be analyzed both quantitative and qualitative. Few simple statistical tools like frequency and percentage has been used. Moreover, tabulation has been made to present data.

CHAPTER - FOUR

DATA PRESENTATION AND ANALYSIS

This chapter deals with the socio-economic characteristics of the respondents, reason for the respondent's involvement with the banking sector, and indicators that qualify men and women both at home and at work.

4.1 SOCIO-ECONOMIC CHARACTERISTIC OF THE RESPONDENTS

This sub-section deals with the socio-economic characteristics of the respondents that reflect their place and position both at the indoor and outdoor sphere of the given society. Characteristics like age, marital status, caste and ethnicity, religion, type of family and number of children, fixed assets, educational status and position held in their respective Banks have been compiled.

4.1.1 AGE

Age, is an ascribed status related to roles, responsibilities, prestige, and societal expectations from its member which give them certain privileges on the basis of their age. defined age as "the estimated or calculated interval of time between the date of birth and the date of census, expressed in completed solar year" It has also recommended that information on age should be collected in the census by enquiring the day, month and year of the individuals concerned.

Table 4.1: Distribution of Respondents by Age

Age	Number of Respondents	Percent
20-24	5	12.5
25-29	8	20.0
30-34	16	40.0
35-39	11	27.5
Total	40	100.0

Source: Field Survey: 2009

Above table shows the age wise distribution as separated into four categories. Among these, age groups 30-34 years constitute the highest 40 percent proportion whereas 20-24 years fall within the least 12.5 percent of age group section. Similarly, 35-39 years constitute 27.5 percent followed by 20-24 years old which constitute only 12.5 percent in the age group distribution. This represents that the majority of the female employees of the Development Banks fall within the prime age category, a factor most advantageous whereby the young ladies can mold and train themselves to take up all the responsibilities and challenges the job might present.

4.1.2 MARITAL STATUS

Marriage is a universal truth in the Hindu society. In spite of the predominance of patriarchal social structure, limiting Nepalese women from the opportunities of outside employment, the spread of education and freedom exchange of information has made women of today more aggressive in the advancement in various sphere of paid employment.

Table 4.2: Distribution of Respondents by Marital Status

Marital Status	Number of Respondents	Percent
Single	15	37.5
Married	20	50.0
Divorced	5	12.5
Total	40	100.0

Source: Field Survey. 2009

The above table shows the distribution of respondents by the marital status, where majority of women i.e. 50 percent fall in the marital bracket with 37.5 percent having a single status and only 12.5 percent as divorcees. The reason for the high proportion of married women may have been the age factor where majority of them fall in the young age group category. Again, the other supporting factor could also be the fact that women in Nepal are free to advance their career after their marriage, a social stigma that she is preserved and unpolluted by the ways of the wicked world.

4.1.3 Designation

The word position is always used in terms of status and prestige. It is a degree of honour and privilege extended to a status holder. It is thus an important element of social structure, however, the dimension may vary from

one socio-cultural setting to another- Society by distributing position has entrusted specific roles to individuals with some responsibilities as well as authority. No organization can get co-operation of its members without the basis of certain position and status along with some prestige and power.

Table 4.3: Distribution of Respondents by designation

Designation	Number of Respondents	Percent
Executive	1	2,5
Manager	2	5.0
Officer	4	10.0
Supervisor	8	20.0
Clerical	24	60.0
Subordinate	1	2.5
Total	40	100.0

Source: Field Survey. 2009

The above table shows 60 percent of the respondents in Clerical position with only 2.5 percent at the top position of the organization as the Executive body. The Officer position reveals 10 percent while the managerial level shows only 5 percent. The data thus clearly indicate that women workers do not really hold a very high posts and positions in the organization.

4.1.4 EDUCATIONAL STATUS AND AGE

Education is the measurement of the socio-economic development of a community and the nation, it aims at raising the intellectual tone of the society, thereby helping the individual not only for his/her personal development but also providing knowledge and skills needed for the participation in nation building efforts.

Table 4.4: Age and Education Status

Age	Educational Status				Total
	Undergraduate	Graduate	Master	Other	
20-24	-	4 (10%)	1(2.5%)		5(12.5%)
25-29	2 (5%)	2 (5%)	4(10%)	-	8 (20%)
30-34	-	10(25%)	6(15%)	-	16(40%)
35-39	2 (5%)	4(10%)	4(10%)	1(2.5%)	11 (27.5%)
Total	4(10%)	20 (50%)	15(37.5%)	1(2.5%)	40(100%)

Source: Field Survey 2009

In the above table, the age wise distribution has been categorized into four parts, commencing from 20-24 years, up to 35-39 years, with the interval

of five years in each set. The table further indicates that age group 30-34 years is the most educated while the least educated from the age group 20-24 years old. Likewise, the age category 35-39 have the higher educational status than the 25-29 years category. Therefore, this ratio indicates that the younger generation i.e. 30 years is more active in the educational field that pursue their educational attainment quite seriously up to the age of 35 years.

Table 4.5: Designation and Educational Status

Designation	Educational Status				Total
	Undergraduate	Graduate	Master	Other	
Executive	-	-	-	1 (2.5%)	1 (2.5%)
Manager	-	2 (5%)	-	-	2(5%)
Officer		2 (5%)	2 (5%)	-	4(10%)
Supervisor	1 (2.5%)	4(10%)	3(7.5%)	-	8 (20%)
Clerical	2 (5%)	12(30%)	10(25%)	-	24 (60%)
Subordinate	1 (2.5%)	-	-	-	1 (2.5%)
Total	4(10%)	20 (50%)	15 (37.5%)	1 (2.5%)	40(100%)

Source: Field Survey 2009

Above table shows the distribution of respondents by the position they hold along with the educational degree. Among the total respondents, 10 percent are Under-graduate, 50 percent in the Graduation and 37 percent with Master's degree. The clerical position (the starting point of the job) shows the highest percentage of educational degree i.e. 60 percent. Thus indicating that an increasing trends in education with higher and quality, degrees are being pursued for a good profession.

4.1.5 CASTES AND ETHNICITY

Nepal is a multi-lingual, multi-ethnic, and a multi-cultural country where Bhramins, Chhetri, and upper class Newars have predominantly held key positions in the social, economic administrative and political structure of the society. After the advent of democracy in 1990 issues related to proportionate participation in various sectors have been raised. As such various movements have been launched continuously by Janjatis, Dalit and Madhesis. Against the disproportionate distribution and access to resources.

Table 4.6: Distribution of Respondent by Caste and Ethnicity

Caste/Ethnicity	Number of Respondents	Percent
Brahmin	11	27.5
Chhetri	4	10.0
Newar	5	12.5
Ethnic Group	17	42.5
Thakuri	2	5.0
Islam	1	2.5
Total	40	100.0

Source: Field Survey 2009

Above table shows respondents interviewed in this study belong to different caste and ethnic groups. Among them, the ethnic group form the majority with 42.5 percentage while Islams holds the least position comprising of 2.5 percent only. The dominance of the Brahmin women are seen to be in the second highest position percentage followed by the Brahmins with 27.5 percentage. The Chhetri comprise of 10 percentage while the Thakuri has indicated the occupancy of only 5 percentage of the total respondents. Thus, the table indicates a clear dominance of the ethnic group throughout the whole women staff in the Banks.

4.1.6 NUMBER OF CHILDREN AND FAMILY TYPE

The positive relationship between the type of family and the number of children. The dissonant has thus tried to co-relate the number of offspring against the backdrop of the family type. The changing economic structure has not only seen a shift in the family organization but has also resulted in a flood of skilled and unskilled labor-both for women and men in the market. Moreover, it has become increasingly difficult to make ends meet with a single partner's earning. Therefore the tendency of females to enter into the paid, employment has become absolutely necessary and also because women these days are more educated, independent and self-striving. Today, the message is "an ideal women is a combination of successful career with motherhood."

Table 4.7: Number of Children and family type

Family Type	Children			Total
	Son	Daughter	Son + daughter	
Nuclear	4 (20%)	5 (25%)	3(15%)	12(60%)
Joint	2(10%)	2(10%)	3(15%)	7 (35%)
Extended	1 (5%)	-	-	1 (5%)
Total	7 (35%)	7 (35%)	6 (30%)	20 (100%)

Source: Field Survey 2009

Above table present the distribution of respondents by the family type along with the number of children in each type. The data therefore reveal that equal numbers of respondent have either male or female offspring's. It further denotes that three respondents each from the nuclear and Joint family type have both sons and daughters. Nuclear family women work freely than joint and extended family.

4.1.7 RELIGIOUS STATUS

Though religion is a highly personal matter; it is no doubt an influential force for social control that most effectively guides human behaviour, Nepal is a country with a mosaic of multi-religious groups, where people live harmoniously together in a congenial environment.

Table 4.8: Religious Status and designation

Religious Status	Designation						Total
	Clerical	Supervisor	Manager	Subordinate	Officer	Executive	
Hindu	22(55%)	7(17.5%)	2 (5%)	1 (2-5%)	4(10%)	1(2.5%)	37(92.5%)
Buddhist	1 (2.5%)	-	-	-	-	-	1 (2.5%)
Muslim	1 (2.5%)	-	-	-	-	-	1 (2.5%)
Other	-	1 (2.5%)	-	-	-	-	1 (2.5%)
Total	24(60%)	8 (20%)	2 (5%)	1 (2.5%)	4 10%)	1 (2.5%)	40(100%)

Source: Field Survey 2009

Above table denote that 92.5 percent of respondents follow the Hindu religion along with 2.5 percentage of each category as Buddhist, Muslims and followers of other religion. The world 86.5 percentage of its national population are Hindus, with 7.8 percentage Buddhist, the second highest religion in the country. The survey also clearly supports the fact that the proportion of involvement of the Hindu women is comparatively higher in comparison to other religious groups.

4.1.8 FIXED ASSETS

The key issue of lack of access to land for women is related to socially determined inheritance rights and religious ritualized need, to give away daughters from one clan to another clan (Acharya 1998). Thus, the main concern of the researcher has been to determine the distribution, limitation and strength of productive assets-land and property of the respondents of these Development banks.

Table 4.9: Possession of Fixed Assets

Responses	Number of respondents	Percent
Yes	29	72.5
No	11	27.5
Total	40	100.0

Source: Field Survey 2009

Above table relate to the status of the respondents in terms of their possession of any fixed assets. The survey indicates that 72.5 percentage owned fixed assets. Whereas only 27.5 percent did not possess any fixed assets. Thus indicates a positive advancement of women in their private and public lives, to escape poverty and improve the standard of living.

4.2 REASONS AND PROCESS OF INVOLVEMENT IN THIS SECTOR

This sub-section deals with the reason for the respondent's involvement with the banking sector and the process that had been followed and practiced during the period of recruitment.

4.2.1 MEANS OF AWARENESS

Knowledge is the product of socio-cultural setting of the knower. Awareness about something is therefore the reflection of his/her own setting. Thus, there is a positive relationship between the individuals' social position and the medium of awareness. The means of awareness about the vacancy in the organization by the respondents may therefore reflect their access into the job.

Table 4.10: Means of Awareness

Responses	Number of respondents	Percent
Through Newspaper	19	47.5
By word of mouth	7	17.5
Someone working in the organization	14	35.0
Total	40	100.0

Source: Field Survey. 2009

The above survey indicates the respondents knowledge and awareness of the vacancy for the job in the Development Banks, either through the formal means i.e. through the media e.g. newspaper or by the informal means i.e. through the word of mouth or by someone working within the organization. The data reflect more than fifty percentage respondent awareness through the informal means. However, remaining respondents were alerted by the formal means which manifest a positive indication, that educated and qualified women employees are found within the organization. It also denotes that women today are more sensitive and conscious to their surroundings especially in relation to opportunities outside the domestic sphere.

4.2.2 REASONS FOR CHOOSING THIS SECTOR OF WORK

In Nepal, women constitute nearly half of the total population. However, their living standard shows a very low profile due to lack of proper mobilization of human resources, low economic condition and under development. Today, women therefore, involve themselves as jobholders to lift the socio-economic condition and are thus encouraged to be economically active in the urban society along side with their male partners.

Knowledge or information is a powerful tool in guiding and influencing one's altitude and behaviour. It is believed that 'having an idea of certain thing' will help to enhance opportunity and generate human skills. In this section, the researcher has tried to relate awareness with the reason for choosing this sector of work. The means of awareness or knowledge is closely related to the reason for choosing the working area of any organization.

Table 4.11 Awareness and reasons for choosing the sector

Means of awareness	Reasons of choosing this sector				Total
	To rely on oneself	Good Salary	Good working environment	Other	
Through Newspaper	7(17.5%)	3(7.5%)	8 (20%)	1(2.5%)	19(47.5%)
By word of mouth	3 (7.5%)	-	4(10%)	-	7(17.5%)
Someone working in the organization	6(15%)	2(5%)	6(15%)	-	14(35%)
Total	16 (40%)	5(12.5%)	18 (45%)	1(2.5%)	40(100%)

Source: Field Survey 2009

The above table shows the relationship between awareness and reason for choosing this sector of work. Among the total respondents, 40 percent took up the job for future prospects, while 12.5 percent were attracted by the good salary structure and the rest 45 percent were allured by the good working environment. The analysis further indicate that the formal means of awareness (i.e. through the news media) had positive relation to good working condition, good salary and even for the forth coming good future as compared to the awareness of the informal means i.e. word of mouth or through someone within' the organization. The table shows that most respondent i.e. 45 percentage choose this particular sector for the good working environment provided by the organization, whereas 40 percentage of the women stated their need for being self-sufficient and independent-a sensitivity that is most desired by women in today's industrialized society.

4.2.3 PROCEDURES CONDUCTED FOR THE RECRUITMENT

The process and system of recruitment of any organization reflects its quality and sustainability. In this section, the researcher has tried to find out the recruitment procedures, which indicate whether the employees were assessed on merit basis according to their efficiency and potentiality or either they were hired on informal basis.

Table 4.12 Procedures for recruitments

Recruitment procedures	Number of respondent	Percent
Through written test and interview	31	77.5
Interview only	9	22.5
Total	40	100.0

Source: Field survey, 2009

Above table shows that more than 77.5 percent respondents were recruited through written examination and interview, while 22.5 percent were screened only through the process of interview. It is expected that any organization take a fair and transparent method of recruitment for their employees. This may therefore stand as a mark of inspiration for other qualified women to inter into this field. As such, this study shows 77.5 percent of the Development Banks have followed the procedure for recruitment written test and interview their employees.

4.2.3.1 AWARENESS AND THE PROCESS OF RECRUITMENT

Awareness is related to knowledge, and knowledge of an individual is closely related to his/her surroundings. Knowledge is the products of socio-cultural settings of the knower involvement in any sector and access to the different goods and services. Thus, the aim of this subsection is to draw general perception of the people regarding the private employment especially in the 'Banks, in relation to the recruitment process carried out for their employees.

Table 4.13 Awareness and Recruitment Procedure

Awareness	Recruitment Procedure		Total
	Through written and interview.	Interview only	
Through newspaper	18(45%)	1(2.5%)	19(47.5%)
By word of mouth	5(12.5%)	2(5%)	7(17.5%)
Someone working within the organization	8(20%)	6(12.5%)	14(35%)
Total	31(77.5%)	9(22.5%)	40(100%)

Source: Field survey, 2009

The above table shows the distribution of respondents by means of awareness of the vacancy in the organization and the procedure conducted at the time of recruitment. The survey indicate that 47.5 percent of the total respondents were aware of the job through the media i.e. newspaper, followed by 17.5 percent *by word of mouth* while 35 percent were made aware of the vacancy by someone within the organization. Among them 77.5 percent were recruited through formal means that is by both written examination and interview. Whereas 22.5 percent were hired only through interview. The survey denotes that among the 17.5 percent. who had been aware by word of mouth, 12.5 percent were recruited through formal means whereas only 5 percent were hired on the basis of interview, Likewise, among the 35 percent of them, who had been alerted by somebody within the organization, 12.5 percent were hired through interview only while 20 percent of them hired through the formal procedure. The survey thus reveal that there is a positive relation between formal mean of awareness and the standard procedure of recruitment for the employees.

4.2.4 NECESSITY TO CONTINUE THE JOB

All human being have the right to pursue their dignity of economic security with equal opportunity- Wage referring to the periodical remuneration for work done, is expressed in terms of money. Thus, the necessity for the need of involvement in employment reflects the perception and attitude towards the work.

Table 4.14: Necessity to continuing the job

Responses	Number of respondent	Percent
Very essential	16	40%
Quite essential	17	42.5%
Only for pocket money	7	17.5%
Total	40	100.0

Source: Field Survey, 2009

The table show that more than 82.5 percent of the respondents have felt the need to continue the job, either for monetary necessity or otherwise, as against 17.5 percentage taking up the job only to manage their pocket expenses. The study further indicates that it has more serious and promising workers - a factor that is most essential for the healthy growth of any organization.

4.2.4.1 CONTINUE REASONS FOR CHOOSING THIS SECTOR

The term necessity and the reason for choosing the work may seem synonymous to some extent and at some point of time. However, the term may have different strength at different time period or at different situation of involvement. The reason for choosing this sector is related to the period of recruitment in the respective organization while necessity generally refers to the situation that compel or attract for continuing the present job. The comparison between the two situations therefore reveal the past perception in relation to the respondents" attitude to the present work.

Table 4.15: Continue Reasons for Choosing this Sector

Responses	Reasons for to choose this sector				Total
	To rely on oneself	Good Salary	Good working environment	Other	
Very essential	10 (22.5%)	1 (2.5%)	5(12,5%)	-	16(40.1%)
Quite essential	5(15%)	-	12(30%)	-	17(42.5%)
Only for pocket money	1 (2.5%)	4(10%)	1 (2.5%)	1 (2.5%)	7(17.5%)
Total	16 (40%)	5(12.5%)	18(45%)	1(2.5%)	40(100%)

Source: Field Survey, 2009

The above table represents the relationship between the reasons for choosing this sector of work with the necessity for continuing it. The data indicate that 82.5 percentages of the total respondents found it essential to continue their job. Among them, 40 percentage selected it for good future prospects, 45 percentage manifested their contentment to the good working environment while only 12.5 percentage regarded it for the economic value- Those respondents that indicate having taken the job only for pocket expenses comprised of 17.5 percentage, among which only 10 percentage showed their choice for good salary while 2.5 percentage took it up either for good future prospects or for the good working condition. It can thus be concluded that those who manifested their choice for good salary desired the continuity of work only on the basis for pocket expense, while those that found it essential to continue the job gave reasons as good working condition that attracted them towards their work. It can further be stated that the respondents' expectations have been fairly met with their present situation.

4.2.5 SATISFACTION WITH THE JOB

The term satisfaction gives a relative meaning for different people, the level of which varies from people to people. In the study, the researcher has tried to draw out the perception of the respondents towards their current job- The reason for choosing this profession may have beer due to the societal and family responses concerning the status of the Job or due to the necessity for it or yet again due to better future prospects.

Table 4.16: Satisfaction with the job

Responses	Number of respondents	Percent
Yes	26	65.0
No	3	7.5
Fully not satisfied	11	27.5
Total	40	100.0

Source: Field survey, 2009

The above table shows that 65 percent of the respondents are totally satisfied with their present job, while two-thirds 27.5 percent of the respondents are seen as not having total satisfaction towards their work. In case of negative perception, only 7.5 percent fall within this category. The figures thus indicate that almost all respondents 92.5 percent are either partially or totally satisfied with their current work.

4.2.5.1 THE REASON FOR CHOOSING THIS SECTOR AND THEIR SATISFACTION LEVEL

Satisfaction, being a relative term, the degree of which regarding the people's involvement in any sector of work cannot be measured exactly or accurately. However, the researcher has been quite successful in drawing out the level of satisfaction from the respondents concerning the present job. She has delved into questions such as the reasons for choosing the job along with the perceived conception for entering this field- Thus, this- sub unit helps to indicate the respondent's previous assumption with the present reality i.e. satisfaction in relation to their present Job.

Table 4.17 Level of satisfaction with the Choosing sector

Satisfaction	Reasons for choosing the work				Total
	To rely on oneself	Good Salary	Good working environment	Other	
Yes	9(22.5%)	5(12.5%)	12(30%)		26(65%)
No	2(5%)	-		1(2.5%)	3(7.5%)
Fully not Satisfied	5(12.5%)	-	6(15%)		11(27.5%)
Total	16(40%)	5(12.5%)	18(45%)	1 (2.5%)	40(100%)

Source: Field survey, 2009

Above table shows has tried to relate the level of satisfaction with the reason for choosing the job. The satisfaction dimension of the survey indicate that those respondents, who had taken up the job because of good environment and for the bright future prospects, seemed more satisfied than those who had taken it for some other reason. In this category, the highest proportion i.e. 45 percent though 15 percent were found as not being fully satisfied, however one third were content with their work. This indicates that the respondents had met their expectation. Among the 40 percentage respondents who had chosen the work for good future, 5 percent indicated as less satisfied. Nevertheless, 12.5 percent of respondents were not fully satisfied, whereas 22.5 percent indicated full satisfaction towards their work. Thus, it can thus be concluded that those who had chosen the Job for good working environment have been found to be more satisfied than those who had taken up the work for other reasons.

4.2.6 PRESTIGE REGARDING THE JOB

Prestige is the degree of honour extended to a status holder. For prestige, it is necessary that it should be according to the social values that are found in the society. Media on the other hand, helps to perpetuate the division of roles between males and females. In our case, the response and perception of others form a vital factor for the respondents concerning their job. Therefore, the response and perception of others are closely related to the prestige of the respondent's position in the particular working environment.

Table 4.18: Prestige regarding the job

Responses	Number pf respondent	Percent
Very prestigious	25	62.5
Quite prestigious	10	25.0
Ordinary, as any other organization	5	12.5
Total	40	100.0

Source: Field Survey, 2009

Above table shows the distribution of respondents by the degree of prestige regarding their job. The survey indicates that one-eight respondent considered the job as not being any different from other jobs while the same ratio also looked at it with pride. However, more than 62.5 percent of them felt

that their job was very prestigious and took it with great pride. The table shows that the level of prestige carried by the job differs from individual to individual, which may have been due to the variation in the socio-cultural settings of the viewers.

4.2.6.1 PRESTIGE OF WOMEN REGARDING THE JOB AND SATISFACTION

The prestige of an individual is related to the performance regarding the job that is assigned by the society, and the importance of the individual's contribution to the group or society. The relationship between satisfaction and prestige thus have a positive relation. People in society have various need and all the activities of people many directly or indirectly be related to the satisfaction of their biological or psychological needs. The prestige regarding the job therefore is psychological need that is related to the level of satisfaction with the existing activity.

Table 4.19: Regarding the job prestige and satisfaction of women

Satisfaction	Prestigious			Total
	Very prestigious	Quite prestigious	Ordinary. as any other organization	
Yes	19 (47.5%)	6 (15%)	1 (2.5%)	26(65%)
No	1 (2.5%)	-	2 (5%)	3 (7.5%)
Fully not satisfied	5 (12.5%)	4(10%)	2 (5%)	11(27.5%)
Total	25 (62.50%)	10(25%)	5(12.5%)	40(100)

Source: field Survey, 2009

Above table shows that the respondents from the category are satisfied 65 percentage show a higher proportion for the job being quite prestigious 25.5 percent Again, if the table is analyzed from the dimension of satisfaction 27.5 percent, those that fell into this category all considered their Job as being prestigious expect only 5 percentage who regarded it as any other job. Likewise, among those who were not satisfied 7.5 percent with the present work, only 2.5 percent thought it as being very prestigious as compared to 5 percent that visualized it as being most ordinary. It can therefore be concluded that the level of prestige felt by the respondents had a positive relationship with the satisfaction of their current or the existing job.

4.2.7 PERCEPTION OF FAMILY MEMBER REGARDING THE JOB

The response *and* perception of others are closely related to the prestige and position in the working environment. Similarly, workers are therefore influenced by the remarks and attitude of their family members concerning their job. The positive output of the respondents in regard to any work situation is highly influenced by perception and attitude of others.

Table 4.20: Perceptions regarding the job

Responses	Number of respondents	Percent
With pride	17	42.5
Ok, as any other profession	16	40
Not good	7	17.5
Total	40	100.0

Source: Field Survey, 2009

Above table shows the distribution of respondents by the perception of their family members regarding their job. The figure indicate that most of the respondents were inspired and encouraged by their family member in regard to their work, because 42.5 percentage of them looked at the existing job with pride, while only 17.5 percentage regarding it negatively.

4.2.7.1 PERCEPTION OF FAMILY MEMBER AND SATISFACTION

There is a close relationship between family life and female employment. As women are expected to stay home to look after their children, they generally leave work for bearing and raising them. After some interval they then return once again to paid employment. Thus the support of family members is strongly fell regarding the continuity of their job. Which is closely related to the level of satisfaction?

Table 4.21: Perception of family member and satisfaction

Satisfaction	Perception of family members			Total
	With pride	Ok, as any other Profession	Not good	
Yes	8(20%)	15(37.5%)	3(7.5%)	26(65%)
No	-	-	3(7.5%)	3(7.5%)
Fully not satisfied	9(22.5%)	1(2.5%)	1(2.5%)	11(27.5%)
Total	17(42.5%)	16(40%)	7(17.5%)	40(100%)

Source: Field survey 2009

The above table shows the relationship between level of satisfaction

and perception of the family members. In terms of level of satisfaction, those respondents who fell within the satisfied 65 percentage almost all of their family members manifested appreciation towards their job, except only for 7.5 percent that were not very appreciative. Amongst the 7.5 percent that indicated not fully satisfied concerning their existing work, the perception of their family members too denoted a negative tendency. The 27.5 percent of the respondents however fell into fully not satisfied category. Among them almost one third of their family member regarded it as being prestigious, with only 2.5 percent indicated not good whereby the greater proportion 37.5 percent regarded as being most ordinary, as any other job. The analysis thus reveals a relatively close relationship between perception and the level satisfaction as also indicated by the table, whereby higher proportion 42.5 percentage fall within the 'prestigious' category.

4.3 PERCEIVED EQUALITY AT HOME AND IN OFFICE

This sub-section deals with certain indicators that qualify equality of men and women both at home and at office. At home, the description is based on access of earnings along side with the possession of fixed assets. At office, it is based upon whether the workload is equally distributed between male and female employees and whether or not equal opportunity for authority, responsibility and promotion among them.

4.3.1 PERCEIVED EQUALITY AT HOME

The word equality refers to that condition where each member has same level of authority or privilege on given area. Family is a relatively permanent social group that is based on the division of labour where every member is expected to do specific works that are assigned to them. Despite this, women are expected to shoulder the larger proportion of the housework and responsibilities for child rearing. However, this study focuses only on equality in terms of income and fixed assets.

4.3.1.1 DECISION ON EARNING

The Nepalese social structure is such that it generally does not promote ownership of an property to female members. The patriarchal

structure of authority in the family does not adequately support women even, in regard to the possessions of their own earnings. In the sub-unit the researcher has tried to delineate the relationship between female income and their possession to any fixed assets, because within the Nepalese constitution the use of the word "Stri-Dhan" denote, some property belonging to a woman.

Table 4.22 Family earning & fixed assets

Family members earning	Possession fixed assets		Total
	Yes	No	
male	21(52.5%)	6(15%)	27(67.5%)
female	1(2.5%)	1(2.5%)	2(5%)
both	7(17.5%)	4(10%)	13(27.5%)
Total	29(72.5%)	11(27.5%)	40(100%)

Sources: Field survey, 2009

Through the above table the researcher has tried to find out the relation between earnings and the possession of any fixed assets. Among the total respondents 67.5 percent indicate male earnings wherein 52.5 percent possessed fixed assets. Likewise, those households that show both male and female earning members 27.5 percent, 17.5 percent indicated as having property, whereby only 10 percent did not possess any. The 5 percent of female working household indicate 2.5 percent as having property while only 2.5 percent were without. The table indicates that 72.5 percent of the total-earning members owned fixed assets. The survey states that there is a close relation between earnings and the possession of any property. However, the generalization of family ownership to any assets in relation to their earnings does not show any relevance in this study. The ownership status may have been affected by various other factors, among which the prime cause could be related to the economic condition of the household.

4.3.1.2 OTHERS ACCESS ON FEMALE EARNINGS & FIXED ASSETS

Property means goods and services that society gives an individual or a group of individuals with the exclusive right to possess, use and dispose off. Thus, if there is any access to it by others than it does not qualify the concept of property. It hardly becomes of any importance if there is no access to it by

its owner. The researcher therefore has tried to find out the relationship between the respondents sole access to their earnings (without interference from others) and the ownership of any fixed assets, like land and property.

Table 4.23 female earnings & fixed assets

Other access on female earning	Posses of fixed assets		Total
	Yes	No	
Yes	9(23.5%)	3(7.5%)	12(30%)
No	20(50%)	8(20%)	28(70%)
Total	29(72.5%)	11(27.5%)	40(100%)

Source: Field survey, 2009

The table indicates that 72.5 percentage respondents' possessed fixed assets, among which 50 percent had sole access to their earnings, while only 23.5 percentage respondents showed outside interference. Likewise, among those respondents that did not possess any fixed assets 20 percentage out of 27.5 percent indicated noninterference to their income while only 7.5 percent had outside interference. The horizontal reading of the table further denote that 70 percentage respondents mobilized their earnings on their own discretion. The survey thus indicate that there is no relation between sole possession to ones earnings in regard to possession of property, despite the fact that 50 percentage out of 72.5 percentage possessed Property without outside interference to their earnings. This shows that the influence of other variables may have affected this factor.

4.3.1.3 OTHERS ACCESS ON FEMALE EARNINGS & THEIR ACCESS ON OTHERS' INCOME

As mentioned above, most of the respondents had sole control over their earnings without others interference to their income .In this sub section, the dispersant has tried to delineate the status of women in the family through their authority in the household income. However, the dispersant is also interested in finding out whether women have access to the household income or not because this reflects female household decision- making authority. Nevertheless, this may again vary from family to family. The structure of the family is therefore assumed to be in alignment with the level of

decision-making power assigned to women.

Table 4.24 Female earnings *and* other member income.

Other access on female earning	Female access on other income		Total
	Yes	No	
Yes	4(10%)	8(20%)	12(30%)
No	11(27.5%)	17(42.5%)	28(70%)
Total	15(37.5%)	25(62.5%)	40(100%)

Source: Field survey, 2009

The survey indicate that 70 percent of the respondents had sole access into their earnings, while only 30 percent showed others interference into their earnings- In the same manner the table also show that 62.5 percent did not have anything to do with others earnings. However, only 37.5 percent indicated as having access to the earnings of other members.

4.3.2 PERCEIVED EQUALITY IN OFFICE

This section has tried to discover the situation of women at office. Are they over burdened with workload? Is the female work being evaluated on equal footing with their male counterparts? Are they offered equal opportunities for promotions and are their authorities at par with the responsibilities assigned to them. These are the areas where the researcher has tried to deal with in order to find out the work situation of women employees in these organizations.

4.3.2.1 SATISFACTION AND OVERBURDENED WITH WORKLOAD

In the Nepalese patriarchal society, males are the center of all decision making process Women in general, are expected to put in more effort than their male partners in the household chores. This subsection has therefore tried to examine whether female workers face the same situation even in the office environment. Thus the level of satisfaction illustrates the dimension of workload experienced by female employees in the work situation.

Table- 4.25: Satisfaction and Overburdened With Workload

Satisfaction	overburdened with work load than male workers			Total
	Yes	No	Both female/male equal footing	
Yes	2 (5%)	15(37.5%)	9(22.5%)	26(65%)
No	3(7.5%)		-	3(7.5%)
Fully not satisfied	1(2.5%)	6(15%)	4(10%)	11(27.5%)
Total	6(15%)	21(52.5%)	13(32.5%)	40(100%)

Source: Field survey, 2009

The above table reveals the relationship between the level of satisfaction and the feeling of overburden. The table indicates 52.5 percent (highest proportion) as not being overburdened by the workload in comparison to their male colleagues. However among them 15 percent showed fully not dissatisfaction to their existing work, while 37.5 percent indicated satisfaction. Likewise, 32.5 percent stated on equal level with their male co-workers, among them 10 percent denoted their full not satisfaction, while 22.5 percent showed their contentment towards their work. The analysis, thus indicate that those respondents who felt being at par with their male counterparts manifested satisfaction to the existing work. The table therefore reveals a majority positive relationship between workload and the level of satisfaction.

4.3.2.2 EVALUATION OF WORK AND THE LEVEL OF SATISFACTION

Work is an expenditure of energy, a striving application or efforts to some purpose. Similarly work done by employees in any organization is periodically evaluated. Therefore, there is thus a close relationship between the level of satisfaction and the perception of the employee' work evaluation carried out at various intervals within the work situation.

Table 4.26: The level of satisfaction of the respondents

Satisfaction	Work evaluation			Total
	On equal	Biased	Underrated	
Yes	17(42.5%)	6(15%)	3(7.5%)	26(65%)
No	-	-	3(7.5%)	3(7.5%)
Fully not satisfied	10(25%)	-	1(2.5%)	11 (27.5%)
Total	27(67.5%)	6(15%)	7(17.5%)	40(100%)

Source: Field survey, 2009

The above table has tried to show the relationship between work evaluation and the level of work satisfaction. The collected data reveal that 67.5 percent respondents indicated their work evaluation as equal in accordance to their male workers. Among them 25 percent manifested dissatisfaction to their work while 42.5 percent indicated total satisfaction. Likewise, 15 percent respondents indicated bias in their work situation. Similarly, 17.5 percent respondents stated underrated, among whom 10 percent indicated either total dissatisfaction or partial satisfaction. By the level of satisfaction out of 65 Percent, the survey revealed 7.5 percent as underrated while 42.5 percent indicated as on equal level with their colleagues. Those that indicated dissatisfaction 7.5 percent stated their work either as under estimated or biased. The analysis thus shows a relationship between work evaluation and the level of satisfaction, because those respondents who presumed their work positively experienced greater satisfaction at work situation.

4.3.2.3 EQUAL OPPORTUNITY AND EQUAL POSITION

The main problem faced by Nepalese women is the inequality of opportunity. This is mainly due to gender-based process of socialization, where by the patriarchal mentality prevail both within the household and among other sectors of social life. However, women now a day seem increasingly involved in various occupations, beyond the household chores. This section relates to finding out whether female employees work on equal footing with their male counterpart and do women feel they have been given equal opportunity.

Table 4.27: Female and male work on equal footing & equal opportunity.

Equal footing	equal opportunity			Total
	Yes	No	Biased at times	
Yes	22(55%)	1(2-5%)	8(20%)	31(77.5%)
Not always	6(15%)	-	3(7.5%)	9(22.5 %)
Total	28(70%)	1(2.5%)	11(27-5%)	40(100%)

Source: Field survey, 2009

In the above table the researcher has tried to find out whether female authority and opportunity were at par to their male colleagues in regard to similar work situation. The reading indicate 70 percent of them having given equal opportunity, among which 55 percent stated working on equal authority and responsibility, while only 15 percent indicated that it was not always so. Likewise, 27.5 percent manifested biased on opportunity, among whom, 20 percent indicated working on equal level, while 7.5 percent stated negative response. However only 2.5 percent indicated inequality in opportunity but worked on equal level with their male colleagues. The horizontal data in the table reveal 77.5 percent respondents worked at par with their male Co-workers, whereas only 22.5 percent did not indicate so. Among them, 55 percent were opined that they were given equal opportunity, followed by 20 percent with biased opinion on opportunity at times, and only 2.5 percent indicated total negative opportunity. The analysis thus concludes that even where the respondents did not work or equal level, Nevertheless they were opined indicated as been given equal opportunity.

4.3.2.4 WORKING ON EQUAL FOOTING WITH FEMALE AUTHORITY IN THE WORK SITUATION

Despite the male dominated society, women are accelerating their outdoor career in today's Nepal, Having internalized the norms of patriarchy, male headed programs and activities are taken as normal phenomena. However, this section deals with challenges and problems which women face when they became immediate supervising officers for their male subordinates.

Table- 4.28: Working on Equal Footing with Female Authority in The Work Situation.

Equal Footing	Work Situation			Total
	Very Seriously	Quite seriously	Indifferent	
Yes	10(25%)	10(25%)	11(27.5%)	31(77.5%)
Not always	1(2.5%)	4(10%)	4(10%)	9(22.5%)
Total	11(27.5%)	14(35%)	15(37.5%)	40(100%)

Source: Field survey, 2009

The above table shows the relationship between accepting each other's status and working together. The survey indicate 37.5 percent respondents as having stated as male colleagues took female authority indifferently, while 10 percent on each category were of the opinion that it was taken either very seriously or quite seriously. Similarly 22.5 percent stated that the status level was always not the same. However, 10 percent on each category stated that either the men were indifferent towards the authority or they were quite serious at times. Nevertheless, only 2.5 percent of men took female authority very seriously. It is thus clear from the above data 37.5 percent accepting female authority for them seems a difficult task. This may be due the result of the prevailing patriarchal social structure.

4.3.2.5 CRITERIA OF PROMOTION & EQUALITY IN OPPORTUNITY

The personal policy is an important aspect that reflect the sustainability and smooth running of an organization. Every society must have the provision of reward and punishment. Similarly, promotion is also one of the important reward system of an organization, encouraging its members to perform at excellence. However, the criteria for promotion may vary from organization to organization.

This subsection has thus tried to analyze the condition of promotional criteria with comparison to equality in opportunity.

Table 4.29: Promotion criteria and equal opportunity.

Promotion	Equal Opportunity			Total
	Yes	No	Biased at time	
Yes	20(50%)	-	2(5%)	22(55%)
No	6(15%)	-	1(2.5%)	7(17.5%)
A little biased	2(5%)	1(2.5%)	8(20%)	11(27.5%)
Total	28(70%)	1(2.5%)	11(27.5%)	40(100%)

Source: Field survey, 2009

According to the collected data 55 percent respondents indicated the promotion criteria at par with their male co-workers, followed by 17.5 percent respondents that indicated that was not the same among male and female employees, while 27.5 percent stated as being a little biased. Likewise, 70 percent of the respondents indicated equal opportunity provided by the organization, among which 27.5 percent indicated as the opportunities being biased while only 2.5 percent stated that no such opportunities had been provided to female workers. Thus the table clearly reveals a higher proportion of respondents indicated both as, equal opportunity and equal values set among the employees of the development banks. It can be concluded that all employees at these organizations have been provided equal opportunity for advancement regarding their job status.

CHAPTER - FIVE

SUMMARY, FINDING, CONCLUSION AND SUGGESTION

5.1 Summary

Gender refers to a socially constructed role, behavior and expectations that are associated with being a female or a male. Women are biologically different. They have been emphasized and elaborated and interpreted into social expectations of what behavior and activities are appropriate for males and female, thus creating a prefers of their respective rights and the possession of their powers. Gender like race, ethnicity and class is a social category that largely establishes one's life chances, by shaping one's participation in society and in the economy. Although, some societies may not be very radical on gender issues, non-the-less all societies do have gender asymmetries, the disparity and differences however varying in degree. Although gender roles differ from country to country the concept that clarifies the fact that women and men are social construct, and not merely biological categories. It, however, is not a conflict between women and men. Gender inequality for example does not men women are unequal or subordinate, it merely means that, there is inequality between genders, Gender equality can be referred to equality under the law, equality in access to human capital and other productive resources and equality of rewards at work and equality of voice.

Nepal started on the path of liberalization somewhere in the mid eighties. The primary channel of income in the globalization economy is employment expansion and productivity increase. Despite recent progress, gender inequalities are pervasive, persisting across many dimensions of life, turning up in households, social institutions and the economy. Here the focus is on disparities in basic rights, in access to and control of resources in employment and earnings. Gender disparities in access to and control of information, technology and financial capital hinder women's ability to

participate in and take advantage of the opportunities afforded by development. With occupational segregation being weakened somewhat during the past several decades, more women entered the economic market seeking new opportunities where they have become professionals and managers. Prestigious jobs like in the development banks have opened new vistas for the young and upcoming women in Nepal. What are the existing situations of these women, how have they perceived the banking sector as a new work force and what are the opportunities to be afforded to them and what are the access of the resources in household level are the equations raised in this study.

The main objective of the study is to examine and analyze the existing situation of these workingwomen in terms of fair opportunities in the work situation. However, the specific objectives focused for analysis is the socio-economic and demographic characteristics of women employees, the facilities provided to them and to analyze the existing opportunities that lead women to betterment.

The development banks of Pokhara City was the research area of this study. The exploratory cum descriptive research designs have been utilized to accomplish the objectives of this study. It is exploratory because it explores the issues related to the employment and with the household activities of the workingwomen. It is descriptive because it describes the socio economic and demographic characteristics of these respondents. Both primary and secondary sources of information have been used to get the required information. The primary data have been collected by using the structured questionnaire from 40 respondents, which comprise 80 numbers of the total-working women in the development banks of Pokhara valley. As for the secondary data, various published and unpublished researches and books have been referred and consulted.

Since the workingwomen of the development banks are all adults, 40 percent of them have been found to be between the ages of 30 to 34 years, followed by 27.5 percent in the age group of 35 to 39 years bracket. Thus, more than two-third of these women belonged to the age category between 30 and 39 years. Because, the practice of child marriage and early marriages are still dominant in the Nepalese society, the study has also revealed a high

percentage 50.0% of married women in comparison to 37.5 percent who have yet remained single.

It has been observed that there has always been a close relationship between family life and female employment. However, the changing economic structures have made employers more likely to accept women in the growing service occupation. Nevertheless, they are more likely to accept women in the growing service occupation. Nevertheless, they are more concentrated in a narrow range of employment sector, while the research on these banks has further enhanced the point, whereby 60 percent of the respondents have been found to hold a clerical position, with only 20 percent in the supervisory post. In the executive and managerial level however, their representation has been 2.5 percent and 5 percent respectively. Thus, out of 40 respondents, more than eight-tenth falls within the clerical and lower position. Establishing a higher participation by women can strength the effectiveness of the organization's development policy, because recent studies suggest that greater inequality is correlated with corruption.

Education has always been a gateway to the social and economic upliftment of human kind. It is therefore key to the access to any information, along with a successful venture to any *employment or job*. The research on these development banks showed that though the higher proportion of women employee hold the lower position in these organization 87.5 percent most of the respondents possessed a graduate degree and above. Likewise, those holding higher educational qualification had been found to be between the age groups of 30 years to 34 years old category.

The caste, ethnicity and religious groups to some extent reflect the peoples' representative ratio of the nation. Similarly, 42.5 percent of women in this work situation have been found to be from the ethnic group while only 10 percent represented the Chhetri caste groups. The religious background showed that the majority of the respondents were Hindus as compared to other religion.

It is generally believed that awareness of opportunity is supposedly related to the access of life chances. Therefore, in regard to the awareness of job vacancy in these development banks, 47.5 percent of respondents had stated their awareness of the employee requirement through the formal

means i.e. the newspaper. The relationship between awareness and the procedure of recruitment also reflected that, formal means of awareness had been closely related to the formal procedure of recruitment. Those that had been aware of the vacancy through the papers had however also been screened both through the written examination and the interview, to get into the current job.

Job satisfaction to a large extent also depends upon the work environment. In regard to which 45 percent of respondents had chosen this sector of work due to good working condition while 40 percent had chosen it due to the promising future prospects. It has thus been manifested that the job had been regarded as prestigious by two-third of the respondents. Similarly, a positive relationship between the perception of the employee's family members and the job satisfaction by the employee's themselves has also been indicated by the study whereby 65 percent stated their satisfaction which revealed a positive aspects for the continuity of the job.

The first objective of the study was to gain an insight into the socio-economic status of these workingwomen and to analyze whether or not the existing opportunities had led to women betterment. The study showed that 72.5 percent respondents had some sort of fixed assets to their name, thus indicating a positive link between working women and the possession of fixed assets. Those that did not possess any kind of assets however have been found to be mainly from male earning households. In the case of assess by outsiders into the earnings of the respondents, the study clearly manifested 70 percent non-interference by others. This therefore, also stressed the independence and an increased female access to savings and credit policies. In regard to equal opportunities, 70 percent of the respondents indicated having been haven equal opportunity concerning authority and responsibilities as well. Similarly, the study also observed that 55 percent female employees felt that the promotion criteria to have been transparent, and opined that they had been given equal opportunity for promotions too. It can thus be stated that encouragement of female access to employment opportunities can advance greater equality as well as enhance the economic efficiency for the upliftment of the nation.

5.2 Major Finding of the study

Various conclusions are derived from this research study. The major finding in reference to the prescribe problems are mentioned below.

-) The age group 30-34 years constitutes the highest 40 percent, whereas 20-24 years fall with the least 12.5 percent of age group section. so, majority employees of women remain in dynamic age.
-) The study has also revealed 50 percent of married women.
-) Majority, 60 percent of the respondents have been found to hold a clerical position only 2.5 percent at the top position. So, they have almost no access in decision making level.
-) Higher educational qualification had been found to be between the age groups of 30-34 years old category.
-) Higher 87.5 percent respondents possessed a graduate degree and above. Majority employees of women higher educated.
-) Nuclear family women work freely than joint and extended family.
-) 42.5 percent of women in this work situation have been found to be from the ethnic group. so , dominance of the ethnic group.
-) 42.5 percent of them looked at the existing job with pride, while 17.5 percent regarding the job negative.
-) The analysis reveals a relatively close relationship between perception and the level of satisfaction.
-) The majority 92.5 percent is either partially or totally satisfied only 7.5 percent are not satisfied with their current work.
-) Those who had chosen the job for good working environment have been found to be more satisfied than those who had taken up the work for other reasons.
-) Majority respondents were recruited through written examination and interview, while 22.5 percent was screened only through the process of interview.
-) The survey reveals that there is a positive relation between formal means of awareness and the standard procedure of recruitment for the employees.

-) 70 percent of them having given equal opportunity only 2.5 percent indicated inequality in opportunity but worked on equal level with their male colleagues.
-) 37.5 percent accepting female authority seems a difficult task due to the prevailing patriarchal social structure
-) The data clearly points out the women employees have been equipped with authority at par responsibilities as along with their mate colleagues in these organizations.
-) The analysis concluded that all employees at these organizations have been provided equal opportunity for advancement regarding their job status.

5.3 Conclusion

With the increasing economic market and service occupations opened in Nepal, the study of women employees in the Development banks however form a very minute evidence to the assessment of gender equality. Nevertheless, it can be taken, as an eye opener for the evaluation of the fair opportunities that lead to women empowerment. The conclusions are presented in relation to the interpretation and co-relation of women's perception in regard to equal opportunities at work situation in these public investment banks.

Study of the sample of female employees of the Development banks showed that mostly the young aged between 30 to 34 years had higher education. The Newars and Chhetris seemed to be the dominant caste groups among them. The Dalit participation was not observed.

The study also indicated that majority of these women come forward to join the workforce for none other reason than the attraction for the good working environment. Most of them constituted the urban upper and middle class section of the society, who desired being independent and self-dependent, and not with merely the necessity to add on to the earnings for the support of the family. Thus, the level of satisfaction and the perception of the family members towards their job also seemed to be in positive correlation to each other. Majorities of the respondents were found to be working in lower position despite having higher qualifications. It was observed that these

women were more pressurized than average Nepali women. The reason being that, they not only worked eight to ten hours a day outside (job), but also spent few hours doing household chores, and above all, 50 percent had children to take care of. It can therefore be stated that entry into job market has done little to change the domestic roles of these employees. Though these respondent gained some material prosperity.

Awareness towards this sector had been mostly through the newspaper, thus majority 47.5 percent were recruited through written examinations and interview. However, some of them had been recruited only through the process of interview. Only 15 percent indicated being over burdened and biased in their work evaluation. But more than 55 percent opined the promotion criterion to have been transparent. Because females and males worked with equal footing with equal authority and equal responsibilities, it has also been observed that female employees have been given equal opportunities in these organizations.

Women have thus made a significant progress in absolute terms and relative to men - strengthening their ability to work along with men at office and to undertake household work giving them the bargaining power, decision making capacity and the possession of fixed assets for themselves. However, gender gaps have narrowed on average but the nevertheless they have done so unevenly over time.

5.4 Suggestions

Based on the conclusion drawn from this study, following suggestions are being made. These suggestions are put in the same order as the conclusion for the purpose of clarity.

-) Majority of the respondents have expressed to have been pressurized by both job at the office, household duties and child care management. It may prove more fruitful had some entrepreneurs taken this opportunity to facilitate the staff working in these organizations by opening up a child facility center or a fresh for the benefit of the working parents. This would alleviate mothers from their worries of childcare and help perform even better with the job.

- J) Though awareness of vacancies in these sectors had been through the formal means, however some had been recruited through the process of informal interviews only. Therefore, for the good reputation of these esteemed Organizations, a full-fledged formal method of screening and recruitment would make it more prestigious and honorable.
- J) Though the proportion of women in these development banks as a fraction of the total workforce is quite high, major chunk of women are still engaged in low paying, mid- managerial or clerical jobs. Recruitment and vacancies must be created with greater vigor to promote lady staff to a higher post with a maximum involvement of them in more important and crucial positions.
- J) The workforces at these development banks have been well received by the urban middle class females at Pokhara and even though most women do not own fixed assets, working in these financial organizations have given them ample opportunity over household decision and child education.
- J) Therefore these jobs serve the purpose of providing growth opportunities for female workers. Hence, in conclusion of this study, it can be stated that jobs at these development banks could go a long way in assisting the recognition of the social and economic capacities of females and consequently the empowerment women.

REFERENCES

- Acharya, Meena, (1994): *The Statistical Profile of Nepalese Women: An Update in the Policy Context*, IIDS, Kathmandu.
- Acharya Meena and Lynn Bennett, (1981): *An Aggregate Analysis and Summary of 8 Village Studies. The Status of Women in Nepal*. Vol. II Part 9. CEDA, Kathmandu
- Acharya, Meena & Puspa Acharya, (1997): *Gender Equity and Empowerment of Women*. A study report, UNEPA, Kathmandu.
- Bernard, J., (1981): *The Good-Provider Role: Its Rise and Fall*, American Psychologist, 36.
- Bevan, David, Paul Collier, and Jan W. Gunning (1989): *Peasants and Governments*, Oxford: Clarendon Press.
- Bhasin Kamala, (1994): *What is Patriarchy?* New Delhi: Kali for Women Second Impression.
- Bhattachan, Krishna B, (1998): *Sociological Perspectives on Gender Issues in Changing Nepalese Society*. Paper presented at a workshop on Gender issues in Changing Nepalese Society organized by the Women's Studies Program, Central Department of Home Science, Padmakanya Multiple Campus with support of Friedrich- Ebert-Stiftung Germany, Kathmandu.
- CBS, (1996): *Nepal Living Standard Survey*. Vol. I. & II. Central Bureau of Statistics, NPC/HMG Kathmandu.
- CBS, (1997): *Human Development Report*, Central Bureau of Statistics, NPC/HMG Kathmandu.
- CBS, (1998): *Multiple Household Budget Survey*, Central Bureau of Statistics, NPC/HMG Kathmandu.
- CBS, (2000): *Population Monograph of Nepal*. Central Bureau of Statistics Kathmandu

- Coale, Ansley J, (1991): *Excess Female Mortality and the Balance of the Sexes: An Estimate of the Number of Missing Females*. Population and Development Review 17.
- Connell, R.W., *Gender and Power: Society, the person and Sexuality Politics*, Stanford, CA: Stanford University Press.
- Devkota, Mira, (2007): *Education Women in Government Employment, A case study of Pokhara Sub- Metropolis and Kaski district Development Committee office*) Unpublished M.A. Dissertation Submitted to the Dept. of Sociology and Anthropology T.U.
- Dyson, Tim, and Mick Moore, (1983): *On Kinship Structure, Female Autonomy and Demographic Behavior in India*, Population and Development Review
- Giddens Anthony, (2001): *Sociology*, Blackwell Publishers Ltd. 108 Cowley Road UK.
- Gray, Leslie and Michael Kevane, (1996): *Land Tenure Status of African Women*, Background paper to the Project on Gender and Property Rights in Africa World Bank, Washington, D.C.
- Heise Lori L., Ellsberg, and Megan Gottemoeller, (1999): *Ending Violence against women* in Population Reports L (11) John Hopkins University, School of Public Health, Population Information Program, Baltimore, Md.
- Hood, J.A, (1986): *The Provider Role: Its Meaning and measurement*, Journal of Marriage and the Family, 48 New York.
- Ines Smyth, and Maitrayee Mukhopadhyay, (1999): *A Guide To Gender Analysis Framework*, Candia March – Oxfam Maya Publication.
- Kerlinger F.N, (1984): *Foundation of behavioral Research*, Surjeet Publication, New Delhi, India.
- Kimmel, M. and M. Messner, (1992): *Men's Lives*, New York: Macmillan.
- Klasen, Stephan, (1994): *Missing Women Reconsidered*, World Development 22(7)

- Koirala, Roshani, (2005): *Work load study of employed women within Pokhara Sub-Metropolition*, unpublished M.A. Dissertation, Submitted to Population Gender and Development Department, Pokhara University, Pokhara, Nepal.
- Lorber J, (1994): *Paradoxes of Gender*, New Haven, CT, Yale University Press
- Mason, Karen O, Herbert L. Smith and S. Philip Morgan (1998): *Muslim Women in the Non-Islamic Countries of Asia: Do They Have Less Autonomy than their Non-Muslim Neighbors?* Paper Presented at the annual Meeting of the American Sociological Association, San Francisco.
- Mathema D. (2003): *Where is equality the Himalayan times* 23 oct.
- Ministry of Agriculture / HMG (1993): *Women's Role in Production of Main food Crops of Nepal (Paddy, Maize and Wheat)*. Ministry of Agriculture/ HMG, Kathmandu.
- Ministry of Agriculture/ HMG (1993): *Women Farmers in Nepalese Agriculture: A Case Study of Selected Districts*. Ministry of Agriculture/ HMG, Kathmandu.
- Moser, Caroline O.N. (1989): *Gender planning in third world: meeting practical and strategic gender Needs*. World Development vol. 17, No. 11. Great Britain.
- NPC – (1992): National Planning Commission
- Nepal Rasta Bank, (1988): *Multiple Household Budget Survey: A study on Income Distribution, employment and consumption Pattern in Nepal*. Nepal Rastra Bank, Kathmandu.
- Ostergaard, L, (1992): *Gender and Development: A practical Guide* London, Rutledge.
- Rana M.S.J.B and A.J. Shah, (1987): *Role of Women in Nepal's industrial Development: Status, Constraints, Opportunities and Prospects*. Vol. 1&II (Prepared for HMG? Nepal and UNIDO/ Vienna.

- Rajan, Kumud, -1993): *Women and Modern occupation in India*. Chugh Publication. Allahabad, India.
- Sen, Amartya K., (1989): *Women's Survival as a Development Problem*, Bulletin of the American Academy of the Arts and Sciences 43
- Skolnick, A., (1991): *Embattled Paradise: The American Family in an age of uncertainty*, New York, Basic Books
- Shrestha Neeru, (1982): *Women in teaching center for economic Development and Administration (CEDA)*. Tribhuvan University, Kathmandu, Nepal.
- Sharma, Lata, (2001): *Working women of Kathmandu, A case study from Gender perspective*. Unpublished M.A Discertation, submitted to the Dept. of Sociology/ Antropology T.U. Kritipur Nepal.
- The Gurung (1993): *A Himalayan Population of Nepal*, Ratna Pustak Bhandar, Kathmandu.
- Upreti Sunita, (1988): *Changing status of working women : A case study of Kathmandu*. Unpublished M.A. Dissertaton, submitted to the Department of Sociology/ Antropology, T.U. Kritipur.

Appendix - I
Questionnaire Schedule

1. Personal Information

Name: _____

Name of Bank: _____

Permanent Address: _____

Date of appointment: _____

Your working hours in office

From: ____ to _____

2. Age group (Please tick on your age groups)

a. Up to 24

b. 25 – 29

c. 30 – 34

d. 35 – 39

e. 40 and above

3. Marital Status:

a. Married

b. Un married

4. Your Position

a. Executive

b. Manager

c. Office

d. Supervisor

e. Clerical

f. Subordinate

5. Your level of education (Please tick on your qualifications).

a. S.L.C. and below

b. Intermediate

c. 10 + 2

d. Bachelors

e. Master and above

6. Caste/ Ethnicity (please tick on correct answer)

a. Brahmin

b. Chhetri

- c. Newar
 - d. Gurung, Magar, Rai, Limbu
 - e. Other
7. Number of Children
- a. One
 - b. Three
 - c. Five and more
 - d. Two
 - e. Four
8. Your types of family __
- a. Nuclear
 - b. Joint
 - c. Extended
9. Religions
- a. Hindu
 - b. Buddhist
 - c. Christian
 - d. Muslim
 - e. If other specify _____
10. Do you have adds an fixed assets?
- a. Yes
 - b. No
11. What did your means of awareness about the vacancy?
- a. Through Newspaper
 - b. By work of mouth
 - c. Some one working in the organization
12. What is the reason of choosing this sector?
- a. To rely on oneself
 - b. Good salary
 - c. Good working environment
 - d. Other
13. Necessity of continuing the job. (Tick the correct answer)
- a) Very essential
 - b) Quite essential
 - c) Only for pocket expenses
14. Prestige regarding the job
- a) Very prestigious

- b) Quite prestigious
- c) Ordinary as any other organization
15. Are you satisfied with the existing work?
- a) Yes
- b) No
- c) Fully not satisfied
16. How do you family members look at your work?
- a) With pride
- b) Ok, as any other profession
- c) Not good
17. Process of recruitment
- a) Through written test and interview
- b) Interview only
- c) Other
18. Do any members in your family earn?
- a) Yes male
- b) Yes female
- c) Yes both
19. Do other members have access to you earnings?
- a) Yes
- b) No
20. Do you have access to the earnings of the other members?
- a) Yes
- b) No
21. Do you feel you are over bounded with work load then the male colleagues?
- a) Yes
- b) No
- c) Both female/ male equal footing.
22. How do you pressure your work being evaluated?
- a) On equal footing
- b) Biased
- c) Under-Estimated
23. Do you feel you have been given equal opportunity?

a) Yes

b) No

c) Biased at time

24. Do female and male work on equal footing?

a) Yes

b) Not always

25. If you are the supervising officer how do your male colleagues take your authority?

a) Very seriously

b) Quite seriously

c) Indifferent

26. Is your authority at par with your responsibilities in comparison to male?

a) Yes

b) No

c) Not always

27. Do you feel the promotion criteria is transparent?

a) Yes

b) No

c) A little biased

28. What types of facilities provided by the bank?

a) Good salary

b) Bonus

c) Residence

d) Health

e) Vehicles

f) Training

g) Other