

CHAPTER I

INTRODUCTION

1.1 Background of the Study

Nepal is an underdeveloped country with very low standard of living. People are mainly based on agriculture and land distribution is not efficient. Development efforts in Nepal have been carried out since 1950's to bring structural change in the society. The agricultural sector contributes 40.1 percent and non agricultural sector 59.9 percent of GDP. Nepal being a small land locked country with agro- based economy is one of the poorest in the world. The nation's GDP (2000/01) was estimated to be 446,210 million rupees. In the current year, increase in per capita income has expelled to be positive. In fiscal year 2000/01, it is estimated to grow by 2.4 percent amounting Rs.18, 852. About 42 percent of the total population falls on the absolutely poverty line with an average per capita income of each US\$246. Nepal is quite poor with more than 23.15 million people. The population is very young with 42.4 percent less than 15 years of age. Job opportunities are limited and rate of unemployment is very high. Without skilled manpower their vocational training quantitative and qualitative production is not possible. The producers, government and even the consumers have been unaware of the significant contribution made by the worker. The population growth rate is noted at 2.8 percent growth of the country has not improved considerably over time to over rate population growth (Poudle, 2060). Life is shared by men and women and this must be a harmonious process, for the two sexes to one another. (Jobs for women, 1985)

Undoubtedly, men and women are vital part 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 bases of their sexes. Because of discrimination between two sexes male

are put up to the heave and female are throw down to the hell. It is totally wrong to compare a man and a woman in terms of superiority or inferiority. Women are known as the 'invisible labor' in the society. There is a saying that "for men's work ends at setting sun, yet women's work is never done". 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). Women group are not in minority numerically, 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 their numbers (Shrestha, 2002). Women were forced to depend on men economically since then when their activities were restricted inside the four walls of the law guaranteed men's right to property. According to Lenin, as a result of oppression for many years, the society and the conservative section of population considered them as backward set women aside. Engles suggested that the first premise for the emancipation of women is the reintroduction of the entire female population into public industry. (Marx & Engles, 1973)

A report from ILO indicates that women work more than man but unless 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, the are provided with different authorities, the are honored, they have considerably contributed in fine arts, such society and culture will be considered as superior" (Lunia, B.N., 1986).Nepal is a Hindu country. 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). The social status of women and their access to resources varied widely depending on the cultural group they belong to. Generally, women belonging to Tibeto-Burman cultural groups had considerably great freedom in matters such as choice of marriage partners, deciding the time for marriage and in selection of economic activities they

wished to pursue as compared to their sisters belonging to the Indo-Aryan cultural group. The Tibeto-Burman groups such as Rais and Tamangs etc. The Indo-Aryan groups such as high and low caste Nepali-speaking hill groups, as well as Maithali, Tharus and Newars. While Indo-Aryan women were married early, had no choice in their life partners and were severely restricted in their social mobility, such findings did not generally apply to women belonging to Tibetan- Burman groups. In all cultural groups, however, it was found that women's access to modern resources in the form of knowledge (education, training, etc) and traditional and newly created assets (e.g.land, machines, employment) was severely limited. (Acharya, 1994)

Mythologies around the world have ascribed to women the supreme literacy achievements of creating alphabets and inventing language (Women, 1991).If we look our ancient culture, we find that women's status in ancient days was very high. Respectable figures of women were engaged in academic, spiritual and social life. Qualified were called Acharya, Sachi, Gargi, Atrie, and Indrani were the famous women of the ancient society. This has proved that the status of women was as equal as men in the Vedic period their status began to decrease gradually when sons were considered to be the inheritor of the property and daughters were taken as burden to the family (Mokhopadhayas, 1984). Even in Hindu mythology it has been said that without presence of goddess 'Shakti lord 'Shiva' has no existence. He will be only 'Shab' (dead body). The situation of women in developing country like Nepal is much worse than in the developed once, still at the beginning of twenty-first century. The reasons are patriarchal attitude, conservatism, 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)

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 a certain extent, 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. (NEASC, 1998).

Women have not become empower to participate in the social and economic development in a full fledged manner as they are excluded from the development process. The deep rooted gender stereotyping in the socialization pattern role models has consistently inhabited women from coming out of their traditional cocoons. Reorganization of the need to improve the status of women and to promote their potentials roles in development is no longer seen only as an issue of human rights of social justice. While the pursuit of gender equity remains strongly imbedded within the framework of fundamental human rights and gender justice, investments in women now also are recognized as crucial to achieving sustainable development. Economic analysis recognized that low level of education and training, poor health and nutritional status and limited access to resources not only depress women's quality of life, but also limited productivity and hinder economic efficiency and growth. Hence, promoting and improving the status of women need to be pursued, for reasons of equity and social justice and also because it makes economic sense and is good development practice policy on Gender and Development, Asia Development Bank. Women's empowerment is the process of generating and building capabilities if women to exercise control over one's own life. It is generating understood to mean the ability of women to make choices to improve their well being and that of their families and communities. According to survey undertaken by the US Aid -Nepal, women's empowerment as defined by rural Nepali women is a complex set of conditions; being knowledge, skilled and confident; having the ability and willingness to share time and skill and able to speak in public, earn money and generally be able to stand on your own feet.

In the development sectors empowerment of the women are more pronounce as it is the key that opens door to development of women's social, cultural, economic and political development leading to the development and sustainable growth of the nation. Empowered women take more active roles in the house and community when women take active roles in the household and community decision making, their families will be better equipped to confront family health and well being and increase household income. (Dhakhaw, 2001)

Acharya and Benette (1982) stated that developing countries like Nepal, women's role in economic activities is insignificant. Men are considered as bread earner and women as nature. 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 Benette, 1981). In todays context the cost of living is very high, so the added source of income earn by women from jobs outside the house is very helpful indeed. Once the women start earning, their socio-economic status will help them maintained decent standard by living. (Acharay and Benette, 1982)

Moreover Second World War gave women many opportunities to run occupation. As a result, attitude towards women were changed. Many women figures in the world have proved that they have the capacity to do more than the expectation and belief of ordinary men. International effort and various women related movements in different countries influenced Nepal. So the matter concerning women had gained some importance in Nepal nowadays. Under the democratic constitution of Nepal 2047 B.S discriminatory rules and regulation were amended and efforts have been made to provide women equal opportunity through governmental and non-governmental levels. This study concentrates on status of working women of different private banks of

Kathmandu. Thus, it is necessary to have clear concept of the term "Employment". Employment is the state of having a job for which one receives money or other compensation. In widest sense, employment means the use of factor of production by a firm or governmental institution more narrowly, but more commonly the term refers to engagement of labors. (Khanal, 1998)

Bank is an institution that collects money from depositor or saver, owners in payment of cheque and lends to those who require it. It carries out the work of exchanging money, providing loan, accepting deposit and transferring money. Thus, a bank is an established to monetize economy by lessening the barter system for the economic growth.

Private Bank is a bank established for private sector entrepreneur. Private investor in this case may be individual investors or institutional investors. Majority of investment in share capital is not made for government sector. Such bank is established for profit motive. Functions of banks are mainly to accept deposits, to provide loan, to act as agency to finance foreign trade, to perform utility function etc. More commonly the term "bank" stands for an establishment that performs financial transaction such as receiving, investing and lending money (Webster's Second). Commonly, the private bank refers to the bank owned by a person or group rather than public and government.

The history of private banks in Nepal is not that long. Private banks came into existence only after 2046 B.S democracy. Today there are different types of private banks in Nepal, which are helping economic and financial development of the country. These private banks are employing a large number of employees. Though women employed in private banks but they are not in high decision-making post. There is misconception that women are not capable in handling financial matters because usually women are thought as irresponsible in working place. But the fact is that women can handle financial matters and they are more responsible towards their work. It is necessary to

wipe out this misconception that women are incapable and irresponsible towards their work. In Nepal the first private bank that came to an existence is Himalayan Bank Limited, established in 1993. Private banks came into existence as a part of the Nepal Rastra Bank's financial liberalization. After democracy as the numbers of private banks are raising similarly the numbers of women employees in private banks are raising. Women employees being employed in such private banks indicates that women can fulfill responsibilities of bank because banks deal with money matters. And where issue of money comes there is no place for irresponsibilities. Bank job demands brain and great deal of responsibilities, which are handling by these women employees of private banks very well. In Nepal, at present sinario, things are changing slowly as women are coming out their houses. Women are keen to have their own identity and income. Women want to be independent. Now, to some extent few numbers of women are involved in so many activities as a working women .The status of women is an important part, which affects the socio-economic development of the country. Without uplifting the women status from their present situation the country will never achieved the goal of development. (Shrestha, 2002)

1.2 Statement of the Problem

In general, women have less access, to income, wealth, employment, education and facilities than men, suffering from higher rate of malnutrition and morbidity and have fewer legal rights than men especially in property and family matters. In the hilly remote, especially far western region, women are less enjoys than hilly communities, especially ethnic groups women and urban area's women. As the developing country Nepal has on of the highest rate of sex preference which is undoubtedly associated with low status of women. Women perform more labor and bear more domestic responsibilities than men, but receive less education, nutrition, health care and opportunities to play and leisure. They are exploited and girl children are discriminated against from the time they born (Thapa, 2003). In Nepali society son is prefered than daughter

because son has right to light their parents' funeral pyres. Son is the one who continue their lineage.

In Nepal, women constitute more than half of the total population. To make way of life easier and smoother, women having crossed the traditional "four wall boundaries" view have begun to get jobs in the outside world. Besides, they have joined governmental as well as the non governmental services sector (G.C, 1996). Nepal is surrounded by different kind of ethnicities and castes. Being a patriarchal society, male is encouraged to dominate the women in every aspect. Today women are encouraged to involve as job holder as man. Now a days in private banks women employees' number is also increasing. But women employees in private banks have their own problems.

Problems that are selected for this study are as follows:

1. What are the social and economic problems faced by women working in different private banks in Kathmandu?
2. How does the working women of different private banks in Kathmandu cope-up with their dual role as house wife and working women?
3. Whether changes in terms of their status in the family have occurred?

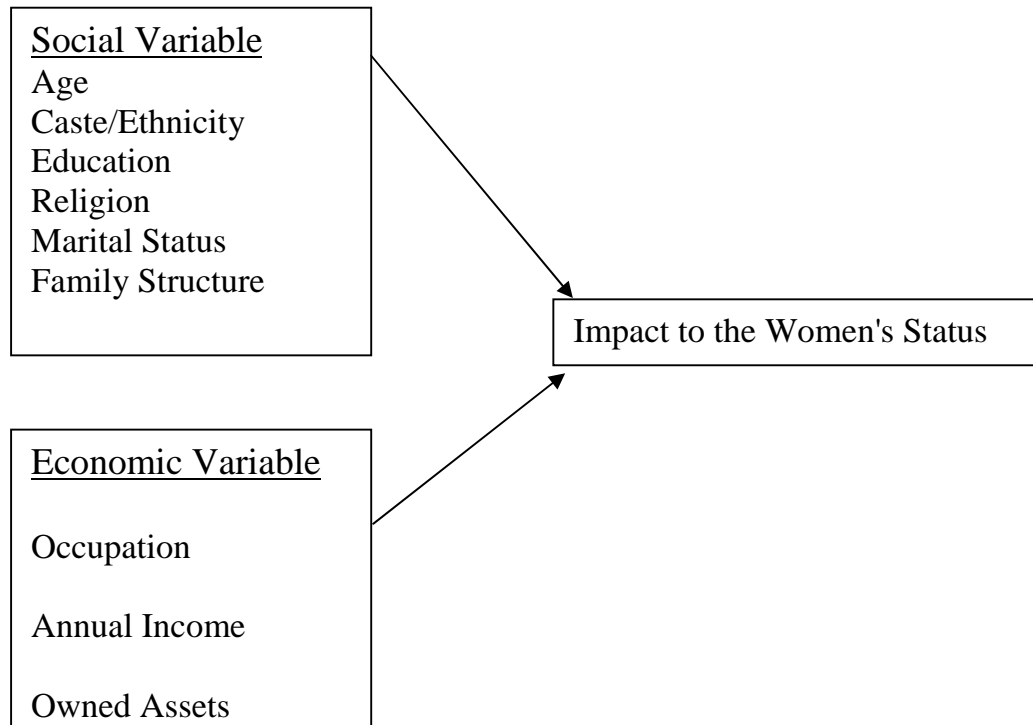
1.3 Objectives of the Study

The general objectives of the study is to understand the. Status and satisfaction of working women of different private banks of Kathmandu. The specific objectives of the study are as follows:

1. To draw – up a socio economic profile of the working women in different private banks in Kathmandu.
2. To find out the level of satisfaction among the women employees of different private banks in Kathmandu.
3. To find out the way how the working women of different private banks cope-up with their dual role as house wife and working women.

1.4 Conceptual Frame Work

Conceptual Model of the Study Showing the pattern of Relationship between social and economic status.



Social variable example age, caste/ ethnicity, education, religion, marital-status, family structure etc. and economic variable example occupation, owned assets and annual income etc have strong impact on the women's status. Social and economic variable determines women's status.

1.5 Rational of the Study

Nepal is a developing country, where women participation in high and decision making post is very little. In Nepal women involvement in private banks are slowly increasing. There are not many opportunities given to the women to participate in prestiges jobs. Even if women get jobs they have to face different kinds of problems. Though research on women participation in

different occupations had done, but status of working women of different private banks of Kathmandu have not researched yet. 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 is highly necessary. The present study will be beneficial to the people, the nation and also the coming researchers.

I hope this study will provide more literature in the status of working women .I also hope that it will helping to planners, researchers, and INGs, NGOs and Ministry of Women and Social Welfare that set the program for the enlistment of the status of women.

CHAPTER II

LITERATURE REVIEW

Different studies have been studied to find out the status of women in different sectors. Following definition define that status of women varies in different sectors which also define that status of women in Nepal need to improve. A number of books and articles was consulted and reviewed to shed light on the subject under the study. On the subject of human society the status of relationship between women and man has been very complex. The social order that was established and accepted in the civilized would assign superior rate to man while subordinating women to man. (Chauhan, 1996)

Discrimination against girls in the womb at home at school, in media women's socio – economic status women, health care women and education, decision making power of women economically, active women national policy for the advancement of women (Thapa , 2003). Status of women is an important factor, which affects the socio – economic, development of a country. As me 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 of the power and prestige attached to these positions and of the right and duties she is expected to exercise” (CBS, 1987) Society is a web of human relationship. Educational environment, social nature, health, status and many other such factors determine the status of society. Nepali society is made-up so many cultures but it is a Hindu culture so that is most influential with regards to defining the role of women (Shrestha, 2002).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 denied property right, political right and power. Women have not

control over her 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 Marx, the most basic human activity is the production of necessities such as food, clothing and shelter and he 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 relationships and to understand social life we 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 profits from their exploitation. The economic 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 goods and services are produced and in what amount and how goods and services are distributed they should be no economically based social conflict in socialist societies because the state supposedly acts in the best interests of everyone. In existing socialist societies, however there is a conflict between the workers and 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.

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 relationships 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 relationships in which they depend on men and men depend on them. Social structure distributes power unequally between women and men in complex ways.

The contribution of women to economic activities in various fields was no less than that of men. To understand the actual economic condition of women. The main obstacle that continues to block recognition of women's full potential stems from obstinately held narrow concepts regarding women. In a patriarchal society rather we envision a human society of men and women where the personality of one sex is not dominated by the other. 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, 2003).

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 (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 (UNO, 1997).

In 1991 the urban population of Nepal was recorded as 16, 95,719. The total population of Kathmandu city alone was 321,258, (1991) and the population of male and female was 2, 22, 735 and 1, 98, 523 respectively. 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 (Women in Nepal, 1994). The concept of men as bread winner 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 (UNICEF , 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 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, 1979)

According to Heer, in this study, “In the working and the middle class the working life exerts more influence in family decision making than the non-working wife” (Heer, David M, 1958). Neeru Shrestha had conducted a study on “Women Employment in financial Institutions” The objectives of the studies more as fallows:

- 1) In order to portray the ratio of male and female employees in the total employment of the Financial Institutions.
- 2) To assess the employment opportunities for female.
- 3) To have a look at the attitudes of employers on women employment.
- 4) To assess the attitude of female employees towards their job.

In Nepal, the civil code (Mulukiyin 1904) guaranteed right to women by abolishing untouchable, caste, sex discriminations, child marriage, polygamy a incompatible, marriage, how ever gender discrimination still widely persist both within the law and in its customary application. It is sex amendment 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 9th 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 9th plan have taken various types of policies and strategies such as :
 - a) Participating and mainstreaming of development.
 - b) Kick out the gender discrimination provision.
 - c) Women's empowering

10th plan is continuing the objectives and policies of 9th plan.

(9th and 10th plan NPC, Ktm, Nepal)

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 (Shrestha, 1982). This change has given them legal opportunities to develop self-confidence.

In today's contest 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 maintain a decent standard of living. For this reason 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 a dual role of working woman and a housewife (Acharya and Benette, 1982)

However despite the dearth of employment opportunities the range and cover which the woman's in Nepal show even now is indeed 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-gazetted posts to decision making levels and ambassadorship abroad, 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. The range covered by Nepalese women is quite extensive. 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 half of all service jobs are performed by women 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 part of the clerical, sales and services labor force but are largely excluded from manufacturing, transport and management (The World's Women, 1970-1990).

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 corporations 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 (Writh, 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. These are employed women are paid less than their male counterparts if they do the same job; the sectors that has 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 (Shrestha, 2003). 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 (Report: World Bank, 1999).

Women tend to have lower paying and lower status jobs, 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 rein forcing and perpetuating gender stereotypes (Anker, 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.

Enhancing their pay functions, skill required and career prospects can do upgrading "Female" occupations. Encouraging a greater number of male entrants 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, 1996) 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 is still low, while among the administrative workers it is lower. 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.

As we know, Nepal is a developing country where concepts like privatization, westernization, and urbanization. Modernization and liberalization are still not 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 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 such as Kantipur T.V, Nepal 1 and Channel etc. Before democracy there used to be Radio Nepal, now different radio stations are coming -up, such as F.M. 96.1, Classic F.M. and HBC etc. 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 for as private banks are concerned they came after democracy. The first private bank is Himalayan Bank limited. But now we can see different private bank whether they are commercial or development banks. In Nepal there are 17 commercial banks and 15 private commercial banks in Nepal. But there are 13 private commercial banks in Kathmandu and 2 private commercial banks outside Kathmandu. In the case of development banks there are 9 micro finance development banks and other development banks are 9 in Kathmandu.

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 of government but in private sector there will be no such retractions. Owner or share holders of the private organizations have control over them. There are various private banks in Kathmandu, which means private banks are doing well, otherwise private banks would not be open

one after another. These private banks run on their own terms and conditions. These private banks have different branches outside the Kathmandu. This is 21st century thus these private banks are adopting new and latest method and technologies to satisfy their customers and to compete with other private banks as well. 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.

CHAPTER III

RESEARCH METHODOLOGY

Research Methodology is important for all types of research. This chapter mainly deals with the methods like rationale of the selection of the study site, research design, nature and source of data, universe and sampling procedure, techniques of data collection, reliability and validity, operationalization of the terms, data processing and analysis and limitation of the study.

3.1 Rationale of the Selection of the Study Site

This study has been conducted in Kathmandu. Even though Kathmandu valley covers Kathmandu, Lalitpur and Bhaktapur, this research work has been conducted on working women of different private banks in Kathmandu only.

There are various private banks in Nepal as a whole. But Kathmandu is the capital of Nepal thus usually many head office and branch office of private banks are situated in Kathmandu. So the rationale behind the selection of the study area is the limited universe, (easy far getting universe within the study). Besides this the researcher lives in Kathmandu. Thus, it is easy for a researcher to do this study in Kathmandu than any other parts of Nepal.

So 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 working women of different private banks in Kathmandu is not yet conducted from sociological 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 I have decided to study on women employees of different private banks

of Kathmandu, to find out their actual socio-economic status, their satisfaction level and to find out their actual daily lives such as their need and difficulties.

The four private banks of Kathmandu selected for this study are Himalayan Bank Limited, Newroad, Laxmi Bank Limited, Hattisar, Nabil Bank Limited, Kantipath and Standard Chartered Bank Nepal Limited, New Baneshwor .

3.2 Research Design

Basically the study has been based on descriptive as well as exploratory research design. This study has been exploratory because it attempts to explore the satisfaction level of the working women of different private banks of Kathmandu. This study has been descriptive because it attempts to describe the socio-economic condition of working women of different private banks of Kathmandu.

3.3 Nature and Source of Data

In this study primary data have been used. The primary data have been collected from structured questionnaire and interview with women employees and key informants of different private banks of Kathmandu. The structured questionnaires were used for the quantitative information. Sources of data were taken from four private banks of Kathmandu, which have been selected purposively for the study. The population of this study covers 50 women employees of different private banks of Kathmandu.

3.4 Universe and Sampling Procedure

There are various types of private banks in Kathmandu out of them four private banks were purposively selected for the study there are as follows :

1. Himalayan Bank Limited, branch office, New Road, has total fifty-nine employees. Among them eighteen employees are women and forty-one employees are men.
2. Laxmi Bank Limited, head office which is situated at Hattisar. There are total forty-seven employees, among them eleven are female and thirty six employees are male.
3. Nabil Bank Limited, branch office which is situated at Kantipath. There are total one hundred twenty one employees. Among them twenty three are female and ninety eight employees are male.
4. Standard Chartered Bank Nepal Limited, head office which is situated at New Baneshwor. There are total three hundred employees. Among them one hundred twenty seven are female and one hundred seventy three are male.

Total women employees of these private banks were universe of the study which is 179. Out of 179 working women of these four private banks only 50 working women have been chosen for the study by stratified random sampling method.

3.5 Techniques of Data Collection

The main objective of this study is to find out socio-economic status and satisfaction level of different private banks of Kathmandu. So to achieve this objective the data have been collected from primary source. The primary data have been collected by interview with women employees, key informants of different private banks of Kathmandu.

3.5.1 Questionnaire

The primary data have been collected mainly through the use of unstructured questionnaires asked with 50 women employees of the different

private banks of Kathmandu. The models of questionnaires for working women of different private banks are as in appendix-II. The questionnaires have been designed to collect the necessary data.

3.5.2 Interview

An interview is face to face verbal inter change in which one person that is the interviewer attempts to elicit some information or expressions of opinion from another person regarding a particular issue.

This interview method has been used to get qualitative information. This method helped to get reliable information from the respondents.

3.5.3 Key Informants Interview

In interview respondents interact with someone who asks questions. Key informants are those respondents who have much more information than rest of the respondents, which are very useful for the study.

Some of the information regarding private banks and women employees has been obtained by asking questions to the officers of different private banks of Kathmandu.

3.6 Reliability and Validity

A measurement instrument is valid if it measures only we intend it to measure. The validity of the instrument has been maintained by consulting experts and concerned teachers from the beginning of the study. Data must proceed the same results no matter who uses from, the result must remain constant as well theoretical frame scheduled questionnaire and uniformity in information. Then only data will be considered reliable and valid.

In this study, the collected data are reliable and valid because the researcher of the study herself has collected questionnaires filled by the

respondents and took interviews with women employees and key informants. Sampled population were demonstrated with questionnaires to check the reliability.

3.7 Operationalisation of the Terms

3.7.1 Age

Age means the length of time person lives. In this study it refers to the age of the respondents during the period of interview.

3.7.2 Education

In this study education means educational status of the respondents which measures the educational attainments in terms of schooling year, for the purpose of this study which has been categorized as Intermediate, Bachelor, Masters and above masters.

3.7.3 Marital Status

In this study marital status means whether the respondents were married or unmarried at the time of interview.

3.7.4 Employment

In this study employment refers to the job undertaken by the working women during the period of interview.

3.7.5 Size of Family

In this study size of the family refers to the number of people living together in a family.

3.7.6 Caste/Ethnicity

In this cast/ethnicity stands as a system of social inequality in which people's status is permanently determinant at birth based on their parents' ascribed characteristics. The cultural heritage or identity of a group is based on factors such as language and other life style.

3.7.7 Household Chores

The activities done in a house to maintain it are household chores. The various duties and responsibilities in the family are taken into consideration as household chore in this study.

3.7.8 Income

In this study income refers simple monetary gain of respondents.

3.7.9 Status of Working Women

In this study it refers to the status of working women regarding their social and economic condition and position.

3.7.10 Changing Status of Working Women

In this study changing status of working women means the changes which have occurred in terms of their status in family and in society after their employment.

3.7.11 Adjustment Pattern

In this study adjustment pattern refers to working women have to face the problem to combine work at home and office, which they have to manage.

3.8 Data Processing and Analysis

The collected data has been processed and analyzed in a descriptive and exploratory way to fulfill the objectives. The data has been analyzed in both ways i.e. qualitatively and quantitatively. The quantitative data have been tabulated and analyzed using simple statistical tools such as percentage method and tabulation.

3.9 Limitations of the Study

This study has been carried out with certain limitations. The present study is the dissertation on the status of working women of different private banks of Kathmandu. Thus, it is a case study of status of working women of different private banks of Kathmandu only. This study has focused only on those women who have their involvement in different private banks of Kathmandu as a jobholder. Therefore the focal point naturally represents status and satisfaction level of women employees of different private banks of Kathmandu but the study may not be necessarily represent the status and satisfaction level of women employees of the entire nation.

CHAPTER IV

DATA PRESENTATION AND ANALYSIS

This chapter has tried to analyze the data collected. More specifically this chapter presents the socio-economic characteristics and level of satisfaction of the working 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 working women in this sector is found as follows.

4.1.1 Age Wise Distribution of the Respondents

Given below table presents the age structure of the working 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 4.1.1
Age Wise Distribution of Respondents

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

Sources: Field Survey, 2007

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

age groups, 30 percent are from 31-35 age group, 4 percent are from 36-40 age group and there is no respondents belongs to above 41 age group.

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

4.1.2 Caste Wise Distribution of the Respondents

The caste of the respondents are distributed broadly into 4 main heading that is Newar, Brahmin, Chhetri and others 'Others' includes caste like Tamang, Gurung, Rai, Magar, Tharu, Bhote etc.

Table 4.1.2
Caste Wise Distribution of the Respondents

S.N.	Caste	Number of Respondents	Percentage of Respondents
1.	Newar	20	40
2.	Brahmin	13	26
3.	Chheteri	15	30
4.	Others	2	4
	Total	50	100

Sources: Field Survey, 2007

This finding indicates that out of 50 respondents, 20 respondents are Newar, 13 respondents are Brahmin, 15 respondents are Chhetri and 2 respondents are others respectively. It indicates that respondents from the Newar community comprises of 40 percentage. 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 which 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 Wise Distribution of the Respondents

The religion of the respondents are discussed into 4 main headings. They are Hindu, Buddhist and others. Religion other than mentioned here are included in 'others'.

Table 4.1.3
Religion Wise Distribution of Respondents

S.N.	Religion	Number of Respondents	Percentage of Respondents
1.	Hindu	42	84
2.	Buddhist	8	16
	Total	50	100

Sources: Field Survey, 2007

Out of 50 respondents 42 are Hindu and 8 respondents are Buddhist respectively. It shows that respondents from the Hindu religion comprises of 84 percentage and respondents from Buddhist religion comprises 16 percentage. There is no respondents belongs to others religion found in this data.

The above table indicates that the majority of respondents are from the Hindu religion.

4.1.4 Education Wise Distribution 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 4.1.4

Education Wise Distribution of the Respondents

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

Sources: Field Survey, 2007

From the above table it shows that out of 50 respondents 1, 28 and 21 are found intermediate, Bachelor and Masters respectively. But there is no respondent belong to above Masters level. This clearly indicates that higher percentage of respondents 56% (28) are found Bachelor passed and 42 percentage i.e. 21 numbers are found Masters Level passed. But the respondents with above Masters level of education are not found. Respondents with intermediate level are very low i.e. only two percent and 1 in number.

This finding indicates that the women working in the different private banks of Kathmandu are not only simply educated rather they are highly educated and are of very much conscious category of our society.

4.1.5 Marital Status Wise Distribution of the Respondents

Marital status of the respondents has been divided into 3 sub division. Married, unmarried and widow group.

Table 4.1.5

Marital Status Wise Distribution of the Respondents

S.N.	Marital Status	Number of Respondents	Percentage of Respondents
1.	Married	30	60
2.	Unmarried	20	40
	Total	50	100

Sources : Field Survey, 2007

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.

The table shows that most of the working women are married. They have to balance life between their housework and office-work. It is quite a difficult situation yet the women seem to manage it.

4.1.6 Types of Marriage Wise Distribution of the Respondents

Table 4.1.6

Types of Marriage Wise Distribution of the Respondents

S.N.	Types of Marriage	Number of Respondents	Percentage of Respondents
1.	Love Marriage	6	20
2.	Arranged Marriage	24	80
	Total	30	100

Sources: Field Survey, 2007

In above table marriage has been divided into two types of marriage i.e. love and arranged marriage. According to the above table 20 percent respondents falls into love marriage and 80 percent of the respondents falls into arranged marriage respectively. Out of 30 married respondents arranged marriage has 24 respondents and only 6 respondents falls into love marriage. This finding shows that Nepali women still believe in arranged marriage system than love marriage system. In Nepali culture arranged marriage is the dominating norm. But lately love marriage are also getting popular.

4.1.7 Distribution of the Respondents' Marital Status on the Basis of Caste

Table 4.1.7

Distribution of the Respondents' Marital Status on the basis of Caste

S.N.	Types of Marriage	Number of Respondents	Percentage of Respondents
1.	Inter-Caste	6	20
2.	Within-Caste	24	80
	Total	30	100

Sources: Field Survey, 2007

Above table shows, out of 30 married respondents, 6 respondents have inter-caste marriage and 24 respondents have within caste marriage respectively. It seems that 80% respondents have their within caste marriage while 20% respondents have inter-caste marriage.

4.1.8 Distribution of the Married Respondents by Family Types

Table given below presents the distribution of respondents according to family size of the married respondents in different private banks of Kathmandu.

Table 4.1.8

Distribution of the Respondents by Family Types

S.N.	Family Types	Number of Respondents	Percentage of Respondents
1.	Nuclear Family	9	30
2.	Joint Family	21	70
	Total	30	100

Sources: Field Survey, 2007

Above table shows that out of 30 married respondents, 9 respondents have nuclear family and 21 respondents have joint family respectively. It indicates that 70% married respondents have joint family and only 30%

married respondents have nuclear Family. From the above table it can be said that married working women prefer to live in joint family than the nuclear family may be because working women have to look after their family and outside work at the same time, which sometimes can not be possible. So living in joint family can be helpful in such situation.

4.1.9 Distribution of the Unmarried Respondents on the Basis of Family Types

Table 4.1.9
Distribution of the Unmarried Respondents on the Basis of Family Types

S.N.	Family Types	Number of Respondents	Percentage of Respondents
1.	Joint family	8	40
2.	Nuclear family	12	60
	Total	20	100

Sources: Field Survey, 2007

Above table presents the distribution of the unmarried respondents which are 20 respondents. Out of 20 unmarried respondents 8 respondents live in joint family and 12 respondents live in nuclear family respectively. This finding indicates 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-a-days.

4.1.10 Distribution of the Married Respondents on the Basis of Servant

Table given below presents the distribution of respondents according to servant they have or have not. In the give below table, only married respondents are taken.

Table 4.1.10

Distribution of the Married Respondents on the Basis of Servant

S.N.	Responses	Number of Respondents	Percentage of Respondents
1.	Yes	27	90
2.	No	3	10
	Total	30	100

Sources: Field Survey, 2007

Above finding shows that out of 30 married respondents, 27 respondents have servants at their home and only 3 respondents have not servants at their home. That means 90% of married respondents have servants and only 10% have not servants at their home. Thus, we can assume that married respondents who are working in private banks have not so much burden of household chores because they have servants to help them.

4.1.11 Distribution of the Unmarried Respondents on the Basis of Servant

Table given below presents the distribution of the unmarried respondents according to servant they have or not.

Table 4.1.11

Distribution of the Unmarried Respondents on the Basis of Servant

S.N.	Responses	Number of Respondents	Percentage of Respondents
1.	Yes	12	60
2.	No	8	40
	Total	20	100

Sources: Field Survey, 2007

The above finding shows that out of 20 unmarried respondents, 12 respondents have servants and only 8 respondents have no servants at their house. Thus it shows that 60% unmarried respondents have servants and 40% have not servants. This finding indicates that unmarried respondents do not have very much load of household chores.

4.1.12 Distribution of the Married Respondents on the Basis of Hours Spent on their Household Chores

Table given below presents the distribution of the married 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.

Table 4.1.12
Distribution of the Married Respondents on the Basis of Hours Spent on their Household Chores

S.N.	House	Number of Respondents	Percentage of Respondents
1.	Not at all	3	10
2.	1-3 hours	6	20
3.	4-5 hours	15	50
4.	Above 6 hours	6	20
	Total	30	100

Sources: Field Survey, 2007

Table above 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 10 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. This finding shows the concept that

married women must spent their time on their household chores is slowly vanishing.

4.1.13 Distribution of the Unmarried Respondents on the Basis of Hours Spent on their Household Chores

Table given below presents the distribution of the unmarried respondents according to how many hours they spent on their household chores. Hours divided into 4 main groups such as not at all, 1-3 hours, 4-5 hours and more than 6 hours.

Table 4.1.13
Distribution of the Unmarried Respondents on the Basis of Hours Spent on their Households chores

S.N.	Hours	Number of Respondents	Percentage of Respondents
1.	No at all	5	25
2.	1-3 hours	2	10
3.	4-5 hours	8	40
4.	Above 6 hours	5	25
	Total	20	100

Sources: Field Survey, 2007

Above Finding show that out of 20 unmarried respondents, 5 respondents do not work at home, 2 respondents spent 1 to 3 hours on her household chores, 8 respondents spent 4 to 5 hours and 5 respondents spent more than 6 hours respectively. It means respondents who spent 4 to 5 hours on their household chores are 40%, 25% respondents do not work at their home, 25% respondents spent more than 6 hours and only 10% respondents spent 1 to 3 hours on their household chores.

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.

4.1.14 Distribution of the Married Respondents On the Basis of Decision Making Position

The table given below unfolds that the married respondents have also got the decision making position at their home. Decision level divides into 4 headings that means high, low, medium and not at all.

Table 4.1.14
Distribution of the Married Respondents on the Basis of Decision Making Position

S.N.	Position	Number of Respondents	Percentage of Respondents
1.	High	12	40
2.	Medium	15	50
3.	Low	3	10
	Total	30	100

Sources: Field Survey, 2007

Table shows that out of 30 married respondents, 12 respondents have high position in decision making, 15 respondents have medium position and 3 respondents have low position in decision making but there is no respondent found have almost insignificant position in making decision. It indicates that 50% respondents have medium position, 40% respondents have high position and 10% respondents have low position but there is no respondent found having almost insignificant position in making decision.

Here, the women with high position in making decision are either because of their economically active role in comparison to their male counter parts or because they are the head of the family. Likewise the medium positional women, who are found in the highest position hold the similar type of decisive power at their house, means that the women with that position are

asked to present their view on the problem of the family heads or the view on the women present is also regarded important for making the decision.

4.1.15 Distribution of the Unmarried Respondents on the Basis of Decision Making Position

The table below unfolds that the unmarried respondents have also got the decision making position.

Table 4.1.15
Distribution of the Unmarried Respondents on the Basis of Decision Making Position

S.N.	Position	Number of Respondents	Percentage of Respondent
1.	High	3	15
2.	Medium	15	75
3.	Low	2	10
	Total	20	100

Sources: Field Survey, 2007

Above table shows that out of 20 unmarried respondents, 3 respondents have high position, 15 respondents have medium position, 2 respondents have medium position, 2 respondents have low position but no respondent found having almost insignificant position in making decision. It indicates that 75% respondents have medium position, 15% respondents have high position, and 10% respondents have low position but no one have insignificant position in making decision. It indicates that unmarried respondents are also taken seriously on their decision.

4.1.16 Distribution of the Married Respondents on the Basis of Degree of Abuse

Table 4.1.16
Distribution of the Married Respondents on the Basis of Degree of Abuse

S.N.	Degree of Abuse	Number of Respondents	Percentage of Respondents
1.	Partially	3	10
2.	Not at all	27	90
	Total	30	100

Sources: Field Survey, 2007

Above table indicates that out of 30 married respondents, 27 respondents (90%) are not at all abused in their office, 3 respondents (10%) get abused partially and no respondent is fully abused in the office. This findings shows that though they are not fully abused but still all the women working in the office should be not at all abused. Working environment should be safe for the women.

4.1.17 Distribution of the Unmarried Respondents on the Basic of Degree of Abuse

Table 4.1.17
Distribution of the Unmarried Respondents on the Basis of Degree of Abuse

S.N.	Degree of Abuse	Number of Respondents	Percentage of Respondents
1.	Fully	-	-
2.	Partially	1	5
3.	Not at all	19	95
	Total	20	100

Sources: Field Survey, 2007

Above table shows that out of 20 unmarried respondents, 19 respondents (95%) are not at all abused in office only 1 respondent (5%) is partially abused in the office. But there is no one who is fully abused which is indeed a good thing.

4.1.18 Distribution of the Respondents on the Basis of Their Designation

Table 4.1.18

Distribution of the Respondents on the Basis of their Designation

S.N.	Designation	Number of Respondents	Percentage of Respondents
1.	Trainee	6	12
2.	Assistance	21	42
3.	Operator	2	4
4.	Secretary	3	6
5.	Supervisor	6	12
6.	Manager	12	24
	Total	50	100

Sources: Field Survey, 2007

Above table shows out of 50 respondents, 6 respondents are trainee i.e. 12%, 21 respondents are assistance i.e. 42%, 2 are operators i.e. 4%, 3 are secretary i.e. 6%, 6 supervisors i.e. 12%, 12 are Managers i.e. 24%.

The finding shows that out of 50 respondents, 18 respondents i.e. 36% holds offices position and 32 respondents hold non-officer position i.e. 64%. The finding indicates women in officer position is less compare to non-officer position.

4.1.19 Distribution of Respondents on the Basis of Their Salary

Table 4.1.19

Distribution of the Respondents on the Basis of their Salary

S.N.	Income	Number of Respondents	Percentage of Respondents
1.	Rs. 5000 to Rs. 10000	25	50
2.	Rs. 10000 to Rs. 15000	2	4
3.	Rs. 15000 to Rs. 20000	6	12
4.	Rs. 20000 to Rs. 50000	3	6
5.	Rs. 25000 to Rs. 30000	2	4
6.	Above Rs. 30000	12	24
	Total	50	100

Sources: Field Survey, 2007

From above table it shows that out of 50 respondents, 25 respondents (50%) earn between Rs. 5000 to 10,000, 2 respondents (4%) earn between Rs. 10,000 to Rs. 15,000, 6 respondents that is 12% earn between Rs. 15,000 to Rs. 20,000, 3 respondents (6%) earn between Rs. 20,000 to Rs. 25,000, only 2 respondents (4%) earn between Rs. 2,5000 to Rs. 30000 and 12 respondents (24%) earn above Rs. 30,000. Finding indicates respondents who earn between Rs. 5000 to Rs. 10,000 are more and respondents who earn more than Rs. 30000 is second higher, which means salary wise women working in private banks have secure economically.

4.1.20 Distribution of the Respondents on the Basis of Assets Owned

One can easily know the living standard of the family and comfort level by observing the assets owned by the respondents.

Table 4.1.20

Distribution of the Respondents on the Basis of Assets Owned

S.N.	Assets	Number of Respondents	Percentage of Respondents
1.	T.V.	50	100
2.	Computer	27	54
3.	Washing Machine	21	42
4.	Vacuum Cleaner	25	50
5.	Telephone	50	100
6.	Freeze	50	100
7.	Music System	50	100

Sources: Field Survey, 2007

The above table shows that, out of 50 respondents, 50 of them i.e. 100% are using T.V., 27 of them i.e. 54% are using computer, 21 of them i.e. 42% are using washing machine, 25 of them i.e. 50% have vacuum cleaner, 50 of them i.e. 100% are using freeze, 50 of them i.e. 100% are using telephone and 50 of them i.e. 100% are using music system.

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 these equipments on their home means working women don't have to waste too much of their time on cleaning and cooking. Having these assets is also one indicator of their economic status, which shows their economic status is high.

4.1.21 Distribution of the Married Respondents on the Basis of Mobility Level

Table 4.1.21
Distribution of the Married Respondents on the Basis of Mobility Level

S.N.	Mobility Level	Numbers of Respondents	Percentage of Respondents
1.	High	12	40
2.	Medium	15	50
3.	Low	3	10
	Total	30	100

Sources: Field Survey, 2007

Above table shows, out of 30 married respondents, 12 respondents have high mobility, 15 respondents have medium mobility level and only 3 respondents have low mobility level. This indicates that 50% respondents have medium level of mobility, 40% respondents have high level and 10% respondents have low level of mobility. The finding indicates that married women who are working have chances of mobility.

4.1.22 Distribution of the Unmarried Respondents on the Basis of Mobility Level

Table 4.1.22
Distribution of the Unmarried Respondents on the Basis of Mobility Level

S.N.	Mobility Level	Numbers of Respondents	Percentage of Respondents
1.	High	15	75
2.	Medium	5	25
3.	Low	-	-
	Total	20	100

Sources: Field Survey, 2007

Above table 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 working women of different private banks of Kathmandu.

4.2 Level of Satisfaction Among Women Employees of Different Private Banks Of Kathmandu

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

Table 4.2.1

Distribution of the Respondents on the Basis of job Satisfaction Level

S.N.	Level of Satisfaction	Numbers of Respondents	Percentage of Respondents
1.	Fully	15	30
2.	Partially	29	58
3.	Not at all	4	8
	Total	50	100

Sources: Field Survey, 2007

From the above table we can say that out of 50 respondents, 29 respondents are partially satisfied with the job, 15 respondents are fully satisfied and 4 respondents are not at all satisfied with their job. In percentage wise distribution 58% respondents are partially satisfied, 30% respondents are fully satisfied and 8% respondents are not at all satisfied with job. This finding shows that though working in private banks is considered as most preferable job to the women but the number of respondents who are partially satisfied with the job is more in this finding. Respondents who are partially satisfied and not at all satisfied have problem with time schedule, salary and non-cooperation of the coworkers. Though time schedule is not always tough and

also sometimes respondents do not get full co-operation from their coworkers and other staff members.

4.2.2 Distribution of the Respondents on the Basis of Satisfaction Level With Salary

Table 4.2.2
Distribution of the Respondents on the Basis of Satisfaction Level with Salary

S.N.	Level of Satisfaction	Number of Respondents	Percentage of Respondents
1.	Fully	7	14
2.	Partially	37	74
3.	No at all	6	12
	Total	50	100

Sources: Field Survey, 2007

Above table shows that out of 50 respondents, 7 respondents are fully satisfied with the salary they get in private banks, 37 respondents are partially satisfied and 6 respondents are not at all satisfied with their salary. This finding indicates that 74% respondents are partially satisfied with their salary, 14% respondents are fully satisfied and 12% respondents are not at all satisfied with their salary. From this finding we can claim that most of the respondents are not happy with the salary they get. These respondents say that in comparison to their hard-work their salary is not satisfying.

Table no.4.2.1 and 4.2.2, 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.

4.2.3 Distribution of the Respondents on the Basis of Response on any Discrimination made in Designation between Male and Female workers with same qualification

Table 4.2.3
Responses of Respondents on Discrimination between Male and Female Workers on Designation with same qualification

S.N.	Responses	Numbers of Respondents	Percentage of Respondents
1.	Yes	7	14
2.	No	43	86
	Total	50	100

Sources: Field Survey, 2007

Above table shows that out of 50 respondents, 7 respondents think there is such dissemination between male and female and 43 respondents think there is no discrimination made on the designation between male and female workers. 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.

4.2.4 Distribution of the Respondents by their Responses whether There is Discrimination Between Male and Female on Salary with same Qualification.

Table 4.2.4
Responses of Respondents on Discrimination between Male and Female on Salary with same Qualification

S.N.	Responses	Numbers of Respondents	Percentage of Respondents
1.	Yes	3	6
2.	No	47	94
	Total	50	100

Sources: Field Survey, 2007

Above table shows that out of 50 respondents, only 3 respondents i.e. 6% think that there is discrimination on salary between male and female. But 47 respondents i.e. 94% respondents do not believe that there is discrimination between male and female on the basis of salary. This finding indicates that there is less chance of discrimination between male and female coworkers with same qualification on their salary. This finding encourage female to join private banks.

4.2.5 Distribution of the Married 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 4.2.5
Distribution of the Married Respondents on the Basis of Family Cooperation

S.N.	Degree of Cooperation	Numbers of Respondents	Percentage of Respondents
1.	Fully	18	60
2.	Partially	12	40
	Total	50	100

Sources: Field Survey, 2007

Above table show that out of 30 married respondents, 18 respondents have get full cooperation from their family, 12 respondents get partial cooperation and no respondent has experience of not having cooperation from their family. This indicates 60% respondents get full support and 40% respondents get partial support from their families.

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

4.2.6 Distribution of the Unmarried Respondents on the Basis of Family Cooperation

Table 4.2.6
Distribution of the Unmarried Respondents on the Basis of Family Co-operation

S.N.	Degree of Cooperation	Numbers of Respondents	Percentage of Respondents
1.	Fully	20	100
2.	Partially	-	-
	Total	20	100

Sources: Field Survey, 2007

Above table unfolds 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.

4.2.7 Distribution of the Respondents on the Basis of Dual Role as a House-wife and a Working Woman

Table 4.2.7

Distribution of the Respondents on the Basis of Dual role as a House-wife and a Working Woman

S.N.	Responses	Numbers of Respondents	Percentage of Respondents
1.	Easily	17	34
2.	Hardly	3	26
3.	Anyhow	9	30
	Total	30	100

Sources: Field Survey, 2007

Above table shows that out of 30 married respondents 17 respondents easily manage their dual role, 3 respondents hardly manage their dual role, 9 respondents anyhow manage their dual role and there is no one who claim somehow they manage her duel role. It indicates that 34% respondents easily manage their duel role, 30% respondents anyhow manage their duel role, only 26% respondents hardly manage their duel role but there is no one who claim that she somehow manage duel role as a working women and a housewife. They get support from their servants, family members and staff members of their offices to manage their dual role as house wife and working women. This indeed, is a very good sign for working women.

4.2.8 Distribution of the Respondents by their feeling whether their status have Changed/Enhanced among their peer-group and among the Neighbors

Table 4.2.8

Respondents' Feeling whether their Status have Changed/Enhanced among their Peer-group and the Neighbors

S.N.	Responses	Numbers of Respondents	Percentage of Respondents
1.	Yes	48	96
2.	No	2	4
	Total	50	100

Sources: Field Survey, 2007

Above table shows that out of 50 respondents, 48 respondents respond 'Yes' and only 2 respondents said 'No'. This indicates that 96% respondents respond 'Yes' and 4% respondents respond 'No' to the feeling whether their status have changed/enhanced among their peer group and among the neighbors. The change in their status also indicates their satisfaction level.

From this finding, it can be argued that the employment has enhanced the status of working women.

4.2.9 Distribution of the Respondents on the Basis from Whom they get Cooperation

Table 4.2.9
Distribution of the Respondents on the Basis from Whom they get Cooperation

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

Sources: Field Survey, 2007

Above table unfolds that respondents out of 50, 37 respondents (74%) are cooperated by all members of the office, 5 respondents (10%) are cooperated by male staff of the lower rank, 4 respondents (8%) are cooperated by male staff of the same rank, 1 respondents (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 staffs, which can boost-up the female workers to take job in the private banks.

4.2.10 Distribution of the Respondents on the Basis of Cooperation from the Male Coworkers

It is quite difficult to work in any field in the absence of mutual co-operation. Degree of cooperation in below table has been categorized in 3 main groups, i.e. full cooperation, partial cooperation and not at all.

Table 4.2.10

Distribution of the Respondents on the Basis of Cooperation from the Male Co-workers

S.N.	Degree of co-operation	Numbers of Respondents	Percentage of Respondents
1.	Full	39	78
2.	Partial	11	22
	Total	50	100

Sources: Field Survey, 2007

Above table shows that out of 50 respondents, 39 respondents are fully cooperated by the male coworkers, 11 of them are partially cooperated out the is no one who claim to be not cooperated by the male coworkers. Thus, it shows that 78% respondents are fully cooperated but 22% respondents are partially cooperated by their male coworkers and there is no one who are not cooperated by their male coworkers.

4.2.11 Distribution of the Respondents on the Basis of Respondents'

Advice

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 good, not good and mixed.

Table 4.2.11

Distribution of the Respondents on the Basis of Respondents' Advice

S.N.	Types of Advice	Number of Respondents	Percentage of Respondents
1	Good	13	26
2	Mixed	37	74
	Total	50	100

Sources: Field Survey, 2007

Above table shows that and out of 50 respondents, 13 respondents advised it is good to join private banks i.e. 26% respondents advised it is good job for women because here, they get respect and financial security, 37 respondents i.e. 74% of them gave mixed responses for to joint private banks. They think it is very challenging and risky job because it directly or indirectly deals with other's money. In money matter tiny mistake can also lead to big issues. But no one has respond that working in private job is not good, which is positive sign to those who want to join this job. These advises to join the private banks also indicates their satisfaction level from their job because unless they are not satisfied with their job they can not advised other to join this job. From this finding we can say that mixed response to join private banks is high, which means this job has its positive and negative sides. But, every job has its own Merits and demerits, which woman who want to join the private bank should understand.

CHAPTER V

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary of Findings

This study has highlighted on the socio-economic status of the working women and the level of satisfaction regarding their job, salary, co-operation level, enhanced/changed status and mobility level among the women employees of different private banks of Kathmandu. These are also the objectives of the study, specifically this study is done to fulfill these objectives.

This research is based on the descriptive and exploratory 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 population of this study covers 50 respondents of different private banks of Kathmandu.

In this study primary data has been collected. The primary data has been collected from the structured questionnaire and interview with different women employees and key informants of different private banks of Kathmandu. The structured questionnaires are used for the quantitative information. The interview with women employees and key informants of different private banks of Kathmandu are used for the qualitative information. 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.

From the percentage of data in different tables given in chapter four the following findings have been made from them.

In this study the total sample size is 50 respondents. Majority of the respondents 42% belong to the age group between 26 to 30 years. There is no respondent who belong to the age above 40 years. Major caste/ethnic group of the respondents 40% are Newars and the lowest from Tamang, Rai, Gurung, Tharu, Bhote and Magar 4% of the respondents.

Religion wise a large number of the respondents 84% are from Hindu religion probably because Nepal is Hindu Estate. About educational level of the respondents 56% of them are graduate and only 2% are undergraduate. Majority of the respondents 60% are married and 40% are unmarried respondents. Amount 30 married respondent 80% have arranged marriage and 20% have love marriage. Similarly, 80% of the respondents have marriage within caste while 20% have interred caste marriage.

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

Among married respondents 50% of them have medium level of decision making position and 75% unmarried respondents have medium level of decision making position.

Majority of the married respondents 90% are not at all abused in their work place and 95% unmarried respondents are not at all abused in their offices. Out of 50 respondents, 36% respondents are gazetted officers where as 64% of the respondents are non-gazatted officers. In one month majority of the respondents 50% are earning between Rs. 5,000 to Rs. 10,000. Majority of respondents 100% are using T.V., 100% respondents are using music system, 100% respondents are using Freeze and 100% respondents are using telephone.

Some of respondents 54% are using computer, 50% respondents are using vacuum cleaner and 42% respondents are using washing machine.

This finding shows that most of the respondents 58% are partially satisfied with their job and 74% are partially satisfied with their salary. When these two findings were compared it was proved that working women not only run after the salary, for them working environment is also an important part while choosing their job. Majority of respondents 86% do not agree that there is discrimination between male and female on designation with same qualification. Similarly, 94% of respondents do not agree that there is discrimination between male and female on salary with same qualification.

Out of 30 married respondents 60% respondents are fully cooperated by their families. Out of 20 unmarried respondents all of them 100% are cooperated by their families. Majority of the respondents 34% are easily handling their dual role as a house-wife and working woman. Majority of the respondents 96% think their status have changed/enhanced among their peer-group and the neighbors. They respond that working in private banks boost up their career, confidence level and economic independency.

Majority of the respondents 74% get cooperation from boss, male staff of the same rank and male staff of the same rank which means from all male staffs. This is indeed a positive sign who want to join private banks. Similarly, majority of the respondents 78% get full cooperation from their male coworkers at their office.

The finding indicates that 50% of the married respondents have medium level of mobility and 75% of the unmarried respondents have high mobility level. Out of 50 respondents, 74% respondents gave mixed response to join private banks. The reasons behind such response advocated by the respondents are as follows:

- i) Working in private bank is indeed a tough and challenging task as it deals with money matter.
- ii) Sometimes time schedule turn out to be very tight which is difficult to cope with.

But 26% of the respondents advised it is good to join private banks as they think 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.

Above all, the basic features of the respondents structure can be concluded in the following points:

-) Majority of the respondents are from age group between 26 to 30 years.
-) Majority of the respondents are Newars.
-) Most of the respondents are Hindu.
-) Majority of the respondents are graduate.
-) Majority of the respondents are married.
-) Majority of the respondents have arranged marriage.
-) Majority of them have married within same caste.
-) Majority of married respondents live in joint family while most of unmarried live in nuclear family.
-) Most of married and unmarried respondents have servants.
-) Majority of the married and unmarried respondents spent 4 to 5 hours in their household chores.
-) Majority of the respondents married and unmarried have medium decision making level.
-) Majority of them are not at all abused in their work place.
-) Majority of the respondents are non gazetted officers.

-) Majority the respondents have monthly income between Rs. 5000 to Rs. 10,000.
-) Most of them have necessary assets with them.
-) Most of them are partially satisfied with their job and salary.
-) Majority of the respondents do not agree that there is discrimination between male and female regarding salary and designation with same qualification.
-) Majority the respondents have full cooperation from their family.
-) Majority of the respondents easily handle their dual role as a housewife and a working woman.
-) Majority of the respondents think their status enhanced because of their job.
-) Most of the respondents are co-operated by all the male staff members of the office.
-) Majority of the married respondents have medium mobility level but most unmarried respondents have high mobility level.
-) Most of the respondents gave mixed responses to join private bank.

5.2 Conclusion

On the basis of major findings it is seen that socio-economic status of the working women of different private banks of Kathmandu is getting better day by day.

From this study it was clear that the women working in private banks are young and middle aged. The major ethnic group of the respondents was Newars and large number of religion came from Hindu. The majority of the respondents were graduate and most of the respondents occupied non-gazetted. Majority of the respondents are married, they have arranged marriage within the caste.

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 servants to help at their house.

The finding shows that there was no significant discrimination in salary and designation between male and female with same qualification. Majority of the respondents were not abused at their work place. In this study it has been found that majority of the respondents monthly earn between Rs. 5000 to Rs. 10,000 and have necessary assets with them. From the study it was clear that the respondents are partially satisfied with job and salary, while comparing satisfaction level of salary and job it was clear that these women not only give importance to the salary but for them working environment is also an important part. Finding shows that most of the respondents are not abused at work place.

From the findings it was clear that working women have played dual role as a house-wife and a working woman easily. We must understand that in a patriarchal Hindu society like our beside office work they have done their household chores daily and they have also been able to effectively combine their various role as a wife, mother and employee etc. The findings shows majority of respondents have medium level of decision making. The findings of this study have shown that the respondents have a feeling that because of their employment, their status has enhanced. The finding also shows majority of the married respondent have medium level of mobility than unmarried working women. Unmarried respondents have high level of mobility.

This small study has tried to show socio-economic status and satisfaction level of the working women of different private banks of Kathmandu. On the basis of major finding, it can be said that though many women employees are not in high decision making post but still their socio-

economic status and level of satisfaction is neither pathetic nor best but in between both of these and are getting better day by day.

5.3 Recommendations

Based on the Findings of the present study the following recommendations are made on the basis of the study.

-) Working women should be encouraged for in job improvement of qualification. Facilities should be provided to them for this by the family and government.
-) A heavy domestic work load reduces their available time for more productive activities. Therefore simple time saving devices are essential for working women and these should be made available by family especially by their male counterparts.
-) They should be encouraged for improvement of their career by their family members.
-) Exact enforcement of laws and develop workplace policies against gender discrimination in the social organization work, especially considering in hiring and promotion, and in the extension of employment benefits and social security-mechanism should be developed for the regular review and monitoring such laws.
-) There should not be any gender biasness in any aspect and the domination on the basis of sex should not be entertained and that must be strictly regulated. Certain rules and regulations in favour of women should be imposed from the private bank management.
-) Shift-wise duty has to be regularized in a practical manner. So it would be much better and safer for the women employed if the duty roster is scheduled from not so early morning and not to the late night.

CONTENTS

Recommendation Letter

Approval Letter

Acknowledgment

Contents

List of Tables

Page No.

CHAPTER I: INTRODUCTION **1-10**

1.1 Background of the Study 1

1.2 Statement of the Problem 7

1.3 Objectives of the Study 8

1.4 Conceptual Frame Work 9

1.5 Rational of the Study 9

CHAPTER II: LITERATURE REVIEW **11-21**

CHAPTER III: RESEARCH METHODOLOGY **22-28**

3.1 Rational of the Selection of the Study Site 22

3.2 Research Design 23

3.3 Nature and Source of Data 23

3.4 Universe and Sampling Procedure 23

3.5 Techniques of Data Collection 24

3.6 Reliability and Validity 25

3.7 Operationalisation of the Terms 26

3.8 Data Processing and Analysis 28

3.9 Limitation of the Study 28

CHAPTER IV: DATA PRESENTATION AND ANALYSIS **29-55**

4.1 Socio-economic Characteristics of the Respondents 29

4.1.1 Age Wise Distribution of the Respondents 29

4.1.2 Caste Wise Distribution of the Respondents 30

4.1.3 Religion Wise Distribution of the Respondents	31
4.1.4 Education Wise Distribution of the Respondents	31
4.1.5 Marital Status Wise Distribution of the Respondents	32
4.1.6 Types of Marriage Wise Distribution of the Respondents	33
4.1.7 Distribution of the Respondents' Marital Status on the Basis of Caste	34
4.1.8 Distribution of the Married Respondents by Family Types	34
4.1.9 Distribution of the Unmarried Respondents on the Basis of Family Types	35
4.1.10 Distribution of the Married Respondents on the Basis of Servant	35
4.1.11 Distribution of the Unmarried Respondents on the Basis of Servant	36
4.1.12 Distribution of the Married Respondents on the Basis of Hours Spent on their Household Chores	37
4.1.13 Distribution of the Unmarried Respondents on the Basis of Hours Spent on their Household Chores	38
4.1.14 Distribution of the Married Respondents On the Basis of Decision Making Position	39
4.1.15 Distribution of the Unmarried Respondents on the Basis of Decision Making Position	40
4.1.16 Distribution of the Married Respondents on the Basis of Degree of Abuse	41
4.1.17 Distribution of the Unmarried Respondents on the Basic of Degree of Abuse	41
4.1.18 Distribution of the Respondents on the Basis of Their Designation	42
4.1.19 Distribution of Respondents on the Basis of Their Salary	43
4.1.20 Distribution of the Respondents on the Basis of Assets Owned	43
4.1.21 Distribution of the Married Respondents on the Basis of Mobility Level	45
4.1.22 Distribution of the Unmarried Respondents on the Basis of Mobility Level	45
4.2 Level of Satisfaction Among Women Employees of Different Private Banks Of Kathmandu	46

4.2.1 Distribution of the Respondents on the Basis of Job Satisfaction Level	46
4.2.2 Distribution of the Respondents on the Basis of Satisfaction Level With Salary	47
4.2.3 Distribution of the Respondents on the Basis of Response on any Discrimination made in Designation between Male and Female workers with same qualification	48
4.2.4 Distribution of the Respondents by their Responses whether There is Discrimination Between Male and Female on Salary with same Qualification.	49
4.2.5 Distribution of the Married Respondents on the Basis of Family Cooperation	49
4.2.6 Distribution of the Unmarried Respondents on the Basis of Family Cooperation	50
4.2.7 Distribution of the Respondents on the Basis of Dual Role as a House-wife and a Working Woman	51
4.2.8 Distribution of the Respondents by their feeling whether their status have Changed/Enhanced among their peer-group and among the Neighbours	52
4.2.9 Distribution of the Respondents on the Basic from Whom they get Cooperation	53
4.2.10 Distribution of the Respondents on the Basis of Cooperation from the Male Coworkers	53
4.2.11 Distribution of the Respondents on the Basis of Respondents' Advice	54

CHAPTER V: SUMMARY, CONCLUSION AND RECOMMENDATION **56-62**

5.1 Summary of Findings	56
5.2 Conclusion	60
5.3 Recommendations	62

Appendix-I

Appendix-II

LIST OF TABLES

	Page No.	
Table 4.1.1	Age Wise Distribution of Respondents	29
Table 4.1.2	Caste Wise Distribution of the Respondents	30
Table 4.1.3	Religion Wise Distribution of Respondents	31
Table 4.1.4	Education Wise Distribution of the Respondents	32
Table 4.1.5	Marital Status Wise Distribution of the Respondents	32
Table 4.1.6	Types of Marriage Wise Distribution of the Respondents	33
Table 4.1.7	Distribution of the Respondents' Marital Status on the basis of Caste	34
Table 4.1.8	Distribution of the Respondents by Family Types	34
Table 4.1.9	Distribution of the Unmarried Respondents on the Basis of Family Types	35
Table 4.1.10	Distribution of the Married Respondents on the Basis of Servant	36
Table 4.1.11	Distribution of the Unmarried Respondents on the Basis of Servant	36
Table 4.1.12	Distribution of the Married Respondents on the Basis of Hours Spent on their Household Chores	37
Table 4.1.13	Distribution of the Unmarried Respondents on the Basis of Hours Spent on their Households chores	38
Table 4.1.14	Distribution of the Married Respondents on the Basis of Decision Making Position	39
Table 4.1.15	Distribution of the Unmarried Respondents on the Basis of Decision Making Position	40
Table 4.1.16	Distribution of the Married Respondents on the Basis of Degree of Abuse	41
Table 4.1.17	Distribution of the Unmarried Respondents on the Basis of Degree of Abuse	41
Table 4.1.18	Distribution of the Respondents on the Basis of their Designation	42
Table 4.1.19	Distribution of the Respondents on the Basis of their Salary	43
Table 4.1.20	Distribution of the Respondents on the Basis of Assets Owned	44
Table 4.1.21	Distribution of the Married Respondents on the Basis of Mobility Level	45

Table 4.1.22	Distribution of the Unmarried Respondents on the Basis of Mobility Level	45
Table 4.2.1	Distribution of the Respondents on the Basis of job Satisfaction Level	46
Table 4.2.2	Distribution of the Respondents on the Basis of Satisfaction Level with Salary	47
Table 4.2.3	Responses of Respondents on Discrimination between Male and Female Workers on Designation with same qualification	48
Table 4.2.4	Responses of Respondents on Discrimination between Male and Female on Salary with same Qualification	49
Table 4.2.5	Distribution of the Married Respondents on the Basis of Family Cooperation	50
Table 4.2.6	Distribution of the Unmarried Respondents on the Basis of Family Co-operation	50
Table 4.2.7	Distribution of the Respondents on the Basis of Dual role as a House-wife and a Working Woman	51
Table 4.2.8	Respondents' Feeling whether their Status have Changed/Enhanced Among their Peer-group and the Neighbour	52
Table 4.2.9	Distribution of the Respondents on the Basis from Whom they get Cooperation	53
Table 4.2.10	Distribution of the Respondents on the Basis of Cooperation from the Male Co-workers	54
Table 4.2.11	Distribution of the Respondents on the Basis of Respondents' Advice	55

APPENDIX-I

BIBLIOGRAPHY

- 1) Acharya, Meena: The Status Of Women in Nepal, Vol 1, CEDA, Kathmandu, 1979.
- 2) Acharya, Meena: The Statistical Profile On Nepalese Women, An Update in the Policy Context, 1994.
- 3) Acharya, Meena and Benette, Lynn: The Rural Women Of Nepal, An Aggregate Analysis and Summer Of Eight Village Studies. The Status Of Women Of Nepal, Vol 2, Part 9, CEDA, T.U, Nepal, 1981.
- 4) Acharya, Meena and Benette, Lynn: Women and The Subsistence Sector, Economic Participation and Household Decision-Making in Nepal; World Bank Staff Working Paper No.526, Washington D.C, 1982.
- 5) Anker, Richard: Gender and Jobs, sex segregation of occupations in the world ILO, 1998.
- 6) Chauhan, Gita Devi: Changing Status Of Educated Working Women in Nepal (A Case Study Of Kathmandu) Unpublished dissertation of Master's Degree of Economic, T.U, Kirtipur, Kathmandu, 1996.
- 7) Central Bureau Of Statistics: Statistical Pocket Book, NPC, Kathmandu, 1987.
- 8) Civil Code, 1984.
- 9) Dhakhwa, Sati: 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, 2001.
- 10)G.C, Lal Bahadur: 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.
- 11)Heer, David M: Dominance and the Working Wife, Social Forces, 1958.
- 12)Human Development Report: UNICEF, 1992.
- 13)Job For Women, a plea for equality of opportunity, Unesco, 1985.

- 14)Johnson,1989 cited in Shrestha, Ratna Kumari : Socio-Economic Status of Working Women (Study Of Everest Vegetable and Fruits, Production of

- Kathmandu) Unpublished dissertation of Master's Degree of Sociology, Tri-Chandra, Ghantaghar, Kathmandu, 2003
- 15)Khanal, Shova: Status Of Working Women in Kathmandu, Unpublished dissertation of Master's degree of Sociology, T.U, Kirtipur, 1998.
 - 16)Lunia, B.N: Prachan Bharatiya Sanskriti, Agra, Laxmi Narayan Agrawal, 1986.
 - 17)Lim, Lean Lin: More and Better Jobs For Women, an action guide, 1996.
 - 18)Marx, Karl and Engles, Fredric: Selected Workers, Vol 3, Moscow, Progress Publisher, 1973.
 - 19)Mokhopadhayas, Mailrayee: Silver Shackles, Oxford and OXAM, 1984.
 - 20)Ninth Plan and Tenth Plan, NPC, Kathmandu, Nepal.
 - 21)NEASAC Nepal, Human Development Report, 1998.
 - 22)Pradhan, Bina: The Status Of Women in Nepal, CEDA, T.u, Kathmandu, 1979.
 - 23)Poudle, Shovakant: Socio-Economic Status Of Industrial Workers (A Case Study of Industrial Workers of Patan Industrial Estate) Unpublished dissertation of Master's degree of Sociology, Tri-Chandra Campus, Ghantaghar, 2060.
 - 24)Report: World Bank, publication in UNDP bulletin, 1999.
 - 25)Shrestha, Manju: 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, 2002.
 - 26)Shrestha, Neeru: Women In Teaching, Center Development and Administration, CEDA, T.U, Nepal, 1982.
 - 27)Shrestha, Neeru: Analysis Women Employment in Financial Institutions, Kathmandu, CEDA, T.U, 1982.
 - 28)Shrestha, Ratna Kumari: Socio-Economic Status OF Working Women (Study Of Everest Vegetable and Fruits Production of Kathmandu) Unpublished dissertation of Master's degree of Sociology, Tri-Chandra, Ghantaghar, Kathmandu, 2003.
 - 29)Thapa, Ransingh: 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, 2003.
 - 30)The World's Women: United Nations, 1970-1990.
 - 31)U.N.O, 1997.

- 32)Upreti, Sunita: Changing Status Of Working Women (A Case Study Of Kathmandu) Unpublished dissertation of Master's degree of Sociology, T.U, Kirtipur, 1988.
- 33)Writh, Linda: Breaking Through the Glass Ceiling, women in management, ILO, Geneva, 2001.
- 34)Women, women challenges to the year 2000, United Nations, New York, 1999.
- 35)Webster's Second (New Riverside Dictionary).
- 36)Women in Nepal: Some Statistical Facts, 1994.

APPENDIX-II

QUESTIONNAIRE

1. Surname :
2. Caste/Ethnicity
 - a) Brahmin
 - b) Newar
 - c) Chhetri
 - d) Others
3. Religion
 - a) Hindu
 - b) Buddhist
 - c) Others
4. Would you like to mention in which age group you belong to
 - a) Between 20-25 years
 - b) Between 26-30 years
 - c) Between 31-35 years
 - d) Between 36-40 years
 - e) Above 41 years
5. Educational Level
 - a) Intermediate
 - b) Bachelor
 - c) Masters
 - d) Above Masters

6. Position:
7. Marital Status
 - a) Married
 - b) Unmarried
 - c) Widow
8. Your Marriage is
 - a) Love b) Arranged
9. Your Marriage is
 - a) Inter-caste
 - b) Within-Caste
10. If you are married which type of family you belong to
 - a) Nuclear family b) Joint family
11. If you are unmarried which type of family you belong to
 - a) Nuclear family b) Joint family
12. Have you hired a servant to help you at home ?
 - a) Yes b) No
13. How many house do you spent on household chores ?
 - a) Not at all
 - b) 1 to 3 hours
 - c) 4 to 5 hours
 - d) Above 6 hours
14. Your position in decision making at your home is
 - a) High

- b) Medium
 - c) Low
 - d) Not at all
15. How much your family members co-operative to your job?
- a) Fully
 - b) Partially
 - c) Not at all
16. As a working women you managed your dual role as a house-wife?
- a) Easily b) Hardly c) Anyhow d) Somehow
17. Do you feel that because of your job, status in your family and among your peer-group and the neighbours have been changed/enhanced?
- a) Yes b) No
18. Would you like to mention you monthly income?

Income

- a) Between Rs. 5,000 to Rs. 10,000
- b) Between Rs. 10,000 to Rs. 15,000
- c) Between Rs. 15,000 to Rs. 20,000
- d) Between Rs. 20,000 to Rs. 25,000
- e) Between Rs. 25,000 to Rs. 30,000
- f) Above Rs. 30,000

19. Do you have following assets in your house ?
- (a) T.V. (b) Computer (c) Washing Machine (d) Vacuum cleaner (e) Telephone (f) Freezer (g) Music system
20. Are you satisfied with your salary?
- a) Fully (b) Partially (c) Not at all
21. How much you are co-operated by the male co-workers at your office?
- a) Fully
- b) Partially
- c) Not at all
22. From whom the ladies staff get co-operation in the office?
- a) From Boss
- b) From male staff members of the same rank
- c) From male staff members of the lower rank
- d) From all
- e) From none
23. Is there any discrimination in designation between male and female workers with the same qualification?
- a) Yes (b) No
24. Is there any discrimination in salary between male and female workers with the same qualification?
- a) Yes (b) No

25. Are you abused at your work place?
- a) Fully b) Partially c) Not at all d) Not at all
26. What do you think of your mobility level ?
- a) High b) Medium c) Low
27. Are you satisfied with you job?
- a) Fully b) Partially c) Not at all
28. What suggestions do you have to the women who want to join the private banks?
- a) It is good b) It is not good c) Mixed
29. Why ?