

CHAPTER – ONE

INTRODUCTION

1.1 Background

Decision making is the selection of a course of action among variations. Every decision making process produces a final choice. It begins when we need to do something but we do not know what. Therefore, decision making is a reasoning process which can be rational or irrational, and can be based on explicit assumptions or tacit assumptions. Common examples include shopping, deciding what to eat, when to sleep, where to go and deciding whom or what to vote for in an election or referendum (www.en.wikipedia.org/wiki/Decision_making).

Decision making is said to be a selection process of the best option out of the options. This means that although we can never "see" a decision, we can infer from observable behavior that a decision has been made. Therefore, we conclude that a psychological event that we call "decision making" has occurred. It is a construction that imputes commitment to action. That is, based on observable actions, we assume that people have made a commitment to affect the action (Ibid).

Every one makes decision each and every time and activity. Individual's role may be more or less in his/her family, peers groups, involved organizations, and communities. Decision-making process is influenced by economic standard, social-cultural norms and values, educational level, age, health condition, influence of developmental activities etc.

A household is defined as a group of persons related by blood or adoption sharing the same kitchen and whole income is pooled jointly (Keynes: 1961). Head of the household is a person who takes the responsibilities

for the maintenance of the household activities and is the main decision-maker in the family. Usually, the chief earner or the oldest family member is regarded as the head of a household (NCEAH: 1976). In the context of Nepal, women's role in decision-making process is very low though their population covers more than half sky of the country. Traditional norms and values and socio-cultural setting are major responsible factors for decision-making process. Women's participation in decision-making remains negligible in the Nepalese context. Less than 10 % representatives of political parties' working committee are women. Women constituted only 5 % of appointees in the civil service bureaucracy (ESP: 2000).

In average, they spent daily 4 hours in cooking, cleaning, washing clothes, caring children while men spend less than one hour in household maintenance activities. Women are more active economic activities in rural areas than urban areas. About 96 percent of active women are engaged in agriculture (Pandey: 2005).

The high rate of illiteracy, economic dependence, lack of access to property, heavy work-burden and their actual labor force participation is under reported or estimated because much of the work women do in the subsistence farming category is not classified as economically active (NPC: 1994).

It is essential for the development that male and female should enjoy equal opportunities for decision making either in lower or in higher level of policy making , plan formulation or in program implementations as well as in monitoring and evaluation sector . Unless, women are not bringing into the mainstream of development, to make participated them in decision making process, the path of development will not be

smothered. In a sentence, the women should have an equal chance to rights, responsibilities and results of the development.

Women in Nepal are not suffering from the lack of resources but from the lack of power to utilize the available resources and lack of power to assert their rights. Women are suffering from exploitation and injustice. To empower women, social injustice and disparity in socio-economical as well as decision making process should be addressed and thereby raise the status of female in the society. Policy and programs should be formulated and implemented properly to lessen the problems related to women.

Females who are limited to being domestic non-skilled labor are doubly disadvantaged. First, their unpaid labor at home which is so crucial for maintaining their family's existence is totally ignored. Secondly, with very little or no opportunities to develop their human capital their future earning potential is reduced. If women's human capital were to be improved through increased investment in their education, their lifelong earning potential would be ensured. (Source, Women at Work, Wagle, Man Prasad and Gautam Shridhar, Katmandu Post, 2065-09-03).

The present study is focused on women's role in household level decision-making process among different households of Biratnagar Submetropolitancity ward no 11. The study area is ward number 4, 14 and 15 of Biratnagar Sub-Metropolitan of Morang district.

Addressing the women's issues in Nepal was started from the sixth-five-year-plan (2037-2042 BS) in the fields of education, health, employment, agriculture forestry, co-operative development and legal system with the help of governmental as well as non-governmental agencies. The Tenth

Plan has also emphasized on women's development with some quantitative targets by implementing the targeted programs related to mainstreaming, empowerment and gender equity.

1.2 Statement of the Problems

Nepalese Women are disadvantaged and underprivileged in terms of their socio-economic status as compared to their male counterparts. The long-standing and deep-seated impression is that women are weak, passive and home-oriented, less intelligent and less capable than men. It is vastly internalized in our society. Women, mostly, are engaged in their household activities.

The fact is that women are oppressed and suppressed lots in our society. They are discriminated in all the sector of decision making and are not considered as main parts of development activities. Though men and women have equal right to live but there is social injustice due to which women have weak decision making power. The status of women is low which reflects the weak decision making power in household as well as in society. Decision making is an important factor which measures the relative status of the household's members. Women have access in important sectors but they are still excluded from active role of decision making. Men have major role of decision making inside the household as well as outside. Men ask female only for formality and their decision has not prominent part in any activities in household and in society. Only very few women get opportunity to be leading decision maker.

Despite the innumerable policies and programs regarding gender mainstreaming the women in Nepal could not have the access of roles responsibilities and results to their family, society and country. The

researcher has some important research questions regarding the access of decision making role of women in the study area, which area as follows.

1. What is the socio-economic condition of the women in the study area?
2. What are the constraints in women's access of decision making role in the study area?
3. What area the views regarding supporting aspects of women for the households decision making ?

1.3 Objectives of the Study

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

The specific objectives of the study are,

1. To find out the socio-economic status of women of the study area.
2. To explore out the causes for deprivation of women in household decision making in the study area.
3. To examine the views of respondents on supporting issues regarding the decision making role of women in their household activities.

1.4 Rationale of the Study

Considering the importance of household decision making role in the socio-economic development of women my study is focused on generalizing the awareness to make capable and to get access of household decision making role, which comprises a large portion of rural

areas and majority of the rural people with low level of socio-economic living.

In reality, the state of deprivation, domination, lack of the authority and power in property, and decision making may occur to the female of the ward of the Biratnagar sub metropolitan city, where the researcher is focused on the study of household decision making role on the study area. So my study is concentrated on this issue which would be an apt exercise to raise the awareness to make the equitable status of men and women in the decisive role at the household to the national level.

1.5 Limitation of the Study

1. Every study has limitations. The present study has also some limitations.
2. The study has been conducted within the given time frame and financial limitations. This is a micro level partial study and limited to a small cluster in an urban area.
3. Thus, the findings of this study may not be representative in other urban areas. The study basically has been concerned to a specific area to analyze the women's participation in a ward of a sub metropolitan city.
4. Quantitative analysis of the present study is based on only 100 surveyed households of the of the study area.
5. Information and data collected from the other respondents are used for qualitative analysis in the present study.

1.6 Organization of the Study

The very chapter deals with the contends which are included in this thesis in each and every chapter. In the first chapter these are the general

background, statement of the problems, objectives of the study, Rationale of the study and organization of the study. The chapter two includes the literature review where different related literatures are kept in different part as the theoretical framework and review of previous studies. The third chapter is research methodology where the complete procedure of the research study has included as the research design, data collection method and tools and processing of data. The fourth chapter presents description of the study area; the fifth chapter covers the data analysis and major findings. The last chapter is included by the summary conclusion recommendation according to the findings of present study.

CHAPTER – TWO

REVIEW OF LITERATURE

Review of literature consists of two sections as theoretical framework and the review of previous studies.

2.1 Theoretical Framework

Decision-making is critical whether it can be men or women. It is different from nation to nation in terms of decision-maker in multi perspectives. There are a number of factor that determine the decision-making power for women in Nepal (Pandit: 2002) but some factors may influence directly and some factors may influence indirectly.

The decision-making autonomy to women is very much neglected in developing countries like ours. The household decision-making autonomy to women is associated with their economic strata. The amount of dowry sets her marriage. Family's status, age, income, earning ability, educational level, demographic factors, access to socio-physical infrastructure etc. determine women's decision- making ability in the household as well as in the society.

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

by the degree of women participation, which consists of the household labor allocation, selection of life partner, delivery of number of children and their gap, and freedom of mobility. The decision-making on social affairs is determined by the factors such as meeting involvement, social works, public voice and educational status.

As such individual's income level is higher and multi-sources of income that highly influence on use personal income as per her will. Saving capacity enhances in family. In their case, there are many decision-making related components like the decision of labor allocation at home, selection of marriage partner, having children (number and birth gap) and freely move outside of the home. Nowadays, women are also involved in social affairs. The social factors for women are greatly interwoven with social work such as public relation, educational affairs and involvement in societal meetings.

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

2.2 Review of Previous Studies

A. Studies Related to the Women's Participation in Decision-Making

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

Ahooja focuses on the women's participation on development. He presents the statistics about the women's contribution in various sectors. The women constitute the largest number of food producers (i.e. approximately 50 percent) in Africa, 30-40 percent in Asia, then in Latin America. The least qualified jobs are filled by women. Women get low wages in comparison to the men counterparts. One billion women in the third world's countries cannot read. Education is one of the major factors of determining the decision-making (Ahooja: 1982). This study focuses on the contribution of women in various sectors but does not analyze their role in decision-making in these sectors.

Mazumdar (1982) delineates that the Asian women who have been subjected to acute social, economic and political prejudice and oppression in the past and, which continues even to this day. There are three components to balance the inequality i.e. economic, political power and

knowledge. Women's works in Asia are considered as unproductive. It is closely associated with their inferior social status and also the loss of personal freedom (Mazumdar: 1982). Mazumdar concludes that family constraints, illiteracy, traditional barriers, attitude and women's ability are the major determinants of decision-making.

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

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

National planning commission of Nepal has summarized that there are two major quantitative indicators of women status used the relative input into two areas of decision-making viz. farm management, and involvement in local market economy and domestic activities. The

commission has also analyzed that Hindu society is largely confined to non-market i.e. domestic and subsistence production, displaying a less significant role in decision-making. Women's participation in the market economy has improved their status and this is more conspicuous among Tibet-Burman communities (NPC: 1992). Including economic factor, socio-cultural, political, educational and legal factors are also important part in the decision-making process.

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

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

Acharya states that conservative social custom is one of the major reason obstructing women from full participation in economic development, which results low decision-making power in women's hand. Higher the

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

Sharma, in his Ph. D. dissertation entitled "People Participation in Local Development Planning: A Case Study of Five Districts in the Western Development Region", describes that people participation is the involvement of people in the process of decision-making, which directly or indirectly influences their lives. Participation makes people feel belongingness which in turn brings a sense of ownership and it imports knowledge, idea and skill along with its involved experience. There is inter-relationship between local development and people participation. It cannot be achieved and rationalized without putting the people first. People are the end and means of development. He emphasized on the local people's participation in local level development planning. For it, local people should be empowered and aware of the local development and their participatory role in it. The involvement of people in the decision-making process depends basically upon the socio-economic and political milieu of the institutions. Finally, he concludes that until and unless the development of rural economy and socio-economic enhancement of the grass root people are not accomplished, the national development cannot be achieved (Sharma: 2000). This study focuses on the people participation at local level but it does not highlight the women's role in the local level development planning.

A report of Enabling State Program states that Nepalese women's participation in decision-making level remains negligible, however, despite constitutional assurance and the flowery words of the leaders. After the election of 1999, only 5.8 percent parliament members and 2.4 percent of high level bureaucracy post as special class in Nepal were women who state minister of the cabinet. Less than 10 percent women are in the working committee of the political parties. Only 8 percent of the civil servants are women and most of them are in lower and middle level of jobs (ESP: 2000). Therefore, women's participation is very negligible in national level of decision-making.

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

Dangi in his study entitled "*Women's Participation to their Household Management: A Case Study of Chuhandanda VDC, Terhathum District,*" concludes that Nepalese women still remains underprivileged as compared to their male counterparts. The study states that, in rural context, they work 17 percent extra hours than those of men in domestic

and subsistence economy, however their socio-economic status remain both less recognized and more inferior in comparison to their male counterparts (Dangi: 2003). The study concludes that women play grater role in household and domestic management process but they need final approval of their household head in this process.

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

A study on household decision making shows that 58.3 percent male and 25 percent female, and 16.6 percent of both made decision in selling agricultural products. Women were found to be actively participating in buying agricultural products but male dominated females in selling decisions. Only 46.1 percent women were decided to take job by themselves and 30.7 percent jobholder women had joined job in the decision made by their husbands. The study further shows that most of the women from higher family found literate and well educated than others but they are found weaker in decision-making power than lower caste women. Magar women are found more decisive role than others (Pandey: 2005). The study concludes that the reason of male dominating culture but it is not only one cause because education, economic

condition, opportunity can play significant role in their decision-making role inside as well as outside the households.

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

CHAPTER - THREE

RESEARCH METHODOLOGY

3.1 Rationale of the Selection of the Study Area

This study is limited to a small area of Morang district which lies in Eastern development region of Koshi Zone. Ward no. 11 of Biratnagar sub-metropolitan city has been selected as a study site. 2002 Households were in the ward11 in Biratnagar Sub metropolitan city according to the Population Census (2002) CBS. There is a multi-cultural society of various caste and ethnic groups such as *Chhetri, Bahun, Newar, Rai, Limbu, Magar, Gurung* and Indegeneous nationalities (Rajbansi, Tharu) etc.

Considering the common biases the conducted study area had been selected. It is the native area of the researcher so it had been assumed to gather the accurate information and so on; the findings of the study will be reliable. The time and resource constraints to a student did not permit to go away from the residential areas, thus, the accessible area was selected. Women should participate and play the role in decision-making process of household activities as well as extra-household activities in the absence of husbands while those armies are on the jobs.

3.2 Research Design

In the present study, descriptive research design has been applied to study the women's participation in decision-making. This research design has been considered as appropriate to know and delineate the existing situation of decision-making process to the women of inside as well as outside their households and influencing factors of decision-making.

3.3 Nature and Sources of Data

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

3.4 Universe and Sample Size

According to the population census of CBS 2002, there were 2005 households in the ward no 11 of Biratnagar Submetropolitancity so about 5% of the total households were taken for the purpose of the study. The purposive sampling method has been followed in this research. Basically, the women were given emphasis to collect the primary data with their views regarding the household decision making role.

3.5 Data Collection Techniques and Tools

The researcher collected required information by using techniques. Some appropriate as well as well-known techniques like Household Survey, Key Informant Interview (with 10 teachers, social workers etc.) and Focus Group Discussion (among women –3 groups) have been applied to collect primary information from the field. The primary data collection tools like questionnaire for household survey, interview schedule for key informant interview and checklist for Focus Group Discussion were administered. The primary data collection tools used in the present study has been discussed below:

3.5.1 Household Survey

A questionnaire was developed for household survey in such a way that it covered participant's background, her role in decision-making, influencing factors, family's support and participation in non-household sectors.

3.5.2 Key Informant Interview

Key Informant Interview was taken with knowledgeable and educated people such as teachers, social workers etc. Interview schedule covers the women's participation in household decision making and process of decision making, their role, influencing factors, support of family members etc. Researcher interviewed 10 key informants of the study area. The included key informants were teachers, social immobilizers, and local leaders focusing especially to the women.

3.5.3 Focus Group Discussion (FGD)

Wives of the sampled households of the study area were participants in the focus group discussion. Total 7 to 10 participants were in each group. Participants were gathered and researcher played the role of facilitator. FGD was conducted about their role in household decision-making, participation in gender basis, process of decision-making and overall objectives of the study. One focus group discussion was conducted in each ward.

3.6 Data Processing Analyzing and Presentation

Collected data were processed. After processing the data, some of the information are presented applying simple statistics such as tabulation, percentage and ratio, and most of the analysis rests descriptive.

3.7 Definition of Key Concepts/Terms

Some key concepts and terms have been defined and clarified (below) to operating them in the study.

(i) Households

A household is defined as a group of persons related by blood or adoption sharing the same kitchen and whole income is pooled jointly (Keynes, 1961). A household is a single unit that is mostly private and an institutional, where one or more family members live together.

(ii) Household Head

The 'Household Head' is a legal head of the household who plays a key role in decision-making. He or she is considered as family head and economic head also, who posses the right to make decision and is responsible to take care of all family/ households members.

(iii) Household Works

Household works include all the productive and non-monetized works such as farming, wage labor, other commercial works, cooking, cleaning, washing, fetching water, fuel-wood, caring children and disables household works.

(iv) The Main Occupation

The primary source of income and economic activity is considered here as main occupation on which the whole family depends.

(v) Participation

Participation means direct involvement of male or women in any kinds of activities. In this study, participation is considered as the involvement of people in various activities for the interest of their family as well as community.

(vi) Decision-Making

Decision-making is considered as the people's role to express his/her view or opinion either for acceptance or for objection about the issues/problems/works, which are directly or indirectly related to him/her. In this study, decision-making process is considered as the women's deciding activities to reach in the conclusion about issues/ problems/ activities which are concerned with their family.

CHAPTER – FOUR

DEMOGRAPHIC AND SOCIO-ECONOMIC STATUS OF THE RESPONDENTS

The conducted study area Biratnagar Sub Metropolitan City is located in Eastern Development Region .According to the Population Census 2001, the population of Biratnagar Submetropolitan City was 166674 among the total population and the population growth rate of the VDC is 2.6%.

This chapter deals with the socio-economic as well as demographic aspects of respondents of the study area. Out of the total 2002 households of ward no 11, 5% households were taken as sample. Structured questionnaire were asked to the respondents both for males and females. In this chapter age –sex composition, ethnic composition, education, marital status, family structure, types of HHs, land distribution, occupation and other activities are included.

4.1 Age and Sex Composition of Respondents

The age is most important factor in demography and it makes difference in working hours, types of work, decision making roles, social relation and responsibilities. Age determines the social status of people. Age has great influence in terms of decision making and talking part in social activities.

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

Table 4.1
Distribution of Respondents by Age-Sex

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

Source: Field Survey, 2008.

Table 4.1 shows the age distribution of respondents by sex in the study area. Out of the total 100 respondents 44 were males and 56 were females. There were a highest proportion of respondents in age group 30-40 years. It was followed by age group 40-50 years. The lowest proportion of respondents was in age group 10-20 years. In our society proportion of females respondents was highest in age group 30-40 while proportion of males in age group 40-50 years. The proportion of females in each age group is higher due to higher female respondents were taken as sampled population.

4.2 Ethnic Composition

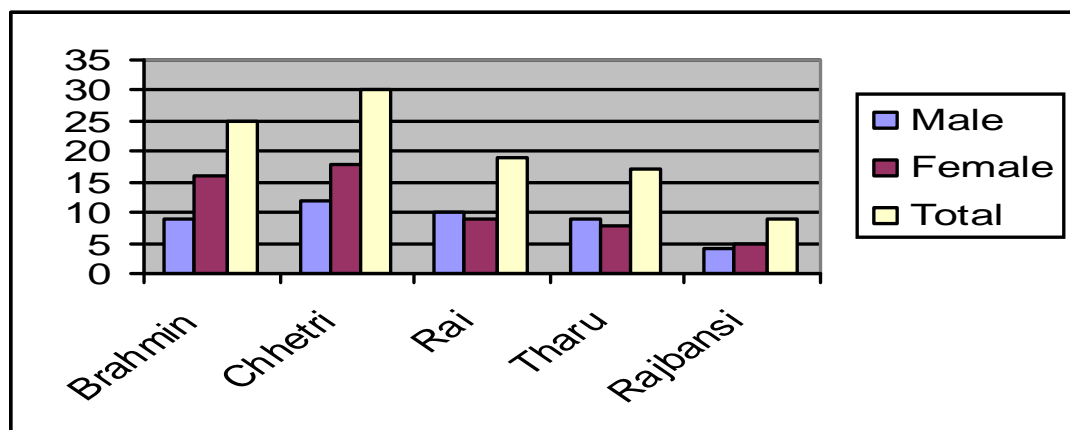
In the study area, there were different ethnic groups such as Brahmin, Chhetri, Rai, Tharu and Rajbansi. Out of the total 100 respondents, the Brahmins occupy the largest portion of the total population. They cover 28 % of the total population. Population of Chhetri was 25 %, Rai is 23 %, Tharu had 20% and Rajbansi 13%.

Table 4.2
Distribution of Respondents by Ethnicity

SN	Caste-ethnic Group	Male	Female	Total	Percentage
1	Brahmin	9	16	25	25
2	Chhetri	12	18	30	30
3	Rai	10	9	19	19
4	Tharu	9	8	17	17
5	Rajbansi	4	5	9	9
	Total	44	56	100	100

Source: Field Survey, 2008.

Figure 4.1
Distributions of Respondents by Ethnicity



Source: Field Survey, 2008

4.3 Type of Family

Family structure is one of the influencing factors of the decision-making process. There are two types of families found in the study area. One is nuclear family, in which family parents and children are members and

live together. Another type is jointly, in which family parents, children and others like grand father-mother, uncle-aunt, cousin etc. live together. Out of the total 60 sampled families, 47 families are nuclear (i.e. 78.33 %) and remaining 13 families are joint families (Table no. 4.4). This figure shows that parents and children are the members of the family living together in the most of the families and family size is small.

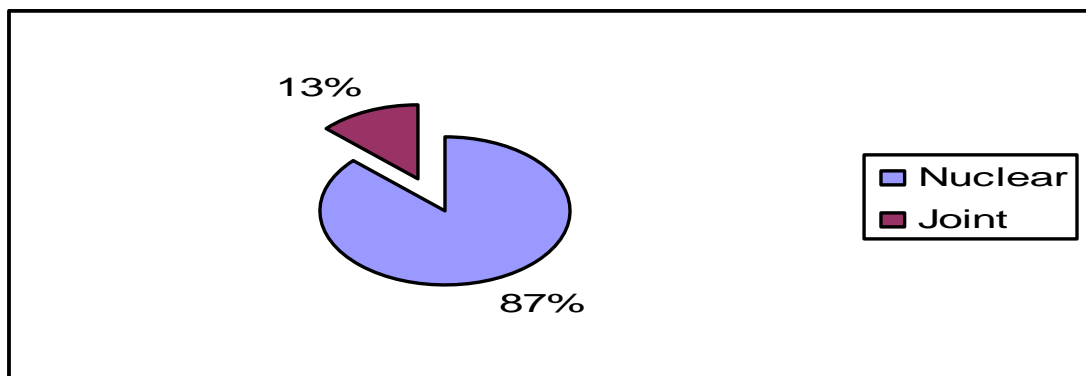
Table 4.3
Type of the Respondents' Family

Family Structure	No. of Families	Percent
Nuclear	87	87
Joint	13	13
Total	100	100

Source: Field Survey, 2008.

Causes behind to be nuclear families are for the future of children, to live easy life with access to facilities, to reduce economic burden and responsibilities in large size joint family.

Figure 4.2
Type of the Respondents' Family



Source: Field Survey, 2008.

4.4 Education

Education is the key indicator for reforming society and upgrading its economic and social status. Education enhances the ability and capability of human process in the society. In most of the case, it can be seen that higher educational status played dominant role in decision making field. Those voices are respected who are educated and having higher educational background.

Table 4.4
Distribution of Respondents by Educational Status

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

Source: Field Survey, 2008.

The educational status is divided into 5 categories which are illiterate, literate, under SLC, SLC and above SLC. Those who can read and write kept in literate and having school education but did no pass the SLC are kept under SLC. Above SLC, represents are all who have attained all the level above SLC level education.

Table 4.4 represents the educational status of the respondents. Out of the total 100 respondents 47% are illiterate consisting 18 males and 29% females. It was fund that only 35% are literate among them 17 are males

and 18 are females. Only 4 percent males and 2% females have attained above SLC education. This table shows that higher proportion of females is illiterate. It is because, the literacy rate and educational attainment of female is lower than males in Nepal. Only 42.5 females are literate in comparison of 53.8 of literate male in Nepal.

4.5 Marital Status

Marriage is the single most important event in the life of men and women. According to Hindu tradition, marriage is compulsion for the all whether man or woman. A man's life is not considered complete without a wife and a woman has no option but to get married. Marriage is one of the universal social institutions. In our society, marriage determines the social roles and responsibilities of people. It is essential for legitimate birth. Females' role also increases in family only after marriage. It enhances their decision making power.

Table 4.5
Distribution of Respondents by Marital Status

SN	Marital Status	Male	Female	Total	Percentage
1	Unmarried	2	-	2	2
2	Married	38	51	89	89
3	Divorced/Separated	-	1	1	1
4	Widow /Widower	4	4	8	8
	Total	44	56	100	100

Source: Field Survey, 2008.

The table shows the marital status of respondents. Out of the total 100 respondents, 89% respondents are married, among them 38 are males and

51 are females. Only two percent are found unmarried (male) and one (female) is in divorced/separated. Similarly, 4 males and females are in widow/widower category. All the respondents are once married except two male respondents.

4.6 Types of Houses

Basically there are three basic needs of human being which are fooding, clothing and housing, though now-a-days education, health and human right are also considered as basic needs. Housing has great contribution in maintaining the quality of life of people. It emphasizes the standard of living. In this study, mainly three types of housing are considered, such as: concrete, semi concrete and Kachi(not Concrete. The concrete house is defined as having stone and mud wall and state or link roof, semi concrete consists stone and mud wall having grass roof, other categories except these two categories were considered as not concrete.

Table 4.6
Distribution of Households by Types

SN	Types	Total HH	Percentage
1	Concrete	74	74
2	Semi-concrete	15	15
3	Not Concrete (kachi)	11	11
	Total	100	100

Source: Field Survey, 2008.

Out of the total 100 households $\frac{3}{4}$ are concrete which comprise 74 percent. There only 15% semi concrete households and 11 percent not

concrete .However, all the families have their own residence whether it is concrete, semi concrete or Kachi (not concrete).

4.7 Land Distribution

Nepal is agricultural country where more than 80% people depend on agriculture as main occupation. Land has great contribution in agriculture and it measures the economic status of people. The question had been asked regarding the possession of land (as cultivated and household). But both types of land is combined due to which every households has their own land.

Table 4.7
Distribution of Respondents by Land Ownership

SN	Amount of Land	Res	Percentage
1	Less than 10(Katha)	63	63
2	Less than 1 bigha	21	21
3	1-2 Bigha	12	12
4	More than 2 bigha	4	4
	Total	100	100

Source: Field Survey, 2008.

Table 4.7 reveals the distribution of respondents by land ownership. As shown in the table, Majority of the respondents(63%) have a lesser amount of land (less than 10 Katha) whereas,4% respondents hold more than 2 bigha of land. 21% have less than one bigha of land and last but not least 12 have 1-2 bigha of land. It can be assumed through this table that the majority of the respondents were relying on their other activities for survival because they do not have adequate land. It has made some

constraints on the decision making role of women such as rights of exposures for additional income and authority to spend on their basic desirable needs through the limited resources.

4.8 Food Sufficiency

It was found that more than 80% people are dependent upon agriculture. But only few families have sufficient food for the whole year. People are facing the problem of food deficit; however, the study area lies in the fertile land area of terai, Morang. according to the filed study more than 60% households have the food problem. The table below has shown the food sufficiency status of the study area.

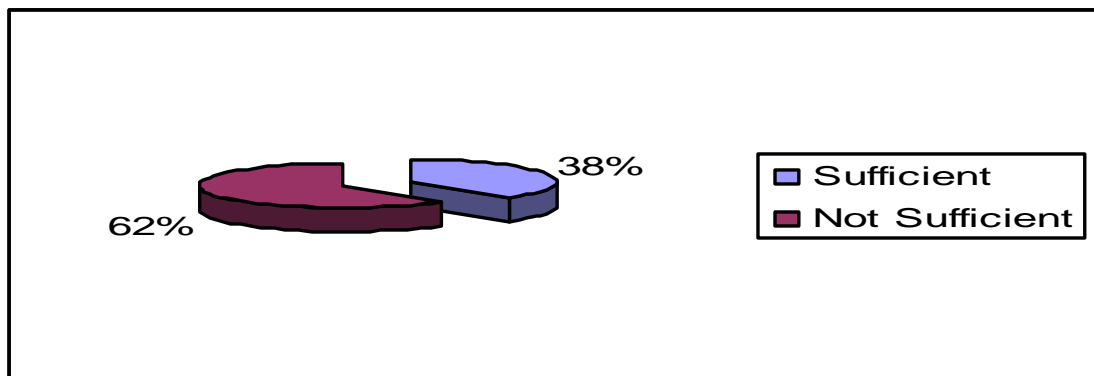
Table 4.8
Food Sufficiency Status on the basis of Production

SN	Food Production	No of HH	Percentage
1	Sufficient	38	38
2	Not Sufficient	62	32
	Total	100	100

Source: Field Survey, 2008.

The table depicts the food sufficiency situation of the respondents. Out of the 100 respondents the production of 62% respondents' farm is not adequate for their survive. It is because of the low agriculture land traditional input on agricultural practices. Only 32% respondents are feed adequately through their production of farm. Those who have food deficiency, fulfill their ford requirements from other income sources as business, services, livestock, farming wage earning, etc.

Figure 4.3
Food Sufficiency Status on the Basis of Production



Source: Field Survey, 2008.

4.9 Occupation and Source of Income

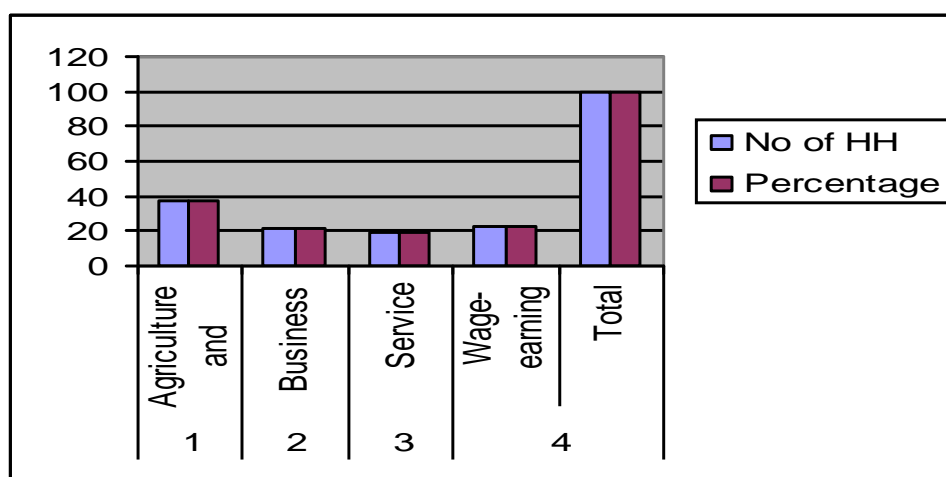
Occupation and source of income represents the economic status of people. Occupation is considered as main source of income. Out of the 100 households, agriculture and livestock farming has occupied the first position as the source of income. 37% households are dependent upon agriculture and livestock farming for their income. It is followed by wage earning (23%). The wage earning category has higher proportion as main source of income because most of indigenous nationalities have no other alternatives except work as wage labour. Similarly, 21% people are engaged in business, while 19 percent people are in service of private and government based jobs. Table 4.9 presents the occupation and source of income of the respondents.

Table 4.9
Distributions of Respondents by Occupation and Source of Income

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

Source: Field Survey, 2008.

Figure 4.4
Distributions of Respondents by Occupation and Source of Income



Source: Field Survey, 2008.

4.10 Land Cultivation

The study shows that in most of households land is cultivated by female members (52%). In some case both male and female members cultivated

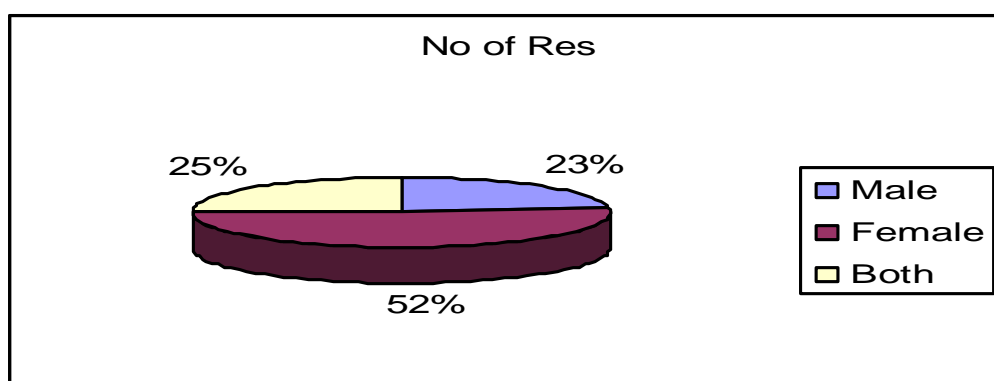
the land (25%) while only 23% male members are found cultivators the land. It shows that females are active in farming compared to male members. It is because most of the nepalses women are engaged either agricultural activities or household activities than in other activities. The males are engaged in other types of outwork and social work. Sometimes they are found to be engaged in fun and relax however; their wives have been facing the double load in the work.

Table 4.10
Distribution of Respondents by Land Cultivation

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

Source: Field Survey, 2008.

Figure 4.5
Distributions of Respondents by Land Cultivation



Source: Field Survey, 2008.

4.11 Cooking Activities

In Nepal most of the females are engaged in household chores and agriculture activities. They have less access to education and hence lower proportions were involved in gainful economic activities. They are surrounded by household activities. The following table shows the involvement of males' females in cooking activities.

Table 4.11
Distribution of Respondents by Cooking Activities

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

Source: Field Survey, 2008.

Above table shows that out of the 100 sampled household in more than households females cook food (55%). Both males and females cook foods in 24 percent households. However, only few males were engaging in cooking. Only in 21% households, males' members are engaged in cooking activities. Thus, it was found that cooking food is the activity of females. They are the cook of households.

4.12 Household Activities

In Nepal, more females are engaged in household activities while very few males are engaged in these activities. Females spend more time in household chores than males. In study area also, it was found that more females are engaged in cooking activities ,livestock caring, agriculture

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

Table 4.12
Distribution of Respondents by Chores

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

Source: Field Survey, 2008.

Out of the 100 sampled household in 57 females were engaged in household activities while only in 20 percent males were engaged in such activities. However, in 23 percent households both males and females are involved in household chores. This shows that more females are involved in non –economic activities than the male. The works in which females have been engaged are key important task of the economic outcomes however, they are ignored from the authority of economic resources blaming them that they are not the source of income.

CHAPTER - FIVE

WOMEN IN HOUSEHOLD DECISION MAKING PROCESS

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

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

5.1 Decision on Purchasing Household Goods

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

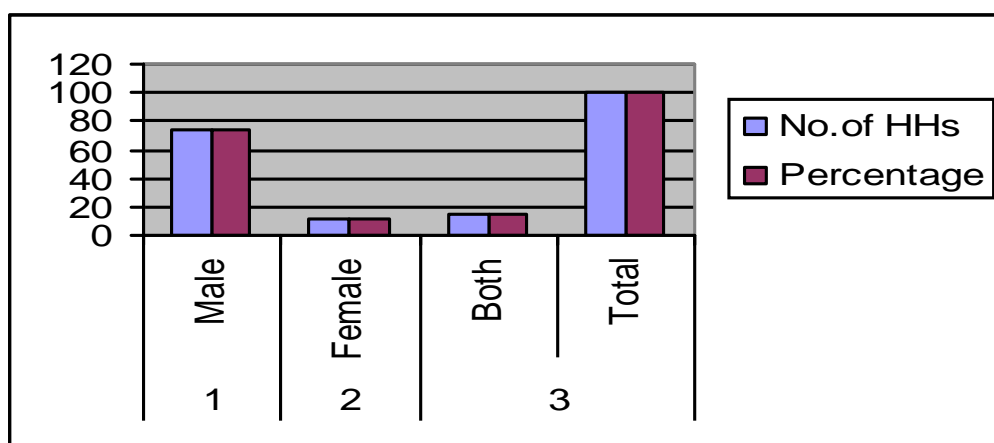
Table 5.1
Distribution of HHs by Decision on Purchasing HHs Goods

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

Source: Field Survey, 2008.

Among the 100 sampled households males were playing a dominant role in decision on purchasing household goods as T.V, radio, ornaments as well as consumption other materials. In 74 households, decision is made by males while only in 12 household females decide for it. However, there are 14 households in which decision is held by both males and females. This shows male’s domination in family as well as in society.

Figure 5.1
Distribution of HHs by Decision on Purchasing HHs Goods



Source: Field Survey, 2008.

5.2 Decision for Cropping System

Mostly females are engaged either in household chores or in agricultural activities. There is more involvement of females in agriculture, provided capable in decision making regarding cropping pattern. Out of the total 100 households, 57 percent of the decisions for cropping pattern were made by females, while 2 percent decisions were made by males. Both males and females occupy slightly lower. However, in 21percent households both males and females jointly take decision for cropping pattern. The table below reflects the decisions on cropping pattern.

Table 5.2
Distribution of Respondents by Decision for Cropping System

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

Source: Field Survey, 2008.

5.3 Decision Making in Selling Surplus Food Grains/Agricultural Products

Among the total 100 respondents, only 32 household had surplus agriculture-products to sell. As regards, selling of these surplus products mostly (75%) decisions were made by male members. Only 15.62 Percent females decide to sell such surplus products and in some households (9.37) percent common decision were made by in selling surplus food of the household. Since, selling activities related to outside home and has to

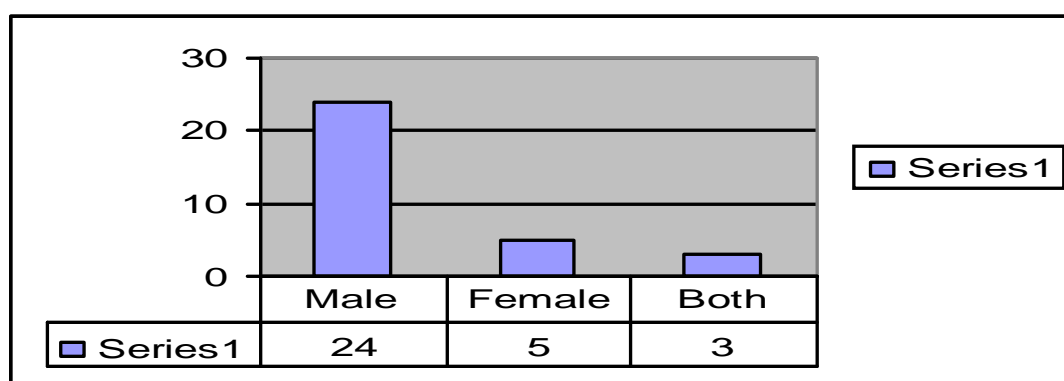
market which is far from their residence that dominates in this activity. Females rarely go to market to sell. The following table shows the decision made by males and females in selling surplus agriculture products, such as vegetables, eggs, milk and other agro based products.

Table 5.3
Distribution of Respondents by Decision on Selling Surplus Agro-Products

SN	Decision Makers	No.of HHs	Percentage
1	Male	24	75
2	Female	5	15.62
3	Both	3	9.37
	Total	32	100

Source: Field Survey, 2008.

Figure 5.2
Distributions of Respondents by Decision on Selling Surplus Agro-Products



Source: Field Survey, 2008.

5.4 Decision on Borrowing Money and Goods

Respondents had been explored to find out the decisional status on borrowing money and essential goods. Out of the 100 respondents, 62% replied that they borrowed from others to fulfill their needs. Regarding borrowing money and goods, in most of the households decisions were made by males. Due to patriarchal culture of our society males are supposed to be more responsible in the economic cases. Out of the 62 households, in 54.8 percent households, decisions were made by male members while only 25.8% households' decisions were done by females. Similarly, in 19.4 percent households decisions were made by both members. The table below represents the decisional status of respondents on borrowing money and goods.

Table 5.4
Distribution of Respondents by Decision on Borrowing Money and Goods

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

Source: Field Survey, 2008.

5.5 Decision on Money Lending

Decision about lending and borrowing money and goods for fulfillment the requirements of household are very important task. Females play the very important role in the household decision-making because of the

absence of the husbands in house. If husbands are present in the house then females make decision in his consultation. Males are performing leading roles than females in deciding on money lending. Out of the 29 households, 79.3% loans were provided by decisions of males while only 13.8% females were found in the position of decisions for providing loan. Loan is provided to others by the decisions of both members in 6.9% respondents. Most of the decisions regarding providing loan were made by male because, males are more active in economic activity and they earn more than females. The following table was the situation of decisions for lending money.

Table 5.5
Distribution of Respondents by Lending /Provided Loan

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

Source: Field Survey, 2008.

5.6 Decision on Household Expenditure

Most women are engaged in household chores and they spend more time for these activities than other activities where the exposures exist. Males play the dominant role in decision on household expenditure. The table below shows the decisional status on household expenditure of the respondents. Out of the 100 respondents 56% decisions on households' expenditure are made by male members. Only 23% decisions are done by females whereas 21 percent decision making power of females in

household with regard to household expenditure. However, there is leading role of female headed household and nuclear family. In male headed households and with joint family females have lower role to decide in household expenditure.

Table 5.6
Decision on Household Expenditure

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

Source: Field Survey, 2008.

5.7 Decision on Expenditure of Children's Education

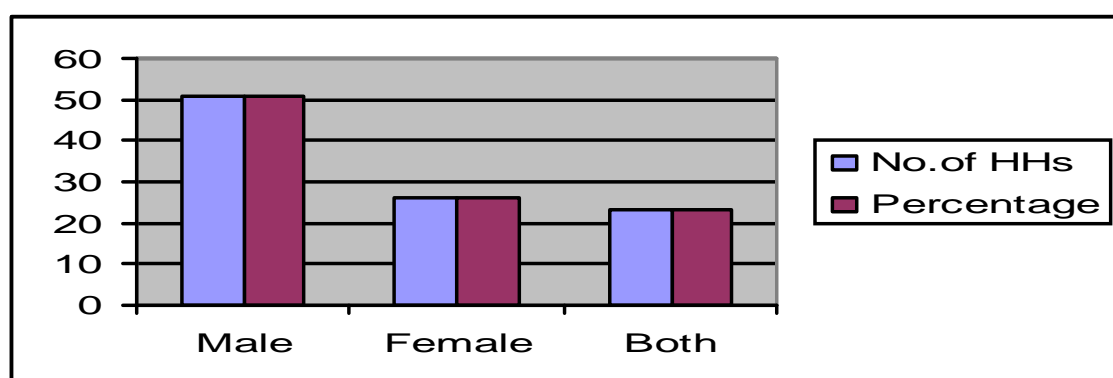
The decisions on expenditure of children's education have also a significant role in the gender mainstreaming. The priority and discrimination takes place during the investment of children's education on the basis of gender. Out of the total 100 respondents male members have dominant role in deciding children's education and expenditure for them were made by male in most cases. It was found that 51 percent decisions were made by males and only 26% decisions were made by females. Similarly, 23 percent decisions were made by mutual decision of both male and female. Though both male and female members are equally responsible for the children's future only male members decide in most cases. It the cause of the low level of educational status of female and lack of economic authority.

Table 5.7
Decision on Expenditure of Children's Education

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

Source: Field Survey, 2008.

Figure 5.3
Decision on Expenditure of Children's Education



Source: Field Survey, 2008.

5.8 Decision on Treatment for Sickness

Health is a very sensitive factor for human being and it affects all the other activities. The life expectancy of people has been increased due to the modern medical treatment of diseases. In terms of decision related to treatment for sickness of family members, males have dominant role. Mostly, male members decide the types of treatment to be practiced to care the disease. The following table 29 shows the male domination in decision for treatment. 53% decisions are made by males and 21% by

females, whereas, 26% decisions are taken by mutual understanding of both male and female members.

Table 5.8
Decision on Treatment for Sickness

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

Source: Field Survey, 2008.

5.9 Miscellaneous

To explore the issues which are related on household decision making role of women some aspects are studied in this section. The views towards property rights for women, education for women, and toward women's decision making role were asked to the respondents.

The Nepalese society is traditional and most of the traditional and cultural aspects play effective role to enhance the status of women in the society. Females have no property rights and low access to education and economic activity. They are considered as the supporter to the males and they have to follow their male counterparts. Husband is considered as god for wife and she has to respect him in every step of life. Indeed, it is ridiculous in modern society where both male and female are equal having equal rights and responsibilities. Though, males and females are considered equal, female have low access to education, employment and in other gainful activities and they have low status in the society. There is

vast gender disparity in socio-economic status as well as decision making power.

5.10 Views of Respondents towards Property Right to Women

Most of the respondents have positive thoughts regarding the property rights to women however; it is not applied in actions. Out of the 100 respondents 81% are in favor of property right to women, while 15% are against it. Only 4 % of respondent are not clear on this topic. The changing awareness status on the study area may have affected in such cases on the attitude of respondents but still it is to be applied in the practice.

Table 5.9
Views of Respondents Towards Property Right to Women

SN	Respondents View	No.of HHs	Percentage
1	Positive	81	81
2	Negative	15	15
3	Not Stated	4	4
	Total	100	100

Source: Field Survey, 2008.

5.11 Happiness with Family

The decision making role have the greater significance in other aspects of the status of women in their houses. The roles and responsibilities with the allocation of resources on their happiness may have positive and negative implication to the women's status and their mind. Out of 100

respondents, 78% say that they are happy in their family whereas 13 seem quite unhappy and last but not least 9% do not want to state their view regarding happiness with family. Whatever the data shows on happiness of the family it can be assumed easily that, the decision making role of the female is found very weak, in contrast they do not want to explore their dissatisfaction because it will not be solved easily, they will be charged if they did so, and they do not have authority of resources .

Table 5.10
Happiness with Family

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

Source: Field Survey, 2008.

5.12 Views toward Women’s Decision Making Role

The views regarding overall decision making role was explored through the interview with respondents. Out of the 100 respondents,63 percent have positive thoughts on women’s decision making role whereas,31% state the objection to give the decision making role to women and 6% do not have any clear view on the very topic. Still, the application of the positive attitude on practice has raised the questions that are they really on the behalf of women?

Table 5.11
Views toward Women's Decision Making Role

SN	View	No.of Res	Percentage
1	Male	63	63
2	Female	31	31
3	Both	6	6
	Total	100	100

Source: Field Survey, 2008.

CHAPTER – SIX

SUMMARY, CONCLUSION AND RECOMMENDATIONS

6.1 Summary

In the Nepalese context, women's role in decision-making process is very low though their population covers more than half sky of the country. They daily spend their most of the working time in household activities. The main objective of the present study is to analyze the role of women in the household decision-making among the sampled households. Ward no 11 of Biratnagar Sub-metropolitan of Morang district is the selected study area.

In the present study, descriptive research design was applied. Qualitative method as well as quantitative method was applied to collect primary data. Data collection techniques like Key Interview, Focus Group Discussion and Observation were applied to collect primary information from the field. The total 60 samples were collected from 3 wards of Biratnagar sub metropolitan by using random sampling methods. Major findings of the present study are as follows:

(A) Socio-economic Characteristics of Respondents

-) Among 100 respondents 44% are male and 56% are female.
-) Majority of the respondents are Brahmin and Chhetri ethnic group.
-) Majority of the respondents are married except two male respondents
-) With regard to family structure, 53 households have joint family and 47 have nuclear family.
-) Of the total 74% households are made of up concrete materials.

-) Most of the(62%) households are facing the problem of food deficiency and they are fulfilled their food deficiency by involving other income sources as,(27.4%),business(16.2%),livestock farming(9.7%) and wage earning(32.3%).
-) Most of the females are involved in land cultivation (52%), taking care for livestock (49%), and cooking activities (55%).
-) Males control the household income. In 46% household income is kept by males and 34% by females while 20% by both members.
-) Most of the respondents believe in modern medical treatment in sickness (86%).
-) More Women are involved in household chores (57%) than males (20%)

(B) Women in Decision Making Role

-) In most of the cases women have low roles in decision making power in comparison to males.
-) Males have higher decision making power for purchasing household good (74%) with compared to female (12%).
-) Higher proportion of females (57%) is engaged in decision with regard to cropping pattern.
-) More than two third males (76.7%) decide for selling surplus production.
-) Male's decision has dominant roles in borrowing money (54.8%) and lending money (79.3%) compared females (25.8%) and 13.8%) respectively).
-) More than 50% decision for household expenditure is taken by male.

-) 53% decisions are made by males for sickness treatment while only 21% decision by females.

(c) Miscellaneous

-) 81% respondents are in favor of proving property rights to women.
-) 78% respondents are happy with their family members and environment

6.2 Conclusion

The decision-making role of women at household level depends on the absence or presence of husbands and male guardians, educational level, family type, employment and economic condition, involvement in the organizations etc. In household decision-making, the women have been playing more roles in the absence of husbands rather than the presence of husbands in the households. Some factors influence primary role and some factors influence secondary role in the decision-making process.

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

If the husbands are present in the house, women's role is found comparatively lower than those women whose husbands are outside the house. They are not work as a household head but they have role to play in decision-making at household level. In this case also, women become a significant part of decision-making with their husbands. In the economic point of view, decision-making role of the women depends of the amount of the money. If the decision is associated to the small amount of money

then women can decide alone and if the decision is associated with large amount of money then she cannot do alone without consultation of husband. The most important aspect is found that both male and female decide in the consultation of each other for all important cases of the families. Among the sampled respondents, a very few females have more authority for decision-making process or they have been playing significant role on decision-making at household level. They take place good position in case of household decision-making in their families.

6.3 Recommendations and Academic Suggestions

Lots of the governmental as well as non-governmental organizations have been involving to empower the females socially, economically and educationally but result is not achieved as expected. On the basis of the findings of the study, following points are recommended to improve the status of females and to increase their participation in decision-making process:

-) Educational level of women should be raised.
-) Proper management should be made to empower the women and training institutes to provide employment opportunities to them.
-) Women's participation in household decision-making issues must be encouraged.
-) Women should have access over land and property to improve women's decision-making role.
-) There should be increased the access of women for gainful economic activities.
-) Awareness programs should be launched to eliminate the gender discrimination, traditional norm, value and tradition, which are in existing in the society.

-) There should be respected the voices of the women in the society as well as in state.
-) Women should be brought into the main stream of the development, moreover in the nation building.
-) Women should be participated in the restructuring Nepal through the social inclusion.
-) Encouragement should be done to the women to participate in the social activities.
-) Women should not be bounded only in household activities.
-) Opportunities should be given to the women in decision-making inside as well as outside their houses.
-) Policies and programs related to the women's participation, their empowerment should be implemented effectively.
-) Legal provision should be practiced in behavior.

Academic Suggestions

Researcher also recommends to carryout further research in other fields. The present study is only focused on the women's role in household decision-making among the sampled households residing at ward no. 11 of Biratnagar sub-metropolitan. For policy implication in the field of enhances the women's role in decision-making through household, community level and the national level as a whole, there is needed to carryout the further research in the same topic but in the other areas. Likewise, there are open many fields of research in the study area. There is needed to undertake the research related to the women such as socio-economic status of the women, women's participation in politics, community development and resource mobilization, other influencing factors of the women's role in decision-making, gender issue, women's

participation in decision-making in the ecological basis and in deferent level and fields, women's participation in nation-building through social inclusion.

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Appendix - I

QUESTIONNAIRE FOR WOMEN AND HOUSEHOLD DECISION-MAKING PROCESS AMONG BRITISH EX-ARMY FAMILIES

(A) General Information of the Respondent

Name: _____ Age: _____ Sex: M/F Education: _____
Literate/Illiterate/Grade... Marital Status: Married/Unmarried/Widow
Religion: Hindu/Buddhist/Christian/Muslim/Others (specify) _____
Occupation: Agriculture/Service/Business/ Others (specify) _____

Address: _____ District: _____ VDC: _____ Ward _____ No. _____
Tole: _____

(B) Information of the Family

1. Type of family: Nuclear / Joint
2. Total population of the family by age-group and sex:

Age Group	< 6	6-15	16-25	26-40	41-60	60-75	>75	Total
Male								
Female								
Total								

3. Educational Status of the Family-members (Completed level and sex):

Education	Illiterate	Literate only	Below SLC	SLC	I.A.	B.A.	M.A. & above	Total
Male								
Female								
Total								

Note: Educational condition of family-members, whose age is above 6 years.

4. Involvement of family members in Organization

Organization / Groups	Member			Key Member			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Sum Total
User Groups									
Saving Groups									
Socio-cultural Groups									
GEASO									
Other Groups									

Note: Socio-Cultural Groups Includes Caste and Ethnic Groups.

(C) Socio-Economic Status of Women

1. What are the facilities available in your society? (a) School/Campus (b) Drinking (c) Market (d) Transportation (e) Health Institute (f) Telephone (g) Bank

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

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

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

If yes, what are these assets and quantity?

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

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

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

If yes, what are they?

9. What are the sources of cash income of your female member?

10. Have they total authority to mobilize it?

(D) Women’s Role in Household Decision-Making

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

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

2. How do you make decision about your family’s daily household activities?

Caste/Ethnicity		All Times	Mostly	Sometimes	Never	Total
Caring Children & Disable Members	Male					
	Female					
Cooking	Male					
	Female					
Cleaning	Male					
	Female					
Washing Clothes	Male					
	Female					
Collecting Fuel	Male					
	Female					
Welcoming Guests	Male					
	Female					
Other Household Activities (not mentioned above)	Male					
	Female					

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

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

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

5. Have you owned land of the family? (a) Yes (b) No

6. Have you got complete authority to use it? (a) Yes (b) No
7. Who have complete authority to purchase and sell house/land of the family? (a) Yourself (b) Husband (c) Consultation of both (d) other male member/s of the family
8. Mostly, does expenditure for domestic needs in the family? (a) Yourself (b) Husband (c) Consultation of both (d) Other member/s (male/female)
9. Have you got any wealth (non-fixed asset) in your complete ownership? (a) Yes (b) No
10. Have you got complete authority to use it? (a) Yes (b) No
11. Are any income sources, which are your completely personal?
- (a) Yes (b) No. If yes, what are these?
12. Have you complete authority to use your income? (a) Yes (b) No
13. Does your family ask you to sale/buy/use land and other wealth?
- (a) Yes (b) No
14. Who mostly buy goods for daily consumption of the family?
- (a) Yourself (b) Husband (c) Other male member (d) Other female member (e) Anybody

15. In what kinds of academic institution your children study?

Kind of Institution	Governmental		Private		Total	
	School	Campus	School	Campus	School	Campus
Son						
Daughter						
Total						

16. Who did choose the institution for your children? (a) Yourself (b) Husband (c) Both (d) Other male members (e) Other female members

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

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

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

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

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

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

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

20. Has any family member (except your husband) gone abroad (either for job/business or for study)? (a) Yes (b) No

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

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

22. What is his main job at present? (a) Service (b) Business (c) Social work (d) Foreign Employment (e) Other (specify)
23. Who did decide to follow that job after his retirement? (a) Himself (b) Yourself (c) Other family male member (d) other
24. Do you have invested your family's income in any productive sectors? (a) Yes (b) No.
- If yes, which are these? (a) Individual Business (b) Partnership Business (c) Service sector (school/college/bank/finance/cooperative/other)
25. Do you have invested in insurance for your family members or assets?
- (a) Yes (b) No. If yes, who did decide about it? (a) Yourself (b) Husband (c) Consultation of both (d) other family members (e) other
26. Who have decided to invest in this/these sector/s? (a) Yourself (b) Husband (c) Other male members (d) consultation of both husband-wife (e) other
27. What are the factors, which resist you to make decision independently in your house (in your experience)? (a) Illiteracy/low education (b) Family structure (c) Social norms and values (d) Economic dependency over family (e) Lack of empowerment (f) Other (specify)
28. Which are the main and secondary influencing factors of women's role in decision-making?

Influencing Factors	Main Role	Secondary	No Role	Total
Education				
Social Status				
Structure of the Society				
Employment Situation				
Economic Status				
Family Structure				
Presence/Absence of Husband and Guardian				
Ownership of Assets & Rights to Property				
Caste system				
Social Norms, Values & Traditions				
Family's Role				
Role of Empowerment Program				
Awareness				
Participation in CBOs, CSOs				
Legal Provision				
Opportunity				
Socio-Physical Infrastructure				
Other				

29. Do you have any comment?