

**Socio-Economic Status of Women:
A Sociological Study on Women Employees of Private Commercial Bank
in Kathmandu Metropolitan City**

**A Dissertation Submitted to the Central Department of
Sociology/Anthropology of the Faculty of Humanities and Social Sciences
in Partial Fulfillment of the Requirements of the Degree of Master of Arts
in Sociology**

**By:
Sabita Silwal
Roll No. 150/060
Central Department of Sociology/Anthropology
Kirtipur, Kathmandu**

May, 2010

CHAPTER- ONE

INTRODUCTION

1.1 Background of the Study

The urban woman has contributed towards household economy. They started working outside household for earning purpose. This tendency increases workload of women. They are performing triple role in household survival system. Nepalese patriarchal society value men more compare to women. They had access to control women feel difficult to maintain pace with working environment office premise. Most of them had to manage time between household and outside banking institutions are very profit making institutions which are coming forward in our economy. The employees of bank must be very hard working and must run faster in the pace of profit making business. Both men and women who are employed in banks are busy enough. They must strictly follow rules and regulations about punctuality, regularly and hard working.

Women were economically less secured then men partly because their role as wife or daughter – in – law is limited to household activities. The concept of men as breadwinner has been widely accepted in Nepali society. Nepal's main economy is overwhelmingly subsistence agriculture and because women predominate in this sector, their total contribution to the household income remains at 50 percent as compare to only 44 % for males and 6% for children between the ages of 10 to 14. Many Nepalese women are entering into job market today either because of their education qualification, economic necessity to run household or by the policy of government to include women. If one looks into the occupational distribution of families from 1991 to 2001 census, one would find in considerable increase in the proportion of women employed in services, professional and technical and sales services (Khanal, 1998).

A report from ILO indicates that women work more than man but not only in the poor countries but also in the industrialized nations (Khanal, 1998). Lunia was of opinion that "if the status of women is high in society, they are provided with different authorities, they are honored, they have considerably contributed in fine arts, such society and culture will be

considered as superior" (Lim, 1998). Nepali society is made up of various cultures but it is Hindu that is most influential with regards to defining the role of women (Shrestha, 2002).

Women have status, which is only secondary to that of men. This perspectives has been so internalized that the identity of a women is derived either from that of her father, her husband or her male children. The high ritual and other values attached to sons are against daughter, pronounced emphasis on gender specific socialization and highly gender-segregated access to household productive resources, income and to certain extend, household decision-making and schooling, paid economic participation, unequal access to public decision making structure and public facilities, among other, are the manifestation of this disparity (NEASAC, 1998).

1.2 Statement of the Problem

Gender is a social variable which differentiate roles, responsibilities and status of men and women. At past with the existing social circumstances men in general were categorized as breadwinner. Who took prime responsibility in order to sustain livelihood of family members.

At present there is changing of women activities. However women's contribution towards households' economy is overlooked. On the other hand their contribution in term of house holds work is not recognized. Mostly women who wake up early and sleep late compare to men members but their work is not valued. Thus they are over burdened with triple role. Bank is financial institution in which the employee has to devote a lot of time physically and mentally.

Acharya and Bennett stated that in the developing countries like Nepal; women's role in economic activities is unidentified. Men are considered as bread earner and women as care taker of households. Women are the primary supporters of the domestic and subsistence sector. The time allocation studies and the decision making data revealed women's major role in an agriculture production both labors and managers of the production process they also claimed that a host of social and demographic factors also influence women's role in household decision making both directly or indirectly through their effect on women's

economic participation (Acharya and Bennett, 1982). Thus the cost of living is becoming very high in order to help household economy, source of income earned by women from jobs outside the house is therefore essential.

Problems that are selected for this study are as follows:

1. What are the social and economic problems faced by employed women?
2. How do the employed women cope up with their dual role as homemakers and employed women?
3. What changes in terms of their status in the family have occurred due to their earnings?

1.3 Objectives of the Study

The general objective of the study is to understand the status and satisfaction of employed women. The specific objectives of the study are as follows:

-) To identify a socio economic status of employed women.
-) To find out changing social and economics pattern of employed women.
-) To access how the employed women relate their work in raising their socio-economic status.

1.4 Rationale of the Study

Undoubtedly, men and women are vital parts of nature. Thus absence of one of them will disorder the system of nature. Sadly but truly, society has created different forms of discrimination between male and female on the basis of their sexes. Numerically women group are not in minority, it is obvious that women constitute half of the population of the world. By limiting women's participation in any development process, society deprives themselves of the full talent of half of their numbers (Shrestha, 2002). Women in the rural areas contribute equally in agricultural labour besides their domestic/household burden of rearing and caring. There is a saying that "for men's work ends at setting sun, yet women's work is never done"(Acharya, 1979). No matter, whether women works eleven hours or twenty two hours per day their work do not considered as economic work. The position

occupied by women in social structures of her society that includes power, prestige, right and duty is called women status (Acharya, 1979).

Though research on women participation in different occupations like teaching, weaving, banking, hotel/restaurant etc. had done, but status of employed women of different private banks of Kathmandu have less researched. In spite of the fact that in the development of the banking sector women play vital role, their contribution and problems are not highlighted. Therefore a study in this field seems necessary. The present study will be beneficial to the people, the nation and also to the coming researchers. I hope this study will provide more literature in the status of employed women. I also hope that it will help to planners, researchers, and NGOs/INGOs and Ministry of Women and Social Welfare that set the program for the enlistment of the status of women.

1.5 Organization of the Study

This study has been organized into six chapters; like as chapter one includes general background of the study, statement of the problem, objectives of the study and rationale of the study.

Chapter two includes the review of literature. This chapter includes theoretical literature review and empirical literature review.

Chapter three contains the research methods. This chapter includes site selection & rationale, research design, unit of the study, universe and sampling, nature and sources of data, tools and techniques of data collection, data processing, analysis and presentation and limitation of the study.

The fourth chapter comprises background of respondents, which includes socio-economic characteristics of the respondents, level of satisfaction among women employees of different banks of Kathmandu etc. The fifth chapter comprises access of property, decision making and participation on social activities and the sixth chapter comprises findings, conclusion and recommendation.

CHAPTER -TWO

LITERATURE REVIEW

2.1 Theoretical Literature Review

2.1.1 The Women and Society

Status of women is an important factor, which affects the socio – economic development of a country. It is known 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 “ The conjunction of position a women occupies as a worker, student, wife, mother and prestige attached to these positions and of the right and duties she is expected to exercise” (Khanal, 1998). Society is a web of human relationship. Educational environment, social nature, health, status and many other such factors determine the status of society. In Nepal women are treated as second-class citizen, this itself explain how pathetic social position they have. They are born, as daughter became sister, wife and mother. They don't have their self-identity. They are deprived of property right, political right and power. Women have not control over own body. No matter how hard they work for their family and country they are put into lowest rank. They are restricted to be part of public life.

To Lim (1998), the most basic human activity is the production of necessities such as food, clothing and shelter and the focused on two key questions about that process: How do necessities produce goods and services and how does the relationship between people and the ways in which goods are produced affect their lives. In any society, Marx argued the production process determines social relationship and to understand social life it must pay attention to people's positions in those relationships. Those who control the means of production also control jobs, while workers must sell their labor power for whatever wage they can get or not work at all. When the means of production are privately owned, the capitalist class is in a position to exploit workers and accumulate wealth and power. Marxist feminism argues that the causes and cures of gender inequality run much deeper,

that women can't achieve equality without challenging the capitalist system that profit from their exploitation (Lim, 1998). The economics system has made the subjugation of women an integral part of its functioning and the fact that equality may enrich the lives of both men and women is not enough to bring it about.

The distribution of power is the most important structural difference between socialist and capitalist societies. Under socialism the party and its government officials decide what wages are paid for each kind of work, which good and services are produced and in what amount and how goods and services are distributed, they should be non economically based social conflict in socialist societies because the state supposedly act in the best interests of everyone. In existing socialist societies, however there is a conflict between the workers the state that tries to control them. Labor power is less likely to be sold as a commodity in socialist countries than it is in capitalist societies (Johnson, 1989 cited in Shrestha, 2002).

A patriarchy is a society in which men dominate women, children and major social institutions. Men control business and banking, government, religious organizations, the mass media, school and universities, legal and creational systems, prestigious professions such as law, medicine and science, the military and most of the nation's wealth, women's power is more likely to be focused on traditionally female concerns such as child care than on male-dominated areas such as economic policy. Women also derive power from their unique position as a minority, for while virtually all other minorities are segregated from those who dominate them, intimate relationship between men and women lie at the heart of the most universal of all social institutions, marriage and the family. Although women are a minority, most women also live in relationship in which they depend on men and men depend on them. Social structure distributes power unequally between women and men in complex ways (Johnson, 1989 cited in Shrestha, 2002).

2.1.2 Women in Economic Activities

The contribution of women to economic activities in various fields is no less than that of men. To understand the actual economic condition of women obstacle that continues to make recognition of women's full potential steams from obstinately held narrow concepts

regarding women. In a patriarchal society rather envision of a human society of men and women where the other does not dominate the personality of one sex. The mere 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 in order to bring about true gender equality in the attitudes of the family and society towards women. This can only be brought about when the women themselves-their own ideas and feelings. Such sharing of real feelings among women will bring them into the process of empowerment. Nowadays development workers have started talking a lot about women's participation because they have finally realized how important women's involvement is, in every aspect of daily life (Johnson, 1989 cited in Shrestha, 2002).

In respect of studying "Women of Nepal" Women Development SAARC Division Under Ministry of Labor Social Welfare Published in 1987 indicates that as in other developing countries women in Nepal are mostly engaged in house – hold work and employed in lower and have to bare double burden of house and office due to various reasons (Chauhan, 1996). Meena Acharya compiled a book titled “The Status of Women in Nepal”. She says that traditionally in Nepalese society, caste, clan and family alliances are predominant factors in social interactions. This factor influences women’s status in different ways. However, in her study, Acharya found that women in government services as well as government institutions seem to be concentrated at lower levels in the gazetted posts and at higher levels in non-gazetted posts. Women generally have middle level or higher education so they enter the government service at higher clerical and lower gazetted (or officer levels). There are a number of factors related to women’s expected social role such as household and child care responsibilities, limitation on mobility and late entry into service, all of which limit women’s opportunities to improve their qualification and hence diminish their prospects for promotion usually freezing them at the lower levels (United Nation,1999). Unit’s declaration for plan action states that women are not minority group numerically; women constitute half of the total population of the world. By limiting women participation in development, societies deprive themselves of the full talent by half of their number (United Nation, 1999).

Women are economically less secured than men partly because their role as wife or daughter – in – law is limited to household activities. The number of economically active female population was 72,716 in Kathmandu city (Women in Nepal, 1994). The concept of men as breadwinner has been widely accepted in Nepali society. Nepal's main economy is overwhelmingly subsistence agriculture and because women predominate in this sector, their total contribution to the household income remains at 50 percent as opposed to only 44 % for males and 6% for children between the ages of 10 to 14 (Pradhan, 1992). More and More Nepalese women are entering into job market today 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 in considerable increase in the proportion of women employed in services, professional and technical and sales services (Pradhan, 1992).

In today's the cost of living is very high, so the added source of income earned by women from jobs outside the house is very helpful indeed. Once the women start earning, their socio-economic status will also improve and this will help them to maintain decent standard of living. For this reasons women have started to take up jobs outside while continuing to perform their traditional household chores as a housewife. The changing socio-economic conditions of women are taking place. In the modern developing society a man does not perform a dual role. But the modern society has created such a situation for women that she has to play dual role of employed women and a housewife (Acharya, 1998).

Chauhan (1996) has analyzed the status of women is intimately connected with their economic position which in true depends upon rights, roles and opportunities for their participation in economic activities. The economic status of women is now accepted as indicator of a society's stage of development. However, all developments do not result in improving women's economic activities patterns of women's activities are affected by prevailing social ideology and differ according to the stage of economic development (Chauhan, 1996).

2.1.3 Women and Their Rights

In Nepal, the civil code (Mulukiya) guaranteed right to women by abolishing untouchable, caste, sex discriminations, child marriage, polygamy a incompatible, marriage, however gender discrimination still widely persist both within the law and in its customary application. Its amendment in 1976 greatly enhance the cause of equal rights for woman by amending law in governing marriage, divorce, property rights and inheritance. Now the civil code 1994 has eleventh amendment to give an equal property right for daughter with her brothers, but not shows the reality in our societies (Thapa, 2003)

The ninth plan refers to objectives for women as they are:

- 1) Active participation in every development activities.
- 2) Access to political and socio-economic sectors and adjustment and refer to unequal laws for equal rights of women.

The ninth plan has taken various types of policies and strategies such as:

- a) Participating and mainstreaming of development.
- b) Eliminate the gender discrimination provision.
- c) Women's empowering

Tenth plan is continuing the objectives and policies of ninth plan.

Nepali women of the present society know that they have equal rights as men. The new civil code of 2020 and the 6th amendment of the new civil code have given them equal rights. This change has given them legal opportunities to develop self -confidence.

2.1.4 Discrimination of Women in Job

Men and women perform different jobs and so-called "women's jobs" are often assigned as lower value in terms of skill requirements and remuneration. Financial and professional employees play an essential role in business, the economy and society. Women seem to experience the most difficulty in obtaining executive jobs in large corporation even though

they often have greater opportunities at junior and middle management levels in these same corporations. In the area of finance, women have certainly increased their share of management positions, although at a varying pace. ILO data shows that in the United States, women increased their share in financial management from 19% in 1970 to 45% in 1991, a proportion similar to that of managers in general. National statistics in the United States show that by 1995, women comprised just over 50% of all financial managers. The ILO's long-term global program, "More and Better Jobs for Women" is intended to enhance national capacities and to strengthen legal and institutional frameworks for improving the quantity and quality of women's employment. In general, women have to be better performers than men in order to get ahead (Dhakhwa, 2001).

Women's situation on the labor market has deteriorated as they have shown to be less successful than men to compete for jobs in market environment. Women are easier fired and have more difficulties in finding jobs. The proportions of unemployed women are increasing. Educated women are found employed as clerks, typist, receptionists, schoolteachers, nurses, doctors, social workers, and academics and as officials in the government and in the nationalized banks and the life insurance corporations. But the number of women officials is still small compared with men. Women's employment is concentrated into feminized jobs in the service sector. The discrimination against women takes place in two ways. Employed women are paid less than their male counterparts if they do the same job in rural areas; the sectors that have a high proportion of women tend to be less paid. There needs much to be done in bring the status women and in uprooting the stereotyped biases, prejudices and attitudes of society. The majority of Nepalese women work in the informal sector or as unpaid family helper, it is cited that 75.3% are self-employed and 27.9% are unpaid family workers (Shrestha, 2003).

Women tend to have lower paying and lower status, and where work in female –dominated occupations is similar to activities women perform at home, which has an important negative effect on how men see who women as well as how women see themselves by reinforcing and perpetuating gender stereotypes (Khanal, 1998). Women's role in the economy is not only an overriding focus of the Beijing Platform, but is also recognized as fundamental for addressing other critical areas of concern. More women have been entering

the labor force, but quantitative improvements or better working conditions. Inequalities in access to education and training, inequalities in access of productive resources, reproductive responsibilities and the stereotyping of gender roles all constrain women's opportunities for entry or re-entry into the labor market. Women may choose or be forced to accept jobs where it is easier to combine household and care of dependent with paid employment. Women tend to work in female dominated occupations, which are low paid. Even when these occupations involve the same skill, effort, responsibility and working conditions as the male – dominated jobs they tend to play less than male – dominated ones (Khanal, 1998).

Enhancing their pay functions, skill required and career prospects can do upgrading "Female" occupations. Encouraging a greater number of male into "Female" occupation and recognizing the worth of women's non – paid work and informally acquired skills may also be important. Reorganizing work in particular by changing rigid hierarchical structures, can also improve the prospects for women's advancement in employment (Lim, 1998) In Nepal although female employment is increasing in the non-agricultural sector, comparatively a large proportion of agricultural labor force are women. Among non-agricultural female workers the majority were engaged in the service sector. The proportion of female among the technical workers and administrative workers are still low. It is evident that relatively small proportion of women workers is literate in all fields. Occupationally, even urban women are mainly employed in agriculture. The next largest group of women workers was composed of those in the sales and services sector. Women wage laborers working in the areas of construction, transportation and communication constituted the third largest group. The concentration of women in low-paid, unskilled jobs may be attributed to low literacy; low skill levels and also to social bias regarding the appropriateness of employing female workers for certain jobs but not others. Women's access to the decision making process can also be gleaned from their access to the higher echelons of the bureaucracy (Lim, 1998).

The daily chores of family life in rural Nepal involve women in labor intensive farm work and time consuming domestic work to provide fuel, water and food for household members and farm workers. The census definition of economic activity in theory takes into account

wage labor in cash or kind, as well as unpaid family labor. It does not however, encompass activities such as water and fuel collection, food processing and child care, all of which are primarily the responsibility of women these activities that falls outside the formal economic, but which are essential for the survival of the household, absorb the labor of those women who are reported as 'economically active' and classified as home makers and dependent (Acharya, 1998).

The role of women in various farming activities is crucial not only because of the number engaged but also because of the variety of agriculture activities they perform. Women participate in all farm activities required to grow food grains, vegetables, fruits and livestock farming. The role played by women is significant in the development of the nation but all these works by women are considered voluntary (Acharya, 1998).

Women in Nepal are responsible for three types of works reproduction, management of the household and employment. However, reproduction is not treated as work and management of the household is not considered as a productive work. Moreover, women in Nepal work for longer hours than men and have much lower opportunity for gainful employment and possess extremely limited property rights.

Female employment is high in Nepal with more than four fifths of women employed at time of the survey. The more educated women are less likely to be currently employed. Most employed women (90 percent) are in agricultural sector. Only 15 percent of employed women earn cash for their work, while majority of employed women (71 percent) are not paid. Four-fifths of women (79 percent) enjoy a degree autonomy in spending their cash-earnings should be used. Fifty four percent of women contribute to half or more of the household expenditure (Dhakhwa, 2001).

2.1.5 The Banks and Women Involvement

As we know, Nepal is a developing country where concepts like privatization, liberalization, and urbanization are not still hold strong position, though before 2046 B.S democracy there were private industries, schools, campus, training centers, shopping centers, medical centers and hotels etc. But after the multi party democracy private sector

in different field growing rapidly for example, before democracy there was only Nepal T.V. Station, known as Nepal television but now we can see different T.V. channels. Before democracy there used to be Radio Nepal, now different radio stations are coming – up and communication private limited which provide Internet, email etc services. Mass and print media are also coming on these days. Similarly insurance companies, finance companies are growing day by day after democracy even number of government offices and industries are privatizing now a days. Private airlines are also coming day by day. As far as private banks are concerned they came after democracy. The first private bank is NABIL Bank limited, but now we can see different private bank whether they are commercial or development banks. There are 27 commercial banks and 24 private commercial banks. But there are 20 private commercial banks in Kathmandu and 4 private commercial banks outside Kathmandu. In the case of development banks there are 9 micro finance development banks and other 9 development banks are in Kathmandu (NRB, 2009).

Private bank is a bank, which is established from private sector entrepreneur. Private investor in this case may be individual investors or institutional investors. Majority of investment in share capital is not made from government sector. Such bank is established for profit motive. Functions of such banks are mainly to accept deposits, to provide loan, to act as agency, to finance foreign trade, to perform utility functions etc. Generally there is an opinion that private sector in any fields work faster and in proper way. But still there are some problems exist in private sector. In private sector it seems that customers or clients are treated as valued clients /customers to extend more efficient services to their customers they have been adopting innovative and latest technologies which are helpful in their works. In government sector there will be monopoly and manipulation but in private sector there will be no such retractions. Owner or shareholders of the private organizations have control over them. There are various private banks in Kathmandu. These private banks run on their own terms and conditions. These private banks have different branches outside the Kathmandu. Private banks introduce modern banking technologies facilitating bank and business operations and transactions. Women involvement in private banks indicates that

there is contribution of women in economic development and business of the country. Thus, government should note women's contribution (Khanal, 1998).

2.2 Empirical Literature Review

The some relevant empirical study was related to explore the situation of women in different sector is given below.

Chauhan, (1996) in her study “**Changing Status Of Educated Employed Women in Nepal (A Case Study of Kathmandu)**” found that as in other developing countries women in Nepal are mostly engaged in house – hold work and employed in lower and have to bare double burden of house and office due to various reasons (Chauhan, 1996).

Acharya (1979) compiled a book entitled “**The Status of Women in Nepal**”. She found that traditionally in Nepalese society, caste, clan and family alliances are predominant factors in social interactions. This factor influences women’s status in different ways. However, in her study, Acharya found that women in government services as well as government institutions seem to be concentrated at lower levels in the gazetted posts and at higher levels in non-gazetted posts. Women generally have middle level or higher education so they enter the government service at higher clerical and lower gazetted (or officer levels). There are a number of factors related to women’s expected social role such as household and child care responsibilities, limitation on mobility and late entry into service, all of which limit women’s opportunities to improve their qualification and hence diminish their prospects for promotion usually freezing them at the lower levels (Acharya,1979). Unit’s declaration for plan action states that women are not minority group numerically; women constitute half of the total population of the world. By limiting women participation in development, societies deprive themselves of the full talent by half of their number.

Pradhan, (1992), in her study “**The Status of Women in Nepal**” found that women are economically less secured then men partly because their role as wife or daughter – in – law is limited to household activities. The number of economically active female population was 72,716 in Kathmandu city. The concept of men as breadwinner has been widely

accepted in Nepali society. Nepal's main economy is overwhelmingly subsistence agriculture and because women predominate in this sector, their total contribution to the household income remains at 50 percent as opposed to only 44 % for males and 6% for children between the ages of 10 to 14. More and More Nepalese women are entering into job market today 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 in considerable increase in the proportion of women employed in services, professional and technical and sales services (Pradhan, 1992).

Khanal, (1998) in her study “**Status of Employed Women in Kathmandu**” found that despite the dearth of employment opportunities the range and cover, which the woman's in Nepal show even now, is ended quite respectable. From self-employed subsistence level farming to village and urban small time entrepreneurship is a big jump, and professional level, government jobs beginning from the post of peon and non-gazette posts to decision making levels and ambassadorship aboard, teacher to professor, midwifery to medical doctor and consultants, agricultural extension workers to agricultural export in different branch of agriculture and social workers to minister, police constables to police inspector etc. In addition, women are found coach in sports, trainer in carpet and textile weaving, basketry and pottery, workers in small industrial sectors and non- governmental enterprises. In the urban areas, quite a few women are self-employed in the service sector (Khanal, 1998). In the industrialized world women perform half of all service jobs although the figure falls to 27 percent in the developing countries. Women are on average paid less than men, even in industrialized countries. Generally, women are a large of the clerical, sales and services labor force but are largely excluded from manufacturing, transport and management.

Thapa, (2003) in his study “**Socio-Economic Status of Women in Nepal**,” found that in Nepal, the civil code (Mulukiya, 1904) guaranteed right to women by abolishing untouchable, caste, sex discriminations, child marriage, polygamy a incompatible, marriage, however gender discrimination still widely persist both within the law and in its customary application. Its amendment in 1976 greatly enhance the cause of equal rights for woman by amending law in governing marriage, divorce, property rights and inheritance.

Now the civil code 1994 has eleventh amendment to give an equal property right for daughter with her brothers, but not shows the reality in our societies (Thapa, 2003).

2.3 Conceptual Frame Work

Conceptual model of the study showing the pattern of relationship between social and economic status: economic factor affects women's role in decision-making both directly and indirectly. If a woman has a greater economic participation she has a greater power of decision-making. Similarly, social and demographic factors also influence the role of decision-making e.g. small size of children imply higher economic participation and consequently greater decision-making power for women. Education for women is taken an important factor in the matter of decision-making process. Educated women are better placed as compared to their illiterate counter parts. Socio-economic status is closely linked with women power of decision-making. The employed women have high status and expected to reduce fertility rate, while opposite for those of not employed women. In communities, which encourage women to participate in economic gainful employment, women would have a higher status as compared to where those activities are restricted. Decision- making role is solely confined to household head. This is because of the cultural norms and low level of income.

The decision-making power of women may increase with an equality of participation at all levels of planning and policy making not as recipient beneficiaries, labour and input contribution and consultants but as active change agents at the concerned level. In this study, the status of women is defined and measured by selecting socio-economic indicators. Dependent variables is status of women and independent variables are education, employment, economy, political participation, ownership of assets, policies and programmes, awareness of society and NGO,CBO, INGO& other agencies' programmes.

From above literature it was found previous studies were done in different aspect of women like changing status of educated women, status of women in Nepal and socio-economic status of women. From the study it was found women in self-employed subsistence level farming to village and urban small entrepreneurship is very few in number. In addition, women are found coach in sports, trainer in carpet and textile weaving, basketry and pottery, workers in small industrial sectors and non- governmental enterprises. In the urban areas, quite a few women are self-employed in the service sector.

Many researchers have researched on women participation of different occupations such as hotels, casinos, carpet factories, garment factories, small industries and big industries etc. Similarly, study on women participation in governmental sector had been done. But the study on the status of employed women of different private banks of Kathmandu is less conducted from socio-economic perspective. Though women play as vital role as men do in private banks, economy and society but they are not given that much importance as men get. Keeping this in mind researcher has decided to study on women employees of different private banks of Kathmandu in order to find out their actual socio-economic status, their satisfaction level in terms of salary & working environment and to find out their actual daily lives such as their need and difficulties. So, this study will be fruitful to those interested person parties scholars, professor, students, and government for academically as well as policy perspective.

CHAPTER -THREE

RESEARCH METHODS

3.1 Site Selection & Its Rationale

Socio-Economic Status of Women: A Sociological Study of Employed Women of Private Commercial Bank in Kathmandu Metropolitan City has been selected purposively. It was more reliable data available for study as well accessible in time, money and resources. Very few studies have been done in Kathmandu city on changing pattern of socio-economic status of women using sociological perspective. As, there is limited time and resources for study, this area is selected.

3.2 Research Design

This research has followed a descriptive as well as explorative research design. This research study has focused on accumulating the facts of socio-economic status.

A descriptive method gives description about the women status and satisfaction level (in terms of salary, working environment and cooperation from co-workers) of women employees of different private bank of Kathmandu Metropolitan city with respect to their age, educational level, marital status, family size, caste, resident, access to property, wage structure, working experience, ...etc.

Explorative research design explores the cause and effect of women employees on socio-economic status in household affairs which are unseen to till date.

3.3 Unit of the Study

The unit of the study in this research is the women employees of financial institutions. Information related to women workers has been collected from all the women workers of the selected private commercial banks.

3.4 Universe and Sampling

The list of the women employees of four private banks based on Kathmandu Metropolitan city area has been made from the office of concerned private banks. Total women employees of four private banks are the universe of the study, which are 179. Due to limit time, money and for fulfillment the requirement of MA degree 50 women has been taken as sample of this study. Firstly, the universe is stratified various categories and the sample has been select on weighted methods. Universe is classified on age, educational level, economically as well large, medium and small. And from every level of banks, some banks have been selected purposively for the study. This procedure has helped to include the information of large to small scale financial institutions.

3.5 Nature and Source of Data

There are two types of data in nature: qualitative and quantitative. Qualitative data includes interview transcripts, recordings and notes, observational records and notes, etc which are helpful to examine those factors which can't be quantified. Quantitative data is helpful for examining the variables like age, sex, and other socio-economic demographic variables.

Primary and secondary sources of data have been used in this study. The Primary data has been collected directly from the banks using questionnaire, interview, observation, etc. The secondary sources of data are different magazines, newspaper, websites, Central Bureau of Statistics....etc.

3.6 Tools & Techniques of Data Collection

In order to carry out any research and draw reliable and meaningful conclusion, it is very much essential that the methods and techniques of data collection must be precise and accurate. Different techniques such as interview, group discussion, informal interaction and observation have been used for the collection of necessary information. A mixed questionnaire has been used for gathering socio-economic characteristics of data. Interview, group discussion, informal interactions are the best technique to assess the

unseen facts of the employed women easily. These specific techniques have been used as per the convenience of the researcher for collecting different types of data.

3.7 Data Processing, Analysis and Presentation

Both the primary and secondary information collected from the field in a descriptive way has been edited, coded, tabulated and analyzed properly. On the basis of given procedure, different statistical tools like table, percentage, frequencies, and simple statistical tools have been used in the study depending on the nature of variables.

3.8 Limitation of the Study

As every study has some limitation, this study also has some limitations which can be as follows:

- 1 The study simply try to explore the situation of employed women of Private Commercial Banks of Kathmandu, so further some more studies need to be conducted in the future.
- 2 The study has been done in the partial fulfillment of the requirement for the master's degree in Sociology/ Anthropology.
- 3 The study has not cover extent area due to limited time and resources.
- 4 It mainly focused on employed women of selected Private Commercial Banks of Kathmandu Metropolitan city. So it does not cover overall socio-economic status of all Private Commercial Banks as well as others

CHAPTER -FOUR

SOCIO-ECONOMIC CHARACTERISTICS OF THE RESPONDENTS

This chapter has analyzed the data collected from primary sources. More specifically this chapter presents the socio-economic characteristics and level of satisfaction of the respondents (employed women) of different private banks of Kathmandu.

4.1 Socio-economic Characteristics of the Respondents

Socio-economic characteristics of the respondents on the basis of the variables directly related with the women employed in different private banks of Kathmandu from the sampled 50 employed women in this sector is found as follows.

4.1.1 Age of the Respondents

Below given table presents the age structure of the employed women of different private banks of Kathmandu. On the basis of data collected in different private banks of Kathmandu the age group of the respondents has been divided into five major groups that is the age between 20-25, 26-30, 31-35, 36-40 and above 41 years.

Table 4.1
Age of Respondents

Age Group	Number of Respondents	Percentage of Respondents
Between 20-25	12	24
Between 26-30	21	42
Between 31-35	15	30
Between 36-40	2	4
Total	50	100

Sources: Field Survey, 2010

Above distribution of the respondents by age group shows that out of 50 respondents, 24 percent were from 20-25 age group, 42 percent were from 26-30 age groups, 30 percent are

from 31-35 age group, 4 percent were from 36-40 age group and there is no respondents belongs to above 41 age group.

This data shows that most of the respondents were in 26-30. This indicates that the women with young and middle age range participated in the outside world for working and run their dual role as a housewife and as a worker.

4.1.2 Caste/ Ethnicity of the Respondents

The caste of the respondents is distributed broadly into four main heading that is Newar, Brahmin, Chhetri and others. 'Others' includes like Gurung and Rai.

Table 4.2
Caste of the Respondents

Caste	Number of Respondents	Percentage of Respondents
Newar	1	2
Brahmin	4	8
Chhetri	5	10
Others (Gurung and Rai)	37	74
Total	50	100

Sources: Field Survey, 2010

This finding indicates that out of 50 respondents, 20 respondents were Newar, 13 respondents were Brahmin, 15 respondents were Chhetri and 2 respondents were others (Gurung and Rai) respectively. It indicates that respondents from the Newar community comprises of 40 percentages. The second highest is Chhetri that is 30 percentage, the third is Brahmin that is 26 percentage and the least are from the others group (Gurung and Rai), which is 4 percentage of the total.

From the above table it can be concluded that the majority of respondents are from the Newar community, probably because they are the local residents of Kathmandu.

4.1.3 Religion of the Respondents

The religion of the respondents is discussed into three main headings. They are Hindu, Buddhist and others. Religion other than mentioned here are included in 'others'.

Table 4.3
Religion of Respondents

Religion	Number of Respondents	Percentage of Respondents
Hindu	42	84
Buddhist	8	16
Total	50	100

Sources: Field Survey, 2010

This finding indicates that out of 50 respondents, 20 respondents were Newar, 13 respondents were Brahmin, 15 respondents were Chhetri and 2 respondents were others (Gurung and Rai) respectively. It indicates that respondents from the Newar community comprises of 40 percentages. The second highest is Chhetri that is 30 percentage, the third is Brahmin that is 26 percentage and the least are from the others group (Gurung and Rai), which is 4 percentage of the total.

4.1.4 Education of the Respondents

The level of education among the respondents has been divided into 4 major groups i.e. Intermediate, Bachelor, Masters and above Masters level.

Table 4.4
Education of the Respondents

Educational Level	Number of Respondents	Percentage of Respondents
Intermediate	1	2
Bachelor	28	56
Masters	21	42
Total	50	100

Sources: Field Survey, 2010

This finding indicates that out of 50 respondents, 20 respondents were Newar, 13 respondents were Brahmin, 15 respondents were Chhetri and 2 respondents were others (Gurung and Rai) respectively. It indicates that respondents from the Newar community comprises of 40 percentages. The second highest is Chhetri that is 30 percentage, the third is Brahmin that is 26 percentage and the least are from the others group (Gurung and Rai), which is 4 percentage of the total.

Most of the private banks need bachelor degree holder for the junior post. Therefore bachelor is the required education in order to enter private banks. Therefore study indicated that the women working in the different private banks of Kathmandu are bachelor and master level. It was also found that there were competitive feelings among co-worker regarding their education level as most of respondents were bachelor and master level passed.

4.1.5 Marital Status of the Respondents

Marital status of the respondents has been divided into 3-sub division i.e married, unmarried and widow group. Distribution of the respondents on the basis of marital status as above shows that 60 percent of the respondents are married and 40 percent of the respondents are unmarried. No respondent found widow respectively. It means that among 50 respondents, 30 respondents are found married and 20 respondents are found to be unmarried.

This finding indicates that out of 50 respondents, 20 respondents were Newar, 13 respondents were Brahmin, 15 respondents were Chhetri and 2 respondents were others (Gurung and Rai) respectively. It indicates that respondents from the Newar community comprises of 40 percentages. The second highest is Chhetri that is 30 percentage, the third is Brahmin that is 26 percentage and the least are from the others group (Gurung and Rai), which is 4 percentage of the total.

Table 4.5
Marital Status of the Respondents

Marital Status	Number of Respondents	Percentage of Respondents
Married	1	2
Unmarried	4	8
Total	50	100

Sources: Field Survey, 2010

4.1.6 Distribution of the Respondents by Family Types

Table given below presents the distribution of respondents according to family types of the married as well as unmarried respondents in different private banks of Kathmandu.

Table 4.6
Distribution of the Respondents by Family Types

Marital Status	Joint Family	Nuclear Family	Total
Married women	21(70%)	9 (30%)	30 (60%)
Unmarried	8(40%)	12(60%)	20(40%)
Total	29(58%)	21(42%)	50(100)

Sources: Field Survey, 2010

This finding indicates that out of 50 respondents, 20 respondents were Newar, 13 respondents were Brahmin, 15 respondents were Chhetri and 2 respondents were others (Gurung and Rai) respectively. It indicates that respondents from the Newar community comprises of 40 percentages. The second highest is Chhetri that is 30 percentage, the third is Brahmin that is 26 percentage and the least are from the others group (Gurung and Rai), which is 4 percentage of the total.

Above given table also presents the distribution of respondents according to family types of the unmarried respondents in different private banks of Kathmandu.

Above table presents the distribution of the unmarried respondents, which were 20 respondents. Out of 20 unmarried respondents 8 respondents live in joint family and 12 respondents live in nuclear family respectively. This finding indicated that out of 20 unmarried respondents, 60% respondents live in nuclear family and 40% respondents live in joint family. It seems that living in nuclear family is increasing now days.

4.1.7 Distribution of the Respondents on the Basis of Hours Spent on their Household Chores

Below given table presents the distribution of the respondents according to how many hours they spent on their household chores. Hours divided into 4 main groups i.e. not at all, 1-3 hours, 4-5 hours and above 6 hours. Below table shows that out of 30 married respondents, 3 respondents respond that they do not work at home, 6 respondents work 1 to 3 hours 15 respondents spent on their household chores 4 to 5 hours and 6 respondents spend more than 6 hours working on household chores. This means 50% respondents spent 4 to 5 hours, 20% respondents work more than 6 hours on their household chores, 20% respondents work 1 to 3 hours and 10% respondents do not work at their home. Thus it can be concluded that married respondents who were working in private banks have not so much burden of household chores because they have helpers to help them.

Table 4.7
Distribution of the Respondents on the Basis of Hours Spent on their Household Chores

Hours	Number of Married Respondents	Number of Unmarried Respondents
Not at all	3(10%)	5(25%)
1-3 hours	6(20%)	2(10%)
4-5 hours	15(50%)	8(40%)
Above 6 hours	6(20%)	5(25%)
Total	30(100%)	20(100%)

Sources: Field Survey, 2010

This finding indicates that out of 50 respondents, 20 respondents were Newar, 13 respondents were Brahmin, 15 respondents were Chhetri and 2 respondents were others

(Gurung and Rai) respectively. It indicates that respondents from the Newar community comprises of 40 percentages. The second highest is Chhetri that is 30 percentage, the third is Brahmin that is 26 percentage and the least are from the others group (Gurung and Rai), which is 4 percentage of the total.

Thus we can say that in one hand these respondents have to work more than 6 hours at home and on the other hand if they do not want to work at home they can do so, which means there is no heavy pressure for them to look after both household chores and the office work.

4.1.8 Decision Making Power of the Respondents at Home

The below given table unfolds that the married respondents have also got the decision making position at their home. Decision level divides into 4 headings that means high, medium, low and not at all. Here, the women with high position in making decision are those who play vital role to make decisions in economical and other family matters in comparison to their male partners. Likewise the medium positional women are those who are asked to present their view on the economical and other family matters. The low positional women are those who are very rarely can present their view on the economical and other family matters.

Table 4.8
Distribution of the Respondents on the Basis of
Decision Making Power

Position	Number of Married Respondents	Number of Unmarried Respondents
High	12(40%)	3(15%)
Medium	15(50%)	15(75%)
Low	3(10%)	2(10%)
Total	30(100%)	20(100%)

Sources: Field Survey, 2010

This finding indicates that out of 50 respondents, 20 respondents were Newar, 13 respondents were Brahmin, 15 respondents were Chhetri and 2 respondents were others (Gurung and Rai) respectively. It indicates that respondents from the Newar community

comprises of 40 percentages. The second highest is Chhetri that is 30 percentage, the third is Brahmin that is 26 percentage and the least are from the others group (Gurung and Rai), which is 4 percentage of the total.

This finding indicates that out of 50 respondents, 20 respondents were Newar, 13 respondents were Brahmin, 15 respondents were Chhetri and 2 respondents were others (Gurung and Rai) respectively. It indicates that respondents from the Newar community comprises of 40 percentages. The second highest is Chhetri that is 30 percentage, the third is Brahmin that is 26 percentage and the least are from the others group (Gurung and Rai), which is 4 percentage of the total.

CHAPTER- FIVE

ACCESS OF PROPERTY, DECISION MAKING AND PARTICIPATION ON SOCIAL ACTIVITIES

5.1 Decision Making Power in the Office

Decision making power relies on the basis of their designation. Below given table presents the distribution of the respondents on the basis of their designation. It is divided into six main groups such as trainee, assistance, operator, secretary, supervisor and manager.

Table 5.1
Distribution of the Respondents on the Basis of Decision Making Power

Designation	Number of Respondents (Women)	Number of Respondents(Men)
Assistance	27(54%)	15(30%)
Operator	2(4%)	1(2%)
Secretary	3(6%)	-
Supervisor	6(12%)	9(18%)
Manager	12(24%)	25(50%)
Total	50(100%)	50(100%)

Sources: Field Survey, 2010

This finding indicates that out of 50 respondents, 20 respondents were Newar, 13 respondents were Brahmin, 15 respondents were Chhetri and 2 respondents were others (Gurung and Rai) respectively. It indicates that respondents from the Newar community comprises of 40 percentages. The second highest is Chhetri that is 30 percentage, the third is Brahmin that is 26 percentage and the least are from the others group (Gurung and Rai), which is 4 percentage of the total.

The finding shows that out of 50 respondents, 18 respondents i.e. 36% holds officer's position and 32 respondents hold non-officer position i.e. 64%. But 34 men hold officer

position i.e. 68% and 16 men i.e. 32% holds non-officer. The finding indicates women in officer position are less compare to non-officer position and men in officer are more compare to non-officer. The ratio of officer to non- officer for women is lesser than men. Thus it affects the women’s decision making power.

5.2 Distribution of Respondents on the Basis of Their Salary

Below given table presents the distribution of the respondents on the basis of their salary. Salary has been divided into six main groups.

Table 5.2
Distribution of the Respondents on the Basis of their Salary

Income (monthly)	Number of Respondents	Percentage of Respondents
Rs. 5000 to Rs. 10000	1	2
Rs. 10000 to Rs. 15000	4	8
Rs. 15000 to Rs. 20000	5	10
Rs. 20000 to Rs. 25000	37	74
Rs. 25000 to Rs. 30000	1	2
Above Rs. 30000	50	100
Total	50	100

Sources: Field Survey, 2010

This finding indicates that out of 50 respondents, 20 respondents were Newar, 13 respondents were Brahmin, 15 respondents were Chhetri and 2 respondents were others (Gurung and Rai) respectively. It indicates that respondents from the Newar community comprises of 40 percentages. The second highest is Chhetri that is 30 percentage, the third is Brahmin that is 26 percentage and the least are from the others group (Gurung and Rai), which is 4 percentage of the total.

5.2.1 Distribution of the Respondents on the Basis of Satisfaction Level with Salary

Table given below presents the distribution of the respondents on the basis of satisfaction level with salary. Satisfaction level with salary is divided into three main groups such as fully, partially and not at all.

Table 5.3
Distribution of the Respondents on the Basis of Satisfaction
Level with Salary

Level of Satisfaction	Number of Respondents	Percentage of Respondents
Fully	1	2
Partially	4	8
No at all	5	10
Total	50	100

Sources: Field Survey, 2010

This finding indicates that out of 50 respondents, 20 respondents were Newar, 13 respondents were Brahmin, 15 respondents were Chhetri and 2 respondents were others (Gurung and Rai) respectively. It indicates that respondents from the Newar community comprises of 40 percentages. The second highest is Chhetri that is 30 percentage, the third is Brahmin that is 26 percentage and the least are from the others group (Gurung and Rai), which is 4 percentage of the total.

Table.5.3, while being compared 30% respondents were fully satisfied with their job while 14% respondents were fully satisfied with their salary, it indicates that women who are satisfied with their job not only give preference to the salary but they were also looking at good environment where they can work easily.

5.3 Distribution of the Respondents on the Basis of Assets Owned

From the study researcher found that all the assets were bought from their salary. Few of the respondents also told that salary had bought land on own name and few of them also had motorbike. It implied that their economic status is high as compare to other women working in other sectors.

Table 5.4
Distribution of the Respondents on the Basis of Assets Owned

Assets	Number of Respondents	Percentage of Respondents
T.V.	1	2
Computer	4	8
Washing Machine	5	10
Vacuum Cleaner	37	74
Telephone	1	2
Freeze	50	100
Music System	50	100

Sources: Field Survey, 2010

This finding indicates that out of 50 respondents, 20 respondents were Newar, 13 respondents were Brahmin, 15 respondents were Chhetri and 2 respondents were others (Gurung and Rai) respectively. It indicates that respondents from the Newar community comprises of 40 percentages. The second highest is Chhetri that is 30 percentage, the third is Brahmin that is 26 percentage and the least are from the others group (Gurung and Rai), which is 4 percentage of the total.

This finding shows that these respondents have those equipments with which it became easy to do household chores. Similarly, it also shows that they get chance to get entertainment from equipment like T.V. and music system. Having above equipments on their home means employed women don't have to waste too much of their time on washing

clothes and cooking. Having these assets is also one indicator of their economic status, which shows their economic status, is high.

5.3.1 Distribution of the Respondents on the Basis of Property Owned

From the study respondents were asked whether they get any property from their parents. Nobody told yes. It was found that all the assets were bought from their salary. Respondents were again asked whether they have any property in their name. The responses were given in following table.

Table 5.5
Distribution of the Respondents on the Basis of Property in their Name

Property	Number of Respondents	Percentage of Respondents
House	10	40
Land	5	20
Business	8	32
Vehicle	2	8
Total	25	100

Sources: Field Survey, 2010

This finding indicates that out of 50 respondents, 20 respondents were Newar, 13 respondents were Brahmin, 15 respondents were Chhetri and 2 respondents were others (Gurung and Rai) respectively. It indicates that respondents from the Newar community comprises of 40 percentages. The second highest is Chhetri that is 30 percentage, the third is Brahmin that is 26 percentage and the least are from the others group (Gurung and Rai), which is 4 percentage of the total.

5.4 Participation on Social Works/Activities

Knowing about participation on social works/activities indicates women status with reference to their literacy and involvement in different sectors. Table 5.6 shows that women who got higher education have more knowledge about different sector than women who have only primary education. This clearly demonstrates that education can influence

women's knowledge about participation on social works/activities. To get further information whether they involved in any participation on social works/activities or not, an additional question was asked and the responses have been presented in Table 5.6. The table clearly shows that overwhelming majority (80%) of the respondent women were not involved in any social works/activities.

Table 5.6

Distribution of Respondents by Their Participation on Social works/activities

Participation on Social works/activities	Frequency	Percent
Yes	1	2
No	4	8
Total	100	100

Source: Field Survey, 2010

This finding indicates that out of 50 respondents, 20 respondents were Newar, 13 respondents were Brahmin, 15 respondents were Chhetri and 2 respondents were others (Gurung and Rai) respectively. It indicates that respondents from the Newar community comprises of 40 percentages. The second highest is Chhetri that is 30 percentage, the third is Brahmin that is 26 percentage and the least are from the others group (Gurung and Rai), which is 4 percentage of the total.

5.4.1 Distribution of the Respondents Going out Without Permission of Family

Table given below presents the distribution of the married respondents on the basis of degree of mobility level. Mobility means women going out of the house for socio-economic activities without permission of family. The old concept that women should not go out of the house is changing, which is very positive change. The mobility level is also an indicator of socio-economic status of employed women of different private banks of Kathmandu. Mobility level has divided into three main groups such as cinema hall, market, temple, party, restaurant, parks, tour, sport ground and play ground (high means totally free

to go out of the house at any time they need to go), (medium means moderately free to go out of the valley) and (low means not free to go out of the valley).

Table 5.7
Distribution of the Respondents Going out Without Permission of Family

Mobility Level	Numbers of Married Respondents	Numbers of Unmarried Respondents
High	12(40%)	15(75%)
Medium	15(50%)	5(25%)
Low	3(10%)	-
Total	30(100%)	20(100%)

Sources: Field Survey, 2010

This finding indicates that out of 50 respondents, 20 respondents were Newar, 13 respondents were Brahmin, 15 respondents were Chhetri and 2 respondents were others (Gurung and Rai) respectively. It indicates that respondents from the Newar community comprises of 40 percentages. The second highest is Chhetri that is 30 percentage, the third is Brahmin that is 26 percentage and the least are from the others group (Gurung and Rai), which is 4 percentage of the total.

Above table also shows that out of 20 unmarried respondents, 15 respondents (75%) have high mobility level and 5 respondents (25%) have medium level of mobility. But there is no one who has low mobility level. This finding indicates the old concept that women should not go out of the house is changing, which is very positive change. The mobility level is also an indicator of socio-economic status of employed women of different private banks of Kathmandu. The mobility level of married women is less as compare to unmarried women. Because married women have dual role like looking after their children and household activities. But unmarried women have not had dual role. Few of the respondents may have household activity but they do not have to look after children.

5.5 Level of Satisfaction Among Women Employees of Different Private Banks of Kathmandu

5.5.1 Distribution of the Respondents on the Basis of Job Satisfaction Level

Job satisfaction means the women with high position in decision making, cooperation from co-workers, good economic status and good working environment which play vital role to make decisions in economic and other family matter in comparison to their male partners. Table given below presents the distribution of the respondents on the basis of job satisfaction level. Job satisfaction level is divided into three main groups such as fully, partially and not at all.

Table 5.8
Distribution of the Respondents on the Basis of job Satisfaction

Level of Satisfaction	Numbers of Respondents	Percentage of Respondents
Fully	1	2
Partially	4	8
Not at all	5	10
Total	50	100

Sources: Field Survey, 2010

This finding indicates that out of 50 respondents, 20 respondents were Newar, 13 respondents were Brahmin, 15 respondents were Chhetri and 2 respondents were others (Gurung and Rai) respectively. It indicates that respondents from the Newar community comprises of 40 percentages. The second highest is Chhetri that is 30 percentage, the third is Brahmin that is 26 percentage and the least are from the others group (Gurung and Rai), which is 4 percentage of the total.

5.5.2 Sexual Discrimination in the Office

Table given below presents the distribution of the respondents on the basis of response on any discrimination made in designation between male and female workers with same qualification.

Table 5.9
Sexual Discrimination in the Office

Responses	Numbers of Respondents on the basic Designation	Numbers of Respondents on the basic of Salary
Discrimination	7(14%)	3(6%)
No Discrimination	43(86%)	47(94%)
Total	50(100%)	50(100%)

Sources: Field Survey, 2010

Above table shows that out of 50 respondents, 7 respondents think there is discrimination in designation between male and female workers with the same qualification and 43 respondents think there is no discrimination made on the designation between male and female workers with the same qualification. This finding indicates 14% respondents think there is discrimination made on the designation between male and female but 86% respondents do not think so. This means discrimination between male and female regarding designation exist in very little amount in private banks. Otherwise there is no such discrimination regarding designation.

This finding indicates that out of 50 respondents, 20 respondents were Newar, 13 respondents were Brahmin, 15 respondents were Chhetri and 2 respondents were others (Gurung and Rai) respectively. It indicates that respondents from the Newar community comprises of 40 percentages. The second highest is Chhetri that is 30 percentage, the third is Brahmin that is 26 percentage and the least are from the others group (Gurung and Rai), which is 4 percentage of the total.

5.5.3 Distribution of the Respondents on the Basis of Family Cooperation

Unless the family members cooperation the women working outside their home, it is quite difficult for the women to run the job outside.

Table 5.10

Distribution of the Married Respondents on the Basis of Family Cooperation

Degree of Cooperation	Numbers of Married Respondents	Numbers of Unmarried Respondents
Fully	18(60%)	20(100%)
Partially	12(40%)	-
Total	50(100%)	20(100%)

Sources: Field Survey, 2010

This finding indicates that out of 50 respondents, 20 respondents were Newar, 13 respondents were Brahmin, 15 respondents were Chhetri and 2 respondents were others (Gurung and Rai) respectively. It indicates that respondents from the Newar community comprises of 40 percentages. The second highest is Chhetri that is 30 percentage, the third is Brahmin that is 26 percentage and the least are from the others group (Gurung and Rai), which is 4 percentage of the total.

From the finding it can be said that families are becoming broad minded who are ready to send their daughter-in-laws out of their houses to work.

Above table depicts that, out of 20 unmarried respondents all of them get full cooperation from their families. It shows that Nepali family now slowly understanding the value of women working outside from their home and earning self-identity and money by themselves.

5.6 Cooperation Received by the Women in Office

Table given below presents the distribution of the respondents on the basis of whom they get cooperation.

Table 5.11
Cooperation Received by the Women in Office

Male Staff Members	Numbers of Respondents	Percentage of Respondents
Boss	1	2
Male Staff of the same rank	4	8
Male Staff of the lower rank	5	10
All	37	74
None	1	2
Total	50	100

Sources: Field Survey, 2010

Above table unfolds that respondents out of 50, 37 respondents (74%) got cooperation by all members of the office, 5 respondents (10%) got cooperation by male staff of the lower rank, 4 respondents (8%) got cooperation by male staff of the same rank, 1 respondent (2%) get cooperation from boss and 1 respondent (2%) did not get cooperation from anyone. This finding shows that women are getting cooperation from the male staff, especially upper level staff i.e. supervisor, manager and co-workers.

5.7 Management of Respondents to Dual Role as a Housewife and Employee

Table given below presents the distribution of the respondents on the basis of dual role as a housewife and a employed woman. Below table shows that out of 30 married respondents, 17 respondents easily manage their dual role i.e. after office they used to look after their children and work as a housewife and during office time they used to work office task, 4 respondents hardly manage their dual role, 9 respondents anyhow manage their dual role and there is no one who claims somehow they manage her duel role. It indicates that 56.67% respondents easily manage their duel role, 30% respondents anyhow manage their duel role, only 13.33% respondents hardly manage their duel role but there is no one who claim that she somehow manage duel role as a employed women and a housewife. They get support from their servants, family members and staff members of their offices to manage

their dual role as housewife and employed women. They used to work early in the morning at 5:0 am and used to sleep late in the night around 11.0 pm. This indeed, is a very good sign for employed women.

Table 5.12
Management of Respondents to Dual Role as a Housewife and Employee

Responses	Numbers of Respondents	Percentage of Respondents
Easily	17	56.67
Hardly	48	96
Anyhow	2	4
Somehow	50	100
Total	48	96

Sources: Field Survey, 2010

5.8 The Work and Status in Society

Service sector is one of the main sectors in labor market and it is given much importance in the urban area. This occupation has been established as a respectable line of work. Due to this fact, the employed women in private bank have greatly contributed to enabling other women to participate actively in banking sector. Below given table presents the distribution of the respondents by their feeling whether their status has changed/enhanced among their peer-group, family member and the neighbours.

This finding indicates that out of 50 respondents, 20 respondents were Newar, 13 respondents were Brahmin, 15 respondents were Chhetri and 2 respondents were others (Gurung and Rai) respectively. It indicates that respondents from the Newar community comprises of 40 percentages. The second highest is Chhetri that is 30 percentage, the third is Brahmin that is 26 percentage and the least are from the others group (Gurung and Rai), which is 4 percentage of the total.

From this finding, it can be argued that the employment has enhanced the status of employed women i.e. it is good.

Table 5.13

Respondents' Feeling about the Changed/Enhanced Status From Family

Responses	Numbers of Respondents	Percentage of Respondents
It is good	48	96
It is not good	2	4
Total	50	100

Sources: Field Survey, 2010

5.9 Job Satisfaction in Private Bank

When the respondents were asked to advise the women willing to join the private banks, their responses are categorized into 3 main groups such as high, medium and low.

Table 5.14
Job Satisfaction in Private Bank

Level of Satisfaction	Number of Respondents	Percentage of Respondents
High	13	26
Medium	-	-
Low	37	74
Total	50	100

Sources: Field Survey, 2010

This finding indicates that out of 50 respondents, 20 respondents were Newar, 13 respondents were Brahmin, 15 respondents were Chhetri and 2 respondents were others (Gurung and Rai) respectively. It indicates that respondents from the Newar community comprises of 40 percentages. The second highest is Chhetri that is 30 percentage, the third is Brahmin that is 26 percentage and the least are from the others group (Gurung and Rai), which is 4 percentage of the total.

CHAPTER -SIX

SUMMARY, CONCLUSION AND RECOMMENDATIONS

6.1 Summary

This study was conducted on the banks of private sector to look at the socio-economic status of the employed women and the level of satisfaction regarding their job, salary, enhanced/changed status and mobility level among the women employees. This research was based on the descriptive research design. Sources of data are taken purposefully from four private banks of Kathmandu such as Himalayan Bank Limited branch Office, New Road, Laxmi Bank Limited, head office Hattisar, Nabil Bank Limited, Branch Office, Kantipath and Standard Chartered Bank Nepal Limited, head office, New Baneshwor. The sample of this study covers 50 respondents of different private banks of Kathmandu.

In this study primary data were collected using structured questionnaire with women employees and key informants of different private banks of Kathmandu. Both quantitative and qualitative approaches were adopted for data analysis. The gathered data and information have been processed and analyzed in a descriptive data and exploratory way. The quantitative data have been tabulated and analyzed using simple statistical tools such as percentage method and tabulation. The following findings have been made from the analysis of the study.

In this study the total sample size was 50 respondents. Majority of the respondents (42%) belonged to the age group between 26 to 30 years. There was no respondent who belong to the age above 40 years. Major caste/ethnic group of the respondents (40%) were Newars and the lowest from Rai and Gurung community.

A large number of the respondents (84%) were from Hindu religion because in Kathmandu majority follow Hindu religion. About educational level of the respondents 56% of them are graduate and only 2% were undergraduate. Majority of the respondents 60% were married and 40% were unmarried respondents. Among 30 married respondent 80% had

arranged marriage and 20% had love marriage. Similarly, 80% of the respondents had marriage within caste while 20% had inter-caste marriage.

Majority of married respondents (70%) had lived in joint family and majority of unmarried respondents (60%) lived in nuclear family. Out of 30 married respondents 90% of the respondents had servants and out of 20 unmarried respondents 60% had servants to help them in their household chores. Married respondents who spent 4 to 5 hours in their household chores were 50% but only 40% unmarried respondents spent 4 to 5 hours in their households chores.

Among married respondents 50% of them had medium level of decision-making position and 75% unmarried respondents had medium level of decision-making position. Out of 50 respondents, 36% respondents were gazetted officers where as 64% of the respondents were non-gazatted officers. Majority of the respondents were earning between Rs. 5,000 to Rs. 10,000 per month. All respondents were using T.V., music system, using Freeze and telephone. 54% respondents were using computer, 50% respondents were using vacuum cleaner and 42% respondents were using washing machine.

A large number of the respondents (84%) were from Hindu religion because in Kathmandu majority follow Hindu religion. About educational level of the respondents 56% of them are graduate and only 2% were undergraduate. Majority of the respondents 60% were married and 40% were unmarried respondents. Among 30 married respondent 80% had arranged marriage and 20% had love marriage. Similarly, 80% of the respondents had marriage within caste while 20% had inter-caste marriage.

Majority of married respondents (70%) had lived in joint family and majority of unmarried respondents (60%) lived in nuclear family. Out of 30 married respondents 90% of the respondents had servants and out of 20 unmarried respondents 60% had servants to help them in their household chores. Married respondents who spent 4 to 5 hours in their household chores were 50% but only 40% unmarried respondents spent 4 to 5 hours in their households chores.

The finding indicates that 50% of the married respondents had medium level of mobility and 75% of the unmarried respondents had high mobility level. Out of 50 respondents, 74% respondents gave low response to join private banks. The reasons behind such response described by the respondents were as follows: Working in private bank was a tough and challenging task as it deals with money matter. Sometimes time schedule turn out to be very tight which is difficult to cope for them. But 26% of the respondents advised it is good to join private banks as they thought it is respectable job which deals with intelligence and with challenges. This job also provides financial security. Their advice to join private banks also indicates their satisfaction level towards their job.

6.2 Conclusion

On the basis of major findings it can be concluded that socio-economic status of the employed women of different private banks of Kathmandu is getting better day-by-day.

Majority of the respondents were cooperated by family, male coworkers and all the male staff members. From the study it was clear that married respondents live in joint family probably because it was easy to get help from family members. But unmarried respondents live in nuclear family. Majority of the respondents have helper to help at their house.

A large number of the respondents (84%) were from Hindu religion because in Kathmandu majority follow Hindu religion. About educational level of the respondents 56% of them are graduate and only 2% were undergraduate. Majority of the respondents 60% were married and 40% were unmarried respondents. Among 30 married respondent 80% had arranged marriage and 20% had love marriage. Similarly, 80% of the respondents had marriage within caste while 20% had inter-caste marriage.

Majority of married respondents (70%) had lived in joint family and majority of unmarried respondents (60%) lived in nuclear family. Out of 30 married respondents 90% of the respondents had servants and out of 20 unmarried respondents 60% had servants to help them in their household chores. Married respondents who spent 4 to 5 hours in their household chores were 50% but only 40% unmarried respondents spent 4 to 5 hours in their households chores.

6.3 Recommendations

Based on the findings of the present study the following recommendations are made.

-) Since employed women have high qualification but most of the women are under officer level. Therefore women are encouraged to apply for higher level i.e. officer level.
-) A heavy domestic workload reduces their available time for more productive activities. Therefore family especially by their male counterparts should support and help for employed women in order to relief from workload.
-) The working time schedule should be made flexible so that the employed women can easily manage their dual role.
-) To make women capable of undertaking challenging management role they should be given management training and no discrimination should be made while doing promotion or in order to involve women in the decision making position. Certain quota should be allotted for women officers.

REFERENCES

- Acharya, Meena (1979). **The Status of Women in Nepal**, Vol 1, CEDA, Kathmandu.
- Acharya, Meena (1998). **Women and The Subsistence Sector, Economic Participation and Household Decision-Making in Nepal**; World Bank Staff Working Paper No.526, Washington D.C.
- Central Bureau of Statistics (2008). **Nepal in Figure**, CBS, Kathmandu.
- Chauhan, Gita Devi (1996). **Changing Status Of Educated Employed Women in Nepal (A Case Study of Kathmandu)** Unpublished Dissertation of Master's Degree of Economic, T.U, Kirtipur, Kathmandu.
- Dhakhwa, Sati (2001). **Women's Empowerment and Institutional Development (A Case Study of Bajhaket VDC under SAPPROS Program in Lamjung District)** Unpublished Dissertation of Master's Degree of Sociology, Patan Multiple Campus, Patan.
- G.C, Lal Bahadur (1996). **Women's Empowerment in the Five Star Hotel in Nepal (A Case Study from Kathmandu)** Unpublished Dissertation of Master's Degree of Anthropology, T.U, Kirtipur, 1996.
- Khanal, Shova (1998). **Status of Employed Women in Kathmandu**, Unpublished Dissertation of Master's Degree of Sociology, T.U, Kirtipur.
- Lim, Lean Lin (1998). **More and Better Jobs for Women**, An action guide, Kathmandu.
- National Planning Commission(2002). **Ninth Plan and Tenth Plan**. Kathmandu, Nepal .
- NEASAC Nepal, (1998). **Human Development Report, 1998**, Kathmandu.
- NRB (2009). **Bank and Financial Statistics**, Research Department, Nepal Rastra Bank, Kathmandu
- Pradhan, Bina, (1992). **The Status of Women in Nepal**, CEDA, T.U, Kathmandu.

Shrestha, Manju (2002). **Socio-Economic Status of Women (A Case Study of Langgaun Village of Baglung Municipality, Lalitpur)** Unpublished Dissertation of Master's Degree of Economics, Patan Multiple Campus, Patan.

Thapa, Ransingh (2003). **Socio-Economic Status of Women in Kuldevmandu VDC of Bajura District in Ward No 7 and 8**, Unpublished Dissertation of Master's Degree of Sociology, Tri-Chandra, Ghantaghar.

United Nations, (1999). **Women Challenges to the year 2000**, United Nations, New York.

