

CHAPTER – ONE

INTRODUCTION

1.1 Background

“Today Nepalese women are not silent workers, who take direction from men as previous”

- Acharya and Bennet (1983)

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). The role of women in household decision-making and the allocation of household resources depend upon a number of factors. These factors include type and composition of the household, age and life style of the women and the number of household males absent from the village (Bennet: 1981).

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 the developing countries, women participation in household works is proportionately higher than men. They have much more work burden at all time. The women's daily working hour ranges from 4 to 18 hours in these

types of non-monitized works (Bhattarai, 1988: 74). 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).

The present study is focused on women's role in household level decision-making process among British Ex-army families. The study area is ward number 4, 14 and 15 of Lalitpur Sub-Metropolitan of Lalitpur district.

The Gurkha recruitment was started from 1815. After India's independence in 1947 and Tripartite agreement on the fate of the 10 Gurkha regiments, 4 regiments (2nd, 6th, 7th, & 10th) joined the British Army. In the beginning, the British Government used to recruit only Magar and Gurung in the 2nd and 6th regiments. Rai and Limbu were started to recruit in 7th and 10th regiments from 1994 (Pun: 2006, 27).

Some of the retired British Armies are engaged in business and other occupation. Moreover, after the retirement from the service, most of the British-Armies stay outside the countries for earning purpose. So, they pass their long period of life out of own family. On the one hand, their wives have more responsibility to their family either they are in the service of

British Government or after the retirement. On the other hand, their wives have more responsibility because, mostly, their family structure would be nuclear. British Ex-Army women's role in household as well as extra-household activities is very important either in mobilization of resources or in handling their house/family and for community's interest.

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.

British Ex-Army women have important responsibility and role to decide in their house as well as outside the house due to the absence of male head and nuclear family (mostly, they are migrated in urban area so their family structure can be found nuclear). When they migrated to the urban area then they would be far from own relatives on hand and social structure would be

complex in urban area. Due to these causes, British-Ex-Army women have compulsion to play role in decision-making process in their household level as well as extra-household level.

1.3 Research Questions

This study attempts to address the following research questions:

- ❖ What are household level activities of the British Ex-army women?
- ❖ What is the situation of women's participation in household level decision-making process among British Ex-Armies?
- ❖ What is the situation of activities based decision in their families?
- ❖ What are the influencing factors of women's role in decision-making?

1.4 Objectives of the Study

The general objective of this study is to analyze women's role in household level decision-making process among British Ex-Army families. The specific objectives of this study are:

1. To assess the socio-economic status of women among the British Ex-army families;
2. To analyze the women's role in household level decision-making process among British Ex-Armies; and
3. To examine the influencing factors of household level decision-making process among British Ex-Army families.

1.5 Rationale of the Study

Wives of British Army play the role as a head of the family in the absence of male head. In their families, women became as head while they live in nuclear family and migrated to the urban area. In this way, women's

responsibility increases towards family as well as the community in the absence of male head or husbands. They should have play the role in decision-making process of own household level as well as extra-household activities.

Traditionally, males are head of the family and decision-making role is also vested with him in our society on the other hand. Among these realities, wives of British Ex-armies (in the study) participate in decision-making process as a family head. Comparatively, large number of British Ex-Army families lives in the study area. This study has attempted to examine role in household level decision-making process as well as extra household activities and influencing factors in the British Ex-Army families.

1.6 Organization of the Study

This dissertation is organized into six chapters. The first chapter is introductory part the study. The second chapter is devoted to literature review. The third chapter deals with methodology of the present study. The forth chapter presents demographic and socio-economic status of the respondents. The fifth chapters analyze decision-making process among the British Ex-army families. The last chapter includes the summary, conclusion and recommendations of the 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 expect 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). They are focused on women's decision-making role in the economic point of view but sociological perspective is equally important.

The World Bank's document (1989) highlights about the Nepalese women, who are living in the poor households. The conclusion of the document is that women at all ages work considerably longer daily hours than men, so that they have limited time for self-employment and education, and the opportunity cost of their time to the household is high. This reflects that school enrollment and literacy rates are much lower for females than males, and all these are indications of their poverty (World Bank: 1989). The World Bank also emphasizes on literacy and reducing poverty for enhancing women power in decision-making but social barriers are also needed to reduce.

Jiggins highlights on the condition of women who are involved mostly in household based agricultural activity. About 30 percent of women were supporting the household works and about 80 percent of agricultural labor was mainly as unpaid labor. They produce 60 percent of the food consumed by rural households and contribute over one third of all household income via small business, trading and casual labor. But despite their major input to household food and economic security, patriarchal family and social structure deny women's real property rights in land, they have limited control over own labor (Jiggins: 1989). Jiggins discusses on women's participation and contribution in various sectors in the economic point of view but socio-cultural aspect is very important part in our society.

A report prepared by UNICEF highlights the women's contribution to economy and social progress is still constrained by their limited access to education and information, which restrict the full development and utilization of their intellectual and productive capabilities. Many rural but literate women have loosened their skills because of low practical opportunities (UNICEF: 1990). Women's social contribution is not highlighted in the report.

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 upliftment 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 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.

B. Studies Related to the British Ex-Army

The history of Gurkha recruitment in Nepal dates back to the history of Anglo-Nepal war in 1814 A.D. Gurkha recruitment was started from 1815. (Gurung: 2001, 1). After India's independence in 1947 and Tripartite agreement on the fate of the 10 Gurkha regiments, 4 regiments (2nd, 6th, 7th, & 10th) joined the British Army. In the starting period, the British Government used to recruit only Magar and Gurung in the 2nd and 6th regiments. Only after 1894, Rai and Limbu were started to recruit in British Gurkha service in 7th and 10th regiments (Pun: 2006: 27).

The number of 3,000 war captives was in Sirmoor Battalion (named the Sirmoor Rifles). The same year in south of Simla two other battalions were organized and they were soon put together and named as "The First Gurkha Rifles." The ten Gurkha Rifles were created up to 1890 (K C: 1999).

When India was declared independent on August 15, 1947, the number of Gurkha soldiers serving in the British-India army was about 23,000, who were divided into 10 regiments and 27 Battalions. When Britain took leave of India then she could not forget the usefulness and importance of Gurkha army. Therefore, according to the Tri-partite agreement made between Nepal, Dominion of India and Britain regarding the Gurkha army just one week before India was declared independent, the army was divided between

India and Britain, according to which the second, the sixth and the tenth Gurkha rifles were transferred to the British army whereas the rest remained in the Indian army (Chene: 1991, 203). The significance of this division was that these Gurkhas were provided with the option whether they wanted to go to the British army. The treaty made the arrangement of the 11th Gurkha regiment for those who did not want to go to with the British army. Following of this division, the number of the Gurkha soldiers who went to Malaya under the British was only 10,4000 (Defence Committee Report: 1).

But During the dreadful days of the Second World War more than 250,000 Gurkha soldiers fought from the side of the British in various battle fronts all over the world. Besides, there have been many ups and downs in the number of this army in relation to time. The official report of the House of Commons' Defence Committee of the British Lower House of parliament entitled 'The Future of the Brigade of Gurkhas' states that only 200,000 Gurkhas had participated in the Second World War (the Defence Committee Report: x).

The United Kingdom has used the Gurkha force for the attainment, protection and strengthening of her empire. She had found this force in the battle ground, and she had realized their importance only after an experiment of the tremendous military valor displayed by them in a number of battles. As for the India, the British Empire had used the Gurkha army attainment, protection, and promotion of the British Empire. The Gurkha army displayed it tremendous military capability and loyalty to the various decisive battles (K C: 1999).

The importance of the Gurkha force increased not only in the context of India's internal security but also in the context of the expansion of world empire and its promotion as well as the probable challenges it might have to face (Ibid).

K.C. analyzes the Gurkhas' contribution to British Empire and discrimination of the British government. The Gurkha made a significant and decisive contribution during the days of various sufferings and hardships ever since the attainment and protection of the British Empire. At a time when the population of Nepal was 5 million to provide Britain as assistance with her 20 percent of total population that is with more than 2 million soldiers is by no means a small contribution.

On the contrary, Britain did not respect the contribution of even those who became handicapped, disappeared or lost their lives. The manner in which the Kingdom gives them retirement without pension after having used in Gurkha is particularly extremely unjust and against the spirit of human rights. Even if pension is given, the state of affairs is nonetheless unjust and discriminatory, especially the policy regarding the terms of reference by which the Kingdom has drawn a line of discrimination between the Gurkha army and British counterparts on racial grounds in considerable (Ibid).

Gurung (2001), in his workshop paper entitled "*Social and Cultural Effect of Gorkha Recruitment*", has mentioned positive as well as negative impact of Gorkha recruitment in the field of economic, demographic, socio-cultural aspects. The history British Gorkha recruitment was started from 1816 A.D. followed by the Sugauli treaty as march 3, 1816 for their imperial purpose.

At present we can find many nuclear families with more individualistic attitude .The selective migration to the Gurkha regiment has past more enough burdens to the women. Women take all responsibilities of their household. They spent in foreign countries leaving their wives and children. Behind them, at home with a few exception, wives of Gurkha soldiers are the heads as the household. In the sociological view, women enjoy greater freedom in all socio-economic domains (Gurung: 2001).

Gurung (2003) has mentioned about identity of the Gurkhas in the world in such a way that until the mid 18th century, Gurkhas were hardly known to the outside world. It was the British in India who gave the word a new meaning and a wider context and spread it all over the world. For many, the most popular image of a Gurkha is a “little man’, with a felt hat and a Sharpe knife, “Khukuri,” in his hand. Since the 19th century, the Gurkha have become famous soldiers in every theater of the world wars and theirs loyalty, bravery, and fighting spirit have been etched in tablets of stone across many continents.

The Anglo-Gurkha War of 1814 was the historical beginning of the relationship between the British and the Gurkhas. The Gurkhas were always deployed in the front lines wars to annex more provinces and also to crush rebellions. There is no place, no earth, the sturdy feet of the Gurkhas have not treaded upon, and the sons of Nepal have died in foreign lands for the sake of foreign masters and feudal lords at home. The ex-service men are scattered throughout the globe.

Gurung also describes the economic contribution of Gurkhas in motherland Nepal. They are the highest resource of foreign currency to the kingdom. Currently, there are 3643 men in the British army and over 50 thousand in the Indian army. There are a little over 2000 men in the Singapore contingent. The Sultanate of Brunei employs 2500 ex-British soldiers. Their remittances home annually could be well over several billion rupees. It is only in the last decade or so that the Gurkha soldiers and their dependents have shown better lifestyle to the extent that their own countrymen are jealous (Gurung: 2003).

The “International Commission of Inquire on Discrimination against British Gurkhas” independently investigated the reality of the economic and social conditions of Nepali citizens, who have and are serving in the Brigade of Gurkhas under the Ministry of Defence, UK, and their families. The Eight-Members-Commission was led by Ian Macdonald QC of UK and undertook a wide range of activities under its overall mandate in 2005. The Gurkha Veteran soldiers who fought and served from World War II until 1997 are just as much the victims of discriminatory and conditions of services as those who were discharged after the magic cut off-date of first July 1997.

The resources of the Gurkha Welfare Trust (GWT) have to be spread widely, unfortunately, inevitable until the government provides for its Ex-Gurkhas servicemen who suffered from the discriminatory terms and conditions of service. Ex-Gurkhas appear to play no role in its decision-making, which results in money being spent on community projects which appear to some veterans to provide no direct benefit to the veterans themselves. It appears to some veterans that there is no accountability for the charities decisions.

There is no logical cut-off point for pension anomalies. There are many ex-Gurkhas in Nepal who have no pension at all. Others have a pension but it is inadequate. It is recommended that the government consider adequately compensation to those who have suffered as a result of their war injuries and for suffering as a result of previous discriminatory terms and conditions of service of their deceased husbands. The government should spend on projects directly benefiting Gurkhas with provision of health care being a priority (Macdonald Q C: 2005).

Gurung(2006), in '*GEASO Mahilahaaruko Yatra Sangathan Dekhi Aandolan Samma*', mentions that women consciousness, empowerment, freedom rights and their fundamental rights and issues are raised in the society but it has not included in the inclusive or caste regional balance. Various district committee of GEASO women actively work for the society. They undertake interaction program, awareness programs, health and drug addict awareness, income generation activities etc. British Ex-army women, in this concern, have seen the very important role to participate and for the decision-making. It is concluded that they can participate actively in the community development and their decisive role is not less significant in this concern (Gurung: 2006).

CHAPTER - THREE

RESEARCH METHODOLOGY

3.1 Study Area

This study is limited to a small area. Lalitpur district which lies in Kathmandu valley, Bagmati Zone. Ward no. 4, 14 and 15 of Lalitpur sub-metropolitan of Lalitpur district are selected study site. The total number of British army's families is 940 in Lalitpur district. The total numbers of British army's families are 292, 82 and 154 in those wards respectively. All sort of accesses and facilities are available there. There is a multi-cultural society of various caste and ethnic groups such as *Chhetri, Bahun, Newar, Rai, Limbu, Magar, Gurung* etc.

3.2 Rationale of the Selection of the Study Area

The large number of Ex- British Armies lives there. All sort of accesses and facilities are available there. Most of the *Magars, Gurung, Rai, Limbu* are employed in British Armies. Most of their wives are engaged in household activities. The in-service British Armies are departed abroad as the government of Britain wish. So, either old aged or young children resume at home. Normally the British armies don't allow to taking their whole family at the work station. So, in the absence of male head the female has to take responsibilities to run their families. This case was judgmentally selected because of the proximity of the disserting being a female coming from the same background. 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.

3.3 Research Design

In the present study, descriptive research design has been applied to study the British Ex-army 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 among British ex-army women inside as well as outside their households and influencing factors of decision-making.

3.4 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.

3.5 Universe and Sample Size

There are 518 households of the British Ex-Armies have been residing in ward no. 4, 14 and 15 of Lalitpur sub-metropolitan (GEASO, 2005). Out of that 60 households was sampled randomly (20 households from each ward). The sample comes exactly 11.58 % of the universe. They are not wives rather say respondents.

A British Ex-army wife, who is 16–60 years age, has been considered as a unit-respondent, which is a sample for data primary collection. First of all, ward number 4, 14 and 15 were selected and the total numbers of British Ex-army households are 292, 82 and 154 respectively. The total sample size is 60 for this study. Thirdly, all wives (16–60 years) of the selected households were equally possible samples or units but only one woman of each household was selected to fill up the questionnaire.

3.6 Survey Method

Qualitative method as well as quantitative method has been applied to collect primary data from the field.

3.7 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 are discussed below:

3.7.1 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.

3.7.2 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 as well as historical information of British Army, process of decision making, their role, influencing factors, support of family members etc. Researcher interviewed 10 key informants of the study area.

3.7.3 Focus Group Discussion (FGD)

Wives of the British Ex-armies 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.

3.8 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.

3.9 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.

(vii) British Ex-Army

British ex-armies are considered as those militaries, who have been retired from the job of British Government's military service in the name of *British Gurkha Sainik*.

3.10 Limitation of the study

Every study has limitations. The present study has also some limitations. 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. 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 among the British Ex-army. Families of non- British army are excluded in this study. Quantitative analysis of the present study is based on only 60 surveyed households of the British Ex-army of the study area. Information and data collected from the other respondents are used for qualitative analysis in the present study.

CHAPTER – FOUR

DEMOGRAPHIC AND SOCIO-ECONOMIC STATUS OF THE RESPONDENTS

4.1 Population Distribution of the Family Members of the Respondents by Sex and Age-group

The total population of the sample households is 294. There are 141 male and 153 female members (table 4.1). On the basis of age group distribution of population of the sample households, below 5 year population is in the smallest number, 16-25 age group population occupy the largest number of the population (i.e. 29.25 %) and 41-60 age group population occupy the second largest number of the population (i.e. 28.91 %). Population between age of 16-60 is found in large number because age of all couple of Ex-Armies is adult, children are young and a few, and their families are nuclear.

Similarly, out of the total 60 respondents (all are wives of the British Ex-armies), age of 21 respondents (i.e. 35%) is between 26 and 40, and age of remaining 39 respondents (i.e. 65 %) is 41 to 60 (Table no. 4.1).

Table 4.1: Population of the Respondents' Family.

Age Group	Male	Female	Total	Percent
0 - 5	4	6	10	3.40
6-15	25	22	47	15.99
16-25	41	45	86	29.25
26-40	24	26	50	17.01
41-60	39	46	85	28.91
60 +	8	8	16	5.44
Total	141(47.96%)	153(52.04%)	294	100

Source: Field Survey, 2006.

Populations of 16-25 age-group (i.e. 29.25%) and 41-60 age-group (i.e. 28.91%) cover the highest and second highest share of the total population. Age of all most all couple of British Ex-Armies is between 35 to 60 years. On the one hand, population of 41-60 age-group is found high due to the numbers of Armies' couple. Similarly, old aged population is less due to the nuclear family or there are not parents/elder family members of the Ex-Armies in the most of families. Population of 16-25 age group covers the largest portion (i.e. 29.25%) of the total population and population of below 5 year covers the smallest portion (i.e. 3.40%) because children of all most all Ex-Armies are teenagers and youths. Most of the children below 5 years are in the joint families they are grand sons and daughters. Likewise, old age population is also their (Armies') parents in the joint families.

Reproductive aged (16-45) women cover 28.23% of the total population.. Women of 26-45 aged are only 12.92 % of the total population but they are in small number. So, number of the children below 6 year is less i.e. 10. (Table no. 4.2).

Table 4.2: Reproductive Age-Group of Females.

Age Group	Total	Percent
16-25	45	15.31
26-40	26	8.84
41-45	12	4.08
Total	83	28.23

Source: Field Survey, 2006.

Age of the most of Ex-Armies' couple is 40 above. Some of them is below 40 but near to the 40 because Armies get retire inn their age of 35 around.

4.2 Ethnic Composition of the Respondents and their Family Members

In the study area, British Ex-army families are found from various ethnic groups such as Magar, Gurung, Rai, Limbu and Tamang. The numbers of the British Ex-Army families are also found higher to lower of those ethnic groups accordingly. Out of the total 194 family members of the 60 respondents, the Magars occupy the largest portion of the total population. They cover 81.97 % of the total population. Population of Gurung is 7.14 %, Rai is 4.76 %, Limbu and Tamang equally are 3.06 %.

The average size of the sampled households is 4.9 which is lower than national average (i.e. 5.4). The largest family size is found in Gurung families (i.e. 5.25) followed by Magar (i.e. 4.92) and the smallest size of Limbu and Tamang is 4.5 (Table no. 4.3).

Table 4.3: Ethnic Composition of the Respondents and their Family Members.

Ethnic Group	Respondents		Family Members of the Respondents				
	No.	Percent	Male	Female	Total	Percent	Family Size
Magar	49	81.67	115	126	241	81.97	4.92
Gurung	4	6.67	12	9	21	7.14	5.25
Rai	3	5	6	8	14	4.76	4.67
Limbu	2	3.33	4	5	9	3.06	4.5
Tamang	2	3.33	4	5	9	3.06	4.5
Total	60	100	141	153	294	100	4.9

Source: Field Survey, 2006.

Magar respondents are in large number in the present study because their number in British Armies is comparatively higher than other ethnic groups like Rai, Gurung and they are in large number in the study area.

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 4.4: Type of the Respondents' Family.

Family Structure	No. of Families	Percent
Nuclear	47	78.33
Joint	13	21.67
Total	60	100

Source: Field Survey, 2006.

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.

4.4 Household Head (Legal and Economic Headship)

Legal headship in a family refers to the legally head or main member of the family. He/she play the decisive role for a family. Economic headship refers to the economic-decision or decision-making role in economic activities. All families of British Ex-army of the study area are legally headed by male but some families are economically headed by females due to the absence of

male heads. Out of the total 60 households, 26 families (i.e. 43.33 %) are found economically headed by females and remaining 34 families (i.e. 56.67 %) are found economically headed (legally also) by males (Table no. 4.5). It is found that if the British Ex-armies are absent in the families then their wives playing the role of household head for economic decision. 26 British Ex-armies of the nuclear families are in abroad and their wives are playing the role of household head.

Table 4.5: Family of the Respondents Economically Headed by Sex.

Sex	No. of Families	Percent
Male	34	56.67
Female	26	43.33
Total	60	100

Source: Field Survey, 2006.

Some Ex-Army families keep their properties in the name of female for use comfortably in the absence of husbands. Likewise, there is competition among them to keep properties in the name of females.

4.5 Educational Status of the Respondents and their Family Members

Out of the total 60 respondents, 95 % respondents are literate. Educational status of 13.33 % respondents is just primary level. Similarly, Secondary, SLC and Certificate level are academic qualification of 60 %, 11.67 % and 5 % respondents respectively. It concludes that comparatively highly educated women play more decisive role in household decision-making rather than low educated women of the British Ex-armies.

Similarly, out of the total 284 family members of the respondents, 96.48 % family members are literate. Out of the 137 male members of the

respondents' family, 97.81 percent males are literate and out of the 147 female members, 96.48 percent females are literate. Primary, secondary, SLC, PCL, and diploma and above are academic qualification of 9.86 %, 51.76 %, 15.84 %, 10.91%, and 4.23 % family members of the respondents respectively. The literacy as well as educational status of women is lower than male members of the respondents' family (Table no. 4.6).

Table 4.6: Educational Status of the Respondents and their Family Members.

SN	Education	Respondents		Total No. of their Family Members			
		Total	%	Male(%)	Female(%)	Total	Percent
1.	Illiterate	3	5	3(2.19)	7(4.76)	10	3.52
3.	Literate*	3	5	3	8	11	3.87
4.	Primary	8	13.33	7	21	28	9.86
5.	Secondary	36	60	71	76	147	51.76
6.	SLC	7	11.67	26	19	45	15.84
7.	PCL	3	5	18	13	31	10.91
8.	Diploma & +	-	-	9	3	12	4.23
	Total	60	100	158	164	322	100

Source: Field Survey, 2006.

(Note: * Those who can only "read and write" Nepali language is considered as "Literate".)

Literacy rate of respondents as well as their family members is found very high. Only old age members of joint family are illiterate and remaining all members are literate (who can read and write although they might have academic education or not). Education of the 60 percent respondents is only secondary level. On one hand, they married before completion the study and on the other hand they have had no time to continue due to the responsibility in the family. Similarly, education of the Ex-Armies is from secondary to PCL only due to the entry in the service in early age.

4.6 Sources of Incomes

The main income source of British Ex-armies is remittance. Services, foreign employment, business, rent of house, interest, bonus from share etc. are also common sources of their families' income. The total 43.33 percent British Ex-armies are still in the foreign employment. This fact reveals that foreign employment is the main source of their income. They have been getting pension also. Some families have been getting income from investment on share of the banks, finance, cooperative, institutions etc. Some families have been earning rents and business (in own single investment or partnership).

4.7 Occupational Status of the Respondents and their Family

Occupation is field of involved job and source of income. The main occupation refers the main engaged job. Out of the total 60 respondents, 81.67 percent respondents have not any special occupation that is directly getting income. Service and business sectors are other main occupations of 8.33 percent and 10 percent respondents respectively.

Business is the main occupation of 13.12 percent economically active people. Similarly, foreign employment is the main occupation of the 11.76 percent of economically active population; service is the main occupation of 3.17 percent people and 2.72 percent people are involved in social works (Table no. 4.7). Out of the 60 sampled households, 26 Ex-armies are working in the foreign countries and 11 Ex-armies are involving in business within Nepal.

Table 4.7 Occupational Status of the Respondents and their Family Members.

Respondents			Family Member of the Respondents			
Main Occupation	Total	Percent	Male	Female	Total	Percent
Idle	49	81.67	4	46	50	22.64
Service	5	8.33	-	7	7	3.17
Business	6	10	11	18	29	13.12
Foreign Employment	-	-	26	-	26	11.76
Study	-	-	57	46	103	46.61
Other (Social Work etc.)	-	-	6	-	6	2.72
Total	60	100	104	117	221	100

Source: Field Survey, 2006.

Note: Children, school's student and Old Aged people (age below 15 and above 60) (i.e. 73) are excluded in this table because they are considered as economically inactive.

Some respondents are working as a service holder in Nepal. Their service sectors are FM radio, commercial bank and finance. Similarly, their involved business areas are beautician centre, cosmetic shops, micro-credit, departmental stores. Other family members are also involved in these kinds of service and business sectors in Nepal.

4.8 Investment of Income on Productive Sectors

British Ex-armies have invested their income on productive sectors like business, finance, bank, cooperative, school and college etc. Besides, they all save their large amount of income on banks. Nearly 40 percent families have invested some percentage of their income on productive sectors such as real estate, super markets, production, distribution and sales, finance, bank, cooperative, school and college. Some of them have invested on more than one sector but limited ex-armies are actively involved as an occupation.

4.9 Ownership of Land and House by the Respondents

All sampled households of the British Ex-army have their houses. Out of the 60 sample households, 11 families have both house as well as lands. There is no any family without lands or house or both. All their houses are registered in the name of males but, mostly, other lands (lands for construction building) are in the ownership of females. Out of the total sampled households, only 18.33 percent wives of the British Ex-army are owners of the family's lands. But remaining respondents have neither house nor land in their ownership (Table no. 4.8).

Table 4.8: Ownership of Land and Houses of the Respondents' Family.

	Both House & Land	House Only	Land Only	None	Total
No. of Family	11 (18.33%)	49(81.67%)	-	-	60
No. of Owner Females	-	-	11(18.33%)	49(81.67%)	60

Source: Field Survey, 2006.

Out of the 60 sampled households, females are owners of houses and lands in 15 households (i.e. 25 %). Only males are owner in 20 households or (i.e. 33.33 %).Both male and female are owners of houses and lands in 25 households or i.e. 41.67% (Table no. 4.9) (e.g. male is owner of a house and or land of family, and female is owner of next house and or land of the family.)

Table 4.9: Houses and Land Owner in the Sample Households.

Owner	No. Of Households	Percent
Female	15	25
Male	20	33.33
Both	25	41.67
Total	60	100

Source: Field Survey, 2006.

This figure delineates that females are also household and land owner in their families.

4.10 Personal Properties Holding by Respondents

Most of the respondent women have not found their personal property except family's ownership. Nobody respondent has her personal house and land. Out of the total 60 respondents, only 9 (i.e. 15%) respondents have own ornaments and 12 (i.e. 20%) respondents have money as their personal assets or wealth (Table no. 4.10). Those respondents, who are job holders and those, who have got money and ornaments from their relatives, have personal ownership over these assets.

Table 4.10: Personal Properties Holding by Respondents.

Kind of Properties	Yes	No	Total
House	-	60	60
Land	-	60	60
Ornaments	9	51	60
Money	12	48	60

Source: Field Survey, 2006.

Respondents (Females) have not own house as well as lands purchased by their personal earning. But some of them have ornaments and cash money/bank balance earned by themselves.

4.11 Social Characteristics of the Respondents

Socio-economic, educational, political background of the respondents play very important role in decision-making process. High status of the respondents in this study concludes high education, high socio-economic status, political participation and involvement in the organizations. On this

basis, background of the 80 percent respondents is comparatively higher than other respondents. Out of the total 60 respondents, overall background of 20 % respondents is general (Table no. 4.11).

Table 4.11: Background of the Respondents.

Overall Background	No of Respondents	Percent
Very High	-	0.0
High	48	80
General	12	20
Low	-	-
Total	60	100

Source: Field Survey, 2006.

(Note: Respondents' Background comprises Educational, Socio-economic, Political, Participation etc.)

If the husbands earn more then economic status of the females increases on one hand and if females get opportunity to earn themselves then their economic status also increases on the other. Similarly, if educational status, involvement in social activities, involvement in various organizations, and leadership role in the community is high then social status of the females become high. In overall, females' socio-economic status is high in these aspects.

4.12 Involvement of the Respondents in Various Community Based Organizations

Some respondents are involved in various kinds of groups and/or organizations such as Gurkha Bhutpurba Mahila Sangh (GEASO Women's Association which is an organization of wives of British Armies and works for the interest of them), women's organizations related to the ethnic community of socio-cultural group (which is an organization of a specific ethnic community for preserving their rights and identity e.g. *Kirat Rai*

Yayokhkha), consumers' committee (e.g. *Tole Sudhar Samiti*), professional institutes (e.g. cooperative, finance).

Out of the 60 respondents, only 17 percent respondents are involved in various kinds of community based groups like user groups, saving groups, socio-cultural groups. All respondents are involved in more than one organization. However, remaining 83 percent respondents are not involved any groups. 13.33 percent respondents are in involving in GEASO's women organization (Table no. 4.12).

Table 4.12: Involvement of the Respondents in various CBOs.

Organization or Group	Involved	Not Involved	Total
Consumers' Committee	18 (30%)	42	60
Saving Groups	4 (6.67%)	56	60
Socio-cultural Groups	12 (20%)	48	60
GEASO	8 (13.33%)	52	60
Other Groups (Females' organization)	9 (15%)	51	60

Source: Field Survey, 2006.

Consumers' committees in the study area are *Tole Sudhar Samitis* for drinking water, road construction, sanitation etc. Saving group is a group for micro-credit activities. Social cultural groups are related to the ethnic groups (like *Magar Samaj Sewa, Tamu Sewa Samita*) which are functioning for their identity, rights and cooperation. Similarly, GEASO is an organization of Gurkha Armies formed for their rights and it is also formed for women's.

Female groups are especially related to the women e.g. GEASO Women Association, Magar Women Association. Because of their responsibility in the family, their education and interest, most of the females are not holding any post of the CBOs' executive committee but all families are members of these CBOs. Some of the females acting as a active member in these CBOs' executive committee due to their interest, education and compulsion.

CHAPTER – FIVE

DECISION-MAKING AMONG THE BRITISH EX-ARMY FAMILIES

5.1 Overall Household Decision-Making by Women

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.

Out of the 60 respondents (women), the 36.67 percent respondents decide about their families at all times because of the absence of their husband and other male head. In the most of the cases, 45 percent (i.e. 27) respondents play decisive role in household decision-making process, however, 18.33 % (i.e. 11) respondents decide sometimes. If the male guardians come then females consult with them before making decision.

5.1.1 Decision on Buying and Selling Fixed Assets (Houses and Land)

The decision related to the buying and selling fixed assets or properties of the family (e.g. houses, lands etc.) is one of the major household decisions. In this regard, role of the family member is very important inside the household. All women cannot decide to purchase and sell any fixed assets like houses, lands, vehicles.

Out of the total 60 sampled families, with consultation of both male and female, they decide for buy and sale lands in 90 % families. Similarly, with consultation and understanding of both male and female, they decide for transaction other assets like lands, vehicles in remaining (i.e. 86.67 %) households. Even male heads do not decide without consultation of wives for buying and selling or constructing houses.

5.1.2 Decision on Choosing Occupation and Business (after retirement)

After retirement, business and foreign employment are the main occupations of British Ex-armies. These sectors are the main occupations of 13.12 percent, 11.76 percent and 3.17 percent of the total economically active members of the sample households. For choosing the occupation, females of 13.33 percent households decide to choose the occupation in the family for themselves. With the consultation of male heads, females decide to choose the occupation in the 60 percent. So, we conclude that there exists combine role of both sexes in decision-making process (Table no. 5.1).

Table 5.1: Decision on Choosing Occupation and Business.

Decision Maker	No. of Households	Percent
Male	16	26.67
Female	8	13.33
Both	36	60
Total	60	100

Source: Field Survey, 2006.

As a responsible member, females play very important role in decision-making at household level. Their husbands also consult with them before to start any profession.

5.1.3 Decision on Purchasing Goods

Women make decision to purchase goods required for the family in the most of the families in the study area. Those women, who are household head, play very important role in the family. Females decide in the 76.67 percent families about foods purchasing, in the 70 percent families about clothes purchasing and in the 43.33 percent families about other goods required for family. In the consultation of both male and female, decision about purchasing vehicles is made in 80 percent families but they consult to purchasing other kinds of goods required for family in less than 50 percent families (Table no. 5.2).

Table 5.2: Decision on Purchasing Goods for Household.

Goods	Male	%	Female	%	Both	%	Total
Foods	-	-	46	76.67	14	23.33	60
Clothes	-	-	42	70	18	30	60
Other Goods	6	10	26	43.33	28	46.67	60
Vehicles	12	20	-	-	48	80	60

Source: Field Survey, 2006.

Note: other goods are fridge, computer, TV, furniture etc.

This fact reveals that females have authority to spend small amount of money due to the social norms and values existed in the society. Consultation with husband is compulsory to spend large amount of money. Husbands may present or not, females of the most of families play key role to purchase food items and clothes for the family members because they have more responsible and active role inside the households.

5.1.4 Decision on Lending and Borrowing Money and Goods

Decision about lending and borrowing money and goods for fulfillment the requirements of household are very important task. In the case of British Ex-army, 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.

Females of 18 households (i.e. 30 %) decide about for lending and borrowing money. In 30 households (i.e. 50 %), they decide about it with the consultation husbands. Females of 60 % households decide alone about lending and borrowing goods for the requirement of family whereas they decide about it with the consultation of husbands in 13.33 % households. (Table no. 5.3).

Table 5.3: Decision on Lending and Borrowing Money and Goods.

Decision on	Male	%	Female	%	Both	%	Total
Lending and Borrowing Money	12	20	18	30	30	50	60
Lending and Borrowing Goods	16	26.67	36	60	8	13.33	60

Source: Field Survey, 2006.

Females always stay at home and husbands mostly stay outside from the house. So, females have more responsibility to lending and borrowing goods but in case of money in large amount they do not take risk or they consult with husbands. For the exchange of goods and small amount of money, females do not need to permit from husbands but for large amount of money they consult. From this fact, among the British Ex-army families, we

conclude that the role of women in decision-making of lending and borrowing money is less than lending and borrowing goods required in the family because money is considered as more important than goods.

5.1.5 Decision on Household Expenditure

Most of the women are engaged in household chores and they spend more time for these activities than men. Men play dominant role in decision for household expenditure. Out of the 60 households, females of 18 household (i.e. 30 %) play dominant role to spend money for purchasing. Combine of male and female, they decide in 31 households (51.67 %) on household expenditure (Table no. 5.4). British Ex-armies cannot purchase all things required for their family for daily life because of their absence in the house. Females get authority to purchase for the household's requirements.

Table 5.4: Decision on Household Expenditure.

Decision Maker	No. of Household	Percent
Male	11	18.33
Female	18	30
Both	31	51.67
Total	60	100

Source: Field Survey, 2006.

Out of the 60, females of 31 families consult with husbands for household expenditure due to the absence of husband and immediate requirement in the family.

5.1.6 Decision on Education of Children

Females of 28 households (i.e. 46.67 %) alone decide about children's education (like choosing school, campus, tuition, expenditure on it) and In the consultation of husbands, they decide about it in 20 households (i.e. 33.33 (Table no. 5.5).

Table 5.5: Decision on Education of Children.

Decision Maker	No. of Household	Percent
Male	12	20
Female	28	46.67
Both	20	33.33
Total	60	100

Source: Field Survey, 2006.

The total 160 children of the British Ex-army are students. Out of them, 50.62 percent children are school students and remaining (i.e. 49.38 %) are college students. 52.5 percent students are male and 47.5 percent students are females. All most all British Ex-armies enroll their all children in private school because of their economic capability and for quality education. The 96.30 percent school students study in private school (i.e. Boarding) and remaining 3.70 percent children study in foreign (especially where fathers are on the job). Total 34.18 percent children study in government campus because graduate and post graduate level of all subjects in not available in private college. However, 48.10 percent children study in private higher secondary and private campus, and 21.52 percent campus students study in foreign countries (Table no. 5.6). Due to the economic capability, they send their children in private school and campus.

Table 5.6: Number of Students and Kind of Educational Institution, where the Children of British Ex-Armies Study.

Institution	Government		Private		Foreign		Total		Sum Total
	School	Campus	School	Campus	School	Campus	School	Campus	
Male	-	11	42	20	1	12	43	43	86 (52.5%)
Female	-	13	36	18	2	5	38	36	74(47.5%)
Total	-	24	78	38	3	17	81	79	160 (100%)
Percent	-	34.18	96.30	48.10	3.70	21.52	100(50.62)	100 (49.38)	100

Source: Field Survey, 2006.

5.1.7 Decision on Investment of Income

All families of the British Ex-army save their income on bank for future consumption. Nearly half of the sampled families have invested on productive sectors like finance, bank, cooperative, business, school, college etc. The total 53.33 percent (i.e. 32) households have invested their income on productive sectors like production, departmental stores, real estate, finance, cooperative etc. Out of the investor households, only males decide to invest the income in 40.63 percent households. But, in the consultation of both husband and wife, they decide in remaining households (i.e. 59.38 %). In the case of investment, women have not special authority among to the British Ex-Army families because it is risky business as well as they are not also experienced (Table no. 5.7). Females do not want to take risk by investing money.

Table 5.7: Decision on Investment of Income.

Decision Maker	No. of Household	Percent
Male	13	40.62
Female	-	-
Both	19	59.38
Total	32	100

Source: Field Survey, 2006.

(Note that only 32 families of the British Ex-army (out of 60 families) have invested their income on Productive sectors.)

5.1.8 Decision on Insurance

Most of the families of British Ex-army have invested on insurance for future security of life and capital. Mostly, they have done insurance for life insurance of their own and children. Few of them have done life and property insurance of vehicles. The total 71.67 percent households (i.e. 43 households) have done life and property insurance (any insurance of family members or vehicle). Out of them, males have solely decided about this in 55.81 percent families. However, females have decided only in 13.95 percent families and in the consultation of males in 55.81 percent households. This figure states that decision about insurance has been made in the consultation of both male and female. (Table no. 5.8).

Table 5.8: Decision on Life and Property Insurance.

Decision Maker	No. of Household	Percent
Male	13	30.23
Female	6	13.95
Both	24	55.81
Total	43	100

Source: Field Survey, 2006.

(Note that only 43 families of the British Ex-army (out of 60 families) have invested on insurance.)

5.1.9 Decision on Health Treatment of the Family

Health treatment is considered as all kinds of treatment like go to the health institute and choosing, buying medicine, adopting family planning etc. The field survey shows that, out of the 60 sampled households, female members have dominant role on decision about health treatment in 26 families (i.e

43.33 %). In the consultation male, females decide in 21 families (i.e. 35 %) in this case (Table no. 5.9).

Table 5.9: Decision on Health Treatment of the Family.

Decision Maker	No. of Household	Percent
Male	13	21.67
Female	26	43.33
Both	21	35
Total	60	100

Source: Field Survey, 2006.

5.1.10 Household Activities

All household activities like cooking, cleaning, washing clothes, caring children and disable members of the family, bringing fuel (gas, kerosene) and other domestic activities are not only considered as unproductive in our society but also the non-works, which all are mostly done by the female members of the family. Wives of the British Ex-army only do these activities in the family.

Out of the total sampled 60 households, the females of the 46 households (i.e. 76.67%) cent percent care to the children and disable members of the family and in the 14 households (i.e. 23.33 %), females mostly care them. Similarly, only females cook and clean in all sampled households; however, the males sometimes cook only in 6 households (i.e. 10 %).

Out of the total sampled 60 households, the females of the 66.67 percent families always wash clothes and females of the 33.33 percent families mostly wash clothes. Similarly, the females of the 26 households (i.e. 43.33 %) always bring cooking fuel like gas, kerosene.

Likewise, Due to the absence of males, hospitality to the guests and neighbors is a duty of wives of the British Ex-army. They always welcome the guests and neighbors in 86.67 percent households and mostly welcome the guests and neighbors in remaining families (i.e. 13.33 %) because of the their busy on job or business and presence of other responsible family members. The females in the same number of households mostly do these works and in remaining households (i.e. 17 or 28.33 %) they always do these works (Table no. 5.10).

Table 5.10: Decision-Making about Household Activities.

Caste/Ethnicity		All Times	Mostly	Sometimes	Never	Total
Caring Children & Disable Members	Male	-	-	45 (75%)	15 (25%)	60(100%)
	Female	46 (76.67%)	14(23.33%)	-	-	60(100%)
Cooking	Male	-	-	6 (10 %)	54(90%)	60(100%)
	Female	60 (100 %)	-	-	-	60(100%)
Cleaning	Male	-	-	-	60(100%)	60(100%)
	Female	60 (100%)	-	-	-	60(100%)
Washing Clothes	Male	-	-	20(33.33%)	40(66.67%)	60(100%)
	Female	40(66.67%)	20(33.33%)	-	-	60(100%)
Cooking Gas	Male	-	-	34(56.67%)	26(43.33%)	60(100%)
	Female	26(43.33%)	34(56.67%)	-	-	60(100%)
Entertaining Guests	Male	-	21(35%)	39(65%)	-	60(100%)
	Female	52(86.67%)	8(13.33%)	-	-	60(100%)

Source: Field Survey, 2006.

From the above analysis, British Ex-Armies of 43.33 percent (i.e. 26) sample households are employed in foreign countries but remaining armies are in Nepal. Women's role in decision-making process at household level is depends on the absence/presence of husbands, other male guardians (in case of joint family), types of activities. Role of those British Ex-Army women whose husbands are absent in the house is found more decisive in many activities rather than those women whose husbands are present in house.

Women's role is found more powerful in general types of household activities like purchasing goods, borrowing goods, health care and treatment, tuition for children etc. Adversely, they have limited role in the case of specific types of household activities like buying and selling house, lands, vehicle, choosing school and college for children, lending and borrowing money, investing money, doing insurance, etc. In the economic cases, their role depends on the amount of the money.

In conclusion, women's role in household level decision-making process primarily depends upon presence or absence of the husbands in the British Ex-Army families. Its other determining factors are education level of the women, types of family, socio-economic condition, occupation, participation in the organizations etc.

5.2 Influencing Factors of Women's Role in Decision-Making

5.2.1 Influencing Factors of Women's Role in Decision-Making among British Ex-army Families

Various factors influence the household decision-making. Socio-economic status, societal structure, social norms, values and traditions, family's role, employment situation, existing caste system, rights to property, economic dependency or independency, family's role, empowerment, opportunity, awareness, participation, legal provision and socio-physical infrastructure are major influencing factors of household decision-making. These factors, directly or indirectly, determine the participation and role of women inside as well as outside the house. On the basis of respondents' view and the previous studies, situation of these factors in the study area are discussed below:

5.2.1.1 Education

Out of the total, 75 percent respondents view the education as the main determining factor of women's role in decision-making among British Ex-army. Indeed, education is one of the major factors to make capable the people. Literacy level of the women in the British Ex-army families is good. 95.24 percent females are literate in the study area. In the 60 sampled households, 23.81 percent females have their academic qualification of SLC and above (see table no. 4.6). Women's decision-making power is found high in their families. Thus, education is one of the major influencing factors of women's role in decision-making inside as well as outside households.

5.2.1.2 Social Status

Social status of the people is reflected in terms of his position, prestige in the society, family background, economic condition, educational level, participation and role in the society. Social status of the family of the respondents is good in the study area. Social status of the people depends upon the social structure of the society, economic status, and prestige of forefathers, structure of the family etc. Female have lower decision-making power in the patriarchal families than matriarchal families. In overall, social status of the British Ex-armies takes place the good position the society. Women's role in household decision-making depends on the social status. To decide inside as well as outside the houses, families having good status and female members of those families have more decision-making power than women of the low status families. Thus, social status also influences the women's role in household decision-making.

5.2.1.3 Social Norms, Values and Traditions

Existing social norms, values and traditions of the society influence the women's role in household decision-making. The largest number of the people is Hindu in the study area. Social norms, values and traditions are based on the Hindu religion. Besides, the social norms and values are also guided by patriarchal principle. Due to the social norms, values and traditions, British Ex-Army women cannot play decisive role in each and every activity in the family although they are capable. So, definitely, women's role in decision-making is dominated by these norms, values and traditions. In conclusion, in the case of British Ex-Army, women's role in decision-making has also been influencing by social norms, values and traditions.

5.2.1.4 Structure of the Society

The structure of the society is mixed up of various caste and ethnic groups like Bahun, Chhetri, Magar, Gurung, Rai, Limbu, Tamang and Newar. Social structure determines the societal norms and values. Social norms and values would be flexible and liberal in this sort of society like the study area. British Armies are from Magar, Rai Limbu, Gurung and Tamang ethnic groups. So, to some extent, there is freedom to women in the British armies' society. Wives of the British Ex-army have more roles to decide inside as well as outside their households.

5.2.1.5 Caste System

Caste system also determines the women's status in the family as well as the society. The women's decision-making power in indigenous people (like

Gurung, Magar) is higher than Bahun and Chhetri (Bhattachan, 2005). In the case of British Ex-army, since all sampled families are indigenous, women have more autonomy and power in decision-making in comparison to the other castes' women. So, women's decision-making role depends on the caste system of the society.

5.2.1.6 Structure of the Family

There are two kinds of family's structure viz. joint family and nuclear family. The total 78.33 percent sampled families of the British Ex-army are nuclear families and remaining (i.e. 21.67 %) families are joint families. In the joint family, elder members of the family can play the role of guardian and wives of the British Ex-army may have less responsibility in comparison to the nuclear families. In the nuclear family, and if the husbands are in foreign employment then women as a guardian have more responsibilities and also more decision-making power. We conclude that British Ex-Army women's role in household level decision-making process in nuclear family is higher than joint family.

5.2.1.7 Presence/Absence of Husband and Guardian

In an average, 16 years is the tenure of the British armies. After retirement, most of the armies go to the foreign countries for employment. In this case, there is absence of husbands and guardians in the families. Those women, whose husbands and guardians are absent, have more responsibilities and role in decision-making in comparison to those women, whose husbands or guardians are absent for a long time. If the husbands are present at house then wives' responsibility and decision-making role would be lowered or

shared with husbands. Thus, in the case of British Ex-army, absence or presence of husbands and guardians is the main influencing factor of women's role in decision-making among.

5.2.1.8 Economic Status

Economic status of the family as well as the women is also important factor that influences the decision-making. There is positive relationship between the economic level and role in decision-making. The economic status of the British Ex-army is high and they get large amount of remittance as a pension. After retirement, some of the British Armies have been gone to work in foreign country for earning, using retire life and age. On one hand, if there is good source of income then women get chance to expense because needs also increases. On the other hand, if she earns herself then she can spend more. Besides, women have significant role to purchase for household requirements due to the absence of husbands and guardian. If husbands are present at house then her role decreases.

5.2.1.9 Employment Situation

Level of income depends on kind of employment. If the women are employed in respectable and high earning jobs then they become empowered, economically strong, they get more power to make decision in the family. Some British Ex-armies are doing job in foreign countries, some are engage in business within the country. Therefore, their wives as a guardian have more responsibility. Some women are also engaged in business and service and they executrices more role in decision-making (see table no. 4.7). Thus, employment situation either may in the case of

husbands or in the case of wives determines in the household level decision-making.

5.2.1.10 Rights to Property

Rights to property provide the authority to transact, sell or buy. In the Nepalese society, male members of the families hold such rights. Some females have ownership of lands (her own and family's) but they do not have complete authority to mobilize it. Some women have also the ownership of lands in the study area but they have not complete authority to mobilize it. So, they are nominal landholder, who cannot alone decide about lands. In the present study, lands of 18.33 percent families are registered in the name of women but they have not actual authority over it. Therefore, women's real right to lands shows the more decision-making power in the household.

5.2.1.11 Family's Role

If the family provides opportunity to the female members to handle the house or provides the opportunity to participate in the decision-making activities then they can perform. If the female members are able but male members dominate in each and every decision of the family then female's power becomes low. So, family's positive role enhances the women's power in household decision-making. It is found that British Ex-armies provide opportunity to their wives in the most of the activities. Due to this cause, females are practicing the more decision-making role in their families.

5.2.1.12 Legal Provision

The existing legal provision also influences the women's role in household decision-making. If the legal provisions strongly exist then females can get chance to decide more inside as well as outside of the households. If the laws preserve the women's rights, (e.g. rights to property, rights to reproduction, rights to schooling, rights to participation on development etc.) then they get opportunity to enhance the decision-making capability. If the laws do not exist then they cannot enjoy the rights to decide inside as well as outside the family. Thus, legal provision is one of the major influencing factors of women's decision-making in the households. But, land is registered in the name of women in 18.33 percent families of the British Ex-army but they have no complete authority to transact the lands.

5.2.1.13 Awareness

Family members should have awareness about the role of the women in household decision-making. In the absence of awareness, female members of the family are deprived from the decision-making in the households. If the people become aware then they encourage the women to enhance their role in household decision –making, otherwise they don't pay attention about the women's role in decision-making. Thus, women's role in household decision-making also depends upon the awareness. In the case British Ex-army, husbands are aware and they have realized. Thus, they don't restrict wives unnecessarily. They always encourage, support and provide opportunities to the wives. In short, the level of awareness can be found high among the British armies' family. Thus, women have been playing the important role in decision-making.

5.2.1.14 Opportunity

According to the respondents, opportunity to the women is very important for their role in decision-making. Opportunity should be given to the women and then they perform own responsibility or they make decision. To some extent, British Ex-armies have high level of understanding about the role and responsibility of wives in the family. They pass their very productive and youth age of life and at the mean time, their wives handle the whole households. Most of them go outside the country for further employment.

In this way, their wives get opportunities to handle the household and they play significant role in decision-making inside as well as outside the house. There is positive relationship between opportunity and women's role in decision-making. If more opportunity is given then women's role would be enhanced in decision-making and vice versa.

5.2.1.15 Participation

There is positive relationship between women's participation and their role in decision-making. If the females get chance to participate in various kinds of organizations, groups then they earn experience and confidence. In other words, women's participation enhances their ability or power in decision-making inside as well as outside of the households. In the absence of husbands and guardians, wives of the British armies participate in own community based organizations, professional organizations, socio-cultural organizations and social works. So, they have more participation and role in decision-making. It is found good among the respondents.

5.2.1.16 Role of Empowerment Program

Empowerment programs significantly help to enhance the role in decision-making. Targeted programs to the women empower them and they would be able to enjoy own rights and to complete own responsibilities. Empowerment programs enable the women and strengthen their role in decision-making inside as well as outside the household. By targeting the women of British army's, any empowerment program has not been carried out in the study area. If they become empower then they can hold more right and play role on decision-making in their households as well as outside the households.

5.2.1.17 Socio-Physical Infrastructures

Various kinds of socio-physical infrastructures (such as transportation, communication, health and educational facilities, electricity) also indirectly influence on the role of decision-making. If these infrastructures are easily available then the people gets more chance to make decision-making. For instance, if electricity facility is available in a households then that family can purchase (assume that that family is economically able and desire) a computer, a fridge, an internet line etc. In this regard, (assume that that is British army's family and husband is not present) women decide what to do about it. But in our case, there is availability of all kinds of socio-physical infrastructures in the study area and women have more role to make decision in comparison to those women, who do not have access of these facilities of infrastructures.

In the conclusion, the existing factors, which are discussed above, in the study area directly or indirectly influence the women's role in household decision-making although, to some extent, these determining factors of women's role in decision-making is good in comparison to the non-British armies families. Survey shows that decision would be made in the consultation and understanding of both husband and wife of the British Ex-army in the most of the important cases. This fact indicates that females are also important part of decision-making in their families. To enhance the women's role in decision-making, there is needed to pay attention about these factors without which women's participation in decision-making would be limited only in theory. And status of the Nepalese women cannot be uplifted. So, women's role should be enhanced for gender equality as well as balanced development of the society.

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 British Ex-armies. Ward numbers 4, 14 and 15 of Lalitpur Sub-metropolitan of Lalitpur district is the selected study area. It is situated at the completely urban area of Kathmandu valley. Its total numbers of households in these wards are 292, 82 and 154 respectively.

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 Lalitpur metropolitan by using random sampling (among the British Ex-armies residing in the study area). Major findings of the present study are as follows:

British Ex-armies are Magar, Gurung, Rai, Limbu and Tamang. The sample is also taken from these communities. Out of the total 60 sampled households, Magar covers the largest number (i.e. 49), then Gurung (i.e. 4), Rai (i.e. 3), Limbu (i.e. 2) and Tamang (i.e. 2). There are 294 members in the families of 60 respondents of the present study. Out of them, 141(i.e.

47.96 %) the members are males and 153 (i.e. 52.04 %) members are females. Magars occupy the largest portion of the total population. They cover 81.97 % of the total population. Population of Gurung is 7.14 %, Rai is 4.76 %, Limbu and Tamang equally are 3.06 %.

The average size of the sampled households is 4.9 which is lower than national level (i.e. 5.4). The largest family size is found in Gurung families (i.e. 5.25). 78.33 percent families are nuclear and 21.67 % are joint families. Males are household heads in 56.67 % families and females are head in 43.33 % families in the study area. Now, 43.33 % British Ex-armies are still in the foreign employment.

Economically active population is 75.17 % of the total population. Out of them, 46.71 % population is students and business, foreign employment and service sectors are the main occupations of 13.12 percent, 11.76 percent and 3.17 percent of the total economically active members of the surveyed households. 95 % respondents are literate and 96 % family members of the respondents are literate. Out of the total 137 male members, 97.81 % males are literate and out of the 147 female members, 96.48 % females are literate.

Nearly 40 percent families have invested some percentage of their income on productive sectors like business, finance, bank, cooperative, school and college etc. In overall, background of the 80 percent respondents is comparatively higher than other respondents in terms of socio-economic, educational, political, participation in various field and level and so on. In 25 percent families of the British Ex-army, females are owners of their family's

lands and houses. Only 17 % respondents are involved in various kinds of community based groups or organizations such as GEASO Women's Association, women's organizations related to the ethnic community, user groups, professional institutes (e.g. cooperative, finance). Out of them, 13.33 % respondents are involving in GEASO's women organization.

Only 36.67 % respondents (women) decide at all times about their families because of the absence of their husband and guardians. Consultation of both male and female, they decide to buy and sale lands in 90 % families. The females of only 13.33 % households decide to choose the occupation in the family. Decision about choosing the occupation of the family members is made in 60 % families in the consultation of both male and female. The females only decide in the 76.67 % families about foods purchasing.

The females decide alone about lending and borrowing money in 30 % households, however, in 50 % households with the consultation of male counterparts. The female members have dominant role on decision of children education in 46.67 % households, whereas, males alone and both decide in 20 % households and 33.33 % households about it respectively. Only 53.33 % households have invested their income on productive sectors like finance, bank, cooperative, business, school, college etc. The males decide to invest the income in 40.63 % households and in remaining households (i.e. 59.38 %), they decide in the consultation of both husband and wife.

The total 71.67 % households have done insurance (any insurance of family members or vehicle). Out of them, females have decided in only 13.95 % families and in the consultation of both male and female, decision about this have been made in 55.81 % households. The female members have dominant role on decision about health treatment in 43.33 % families. In the case of wives of the British Ex-army, major influencing factors of decision-making are education, socio-economic status, social structure, family's structure, social norms, values and traditions, employment situation, presence/absence of husband and guardian, existing caste system, rights to property, economic dependency or independency, family's role, empowerment, opportunity, awareness, participation, legal provision and socio-physical infrastructure.

Out of these factors, some factors play dominant role in women's decision-making process at household level and some factors play secondary role.

6.2 Conclusion

The decision-making role of British Ex-Army wives 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 role 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 British Ex-Armies, role of both male as well as female are found significant in decisions-making at most cases. As a household head,

women's role is found dominated in the most of the house activities because of the absence of husbands (husbands are working in foreign countries after retirement from the service). Though, in the important cases, women decide in the consultation and advice of the husbands. 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 f 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 British Ex-Army families, 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 British Ex-armies residing at ward no. 4, 14 and 15 of Lalitpur 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 Role	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?

Thank You.