

CHAPTER - ONE

1. Introduction

1.1 Background

In Sociology, the study of women and gender selection has been a major growing area over past decades. However, prior to 1960, there was undoubtedly a strong case for organizing that - sociology could be seen as a male ideology. Feminists argue that the consequence of this "Male stream" search is that women have been ignored, distorted and marginalized in sociology. Following the realization that sociology has looked at society only from a male perspective Feminists have responded by trying to create sociology that explores and attempts to explain women's subordination and places women at the center of sociological study. Therefore, the importance of including a gender perspective, in sociology has emerged and has become a cornerstone in sociological investigation. The situation began to change with the resurgence of organized feminism in the late 1960s. The women's movement had a more immediate influence on sociology than in other academic disciplines both because much of its subject matter is concerned with everyday life and because it has always been a partially popular area of study of women. It has become a core area as of sociological research, such as family, education work.

It is obvious that women constitute half of the population of the world. Their equal participation and sharing of benefit are necessary for development. In the past women were considered second grade citizens in most of countries including Nepal. The women of the third world are depriving themselves of their rights due to traditional beliefs, backward socio customs and superstition. And Nepal is no exception. As a whole the socio - economic status of women is as that of a second - class citizen. That is why they are comparatively

backward as compared to their male counterparts. In perpetuating the continuity of creation, it is said that woman and men complement each other. In actual fact, however, it is a lopsided relationship with women performing the roles protesters, nurture, healer and guide. Nepalese women are recognized as daughters, wives and mothers, but are not from their own identity, despite the fact that they are as human as men. The more difference in physical structure does not make it necessary for one sex to lose complete human identity and live in surrender to the other sex. Society had elected, woman to the lowest and to submissive role, confined to the house and form their responsibilities due to their maternal function. They are discouraged and prevented from taking part in public life.

It is true that due to the gender discrimination, the situation of women in developing country like Nepal is worse than in the developed ones, still at the beginning of 21st century the reasons are patriarchal attitude, conservatism, tradition, illiteracy, ignorance, poverty and superstitions women have been treated as second class citizens. They have also less prestige, power and privileges than their male counterparts in the society. (Upreti: 1998)

In Nepalese context, women are associated with poor health, illiteracy, unemployment and overload. A female child in Nepal faces discrimination by birth. While a male birth is celebrated with pride and pump, female birth becomes an occasion for grief. The existing behavior of the society towards women in Nepal is not uniform and logical. The position of women has been difference in ideology and in practice. On one hand women have been given very high position and they are thought to be the foundation of happiness. The religious text has also been worshipped in the temple. But in practice, women are not honoured accordingly. With the teaching of religious books, rather there evolved a practice of exploiting women on the basis of such religious tradition.

The role of men and women are interdependent women's inside activities are

generally connected with men's outside sphere. It is seen that if women do not manage the household sphere properly men shall not be able to work outside enthusiastically. But women overall burden is higher than that of men. Though household works are not productive but for survival task, it is not less important than man's productive works. But in our society this fact is not realized. As a whole the socio-economic status of Nepalese women is generally lower than that of men. One tangible measure of woman's status is their educational attainment. Although, the female literacy rate has improved noticeably over the years, the level in the early 1990s full far short of the male level. In that period a direct correlation existed between the level of education and status. Educated women seem to have access to relatively high status positions in the government and private service sectors, and they have much higher status than uneducated and unemployed women.

The Ninth five year plan states that in this competitive age on the eve of 21st century Nepalese women are still found suppressed exploited, neglected and forced to live insecure life because of illiteracy ill health, poverty, orthodox, traditions and discriminatory legal system (NCP, 1997). Thus one of the objectives of the ninth five-year plan had been focused on women's empowerment for achieving its overall aim of poverty alleviation by ensuring women's share in decision making processes at all levels. However, despite the efforts of three decades seventy five percent of women are still illiterate, only two percent are first class officers (Acharya, 1997)

This statement shows that only a few women are jobholders in Nepal but they are also suffering from a dual role and discrimination.

Now-a-days gender role in market economy has been increasing. There has been significant increase in women's employment in the banking sector. For example, Nepal Bank, which has 106 branches in the different parts of country. It has provided a new area of job opportunity for Nepalese women, which has

helped to increase women's social prestige, decision-making power, self-confidence etc. So the socio economic status of women employees in the Nepal bank is quite good than the poor and uneducated women. But they seem relatively lower status than the male counterpart in the society.

Services provided by women are very important for the seminal of the family life community and the nation but their household cores aren't valid as a productive work. It is also true that their socio-economic status is lower than that of male; it is due to the patriarchal society and biased culture. Because within the family, educated women do not necessarily hold a higher status than her uneducated counterpart. Also within the family, a women's status specially a daughters-in-law status, is more closely tied to her parental family's wealth and status than anything else. It is backed truth that though women are educated, they are taken only as housewife. They cannot participate fully in economic and public life and have limited access to position of influence and power. They have little or no voice in decision making within or outside the household. So to enhance the position of educated job holding women we have to ignore the bias culture and traditional norms and values, which stop the women development. Not only that we have to empower them by giving an equal opportunity to participate in decision making process by imparting skill oriented education by participating them to outside dichotomy which enable them to generate self-confidence, self-reliance, self employment, opportunities and self identity, which helps to rise their socio-economic status. Not only that, to enhance development effectiveness, gender issue must be an integral part of policy analysis, design and implementation Policy maker must design and produce effective strategies to promote both opportunity and equality between women and men in development.

1.2 Statement of the problem

The social status of woman in Nepal generally is low due to the general

poverty conciliation of the country to the unequal gender bias distribution of power and resources in the family and in society. Nature of women status visualized in the form of backward socio- cultural and traditional norms, lack of basic health facilities, huge burden of households and field works, less input even in the most important areas of family decision making, low employment opportunities, health and legal right etc. No government can be a silent spectator on the issue of women constituting one half of the human population. Women constitute 50.6% of the total population of Nepal. This vital section of the society has minimal access to resources, information and services both within and outside the household sphere. This shows that women suffer from discrepancy and have to face unequal social and economic conditions. Their status in economic, social and legal aspect is much low in the society. Their low status is mainly because of their less involvement in the economic activities. As they work mostly inside the house, their contributions remain invisible. Such a "domestication of women" may cause a decline in women's decision marking power inside household (Shtrii)

There were policies started in the sixth development plan. Development plan [1980-85] formally addressed the issue of women's role in development for the first time. Subsequent plans continue to give cognizance to the crucial role of women in national development. There was a policy as stated in the seventh plan to impose the condition of rural woman. Similarly in the eighth and Ninth plan the policies were to make women participate in the main stream of the development and to increase their involvement in every sector of development. Recently, government has stresses the role of women in the development process. In practices, however, many discrepancies fill prevail particularly concerning equality of opportunities. There are still a number of socio- cultural and traditional values, which are less supportive to the advancement of women.

In Nepal a large number of women do not know about their rights, because they are illiterate and ignorant. Lack of education, training and mobility are

major reasons for women staying in the lower hierarchy. Not only that though a few women are educated and some of them are jobholders, also they are still suffering the dominancy and discrimination by male. They are exploiting either in household or in the office. We also know that the socio- economy status of educated and job holder women in Nepal is high than that of uneducated and unemployed women but within the family educated women also doesn't necessarily hold higher position than educated as men, they have a little or no voice in decision making within or outside household. Though Nepal Bank Limited provides new of area of prestigious opportunity which is very supportive to enhance the status of women employee, it does not bring holistic development of women. So, to enhance the position of educated job holder women we have to empower them by giving an equal opportunity in decision making process by providing skill oriented education by participating them in public places, by reform discriminatory laws and traditional socio-culture, which enable them to generate self confidence, self reliance, self identity and independence in the society. Such rays of solving problems really help to control over social and natural resources also within or outside the household. These indicators can provide women economic independence that helps to raise the socio-economic status of women in Nepal. Considering all above mentioned issues, this study has focused on the following research questions.

- 1) What is the socio-economic status of the educated job holding women?
- 2) How much recognition they have got in regarding to decision making process?
- 3) What is the role of women in household management?
- 4) What is the job status of respondents? How do they feel on their job?
- 5) What are the problems, faced by women?

1.3 Objectives of the study

The main objective of this study is to find out the socio-economic status of educated job holdings women of Nepal Bank Limited-Head Office, Dharmapath, Kathmandu, Nepal.

The specific objectives of the study are followings:

- 1) To find out the socio-economic status of educated job holding women of Nepal Bank Limited.
- 2) To study the job status of respondents and their feeling on the job
- 3) To analyses how much recognition they have got in regarding to decision making process.
- 4) To analyze the role of women in household management.
- 5) To study the problems faced by women.

1.4 Significance of the study

Participation of educated women in employment sector such as banking has been significant to uplift their socio- economic status. It is true that their status is higher then uneducated and rural women but the problem is that their status is still low and subordinate than the men. The job holding women are educated and independent, but despite of being educated and independent they are far behind in the comparison of man. They have a little or no decision making power in the family. They have been suffering many socio-cultural and economic problems. So in order to improve and uplift the status of women, it is very important to find the reason behind their backwardness in the society. It is also important to know the causing factors, which could motivate the entire society for their uplift. For this a deep research work has to be undertaken. The main cause behind this study is to explore what is the status of educated job holding women of Nepal Bank Limited, Head Office. So the output of the study is supposed to be fruitful for the organizations, which are working for

women development. The study may be equally useful to the administrators, planners and policymakers for formulation of policy and implement them to enhance gender development in every part of social life.

1.5 Study Area

1.5.1 General Introduction

Nepal Bank Limited is one of the oldest banks of Nepal. It lies in Darmapath, Kathmandu, Nepal; It was established on November 15, 1937 A.D. (Kartik 30, 1994 B.S.) This marked the beginning of an era of formal banking in Nepal. NBL is the pioneer financial institution of Nepal

1.5.2 Employees

At present the bank is operating through 106 branches in the 55 districts of the country. There are 2985 permanent staffs, where 2313 are males and 672 are females. Similarly, in Nepal Bank Limited (Head Office) Dharmapath, Kathmandu the total number of employees are 402. Among them 288 are males and 114 are females.

1.5.3 The services provided by bank

The services provided by Nepal Bank Limited are Business partner, Deposits Accounts, International Trade Finance, Consumer Lending, Home Loan, auto Loan, margin Lending, Remittance Services, Foreign Exchange Service, Safe Deposit Locker and other Banking services.

1.5.4 Motion of the bank

Nepal Bank Limited seeks to provide an environment within which the bank can bring unique financial value and services to all the customers. It will be a

sound institution where depositors continue to have faith in the security of their funds receive reasonable returns; borrowers are assured of appropriate credit facilities at reasonable prices; other service-seekers receive prompt and attentive services at a reasonable cost; employees are paid adequate compensation with professional career growth opportunities and stockholders receive satisfactory return for their investment

1.5.5 Condition of woman employees in Nepal bank

Nepal Bank Limited has 106 branches in the different parts of Nepal. It has provided a new area of job opportunity for Nepalese women, which has helped to increase women's social prestige, decision-making power, self-confidant etc. So the socio economic status of women employees in the Nepal bank is quite good than the poor and uneducated women. But they seem relatively lower status than the male counterpart in the society.

1.6 Conceptual framework of the study

The above chart shows three main aspects of women to study the socio-economic status. Firstly, job status shows the respondents position, salary and perception on their job. Secondly, social aspect describes their status in society regarding age, caste, marital status, education, family structure and size, fertility and health status. Similarly, economic aspects describes all about the income, property and property right. After all, it will be the combination of socio-economic status of women.

The chart shows the involvement of these women in decision-making process and household management. Finally, the chart concludes with the problems of the respondents.

1.7 Organization of the study

The study has been divided into five chapters. The first chapter presents the introduction, statement of problems, objectives, and significance of the study,

organization of the study and conceptual framework. The second chapter is literature review. The third chapter presents about research methodology. Fourth chapter is related to data analysis and presentation. Fifth chapters explain summary, major findings, conclusion and recommendation of this study. The dissertation finally concludes with the bibliography and appendix.

CHAPTER-TWO

2. Review of Literature

2.1 Theoretical Review

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, ignorance, poverty and superstitions, women have been treated as second-class citizens. They have less prestige, power and privileges than their male counterparts in the society (Upreti, 1988).

Status of women is an important factor, which affects the socio-economic development of a country. As we know that status is not a fixed rigid concept, it changes with time. So the status of women also changes with time. Status has been defined in different ways. As cited by the population monograph — the United Nations has given the definition of women's status as ^{L1} "The conjunction of position a woman occupies as a worker, student, wife, mother of the power and prestige attached to these positions and of the rights and duties she is expected to exercise" (CBS, 1987).

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 (Usha , 1997).

2.2 Social structure in Gender

The deep-rooted cultural issues and structure of patrilineality and patrilocality put high cultural religious and other values to son against the daughter, generally in Hindu culture dominate rural areas in Nepal. As a result women have to struggle for survival in an environment where they perform subordinate role. They live under male as subordinate (father, brother before marriage, husband after marriage, son after death of the husband) all their life, as they are economically dependent on them.(Malla, 2000).

Women in Nepal, as elsewhere, hold triple responsibility of reproduction, production and community management. However reproduction isn't treated as work and house holding is not considered a predicting job at least by the state organs. Women's access to property and modern avenues of education, skill development and knowledge is concerned, Nepalese women in general lag far behind men (Acharya, 1997). Women suffer from discriminatory practices in opportunities for education, personal mobility which is required among others for skill development and independent decision-making is highly restricted. Women in Nepal works for longer hours than men have many opportunities to gainful employment and posses extremely limited property right. Lack of accurate control over property, mainly landed property women are deprived from decision making about the household income (NESAC, 1998).

A review of early development models, such as the "Growth Model", the "Integrated rural development Model" reveals that none of them adequately addressed mass poverty and inequalities, including gender inequalities. Experience has revealed the insufficiency of such models, and forced development planners to look in different direction. Addressing gender inequalities in the Third world is fairly recent innovation, both in academics and in development.

Recently the realization has been spreading that any development model which

does not include women's needs and contributions will be fatal flawed as such a model neglects half of the needs and human potential of any nation (Uprety, 1989). As this awareness has spread, so too has the call to focus on gender and development. Until quite recently, development plans and programs ignored gender inequalities, and thus failed to harness Nepalese women's potential for contributing to national development. The impact of the international decade for women (1980-85) was set at the national policy level for the first time for women's participation in development.

The paper has used the gender and development GAD framework in its discussion and analysis. The existing literature shows that there were women in development WID approach prior to the emergence of GAD approach in the 1980s. The primary focus of the WID approach was on the inclusion/integration of women in the development projects embedded with the objective for making more efficient. But the GAD approach attempted to address inequalities in the social roles of men and women vis-à-vis development. It has also linked the productive and reproductive roles of women with the assumption that the social construction of these roles primarily triggers the oppression of the women. Understandably, gender is the system of socially ascribed roles and relationship between men and women, which are determined not by biology but by social, political, and economic context. Given the fact that gender roles are learned, they can change over time (Moser 1989, Seed 1991 and Regmi, 2000).

The framework is useful for data collection and analysis at the micro-level in gender division of labour between men and women and woman and their access to control over various resources. Moser's framework focuses on the three components such as the women's triple roles (Productive, reproductive and community roles), Practical and gender needs and categories of WID/GAD policy approaches. There has also been an emphasis on the empowerment of women by addressing the issue of inequalities and imbalance power relation between men and women and improving the gender relations in the community

Women's empowerment framework attempts at bringing women into the equal position to that of men. It focuses on the five hierarchical levels of equality-welfare, access concentration, participation and control. It is considered to be useful tool for planning, monitoring an evaluation of a project which translates the commitment of empowerment into action (Longwe, 1991 and Regmi, 2000).

2.2.1 Women and Education

Shrestha's study reveals that "Education and employment for women has positive relation. Education not only facilitates employment but it is a manifestation of and a stimulation to the achievement of motivation" (Shrestha 1982 16). Once the women are educated they seek employment for upward social mobility, and to use their education they seek employment.

There is another study done by Manjit Singh, which shows that "by making a female literate we educate the whole family. Female literacy brings more awareness in the house. Literacy among females brings remarkable changes and is mainly responsible for qualitative changes in the society" (Social Change 1985 32). Education brings about a change in an individual, which in turn brings great changes in the whole society too. Education gives awareness to the women. Women with high academic qualifications will influence the development of the country and the quality of life itself (Upreti 1988: 15).

Nearly 47% of the population of Nepal is illiterate and of those most are women. Education is the most important factor for the development of human personality as well as for the development of a nation. As women make half of country's population, education of women is very important and it should receive top priority in the context of development of modern Nepal.

The study undertaken by Meena Acharya and Lynn Bennett (1982) reflects that in Nepal Education is also an important determinant of women's status in family and in society. Girls have to work in homes and in fields from the very young age and the time for school are more limited. Their attendance is more irregular and their dropout rate is much higher than that of boys. According to Lamming (1983) "It can hardly be otherwise that illiteracy rates for women are generally much higher than those for men, for instance 66% as compared with 47% in China and 89% as compared with 64% in Pakistan, and 34% as compared with 20% in Nepal, or that in various countries of Africa and Near East, the illiteracy rate runs to 80 to 90% for women. Thus illiteracy together with lack of training tends to keep women in, as inferior position people do not feel necessary to educate their daughters. It is considered that education will be of no use to women in their adult life, because a woman is not expected to deal with the outside world. Thus whatever she learns she will forget.

2.2.2 Marital status

The marital status of women does affect her work. According to Shrestha's findings "A married woman should be able to keep a fair balance between the job hold work and household work. She can neither give less importance to the household responsibility nor to the job responsibility." In the case of an unmarried woman the work burden of home will be less than the burden of work for married women" (Shrestha 1982 61).

A married woman has many tasks to fulfill and she has to bear more burden than an unmarried female. A single woman is able to take part in the outside work more freely without any hesitation than the married women.

It is important to deal with in detail with marital status, because it is through the marriage that women change from the status of daughter to daughter-in-

law. (Acharya, 1979)

Marital status makes a woman totally dependent upon her husband because her rights upon the family property are only through husband. About the women's right upon family property, Bennet (1980) wrote, "Men are endowed with the right to property by virtue of the biological fact of birth. Women's right to property depend almost entirely upon the social fact of marriage (i.e. on their role as a wife)". Therefore, women's economic security is entirely dependent on their adherence to strict social norms of proper marital behavior. Polygamy, the custom of having many wives at one time, was well established in society. Men could have as many wives as they wished every male member of the ruling family possessed his own harem which would accommodate hundreds of girls (Rana,1978: 38-39) among the higher and the landed classes it was a luxury. Usually a man who had enough land took more than a wife. Sometimes polygamy becomes a compulsion especially when the first wife failed to give birth to a male child. In a tradition bound society like that of Nepal, people often contracted polygamous marriage when there was no male issue. The birth of a son was very much valued in the contemporary society (Maskey, 1996-95).

2.2.3 Early marriage

The civil code or "Muluki Ain of 1963 permits marriage with parental consent at the age of 16 years and without consent at 18 years. UNICEF (1992) however estimates that 22% are married by the age of 13 and 50% by the age of 16 years. Women in many developing countries marry when they are very young. Almost 50% of African women, 40% of Asian and 30% of Latin American women are married by the age of 18(World's women, UN 1991) Women still have fewer social options for survival other than marriage. According to culturally defined ideals, getting married and producing children are the ultimate goals for women. All other options including education and

employment are only secondary (Acharya, 1997) Some orthodox people believe that if a daughter is given away before her menstruation she is cent percent virgin and giving away of virgin is really a great "punya" or religious credit.

2.2.4 Decision Making

Sharma, (2054 B.S.) states that the women have a little role in family's decision-making due to their illiteracy and non- involvement in direct income generating works. Nepal is a male dominated country where women's decision making authority come only after the men's death. The women make decisions only when the males are not in the home or they have gone outside their village. Status of women, Vol.4, part II). In the same manner, while making decisions on an agriculture sector, the women's roles are limited only to selection of seed manure. The women make 18.5% decisions by themselves and 12.5% jointly with men.

Acharya and Bennett (1981) in their report stated that in developing countries like Nepal women's role in economic development is considered insignificant. Women's role is considered to be that of nurturing while men's role is perceived as that of breadwinner. Time allocation and decision-making studies show that women have a major role both in managing the agriculture production process and in providing the labour. Women's economic activities are related to their economic strata. Women of higher economic strata are educated and are from the urban area so they are involving in jobs, projects and programs. But women of lower economic strata are uneducated and are not involving in gainful economic activities. They are mostly confined within the household. But the rural women earn money from selling crops. If they get some leisure time they weave carpet, basket, rope etc and earn extra money. Women who are able to earn money and make a visible contribution to the household enterprises may be expected to have a higher status within the household because they could be perceived as equal partners rather than

dependents. Earning capacity also helps a woman even if she leaves her husband due to unhappy marriage or is widowed or remains unmarried. About the power and authority of decision making, Dr. Rizzal advocates that " a Nepalese wife exercises as much power and authority in the household and her husband. In some cases her power and authority may even exceed to that of her husband."

According to Heer, in his study, "In the working and the middle class the working wife exerts more influence in family decision making than non-working wife" (Heer 1958n, 341).

2.2.5 Caste and Ethnicity

Caste plays an important role in women's socio-economic conditions because the socio-economic activities are confined according to their caste and ethnicity. "The extent to which women are dominated and oppressed within the family and within individual household, however, varies considerably. The most important factors here appears to be the social class of the household and to such facilities as education prevails as in many rich peasants and land owing household, the chance of a greater degree of emancipation are more substantial. This, however, can be significantly affected by the conventional expectation and behavior pattern of particular caste and ethnic groups. Thus this is a strong tendency in high caste. Hindu families and particularly among Brahmins, for women treated more unequally and to be socially oppressed than among the tribal groups e.g. Limbus, Magars, Gurungs or even so called untouchables' (Seddon; 1987), Acharya (1979).

2.2.6 Occupation

In modern urban industrial society, occupation and income are two very important factors in the determination of individual's status. Not only the

nature of occupation and amount of income but also the nature of work and individuals specialization in it is the important contributing factors in deciding his socio-economic status. The achieved criteria of education, occupation and income have become important bases of status determination of women in contemporary society.

Employment opportunity for women is limited. There are only a few women who hold high paying, prestigious and decision-making jobs (Shrestha 1982 229) Writing about the occupational status of the women in Nepal, Seddon said "Women are confined into their domestic and subsistence activities" Seddon (1987). In Nepal especially in rural environment, main occupation of the women is household chores and agricultural activities.

2.2.7 Fertility

"Data shows not only persistence of high fertility but also increasing fertility over the years." (Population Monograph, 1987). And high fertility is not only one of the major causes of women's high death rate but it is also an important variable in limiting their life options. Women with higher fertility have less time for other types of activity beside child rearing.

Women of lower and poorer groups tend to bear more children in part because more their children die in infancy and so these women have shorter lactation and non-ovulation period before they become fecund again and in part they need more children to replace those loss. So they continue to bear children at late age. This difference demonstrated in study conducted by Khanna where the 'Jat' women who been married had an average of seven live births and lower ranking chamar women had an average 8.2% some others are 15% and more (Manandhar 1996). Rai and Sayenju (1985) opined that children are not economically active and families must spend much of their income on bringing

up of their children. "To be born a daughter is a misfortune" and "Let it be later but let it be a son" are common saying in Nepali society (Ghimire 1991).

2.2.8 Size of the Family

Size of the family does affect the financial condition of the family, which in turn affects the work of the women. According to Acharya and Benette - "The larger the family sizes the lower the participation rate of women in subsistence production" (Acharya and Benette 1982). Women with large families have to give attention to all the members of the family, so that she will have less time to devote to her work and herself.

2.2.9 Income

In contemporary socio-economic structure, income is one of the most important causes of social differentiation and of distribution of power, prestige and privileges in society. In the case of women, income signifies more than simple monetary gain to working women on the other hand. Income ushers in, prestige, power, independence and initiative in women. Earning by women brings in financial stability to the family (Kumud Ranjan 1993: 55)

Girls in Nepal as socially conditioned to accept their situation and the ideology of male supremacy which results in a range of discriminatory practices. This means that not only the girls and women are ill equipped to retaliate against (or even question) the implicit and explicit injustices to which they are subjected, but in the absence of alternative models of role and conduct. They actually espouse and propagate the dominant social and cultural values that militate against their gender group (Grover 1991).

2.2.10 Women and health

Women 's health is a social issue. Improving women's health and well being

improves not only their own life but also those of their children and contributes to improve household and community welfare. According to Mathema (1997), the health status of the Nepalese people in general has been improving though it is low compared to other fewer developing countries. The health status of women remains still lower. The life expectancy for men is 55.9 years of age and it is 53.4 years of age for female. Lutes (1992), states that the Nepalese women's health is in miserable condition in the sense that they are quite neglected from their very childhood stage. The cultural *norms*, economic conditions and preferential attitude of parents towards the boys are in *the* center of the ill/poor health of women.

Subedi (1993) highlighted that throughout the developing world, more boys than girls are immunized and girls who are brought to hospital are generally in worse condition than boys are. Because of these factors women are affected by nutritional deficiency. According to Shukia, (1982) "The main nutrients deficient in this subject are total dietary minerals, proteins, irons, calcium, folic acid and vitamins and the resultant conditions are anemia with Hypoprotheinems and Ostoemalacia affection innumerable young men in our society."

In rural India" So far in the six winter months people eat thick and large maize bread and in the summer months thick wheat bread are eaten, vegetables are not grown except during the rainy season" (Awasti,1982). The condition is more or less similar in Nepal also. Here people eat more rice and khole than bread.

2.2.11 Age

Acharya wrote," In Sirsia, male children between 5 and 9 years of age spend 1.24 hours working each day while girls in the same age group put in 2.05 hours. According to Acharya (1981) "Adult men spent 92.2% of their work time in productive work, while women spend only 38.8% of their daily work

time in productive work. But again given that women work more hour than men. Men have about seven hours of free time while boys of 10-14 age groups put in about 5 hours of work per day, girls of the same age group have almost full work day i.e. they work for an average of 7.6 hours per day." Similarly the difference in age between the bride and bridegroom was another feature which was in existence during the early years of 20th century. Unequal match-making was not uncommon. There was a popular saying that even a minor girl of seven could be given into marriage to an old man of seventy-seven. This was fairly common among the Brahmans. (Maskey, 1996:94). Like in India, one of the traditional Hindu social customs formerly practiced in Nepal was the custom of Sati Pratha. This made the position of women most uncertain and unsafe. Rana Prime Minister Chandra Shamsher abolished this practice on 8th July, 1920 (Regmi, D. R. 1996:80).

2.2.12 Women participation in work

The socio-economic status of women in Nepal is very poor. While 81.3% of the total population are dependent on agriculture women constitute 45.2% of the country's total economically active population. Labor participation of Nepalese women is the highest among SAARC countries (61:04%), despite their significant contribution to the economy, women constitute the major group of disadvantaged people in Nepal (UNICEF 1995:2).

According to a study by Acharya and Bennett on the status of women in Nepal (1979-81) women spend on the average of 9.91 hours per day in domestic farm labour as opposed to 5.68 hours per day for men. Rural women generate more of the total household income the men 50% of the total income is contributed by women as compared to 44% by men and 6% by children.

The aggregate data from this study depict women's contribution to be heavily focused on farm and domestic activities: 86% of all domestic work and 57 % in subsistence agricultural activities. Their total contribution to the household

income remains at 50 % as opposed to only 44 % for males and 6 % for children between the ages of 10 to 14 (UNICEF 1992:91-92).

According to Shrestha "Nepalese society which regards male members as an asset and those not abject to women entering the labour market but expects to receive her traditional domestic role equally" (Shrestha 1982:5).

Women have always been given a secondary position on that of man in our traditional society. She is seen as a good housekeeper, and a good mother this shows that women had a very limited role to perform in the traditional society. However, in the modern times, especially in the urban areas, women have to perform dual role i.e. to take care of the whole household activities and to work outside the home for extra income to support the family (Upreti, 1988:13)

According to Pradhan, (1979) women have been traditionally regarded primarily as consumers and not producers. It is only with the advent of the 1970 that they have been regarded as a global resource for development and social changes. Women's limited role in the society reflects the secondary role given to them in the household nexus, which forms the deep core of almost all social relationships in traditional societies like Nepal.

More and more Nepalese women are entering into job market to day either because economic necessity or in search of new career if one looks into the occupational distribution of families from 1971 to 1991 census, one would find a considerable increase in the proportion of women employed in services, professional and technical and sales services.

2.3 Review of Empirical Study

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 B.S. 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).

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 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 worst than in the developed ones, 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).

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

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 exercise in health, education agriculture has already been conducted in Nepal. The process of assessment and audit in Ministry of Women, Children and Social Welfare and Ministry of Local Development are underway. All these exercise 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).

2.3. 1 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 principal 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) CWDAW: In 1981 U.N. general assembly adopted the convention on the Elimination of all forms of Discrimination against Women (CESAW). 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 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 interregnal component of respective co-operation frameworks.

CHAPTER -THREE

3. Research methods

The basic idea underlying the present field study is to document the socio-economic status of women in Nepal with special reference to educated jobholding of Nepal Bank Limited. This chapter describes the procedure of data collection and technique of analysis. There are reasons for selecting the field area, reasons for selecting the topic, research design, nature and sources of data collection, sample size, methods of the data collection, data analysis producers and limitation of the study.

3.1 Rationale of the selection of the study area

The main objective of the present study is to identify the socio- economic status of the educated job holding women of Nepal Bank Limited. Head Office. The meaning of selecting this area is that, Nepal Bank Limited is one of the biggest banks of Nepal where many educated women have got job opportunities, which have helped them to boost their socio-economic status to increase social prestige and income control power, decision making power etc in the family. But they are not free from problems. Their status is still lower than that of men. So to identify the present status of educated job holding women, the Bank is very convenient for researchers where, many educated women are working in the same place.

The other meaning for selecting this area is that, no study has been done before regarding the same issues and objectives. So the output of the study is equally valuable information for administrators, coming researchers or policy makers to improve the situation of educated job holding women.

3.2 Research design

In this study, a descriptive research design has been applied. Besides descriptive, exploratory research design has been also applied. The exploratory research design explains the issues related to employment household activities and the problems faced by them. It is descriptive because it describes the socio- economic and demographic characteristics of those respondents. Such as, age, marital status, family size, and land holding etc. after all its impact is on the socio-economic status of women.

3.3 Nature and sources of data

The study is based on both primary and secondary sources of information. In order to fulfill the specific objectives of the study, the analysis is mainly based upon primary data. This primary data has been acquired from field surveys, observations and interviews. The secondary data has been collected from different published and unpublished materials such as research articles, books, journals, seminar papers, occasional papers, case studies, research reports and thesis etc. The methods of the study are basically qualitative and quantitative.

3.4 Universe and sampling

The universe of this study is workingwomen of different level in Nepal Bank, Limited Head Office, Kathmandu. The universe is composed of different ranks of working women and multi caste, ethnicity, religion and language. The total numbers of employees of the bank are 402. Among them 288 are males and 114 are females. Among the total number of female employees, only 36 job holding women of different ranks are chosen using purposive sampling due to the lack of time and financial constraint.

3.5 Methods of data collection

In this study both primary and secondary data are used. Primary data is

collected from purposive sampling. The following tool was applied for collecting primary data.

3.5.1 Observation

Observation in the study area can provide so much of information, which is a good technique of data collection. In this study physical condition, working condition, opportunity, security and environment of the bank are observed. By this observation some relevant information is taken which helps to study the status of women.

3.5.2 Questionnaire schedule

The questionnaire is prepared (Appendix) to elicit information to the objective of the study. The questionnaire is designed to collect both qualitative and quantitative information as a personal history of the respondents, their present demographic information, education, employment, total working hours, marital status, role and relation with family, decision making power, discrimination, problems faced by them etc.

3.5.3 Key informants

In this research some key informants are interviewed to collect the relevant data for research, which has helped to find out relevant information. Because sometimes, a respondent's hidden information don't come out. So it is a very effective tool for a good research. In this sense some bank managers and other high post holding males are interviewed. They have provided some good information about the condition of respondents.

3.6 Data processing and analysis

The information has been collected through interview. All the gathered data

has been first classified into qualitative and quantitative basis. After that it has been checked and verified manually in order to minimize errors. The data further has been analyzed in the descriptive way by using methods like frequency, percentage and tables etc.

3.7 Limitations of the study

The study is mainly undertaken with an academic purpose. This study is intended to find out the socio-economic status of educated job holding women of Nepal Bank Limited (Head Office). Intermediate level or above passed women are taken as educated person in this research. The study has focused only certain target groups of women employees of the bank. So this is limited to only one area. A large area is not taken due to the lack of resources, time and financial constraints. Therefore, the study may not represent the women of the whole country.

CHAPTER – FOUR

4. Data Analysis and Presentation

4.1 Social aspects

4.1.1 Distribution of respondents by age

Age is an ascribed status related to roles, responsibilities, prestige and societal expectations from its member, which give them certain privileges on the basics of their age. UN has 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" (UN 1967). 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. In this study age of the sampled respondents ranged from 25 to above 51 years.

Fig.4.1.1

Distribution of Respondents by Age

Table No. 4.1.1
Distribution of Respondents by Age

S.N.	Age/group	Number	Percentage
1.	25-30	3	8.3
2.	31-35	3	8.3
3.	36-40	4	11.1
4.	41-45	14	38.9
5.	46-50	11	30.6
6.	51-above	1	2.8
	Total	36	100.00

Source: Field Survey, 2007/2008

Table 4.1.1 shows age wise composition of the respondents. The age group has been classified into six groups. Majority of respondents 38.90 % are in the age group 41-45 which is followed by 30.6% of the age group of 46-50. Likewise 8.30% of respondents are in the age group 25-30 and the equal 8.30% of respondents is in the age group 31-35.

The least percentage 2.8 is observed in the age group 51 above. The table indicates that there is only one respondent is 51 and above age group. Most of the respondents of the bank belong 25 to 50 years of age group. It shows that working age of all respondents is perfect. The majority of female employee of Nepal Bank Limited central Office falls within the middle age category. Where by the middle age women can mold and train themselves to take up all the responsibilities and challenges in the job because they are working for a long time and experienced also.

4.1.2 Distribution of respondents by caste/ethnicity

Generally Nepali society is heterogeneous in its ethnic structure. The respondents who are employed in this bank are also found of different caste. Nepali is a multi-lingual; multi-ethnic and a multi-cultural country where Brahmins, Chhettries and upper class Newars have predominantly hold key position 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 lunched continuously by Janajaties, Dalit women and Madhesis against the disproportionate distribution and access to resources.

Fig.4.1.2

Distribution of respondents by Caste/Ethnicity

Table No. 4.1.2

Distribution of respondents by caste/ethnicity

S.No.	Cast/Ethnicity	No	Percentage
1.	Brahmin	10	27.8
2.	Chhettri	2	5.6
3.	Newar	23	63.9
4.	Ethnic group	1	2.8
	Total	36	100.00

Source: Field Survey, 2007/2008

Table No. 4.1.2 shows the Distribution of Respondents by cast/Ethnicity Respondents interviewed in this study belong to different caste and ethnic-groups. Among them the Newars from the majority with 63.9%, where ethnic group holds the least position comprising 2.8 percentages only. The dominance of Brahmin women are seen to be in the second highest position 27.8 percentage followed by the Chhettri with 5.6 percentage.

This table indicates a clear dominance of the Newari group throughout the whole women staff and least participation from ethnic group. It indicates that most of the women from ethnic group are uneducated and backwards. That is why they are not involving in job, on the other hand we can say that most of the Newari group live in Kathmandu so they are getting education and job opportunities. This is one of the main causes behind the highest involvement in job of Newari women in the Bank.

4.1.3. Distribution of respondents by marital status

Marriage is an important aspect of human life, which provides permission to have sexual relation and give birth to children legally. Marriage is a universal truth in Hindu society. In this study most of the respondents were married.

Marital status makes the difference in women's status. It is through the marriage that women change their status of daughter to daughter in law. Marital status also changes the women's role and increases the duties and workload of the women. The below table 4.1.3 shows the marital status of the respondents.

Table No. 4.1.3

Distribution of respondents by marital status

S.No.	Martial Status	No.	Percentage
1	Married	34	94.4
2	Unmarried	1	2.8
3	Separate	1	2.8
	Total	36	100.00

Source: Field Survey, 2007/2008

Fig. 4.1.3

Distribution of respondents by marital status

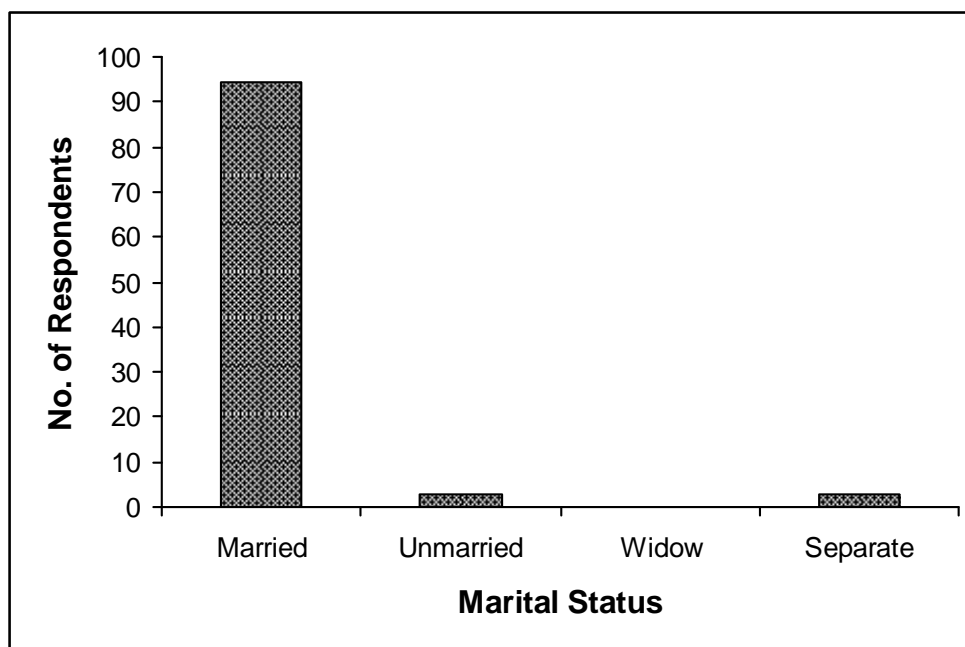


Table No 4.1.3. Shows that 94.4% of respondents in this bank are married which is followed by 2.8 percentage of unmarried and the equal 2.8

percentages are separated. The figure shows that higher participation of married women working in bank is to support their family. According to respondents, the reason for the high proportion of married women is that they don't want to be only a housewife; being educated women they want to become self dependent. Again the other supporting factor could also be the fact that women in Nepal are struggling to advance their career after their marriage, a social stigma that she is preserved and unpolluted by the ways of the wicked world.

4.1.4. Age-wise marital status of respondents

Marital status changes the women's role and status and it increases the duties and workload of the women. In this study most of the respondents are married. Early marriage is one of the important characteristics of the Nepalese women. Because of the early marriage, most of the respondents are married. Table 4.1.4 shows the age-wise marital status of the respondents.

Table No. 4.1.4

Age wise marital status of the respondent

S. No.	Age wise marital status	No.	Percentage
1	15-19	6	17.1
2	20-24	18	51.4
3	25-29	11	31.4
	Total	35	100.00

Source: Field Survey, 2007/2008

Note: A respondent is unmarried.

In this study there are 17.1% of respondents are married in 15-19 years of age which indicates the practice of early marriage. In the above table the highest 51.40% of respondents are married in the age between 20 to 24, which shows the perfect age of marriage. Second majority 31.4 % of respondents are married in 25 to 29 year of age group;

From this study we can say that all the respondents are free from the early marriage system. But those respondents, who got married in the age between 15.19, might have faced lots of barriers to boost up their career in their life.

4.1.5 View of respondents about age at marriage

The marriage age is one of the most important variables, which affects the women's status. Marriage changes the women's role and duties. It also affects women's fertility. Early marriage leads to long term influences on high fertility rate, high mortality rate and low life expectancy. Age of marriage is slightly increasing in this modern period than the past period. Table no 4.1.5 shows the view of respondents about age at marriage.

Table No. 4.1.5

View of respondents about age at marriage

S.No.	Suitable Marriage age	No.	Percentage
1.	20-24	23	63.9
2.	25-29	11	30.6
3.	30-35	2	5.5
	Total	36	100.00

Source: Field Survey, 2007/2008

According to the table the majority 63.9 percentages of respondents replied that 20-24 year of age is suitable for marriage. Where as 30.6 %e of respondents said that 25-29 years of age is suitable for marriage, where as 30.6 percentage of respondents replied that 25-29 years of age is suitable for marriage. Only a few (5.5% percentage of respondents replied that 30-35 years of age is suitable for marriage.

This analysis clearly shows that there are no respondents who replied that the age at marriage in 10-14 years of age is good. This indicates that education and media make people aware about age at marriage. Now-a-days woman realizes

that early marriage is not good for their health and good career. Now, they are realizing after 20 years of age is suitable for marriage. So the view of age at marriage is slightly developed.

4.1.6 View of respondents about choosing life partner

Marriage is an important in women's life. The event of marriage determines all her life options and subsequent livelihood. A women's freedom to accept or reject marriage partner is evidently an index of the degree of freedom. She exercise in the management of her own life and thus of her status. Women and also men rarely have any role in the choice of their own life partner. Table 4.1.6 shows the choosing life partner.

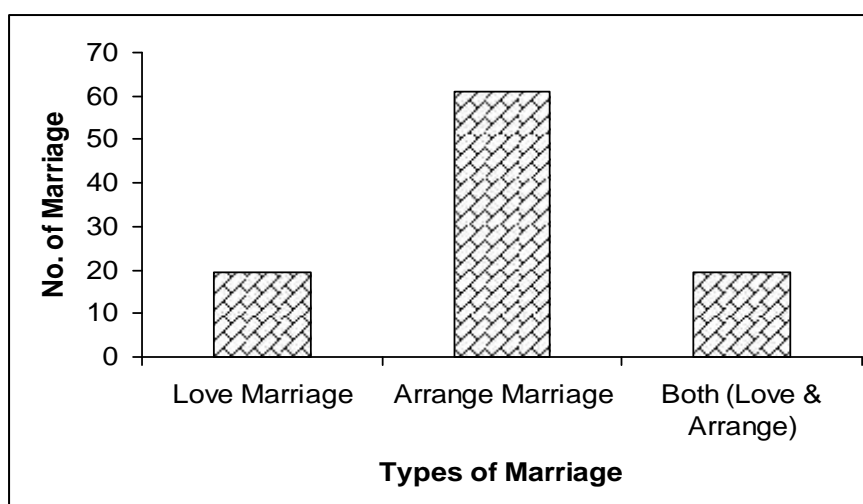
Table No. 4.1.6
View of the respondents about choosing life partner

S.N.	Process of Marriage	No.	Percentage
1.	Love Marriage	7	19.4
2.	Arrange Marriage	22	61.1
3.	Both (Love & Arrange)	7	19.5
	Total	36	100.00

Source: Field Survey, 2007/2008

Fig. 4.1.6

View of the respondents about choosing life partner



In this study, 61.4 % of respondents prefer to choose their life partner by parents, whereas, 19.4% of respondents prefer to choose their life partner by themselves.

This study clearly shows that there is still a traditional marriage system that is why, most of the Nepalese people like arrange marriage in this modern period also.

4.1.7 Married respondents classified according to fertility

Fertility is one of the major components of women's status. High fertility is the cause of women's poor-economic condition in Nepal. The lower fertility level, women can lead to involve in income generating works and ultimate by the status of women will be better of. High rate of fertility is very common in rural areas of Nepal. But the fertility rate among the respondents is not found high.

Table No. 4.1.7

Married respondents classified according to fertility

S.N.	Fertility Level	No.	Percentage
1.	1-2	28	80.0
2.	3-4	7	20.0
	Total	35	100.00

Source: Field Survey, 2007/2008

Note: (A respondent is an unmarried.)

Table 4.1.7 shows the married respondents classified according to fertility. Among 35 married respondents, 80 percentages of respondents are found to have 1-2 children. It shows the low fertility rate. Only 80% married and separated women together have 3-4 children. The cause behind the 3-4 children according to the respondents is demand of son and being married at lower age.

This analysis clearly shows that though they are educated they still want son rather than daughter that is why they stop giving birth after birth of son. It is a

very critical example of discrimination between son and daughter.

In this study there is a good aspect that there is no a respondent who is found to have more than four children. It shows that all the respondents are aware of the bad aspect of high fertility rate. It might be the impact of education.

4.1.8 Respondents classified according to family structure

The structure of the family plays an important role in the women's socio-economic status. There are mainly three types of families in the study. Therefore the respondent's families are dichotomized in two-category joint and nuclear family. The nuclear family includes a husband, a wife and their unmarried children and it is comparatively small in size Joint family, which means a husband, a wife (one or more), their married or unmarried children and other relatives living in one household who have their meals in the same kitchen. And an extended family means more and more members and more relatives living in one household. Family is the basic social institution. The size of the family shows about individuals and it directly affects the economy of the family.

Table No. 4.1. 8

Distribution of respondents on the basis of family structure

S.N.	Family Structure	Number	Percentage
1	Nuclear	24	66.7
2	Joint	12	39.4
	Total	36	100.00

Source: Field Survey, 2007/2008

The above 4.1.8 Number table shows the impact of increased modernization in the family structure of employee. A high majority 66.7% women are living in the structure of the nuclear family. And rest 39.3 % have been with a joint family. The main cause of choosing a nuclear family according to the

respondents is that they want to be released from family burden such as high economic load. The other main cause according to the respondents is that they cannot go forward to achieve their goal in life if they are in a joint family.

4.1.9 Distribution of respondents by educational status

Education determines the status of women. Education provides some of the basic skills and confidence to take control of their lives. But the large majority of the population of Nepal is illiterate with whom women comprise the largest group among the illiterate women.

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 No. 4.1.9

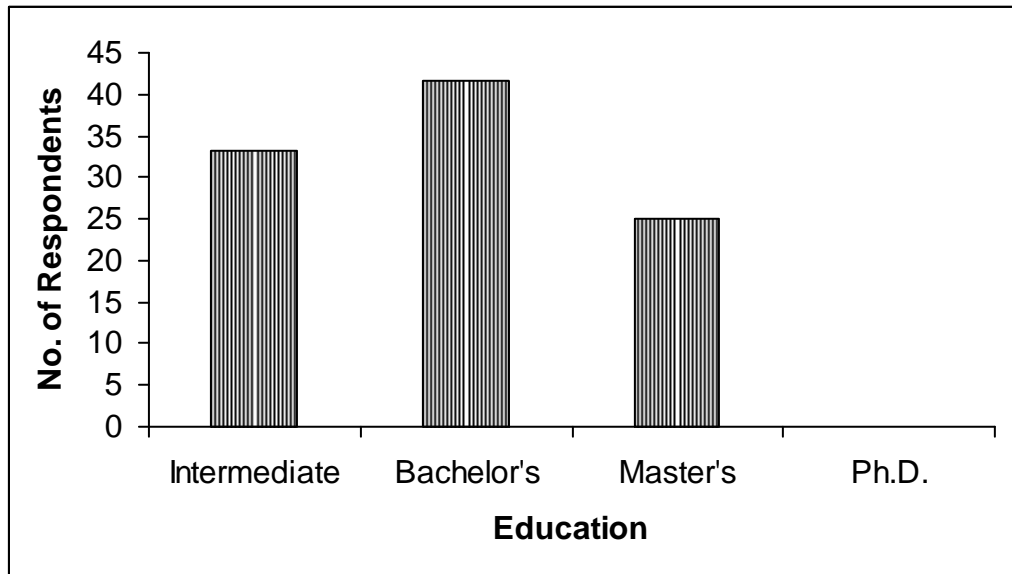
Distribution of respondents by educational status

S. No.	Education	Number	Percentage
1.	Intermediate	12	33.3
2.	Bachelor's	15	41.7
3.	Master's	9.	25.0
4.	Ph.D.	0	0
	Total	36	100.00

Source: Field Survey, 2007/2008

Fig 4.1.9

Distribution of respondents by educational status



The table shows that the highest majority 41.7 % of the respondents has Bachelors degree and the lowest percentage 25.0 of the respondents is Master's degree holders. But the main thing is that all the respondents are above the intermediate level. It shows the decreasing participation of women at higher level. From this data we can indicate that most of the women have so many difficulties to continue their education. The causes behind it may be the early marriage, family burden.

4.1.10 Distribution of respondents by religion

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

Table No. 4.1.10

Distribution of respondents by religion

S. No.	Religion	Number	Percentage
1	Hindu	33	91.7
2	Buddhist	3	8.3
3	Muslim	0	0
4	Christian	0	0
5	Others	0	0
	Total	36	100.00

Source: Field Survey, 2007/2008

Fig 4.1.10

Distribution of respondents by religion

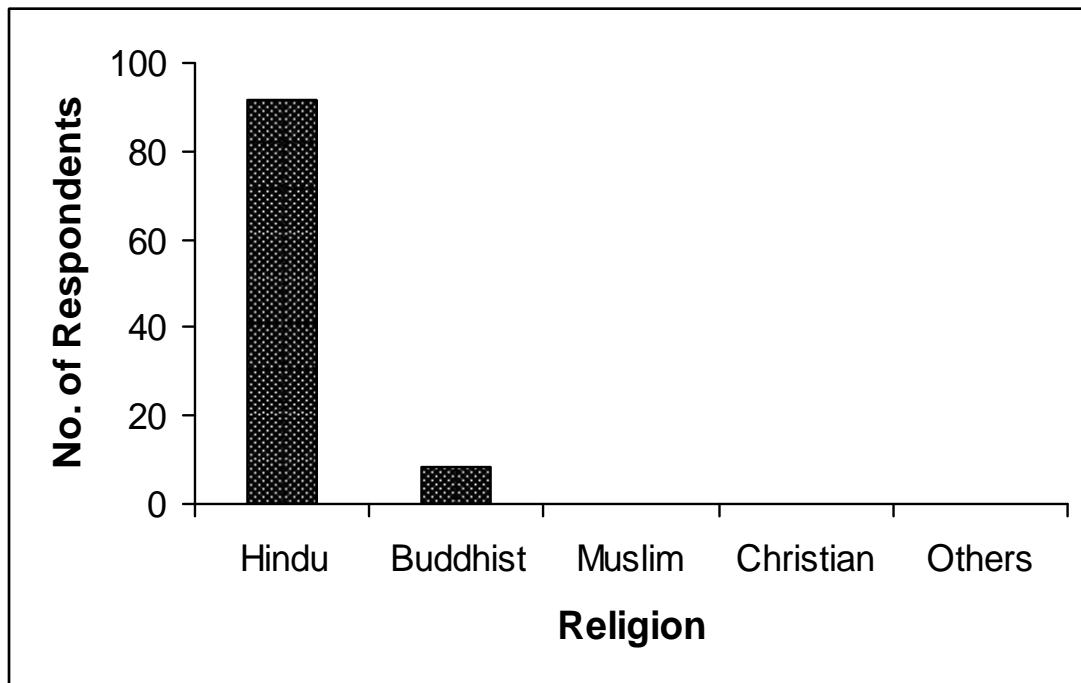


Table no 4.1.10 shows the majority, 91.7% of the respondents are from Hindu religion, which is followed by 8.3 percentage of Buddhist. But there are no Muslim, Christians and other religion groups.

Nepal is the only Hindu kingdom in the world, where 86.5 percentage of its national population are Hindus with 7.8 percentage Buddhist the second

highest religion in the country (CBS 2000). The survey also clearly supports the fact that the proportions of involvement of the Hindu women are comparatively higher in the comparison to other religious groups.

4.1.11 Health status of respondents

A) Frequency of diet per day of respondents

Frequency of diet per day is most important for our health. Food is a basic need for all the living things. Frequency of food taking differs according to economic status of family Table 4.1.11 (A) shows the Frequency of diet per day of respondents.

Table No. 4.1.11 (A)
Frequency of diet per day of respondents

S. No.	Time	No.	Percentage
1	Two time	15	41.7
2	Three times	18	50.0
3	More than Three times	3	8.3
	Total	36	100.00

Source: Field Survey, 2007/2008

In this study the frequency of food intake is found to be portion to the economic status of the respondents. Majority of the respondent 50.0% are found to be taking three meals in a day which is followed by 41.7 % are found to be taking two times a day. There are only 8.3% respondents who are found taking meal more than three times.

The table shows that 8.3% found taking meals more than three times. It indicates that though they are economically independent most of the respondents are not taking healthy diet. Basically taking only two meals a day is not enough diet for good health, which shows the health status of respondents is not good enough. But in turn of Nepal, taking meals three times a day seems quite good in comparison of poor rural women.

B) Dietary intake

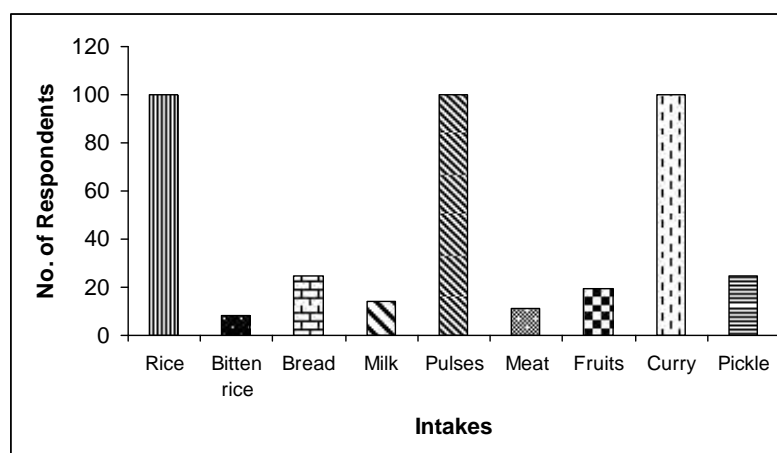
The terms of diet taken by respondents their health status and their economic condition are critically interdependent with each other. Basically, Nepalese people don't have the habit of balanced and nutritious diet. May be, it is due to the lack of food, lack of money, lack of knowledge or may be the lack of time for eating also. In this study, the main diet of respondents are rice, curry, pulses, beaten rice, bread, milk, meat, fruits, curry and pickle etc.

Table No. 4.1.11 (B)
Proportion of Dietary intake by respondents

S. No.	Intakes	No.	Percentage
1.	Rice	36	100.00
2.	Bitten rice	3	8.33
3.	Bread	9	25.00
4.	Milk	5	13.88
5.	Pulses	36	100.00
6.	Meat	4	11.11
7.	Fruits	7	19.44'
8.	Curry	36	100.00
9.	Pickle	9	25.00

Source: Field Survey, 2007/2008

Fig. 4.1.11 (B)
Proportion of Dietary intake by respondents



The table no. 4.1.11 (B) shows the dietary intake by respondents. In this table, 100% of respondents eat rice, dal, and curry twice a day 25% respondents eat bread and pickle as a snack. 19.44% of respondents eat fruits once a day. Next, 8.33% of respondents eat beaten rice but those 8.33% are all from Newari community, who like beaten rice most. In the last only 11.11% of respondents eat meat, once a day and they are also from Newari community. Similarly, Brahmin/Chhettri respondents replied that, they eat beaten rice and bread once a week.

This information clearly shows that all the respondents eat pulses, rice and curry twice a day and other items once a day according to their interest and habit. Here, except rice, pulses and curry only few percentages, who eat other nutritious food like milk, meat, fruits etc. It clearly indicates that though they are earning money; they are not taking balance diet. It indicates the low health status but, in comparison to other poor, uneducated and rural women, taking rice, pulses, curry twice a day is not a poor diet.

(C) Use of contraceptives

Fertility is one of the most important factors, which affects women health status and socio-economic status. So knowledge and practice of contraception is an important phenomenon in family planning programme, because without the knowledge of contraception there is no question of use. In the absence of contraception use fertility rate cannot be reduced. Therefore, the given table shows the respondent's knowledge of using contraceptive.

Table No. 4.1.11 (C)

Use of contraceptive by respondents

S. No.	Respondents' View	No.	Percentage
1.	Yes	12	34.30
2.	No	23	65.70
	Total	35	100.00

Source: Field Survey, 2007/2008

Note: a respondent is unmarried only 35 respondents' views are mention below.

In this table the minority 34.30 % of respondents are practicing contraceptives. The majority 65.70% of women have different views about why they are not using contraceptives 21.74% respondents replied that they are not using it because of health problem. 26.09% respondents replied that the contraceptive is not necessary for them because they prefer the natural method of sex to control the fertility. 17.39% answered that their husbands have done permanent family planning. 34.78% said that their husband uses condom that is why they are not using it. Those respondents who are using contraceptives also express that they want a small and happy family that is why they are using it, which stops the unnecessary fertility rate. They also replied that they are using it for better health.

This analysis indicates that some are using contraceptives to stop the fertility and some stop it by other natural way. A few of respondents answered they have health problem but it is good for women. Anyway, both groups of respondents have knowledge of contraceptives and it's potentiality of human being. All the respondents are aware of fertility and they know how to control it either they are using contraceptives or not. Finally we can say that they are very aware about their life and health.

(D) Health services receive (treatment)

Health has a direct relationship with the quality of life, as it is major determinant of national welfare. The health status of a society is the outcome of interaction of complex biological social and environmental factors. Among these factors economic conditions, educational levels, socio-cultural structure and status are pertinent especially in the case of women availability of proper housing nutrition, environmental sanitation and the ability of health inform structure and health care facilities. In this study all the respondents are from the Kathmandu valley. So Kathmandu is big city of Nepal where there are so many

health care centers. Here are use to go to get medical services.

Table No. 4.1.11 (D)

Health services receive by the respondents

S. No.	Place of Health Service	No.	Percent
1	Clinic	13	36%
2	Hospital	15	41.7%
3	Traditional healer	-	-
4	Health post	-	-
5	At home (self)	2	5.5%
6	Clinic and Hospital	6	16.7%
	Total	36	100.00

Source: Field Survey, 2007/2008

Table 4.1.11 (D) shows that where respondents, According to the table, the highest percentages of the respondents 41.7% visit to hospital which is followed by 36% of the respondents visit clinic only 5.5% of respondents are basically depend on the house treatment.

This table shows that there is not a single respondent who believe in traditional healer and nobody goes to health post also. Similarly, 31% of respondents use to go clinic. It has two reasons why they go to clinic, on the one hand it is because of business, and on the other hand they are economically strong. It shows that they are taking good health service.

There are 16.7% of respondents who visit both clinic and hospital. From this table we can say that basically all the respondents go to clinic or hospital if they become ill only 5.5% of respondent believe home treatment. But these 5.5% respondents sometimes also go to hospital for treatment, it indicates that their health status is not so bad due to the visit to hospital or clinic when they become ill.

4.2 Economic aspects

4.2.1 Main source of family income

In this study, all the respondents are educated job holding women. They are economically independent. But besides job, they may have other main family income source which is directly associated with the socio- economic status of respondents.

Here, the main source of respondent is divided into four categories; they are service, private business, agricultural and others.

Table No. 4.2.1
Main source of family income of respondents

S. No.	Source of family income	No.	Percentage
1	Agriculture	0	0
2	Service	30	83.3
3	Business	5	13.9
4	Others	1	2.8
	Total	36	100.00

Source: Field Survey, 2007/2008

Fig. 4.2.1
Main source of family income of respondents

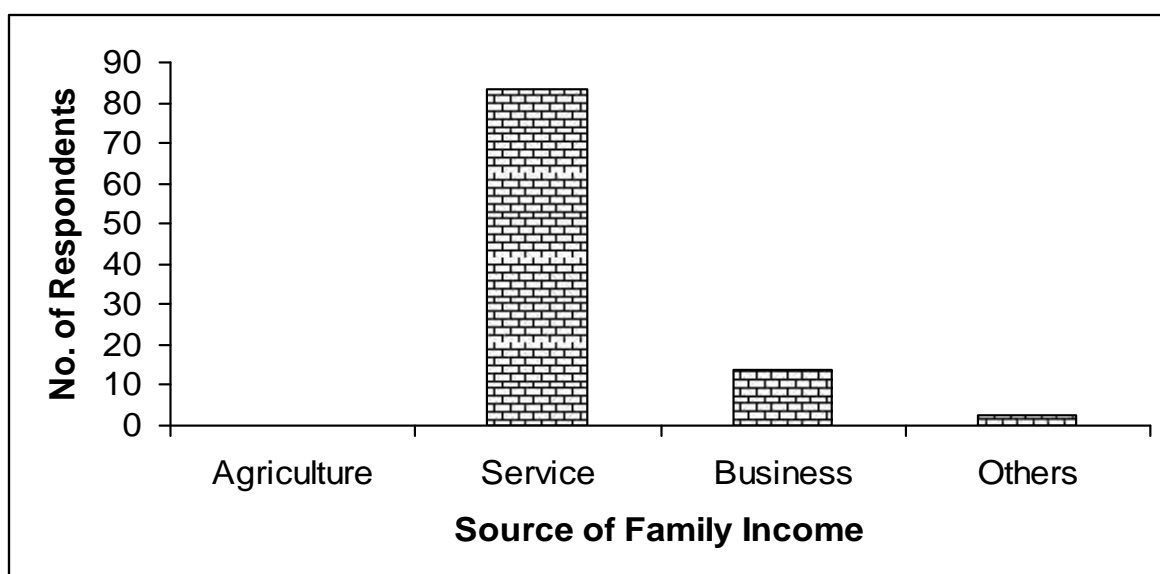


Table 4.2.1 shows main source of family income of the respondents. It shows that the highest 83.3% of respondents have service as a main source of family income. Secondly, only 13.9% of respondent's main family income source is private business. It shows that the most of the respondent's main family income source is service. May be their family members are also engaged in service but there are no single respondent whose family members are in agriculture and other income generating activities besides the service and business.

4.2.2. Monthly family income of respondents

Income also affects the status of women. The household's economic status also plays a major role in determining where women have access to resources to fulfill their basic needs. On the basis of income households can be grouped into six income groups, ranging from those earning less than Rs. 10,000 to those earning more than Rs. 50,000. The below table 4.2.2 Table shows the family income of the respondents per month

Table No. 4.2.2
Monthly family income of the respondents

S. No.	Monthly Family income	No.	Percentage
I	Rs. 10,000	5	13.8
2.	Rs. 10000-19000	6	16.7
3.	Rs. 20000-29000	15	41.70
4.	Rs. 30000-39000	9	25
5.	Rs. 40000-49000	1	2.8
6.	Rs. 50000 (Above)	-	-
	Total	36	100.00

Source: Field Survey, 2007/2008

The table shows the highest 41.70% of the respondents have monthly income ranging between Rs. 20000-21000/- which is followed by 25.0% of respondents have monthly income between 30000-39000/- like wise. The third

majority 16.70% of respondents have in 10000-19000/- income group. Here 13.8% of respondents are in 10000/- or less income group; and least 2.8% of respondents are in 50000 or above income group.

This analysis clearly indicates that most of the respondents have high monthly income in terms of Nepal. They have enough economic access to fulfill their basic needs.

4.2.3. Size of land ownership by the respondents

Agriculture is the main economic source of Nepal. So land is the important factor for an agricultural country, which determines the social as well as economic status of an individual. The land holding size also shows the food sufficiency as well as the income level of the respondents.

Table No. 4.2.3

Size of land ownership of the respondent's household

S.No.	Land in Ropani	Number	Percent
1	Less than one	20	55.6%
2	1-5	5	13.9%
3	6-10	1	2.8%
4	11-15	0	-
5	16-above	2	5.5%
6	Land less	8	22.2%
	Total	36	100.00

Source: Field Survey, 2007/2008

The above table shows the size of land ownership of the respondent's household. It indicates that the majority of women 55.6 percentage have less than 1 ropani land, which is followed by 22.2% who are landless, and there are 13.9 percentage women have (1-5) ropani land. The table also shows that 2.8% women have (6-10) ropani land and there are only 5.5 percentage women who

have 16 Ropanis. According to the table we analyse that there are only a few women who are landless and the majority of women have little land which pictures the lower economic status of the respondents.

4.2.4. Personal property of respondents

Personal property means (Daijo and Pewa) a type of property that originates from her own earnings, and from the gifts of her parental household, her husband, her household or any other sources. It may be either in the form of goods, cash, land or livestock.

Table No. 4.2.4

Personal property of respondents

S. No.	Personal Property	Number	Percentage
1	Yes	8	22.20
2	No	28	77.80
	Total	36	100.00

Source: Field Survey, 2007/2008

Table no 4.2.4 shows the personal property of the respondents. According to the table, 22.20% of respondents have their personal property, According to them most of the women are free to use their personal property. But there are still 77.80% of women who have no personal property. It indicates that though they are earning individually they are unable to save money as their private property. According to respondents they have to spend their salary on household expenditure. 11.11% women save their personal money in the bank. 2.77% deposit it in life insurance and 8.33% of them have their own land.

4.2.5. Respondent's view about sharing paternal property

The issue of paternal property has been burning in the present era. So the

researcher has also asked questions about the opinion of parental property right for women which is given in the below table no. 4.2.5

Table No. 4.2.5

Respondent's view about sharing paternal property

S. No.	Opinion	No.	Percent
1.	Yes	23	63.9
2.	No	13	36.1
	Total	36	100.00

Source: Field Survey, 2007/2008

The above table shows that 63.9% of respondents are in favor of equal transfer of paternal property to female; where as only 36.1 % replied that they are not in favor of transfer of paternal property to female. Those who are in opposing of the transforming of parental property replied that they should be empowered by education. They also replied that distribution of equal parental property bring good consequences in the family.

4.2.6 Respondents view about discrimination between men and women in

Terms of resources allocation in their family

The women of Nepal are depriving themselves of their rights due to the traditional beliefs, backward socio-customs, superstitions, patriarchal nature of our society and discriminatory practices. One tangible measurement of women status is their access to control over economic resources. In Nepal, there is discrimination between male and female in terms of discrimination of resources allocation in the family that is why women have less access to control over economic resources. The table 4.2.6 shows the view of respondents about the discrimination between male and female in terms of discrimination of resource allocation.

Table No. 4.2.6

Respondents view about the discrimination between men and women in terms of resources allocation in their family

S.N.	View	No.	Percent
1	Yes	15	41.7
2	No	21	58.3
	Total	36	100.00

Source: Field Survey, 2007/2008

In this study the majority 58.3% of respondents replied that there is no discrimination between male and female in terms of allocation of resource in their family. Whereas 41.7% of respondents replied that there is some sort of discrimination in terms of allocation of resources between male and female in their family. It clearly shows that discriminatory system is still some how exiting in Nepali Society. It might be due to the discriminatory law.

4.3 Job status of respondents and their view on the job

4.3.1. Respondents' position

Those women who are working in the bank are from different position. Which shows their status position and prestige in the society.

Distribution of respondents' position

Fig. 4.3.1

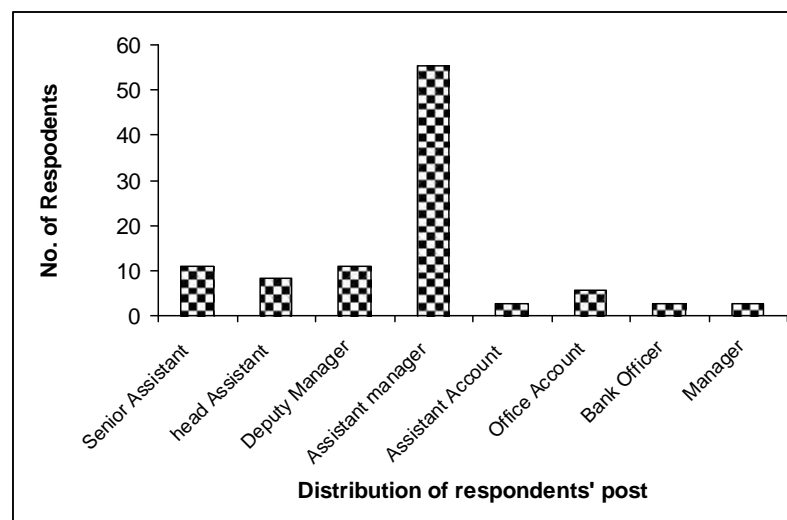


Table No. 4.3.1

S. No.	Position	No.	Percentage
1.	Manager	1	2.8
2.	Deputy Manager	4	11.1
3.	Assistant manager	20	55.5
4.	Bank Officer	1	2.8
5.	Office Accountant	2	5.6
6.	Head Assistant	3	8.3
7.	Senior Assistant	4	11.1
8.	Assistant Accountant	1	2.8
	Total	36	100.00

Source: Field Survey, 2007/2008

The table 4.3.1 shows the position hierarchy of respondents. The above table shows that 11.1 % of respondents are in the position of senior assistant; 8.3 % are in the position of Head Assistant again 11.1 % are in the position of deputy anager. Similarly, 2.8% is Assistant Accountant, 5.6 % are in the position of office assistant 2.8% is in the position of bank officer, and lastly 2.8% is in the position of manager.

This study clearly shows that most of the respondents are working in assistant level. Only 2.8% is working in Bank as an officer and manager level. It shows the lower involvement of respondents in high position.

4.3.2. Job status of the respondents

Job status also shows the social identity of the respondents; which indirectly indicates economic status of the respondents also. The table no 4.3.2 shows the job status of the respondents.

Table No. 4.3.2
Job status of the respondents

S. No.	Job Status	No.	Percent
1.	Permanent	35	97.2
2.	Temporary	1	2.8
	Total	36	100.00

Source: Field Survey, 2007/2008

The above table shows that 97.2 % of respondents are working in permanently and only 2.8 % of women are working temporarily. It clearly shows that most of the respondents are permanently appointed and getting provisional fund, and job security. It shows the good job status of the respondents.

4.3.3. Monthly salary of respondents'

The economic independence is the main basis to build up self-confidence and individual income. It is not only provides financial security but also social and economic status in society. The income does not indicate the income from household affairs and other resources. It is only the income from their job, women who are able to earn money and make a visible contribution to the household enterprises may be expected to have a high status because they could be perceived as equal partners rather than dependents. Table no 4.3.3 shows the income of respondents.

Table No. 4.3.3
Monthly income of the respondents

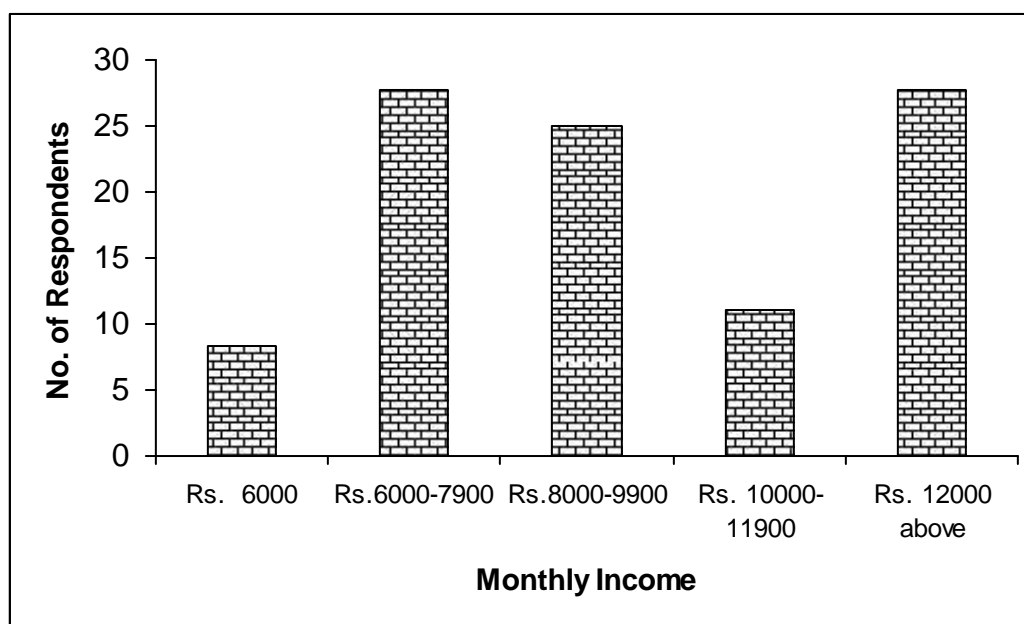
S. No.	Own Income	Number	Percentage
1	Rs. 6000	3	8.3
2	Rs.6000-7900	10	27.8
3	Rs.8000-9900	9	25.0
4	Rs. 10000-11900	4	11.1

5	Rs. 12000 above	10	27.8
	Total	36	100.00

Source: Field Survey, 2007/2008

Fig. 4.3.3

Monthly income of the respondents



This table shows the 27.8 % respondents have monthly approximate income above Rs. 12000. This income shows the higher status of women interns of Nepal. An equal 27.8 % have own income between Rs.6000-7, 900, which is followed by 25.0 % in the income group of Rs.8, 000-9900. The Third highest income group 11.1% have between Rs.10, 000-11,900 income the least percentage 8.3 is observed below Rs.6000.

The picture of the above table shows that, most of the women of the bank are more economically independent. Among them only 27.8 percentage women have a higher status because they are earning more than Rs.12,000/- It means they can fulfill their basic needs with high standards. On the whole, most of the women's economic status seems good in comparison to other job less and rural women. But the main problem is that the respondents are economically independent, they have the double burden of looking after daily tedious household burden besides being engaged in service. Though they have their

own money, most of the respondents spend their money for the family. Only a few respondents spend their money on their personal requirements whose entire family income is high.

4.3.4. View of Respondents on using their salary for their personal benefit.

In this study, all respondents are economically strong. They are earning money individually. So they should not depend on family in term of money. But the question, Do they use their total salary for their personal benefit is very important. Because most of the women are compelled to work for the family's need. The below table 4.3.4 shows the attitude of respondent about using their salary.

Table No. 4.3.4

View of respondents about using their salary for their personal benefit

S. No.	Respondents View	No.	Percentage
1	Yes	7	19.4
2	No	29	80.6
	Total	36	100.00

Source: Field Survey, 2007/2008

In this table the highest 80.6 % of respondents replied that they are not using their salary for their personal benefit. Only 19.4 % of respondents replied that they use their money for their personal benefit. Most of the respondents have to spend their personal money for their family's need that is why they are not free to use their salary for their personal benefit. The cause behind it might be the poor economic status of Nepalese people. It is true that only male cannot afford all the needs of household expenditure. That is why women also are equally responsible for household needs and family's betterment.

4.3.5. View of the respondents on satisfaction of job and salary.

Among the respondents who are working in the bank some are satisfied with

both job and salary but some are not satisfied with both, the following table no 4.3.5 shows the satisfactory status of employee from job and salary.

Table No.4.3.5
Respondents' satisfaction from job and salary

S. No.	View	No.	Percentage
1	Yes	19	52.8
2	No	17	47.2
	Total	36	100.00

Source: Field Survey, 2007/2008

The above table shows that the majority of women employee 52.8 %are found satisfied with both job and salary and 47.2%are not satisfied with it. The respondents who are satisfied with both post and salary are from high positions and those who are not satisfied, their post and salary are obviously low. 47.2%are unsatisfied due to the lack of promotion, low salary and heavy official work burden.

It indicates that though nearly half of the women are unsatisfied with their job and salary they are compelled to do that job to support their family and to become economically independent.

4.3.6. View of respondents about getting reward and punishment due to office work.

In Nepal discrimination between male and female in terms of employment is not a new issue. If we talk about women employee, they are still facing lots of inequalities, and discrimination in terms of getting job, promotion, reward and punishment, due to the office work but basically it is happening in private sector, lower lever employee rather than high level and government sector. The following table shows the view of respondent about getting reward and punishment due to the office work.

Table No. 4.3.6

View of Respondents on getting reward and punishment due to office work

S. No.	Respondents View	No.	Percent
1	Yes	3	8.3
2	No	33	91.7
	Total	36	100.00

Source: Field Survey, 2007/2008

In this table, the highest 91.7% of respondents replied there is no discrimination about getting reward and punishment. Only 8.3% of respondents replied that there is discrimination in terms of getting reward and punishment. They said that though they are continuing their job for a long time they are not getting promotion as men. So they are not satisfied. Anyway respondents who work in low level were not satisfied. But most of the respondents have very positive view about the system of bank that they have no objection about the environment, working place, legal system and opportunities.

4.3.7 View of respondents about the feeling of harassment by male

Members in the office

Though women's involvement in employment sector has brought drastic changes in their lives they are not free from their personal problems. They are suffering from the harassment by male members in the office. Such type of incident can find in, garments, industrial factories or any government rather than other prestigious private companies. In, such types of offices male bosses' treats them as sex objects only. That is why sometimes females are compelled to leave the job also. But in Nepal Bank Limited most of the women employ does not feel any harassment by male members. The table below shows the feeling of harassment in any way by male staff in the office.

Table No. 4.3.7

View respondents about the feeling of harassment by male member in their office

S. No.	Respondents View	No.	Percent
1.	Yes	3	8.3
2	No	33	91.7
	Total	36	100.00

Source: Field Survey, 2007/2008

In this study, most of women 91.7 % replied that they do not feel any harassment by male members whereas only 8.3% replied that they have some feeling of harassment by male staff. They said that they are harassed due to being female or opposite sex. They also answered that they can solve such problems themselves. It means it is not a big problem for them.

This analysis clearly shows that most of the women have no problem of harassment. Some women who have such type of problem, they can tackle with the situation themselves. It shows that those women who are working in this bank are leading a prestigious life.

4.3.8 View of respondents about the chance to take part in trainings conducted by office

In Nepal only a few women are educated and jobholders. But still they are not in high level of service, due to the lack of skill and trainings opportunities. The table no. 4.3.8 shows the respondents view about getting chance to take part in trainings conducted by office.

Table No.4.3.8

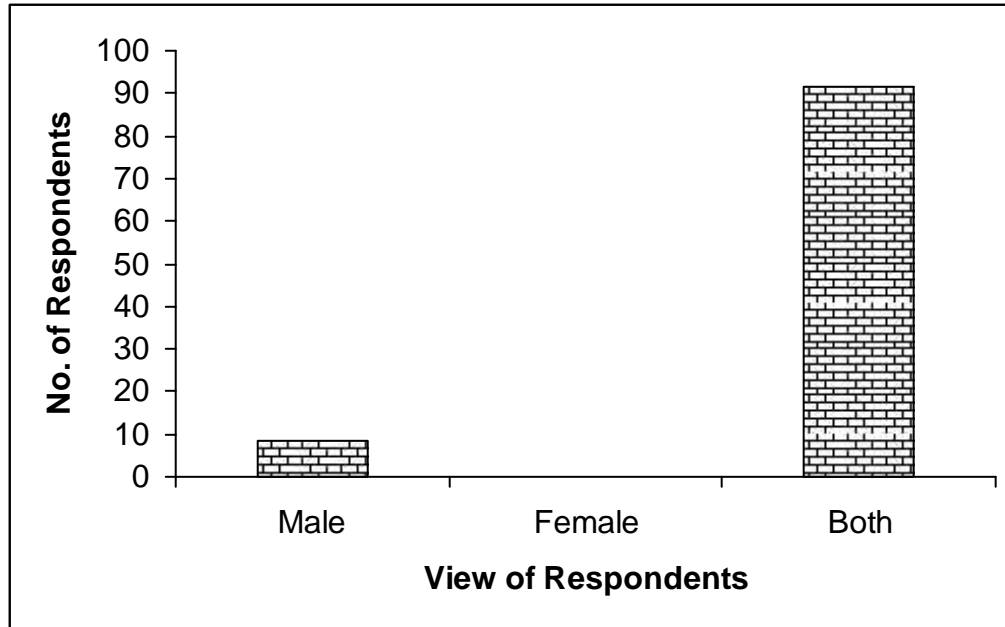
View of respondents about the chance to take part in trainings conducted by office

S. No.	View of Respondents	No.	Percentage
1.	Male	3	8.3
2.	Female	0	0

3.	Both	33	91.7
	Total	36	100.00

Source: Field Survey, 2007/2008

Fig. 4.3.8



In this table majority 91.7% of women replied that both male and female get the chance to take part in trainings conducted by office. Only 8.7% of respondents replied that male gets chance but there is not a respondent who replied that only female gets chance.

This analysis clearly shows that there is no discrimination between male and female in terms of getting training opportunities. Only few percentages of respondents have feelings of discrimination about getting training opportunities but those respondents are from lower rank. So they are not getting chance to take part in trainings conducted by office.

4.4. Decision-making

4.4.1. Involvement of respondents in their family decision-making

In Nepal women participation in any decision making process in the family

seems low in Hindu Society. It is also true that when women enter in the role of daughter in law from daughter, their status and decision making power seems very low and they are not accepted as a decision maker. When they will be in their old age, performing the role of mother or mother in law, she can take part in decision-making process. Most of the women who have no authority of decision-making but now-a-days modernization has given so many opportunities to women such as educational training, skill oriented work and job opportunities which help them to become a skilled worker and also help to increase the decision making power. That is why women involvement in decision-making is slowly increasing. In this study there are three categories of involvement. They are, fully involved, partially involved and not involved, these three categories of the respondents in term of their involvement in the family decision making process.

Table No. 4.4.1

Involvement of respondents in their family decision-making

S. No.	Involvement	No.	Percentage
1	Fully Involvement	-	-
2	Partially	25	69.5%
3	Not	25	30.5%
	Total	36	100.00

Source: Field Survey, 2007/2008

The table 4.4.1 shows that the respondents according to the study only 69.5% of women are found to be partially involved in decision making on the important issues of the family where 30.5% of respondents are not found to be involved in decision making on the important issues of the family. This table also shows that there is not a single respondent who are fully involved in family decision-making process. It indicates the low decision making power of women. Though women are educated and economically independent they are not fully involved in any family decision making issues. The main causes

behind it might be lack of self confidence of women and the practice of patriarchal system.

4.4.2. Involvement of respondents in any decision making process in terms of office management.

An important tangible measurement of women's high status is related to decision-making power of women. Women's participation in only decision making process seems very low in outside sphere such as administration, politics and laws etc. But women involvement in decision making process in office management or official issues is really a new practice in our society. But there are only a few women who have got a chance to take part in decision-making process in the office management.

Table No.4 5.4. 2

Involvement of respondent in any decision making process in term of office management

S. No.	Involvement	No.	Percentage
1	Yes	13	36.1%
2	No	23	63.9%
	Total	36	100.00

Source: Field Survey, 2007/2008

The table no 4.4.2 shows the respondent's involvement in any decision making process of office management. Majority of women (63.9%) are found not to be involved in any decision making process of office management. Only 36.1% are involved in decision-making process in the office management. From this study we can analysis the low participation of women in the decision making process of the office management. It is also found that those women who are involved in decision-making process are from high positions. It clearly indicates that the women who are in low position are not involved in this case. Those respondents replied that though they are capable to take any important

decision or advice they are not getting a chance to take part in that process. That is why, they are not involving in that process. It also shows a weak, poor and unpractical management system of the bank, which has practiced the discrimination of power and post. But a few of the respondents from 36.1% replied, that though they involved in the decision making process their voice or decision does not get implemented. It shows the low acceptance of women's decision in office management.

4.4.3. View of respondents about the ability of women to take any important or complicated decisions

The women who are working in the bank are asked the question about the ability of women to take any important and complicated decisions? In the below table, there are original views from the respondents.

Table No.4.4.3

View of the respondent that they are incompetent to take any important and complicated decisions

S. No.	View of respondents	No.	Percentage
1	Yes	4	11.1
2	No	32	88.9
	Total	36	100.00

Source: Field Survey, 2007/2008

The above table shows that 88.9 %e of respondents are not in the favour of questions. It means women are not incompetent to take any important and complicated decisions. They replied that women can do every important task as men, if they get opportunities as men got. Here 11.1 % of respondents are in favour of the question. They think that women are important to take any important and complicated decisions as male. May be they are following patriarchal norms and values. It clearly indicates that though women are educated they are unable to go against the traditional patriarchal norms and values.

4.5 Roles of respondents and co-operation of male counterpart in household management

4.5.1 Role of respondents in household management

In a household, women have to perform various types of works. In general there exists prevalent patriarchal attitude in the society where women have to take care of all the household chores. She is seen as a good housekeeper and a good mother. However, in the modern times, especially in the urban areas, women have to perform dual function, i.e. to take care of the whole household activities and to work outside the home for extra income to support the family. The below table shows the respondents views about the household work.

Table No. 4.5.1
Type of work performed by the respondents

S. No.	View of respondents (N=36)	No.	Proportion (%)
1	Preparing Meal	30	83.3
2	Fetching water	7	19.4
3	Washing cloths	22	61.1
4	Grinding and processing	5	19.3
5	Cleaning the house	23	63.9
6	Caring children	18	50.0
7	Kitchen gardening	14	38.9
8	Agricultural Activities	2	5.5

Source: Field Survey, 2007/2008

According to table, proportion of respondents preparing meal accounts for 83.3%. Similarly, cleaning the house accounts for 63.9%, washing clothes 61.1% and caring children 50% respectively. Proportions of respondents involve in kitchen garden, fetching water and agriculture activities are less than 50%. This shows that kitchen gardening fetching water and agricultural activities are insignificant works of educated and employed women.

This analysis clearly shows the most of the women are involved in cooking as

well as the washing cloths and cleaning the house. Not only that among them half of the respondents are busy in child caring some respondents are busy in other lots of household task. This shows that most of the respondents are working in the office as well as in the household too. They are performing dual work with due interest. But, their household work is not included in economic activities.

4.5.2 Total working hours of respondents in a day

In Nepal, women's working hours is more than that of male. Due to work burden, mortality rate of female is high. Likewise per day working hours of job holding women is also high than non-workingwomen. Table no 4.5.2 shows per day working hour of respondents.

Table No. 4.5.2
Total working hours of respondents in a day

S. No	Per day Working Hours	No.	Percent
1.	<8	0	0
2.	9-12	7	19.4
3.	13-15	18	50.0
4.	>14	11	30.0

Source: Field Survey, 2007/2008

Majority 50% of the respondents per day working hours is between 13 to 14 hours. Similarly 19% of the respondents per day working hours is between 9-12 hours. Among them, 30.0% of respondents per day working hours is above 14 hours. This table indicates that there is no single respondent whose working hour is less than 8 hours. From this study it is found that most of the respondents working hours are above 13/15 hours, which shows they work for a long time. They have a little time for rest, which is a big problem for them.

4.5.3. Type of work helped by male counter parts

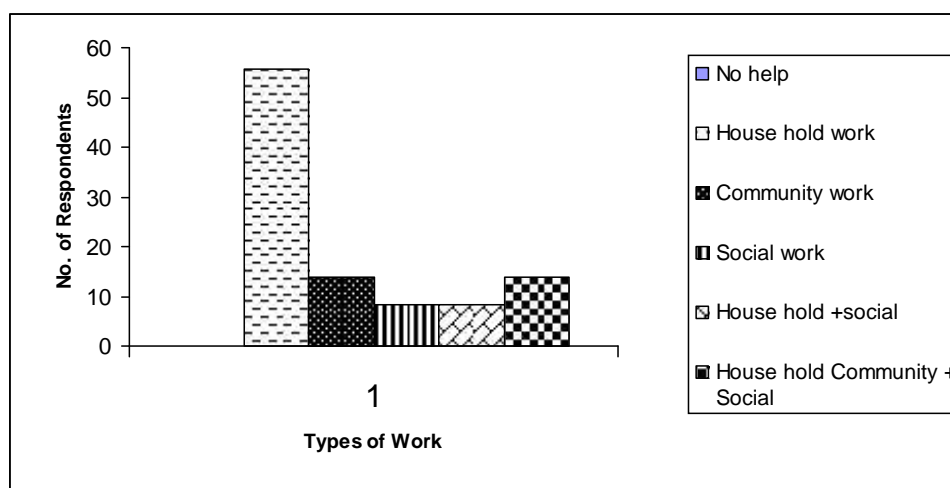
In Nepalese society, there exists a clear division of work between men, women and children. No doubt in general, there exist prevalent patriarchal attitude in the society where women have to take care of all the household chores. Nowadays, women are also equally involved in agriculture as well as income generating services besides the household chores. So they are suffering from dual role. In this situation some household and other works are shared by their male counterparts, but not always.

Table No. 4.5.3
Type of work helped by male counterparts

S. No.	Type of work	No	Percent
1	No help	0	0
2	House hold work	20	55.6
3	Community work	5	13.9
4	Social work	3	8.3
5	House hold +social	3	8.3
6	House hold Community + Social	5	13.9
	Total	36	100.00

Source: Field Survey, 2007/2008

Fig. 4.5.3
Type of work helped by male counterparts



In this study majority of women 55.6% are found receiving help in household work from the male. Only 13.9% respondents are found receiving help in community work and 8.3% of respondents are found receiving help in social work. There are few respondents 8.3% who are receiving help in both household and social works and 13.9% of respondents are found receiving help in all household work. Community work and social work. This analysis indicates that there is least percentage help respondents for all types of work. Next important result is that majority of the male members of respondent's family help to respondents only inside the house. There are a few male members who help women in public activities.

It means they may be afraid or feel uneasy from the backbiting of patriarchal society. But it is challenging to this society that a few male members are openly helping women in public activities. It is a kind of positive change of male perception to help women in their household chores as well as in the public activities also.

4.5.4 View of respondents on the household work

There are various studies which show household work does effects women in taking up a job. There is a view in our society that home making is considered as the main career of women and so she should be prepared to sacrifice her work career for the upliftment of home making career. The table no shows the view of respondents about the question 'Should household work have to be done only by female'.

**Table No. 4.5.4
View of respondents on the household work.**

S. No.	Respondent's view	No	Percent
1	Yes	1	2.8
2	No	35	97.2
	Total	36	100.00

Source: Field Survey, 2007/2008

In this study majority 97.2 % of respondents are not in the favor of question only 2.8% of respondents replied that household work task is female's task. In this study most of the respondent replied that men should also responsible for household work because they are both human being and they both can perform the household work. They also said that men are not involved in household chores. Because of patriarchal norms and values. According to respondent this is not a positive view to give importance to division of labour to the gender. It shows that the level of understanding and awareness of respondents are very practical perfect and high. Respondents view about the discrimination between men and women in terms of resources allocation in their family.

The women of Nepal are depriving themselves from of their right due to the traditional beliefs, backward socio customs superstitions, patriarchal nature of our society and discriminatory practices. One tangible measurement of women status is their access to control over economic resources. In Nepal, there is discrimination between male and female in terms of discrimination of resources allocation in the family. That is why women have less access to control over economic resources. The table 4.6.5 shows the view of respondents about the discrimination between male and female in terms of discrimination of resource allocation.

4.6 Problems faced by respondents

4.6.1. Feeling regarding job and home responsibilities

In Nepal the working women have to face conflict-role because of the dual work. They have to pay attention to work perfectly in the office for further career advancement and domestic responsibilities are also equally important for a woman. In this situation serious role conflict and dilemmas can take place in their life.

Table No. 4.6.1

Feeling of conflict between job and home responsibilities

S. No.	View of Respondents	No.	Percentage
1.	Yes	5	13.9
2.	No	31	86.1
	Total	36	100.00

Source: Field Survey, 2007/2008

The above table shows the feeling of conflict between job and home responsibilities. The majority, 86.1% of respondents have no feeling of conflict between job and home responsibilities, they feel only tired and board. Other 13.9% of respondents have feeling of conflict between job and home responsibilities. This table clearly indicates that most of the respondents have been successful to manage their dual responsibilities perfectly, only a few have such type of conflict problems. According to respondents the main cause behind it is the helplessness behavior of their husband or their family members.

4.6.2. Personal freedom of doing something whatever they like

The main problem faced by Nepalese women is the restriction on the mobility of women by family members. This is mainly due to gender-based process of socialization where by the patriarchal mentality prevail both within the household, among other sectors of social life. Women's public mobility is culturally restricted, which confines them to a subordinated position, religion ethnicity, culture, law, tradition, history and social attitudes place severe limits on woman's activities whatever they like. But women are slowly empowered by education and employment which helps them to enhance their confidence without the permission of male counterpart. Table no. 4.6.2 shows the view of respondents about the ability to do some thing without the permission of their family members.

Table no. 4.6.2
View of respondents on their personal freedom

S. No.	Respondents View	No.	Percentage
1	Yes	11	30.6
2	No	25	69.4
	Total	36	100.00

Source: Field Survey, 2007/2008

In this study majority 69.4% of women replied that they cannot do anything without the permission of family whereas 30.6% of respondent replied that they can do whatever they like without the permission of family. Some 30.6% of respondent replied that they are educated and self-employed, so they can do whatever they like as male members of family because it is their right. But highest 69.4% of women replied that they cannot do anything if their family members do not like it.

This study clearly shows that women's personal creativity power and freedom is restricted to family, which kills women's internal skills and art, raving self-standing of their own. They even can not go on with their own decision and own thinking. So they are found to be guided by any of their male members of their family.

4.6.3 Behaviour of their family if they come late in home

Nepal is a patriarchal society. Here, every activity of women is considered by male. Basically married man does not want to give freedom to female. If females come home late their family members can be suspicious about their activities. It means they doubt in their sexuality. The table below shows the opinion of respondents about the behavior of their family if they come home late.

Table No. 4.6.3

View respondents about the behave of their family if they come late in home

S. No.	Respondents View	No.	Percentage
1.	Yes	2	5.6
2.	No	34	94.4
	Total	36	100.00

Source: Field Survey, 2007/2008

In this studies, the highest 94.4% of women replied that they are not suspicious in anyway by the family if they come home late. They also said that their family members are very understanding. Whereas only 5.6 % of respondents replied that if they come late, their family can raise some questions. But respondents do not feel bad if they ask the reason of being late. According to respondents it is the right of a family to inquiry about their mobility, which helps them to lead a disciplinary life.

This study indicates that most of the respondents are free about their personal life and they have no objection about their family, if family inquires about them.

4.6.4 Access to Job because of Sex

In Nepal, women are feeling lots of difficulties in getting a job because of their sex. For example, sometime women are used as a means of sexual entertainment when they go to office for a job. Next, people think that women are enabled to do difficult work as male, so they don't get jobs easily. The other difficulties are that women don't get a chance to come out-side. It means their mobility is restricted by their family members as a result they have to centralize into the household chores only. Basically most of the married women have no time to find job due to the bearing and caring of their children. As a result women have to face so many difficulties to get jobs because of their sex.

Table No. 4.6.4
Access to Job because of Sex

S. No.	Respondents Views	No.	Percent
1.	Yes	4	11.1
2.	No	32	88.9
	Total	36	100.00

Source: Field Survey, 2007/2008

The table 4.6.3 shows the feelings of difficulties in finding job because of their sex. In this study, the majority 86.1% of respondents replied that they don't get any difficulties in findings jobs because of sex, but 13.9% of respondents have got some difficulties to get jobs. According to all respondents they have no difficulties to get the job in the bank. Some came from open competition and some came from private sectors. So, those 13.9% of respondents feel difficulties in the pervious job in the private sectors.

It clearly indicates that most of the respondents have no feeling of difficulties to get the present job because of their sex. It is a positive aspect of women's empowerment, confident and the view of gender difference.

4.6.5. Social Discrimination between men and women

Question of any sort of discrimination between men and women turned out to be very sensitive questions. As religion also influences the women's status and changes must be brought about by women themselves on the traditional cultural values and customs, which favors gender discrimination in society which help as themselves to boost up their status in society they belong. In that, most of the respondents showed reluctance to answer it.

Table No. 4.6.5

Social Discrimination between men and women

S. No.	Discrimination	No.	Percent
1	Yes	16	44.5
2	No.	20	55.5
	Total	36	100.00

Source: Field Survey, 2007/2008

The table 4.6.5 shows the discrimination between men and women. In this table majority 55.5% of respondents replied no discrimination between male and female. According to them there is no discrimination in their family but they are getting high degree of discrimination between male and female in some important fields like, education resources distribution, decision making power and mobility life changes etc. in the society they belong. On the other hand, total 44.5% of the respondents are however of the opinion that there were some degree of discrimination when it comes to allocation of resource, women mobility, decision making power between male and female.

4.6.6 Other personal problems of respondents

In Nepal women's socio- economic status seems very low in the comparison of male. But slowly, education and employment has brought drastic changes to women's poor socio-economic status. It is also true that women are empowered by education and employment but they are facing lots of problems side by side. So to find out such problems and its effects in their personal life and their family here are some sort of answers given by the respondents which are as follows.

According to respondents, though they are educated and economically self-dependent, are still unable to hold a high status than the male. In this study most of the respondents have the same answer that due to the dual role and heavy workload they are not enjoying their life perfectly. They also claim that

they are performing both household work and office work but their household works are not classified under the economic activities virtually.

Next problem said by the respondent is that they are busy always and they have no time for entertainment, which comes from social activities and ceremonies. Similarly, due to the business, they don't have enough time to stay with the family, especially with the children. Due to this problem their children feel isolated. Sometimes it may lead them to do bad activities, such as they may take some drugs, they won't study seriously.

Similarly most of them said about health problem also. They replied that it is due to the hard work for a long time that is why they are getting illness frequently. Besides these, some respondents replied that though they are earning, they couldn't spend it for their personal benefits. They are compelled to spend for the family's betterment.

In this research a few respondents raised voice against the patriarchal society. They said that though they are educated and capable of earning for family, they are subordinated by male, they have very little decision making power within the household and they are under the control of their family. They feel that it is also an intolerable problem for them. They again add that in spite of knowing biases culture, discriminatory laws and backwards-patriarchal norms and values, they are unable to fight against that privilege patriarchal system. This is another big problem faced by them that is why they are not happy in their life. In brief we can say that though they are educated and self dependent, they are not happy in their life because they are still suffering from lots of problems such as dual role, tiredness, business, restriction and control on their mobility by family, subordinate position in the society, discriminatory law biased culture and patriarchy norms and values which controls to enhance their status.

CHAPTER-FIVE

SUMMARY, MAJOR FINDINGS, CONCLUSION AND RECOMMENDATION

5.1 Summary

Nepal is a patriarchal society by tradition and culture. As a result, women are suffering from domination, exploitation, suppression, subordination and discrimination by their male counterparts. Nepali women contribute more than half of total population but their status seems very poor in comparison to the male. There are ample qualitative and quantitative evidences to indicate that women in Nepal lay far behind than men in economic, social and political positions. The constitution of the kingdom of Nepal promulgated in 1999 guarantees that there will be no discrimination against any citizen in the application of general laws as well as in regard to the exercise of political and civil rights on the ground of sex, religion and caste. Moreover, women concern and issues also came to be accepted as part of the national development plans and programs.

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. But still, the women who are educated employed and self dependent are also suffering many socio- cultural and economic problems. They cannot hold a high position in the family and they have less decision making power in household and office management than the men. Though they are earning money they are not happy in their life. Conceding the issues this study mainly tries to explore out the socio-economic status of educated job holding women their roles in household management, their decision marking power their perception on job and problems found by them also.

The research is conducted in Nepal Bank Limited, Head Office, Kathmandu. The study is descriptive analytical as well as exploratory research. It is exploring because it explains the issues related to employment and household activities of job holding women. It is descriptive because it describes the socio-economic and demographic characteristics of those respondents. In this study purposive sampling is used and both primary and secondary data have been used to get the required information. The primary data has been collected by interview using the structure questionnaire from the 36 respondents. As for secondary data various published and UN published researchers and books have been referred and consulted. It is based on the qualitative and quantitative data. The data has analyzed using simple statistical tools. The study is only limited the women who are employed in the bank, which is for the fulfillment of Master's Degree in Sociology/Anthropology.

5.2 Major Findings

- ❖ In this study, most of the respondents of the Bank are under 50 and are of 25 age group. It shows that working age of all respondents is perfect. They can take up all the responsibilities and challenges in their job because they are experienced and they are working for a long time also. The caste, ethnicity and religious group to some extent reflect the people's ratio of the nation.
- ❖ In this study 63.9% of respondents are found from the Newari community where 27.8% of respondents are Brahmin, Chhettri and other ethnic groups. It indicates the dominance of the Newars employee in the office. Similarly most of the respondents are also Hindus.
- ❖ Form this observation of the selected samples, the majority 71.1% of the respondents have Bachelors Degree. Some 25.0% are Master's Degree holders. It shows the decreasing participation of women in higher level. The main cause behind it may be the early marriage, family burden at dual role of women, which are the disturbing factors of women's further

education.

- ❖ In this study most of the respondents are married and free from the early marriage system. All the responders are aware about age at marriage. They replied 20-29 year of age is suitable for marriage. Education and media make people aware about age at marriage.
- ❖ Similarly, 80% of them have 1 to 2 children and 20% have 3 to 4 children. Fertility rate among the married women have been found to be very low. It shows that all the respondents are aware of the bad aspect of high fertility rate and have knowledge about contraception also. That is why they are able to control the fertility rate.
- ❖ Majority, 66.7% have nuclear family, 30.6% have joint family and 2.7% have extended family. Most of the family is medium in size and nuclear in structure. The main cause of choosing a nuclear family according to the respondents is that they want to free from family burden and high economic load.
- ❖ Most of the respondents main sources of family income is service. Only 13.9% of respondent's main family income source is a private business. There is no single respondent whose main income source is agriculture. It has found that their family's monthly income is between 10000 to 49000 rupees. In this study majority of the respondents monthly income ranges from 20000 -29000 rupees. This analysis clearly indicates that most of the respondents' families have high monthly income in comparison to national figure. Likewise, the land holding size also shows the good sufficiency as well the income level of the respondents.
- ❖ It is found that most of the respondents have land and 22.2% of respondents have their personal property also which means Daijo and Pewa but they are not free to use their personal property and land's income also. According to the respondents they have to spend their personal property or personal income for household expenditure. In this study, another most important issue is, most of the respondents are in

the favor of equal transfer of paternal property to female. In terms of economic resources allocation most of the respondents replied that there is no discrimination between male and female in their family where a few the respondents replied that there is discrimination in terms of resource allocation. It clearly shows that discriminatory system still exists in Nepali society.

- ❖ Besides job, all the respondents are equally involving in various household activities such as cooking, cleaning house, washing clothes, caring children etc. Working hours of the women ranges from 8 hours per day to 18 hours. In this research most of the respondents per day working hour is between 11 to 14 hours, which shows that they are facing heavy work burden. Though household task is an exclusive female task in this research, respondent's male members are also involved in household work. Besides household work, few male members of the respondents are involved in community work and social work. It is a good example of positive change of male perceptions to help women in their household chores as well in the public activities also. In this study about the household work most of the women replied that it is not only the work of women, male should be equally involved in household tasks. According to the respondents it is not a positive view to give importance to division of labor according to gender.
- ❖ It has been observed that there has always been a close relationship between post of the respondents and their status. The women who are working in the bank are from different posts, which are senior Assistant, Head Assistant and Deputy Manager. In this study more than half of the respondents are working in Assistant level. Only 2.8% are working as a bank officer and Manager level. It shows the lower involvement of the respondents in the high post. But all of the respondents (97.2%) except a respondent are working permanently and getting provisional fund and job security, which shows the secure job status of respondents. It is also

found that most of the respondents of the Bank are more economically independent because, they are earning more than Rs. 12,000. It means they can fulfill their basic needs with high standard. But the main issue is that they are compelled to spend their personal money for the family's need because only male cannot afford all the needs of household expenditure.

- ❖ Another important objective of this research is to identify the feeling of the respondent on their job also. In this study, the majority of women employees (52.8%) are found satisfied with both job and salary and only 47.2% are not satisfied with it due to the lack of promotion, low salary and heavy work burden.
- ❖ Similarly, 91% of the respondents have no objection about the environment working place, legal system opportunities etc. They replied that there is no discrimination about getting reward and punishment due to the office work.
- ❖ Likewise, 91.7% of the respondents replied that they don't feel any harassment by male members. Some women who have such types of problem them can tackle the situation themselves. So most of the respondents who are working in this bank are leading a prestigious life. In this study, also most of the respondents replied that both male and female have got the chance to take part in trainings conducted by office. However few respondents replied that there is some discrimination in terms of reward and punishment, training opportunities. Those respondents who feel discrimination, all are from lower post.
- ❖ Rice flattered rice bread, pulse, vegetable, milk, meat, fruits are main diet of respondents. All the respondents eat pulses, rice, curry twice a day. Except rice, pulse and curry only few of them eat other nutritious food like milk, meat, fruits regularly. It clearly indicates that though they are earning good money all the respondents are not having nutritious balance diet.

- ❖ About using contraceptives, majority of the respondents are not using it and minority of the respondents are using it but both groups are aware about the use of it. And both groups are able to control high fertility rate because they know the bad consequences of high fertility rate.
- ❖ Majority of the respondents are used to visit the hospitals for their treatment, among them 36% used to go to clinics. About traditional healer, nobody believes it. It shows, their health status is not bad due to the habit of visit to hospital or clinic when they become ill.
- ❖ The most important objective of the research was to find out the decision making power of the respondents. According to objective, majority of women 69.5% are found to be only partially involved in decision-making process, where as remaining others 30.50% are not found to be involved in decision making on the important issues of the family. In terms of office management also, most of the respondents are not involved in decision-making process. It shows low decision making power of the respondents. All the respondents however, replied that they are capable to take any important decisions as men if they get a chance. It shows the challenging power against men, confidence and ability to do something is highly developed.
- ❖ According to the respondents there is some degree of discrimination when it comes to allocation of resources, decision making power and liberty and mobility between male and female.
- ❖ The last objective of this study is to find out the problems of respondents faced by them. In this study it is found that they can't do any thing whatever they like without the permission of family. According to the respondents it is the right of a family to inquire about their mobility because it helps them to lead a disciplinary life. It shows that having self-reliance they cannot go ahead independently; they cannot go with their own decision and own thinking. So they are find to be guided by any of the male members of their family.

This study shows that most of respondents are facing so many problems such as dual role, long work burden, business etc. Some of them replied about patriarchal norms and values which compelled them to live a life of dependency on male. The main problem faced by them is, though they are accustomed with these bad patriarchal values they are still unable to improve it.

5.3 Conclusion

This study is conducted to find out the socio- economic status of educated job holding women of Nepal Bank Limited Head Office, Kathmandu. The study concludes that overall the status of women employee in the Bank is quite good and favorable for them.

In terms of social aspects, working age of all respondents is perfect because all are adult. Most of the respondents are married and they are free from early marriage. Not only that, all the respondents are aware about age at marriage also, and most of the married women are aware about family planning. In terms of health, most of respondents used to go to hospitals or clinics for treatment.

In terms of economic, their family income and personal income is good. So all the respondents are economically self-dependent and lead a prestigious life being a permanent job holding woman in the bank.

Most of the respondents have no experience of exploitation, domination and discrimination in the office regarding to sex but still some problems were observed related to decision making power, mobility, dual role and time management. The women are some how feeling uncomfortable to leave their home and children for office work. They have big problems for time management because they are equally involved in the office and home. They feel tired due to the long working period. They are struggling of dual responsibilities. In spite of these challenges they are always inferior to man. They are backward in terms of decision-making power, their personal

mobility is restricted by family members and facing discrimination in terms of resource allocation between male and female in the family.

Though they have money they have to spend their salary (money) for family betterment not for their personal development. So it is important for women's development that, they have to make a significant progress in absolute and relative terms to men by strengthening their ability to work along with men at office and to distribute household work giving them bargaining power, by increase decision making capacity, by increased self reliance and self identity by giving them equality and equity in every aspect of life. So, that they will be empowered and can compete with male.

5.4 Recommendations

Majority of the respondents replied that though they are educated and self-dependent, they are still guided by male members. They have no full decision making power. So women have to develop their self-confidence, bargaining power and decision making capacity by strengthening their ability to work along with man, by taking quality and skill oriented education and vocational trainings by participation more in public activities, by developing awareness about their legal rights, and by erasing bad perception of society of being inferior feeling of female and superior feeling of male etc.

- ❖ The main problem faced by the respondent is triple responsibilities of jobs, household management and family burden, especially children care. So they are feeling heavy work burden and over responsible. So to reduce the over family burden of working women, it would be better if there are so many good child centers organized by the government or private sector. This would alleviate mothers from their worries of childcare and help perform even better with job.
- ❖ Though the proportion of women employee in the Nepal bank is high, there are less participants of women in comparison to male. So to

increase women employee more, we have to encourage them to achieve high education and trainings, which enable them to compete with male for better job placement.

- ❖ Most of the respondents are not satisfied with job and salary and they because they are not getting promotion. And some are not satisfied with job and salary because of low post and low salary. So recruitment and vacancies must be created with greater vigor to promote lady staff to a higher post with maximum involvement of them in more important and crucial positions.
- ❖ The main causes behind the low socio-economic status of women are conservatism, tradition, ignorance, patriarchal norms and values, discriminatory law etc. So it would be better if we erase all these bad concepts of society. If we become successful to kill all those traditional norms and values, women may achieve high prestige and power as her male counterpart in the society.
- ❖ Amendments of the discriminatory laws and extensive awareness programs can help in bringing about an enlistment in the status of women.
- ❖ Establish the goal of gender balance on governmental bodies and committees as well as in public administrative entities might bring about a change in the status of job holding women of Nepal.

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