

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The root cause of women's backwardness in our society is the widespread patriarchy, and women are taught what they ought to be rather than to develop their identity whereas all their natural expressiveness is suppressed by so-called rules and social norms (Subedi, 1993). Women are not free as equal as that of men in Nepal. They are back locked to every majority aspect. This is not specific issue only in Nepal but worldwide however, Women are quite disadvantaging over men in Nepal, many reports showed. Nepal is male dominating nation and male has higher socio-economic and decision-making status. Women should hold mainly reproductive, households and economic activities but unfortunately their majority work i.e. household works are not considered as productive work, therefore, is a rise of class in family.

It has started on education level obviously. CBS, 2011 shows only 57.4% women are literate over 65.9% men literacy whereas there are more women than men in population in Nepal (Central Bureau of Statistics, 2011). Women are heavily engaged in domestic works along with the socio-economic activities. They have major role in household management, and they have to do more than fifty percent of household work, but they have low decision power. Even in this century they are not enjoying equal decision-making power with their male counterparts, they are discriminated since their childhood. In childhood they have to under their parents, in adulthood they should follow their husband (Acharya, 1979).

The majority of women in Nepal live in rural areas where the choice of lively hood is limited to agriculture work on the farms which are owed in most areas either by father, husbands, hand lords or brothers. Most of the women are economically dependent. They have to ask their male partner to spend their own income also very few women are economically independent, and they have little bit higher decision-making power (Acharya & Bennett, 1981).

Socio-economic status of female affects the role of women in society. The social structure of the Nepal is patriarchal so with that regards the men are generally powerful, better resourced and respectful in compared to women. The men are generally defined as relation maker, family feeder and their security maker whereas women are classified as other non-works within house. Due to patriarchal system in Nepal women are getting less power to economic resources over men. Women are generally found working in the household which are sustainable only. The main objective of development is wellbeing of the human and improvement of their environmental conditions. Until and unless the women's creativity is not considered as human source of social, economic, political and cultural aspect, cannot be taken a success of Government's development plan (The department of economic and social affairs, 2010).

Women are important development factor in overall deployment of the country because half of the population are women and so their right utilisation in economic path would be the delighted factors to overall prosperity of the whole country. There are now lots of voice of gender equality coming out, but women participation is really poor in the development plan. Therefore, to understand the economic and social condition and participation of women in Pokhara Metropolitan ward no – 14 this topic has been selected which obviously studies their involvement on other organisations, education, social and economic, factors opposing women participation in development and other observation.

1.2 Statement of Problem

Men and Women are two faces of the same coin, different wheels but same vehicle. Without one's development other is useless and incomplete. However, the situation in Nepal has varied in regards of women who are always at bottom of the tank. There are very many equalities between men and women around our society such as education, health, politics, employment and other approach to resources. In every caste, every level, every division and every aspect there are discrimination of women over men. In results women are not able to reach to higher level of economic and social status. They are confined in households works which are not seen as equal as other economic income works. Women cannot able to get complete due to gender inequality.

As per Hindu religion women had been separated to touch and read the religious books having just due the women. Nowadays women rights are limited only to verbal not in practice. At present Nepal is at 21st century with democratic federal systematic country however, it is true that women inclusion to state's mainstream is very poor. Women are being felt that they have been oppressed since ages of history. Women have been experiencing second class citizen due to this poor inclusiveness of the women. These all are the unbalanced behave which lead to lack in sustainable development of the country. This has not been taken as undermined factor that with women development and participation the whole country would experience a kind of lockdown. Gender participation is very important for hotcake sustainable development at present. Women active participation in all socio-economic activities are very essential to eradicate dependence.

Women in Nepal has no equal approach to all kind of political, social, cultural and economic resources in the society although there are more population of women than men in Nepal as per CBS 2068 BS. As Nepal is a patriarchal country and women are oppressed in every aspect of activities. Parents are not fully convinced to invest on daughter even for their education because they would go to their husband house after marriage. In the Hindu religion we pray for Durga for nine days who is herself a woman, but women are not allowed to worship Durga. This is a bitter true. Men control women in almost every activity. They should get approval for everything they do in their daily activities. Women are forced to operate the house with limited money provided by their men. Except some cases in the urban city, women are not being able to join the social and economic organisation due to their restriction from husband or men family member.

Although Governmental and Non-governmental organisation has brought the women empowerment and politically 33 percent has been secured for women inclusion these all works have not been delivering proper output as expected. Forever there are certain quotas from LoksewaAayog, many programmes that are trying to enhance the women to develop for their social and economic status. With these all approaches women are still backwards in economic and social area. The social factor is very important part of economic factor. So, both economy and social factor should be

simultaneously studied. The questions raised with this study will include the following;

- a) How is the level of economic status of women?
- b) What's about level of participation in economic activities of women?
- c) How is level of participation in social activities of women?
- d) What are the factors affecting the participation of women in social and economic activities?
- e) What are improvements of women status on participatory development approach in urban area?

1.3 Objectives of Study

The objectives of the study are as follows;

-) To find women's economic condition
-) To find women's participation in economic and social activities of them
-) To find out factors affecting women participation in their social and economic activities

1.4 Importance of Study

Ignoring who are taking place more than half of the population would be an arrogance to develop the social and economic part of Nepal. This study will reflect the true status of women in economy and social life so that policy maker can take part of it. There are comparatively good economic and social status of women in urban area than women in countryside area. But overall, the status of women in Nepal is so poor. Nepal ranks 102nd in global equality index in 2012 and ranks 105th 2018 in global equality gap index (HDI, UNDP). Overall, the study will focus to find the reasons for women backward, economic status of women, their participation in social and economic activities and comparative study of women status. The study will go further on women employment, participation in social and economic organisation which is key factors for development of women. To proper development of women, what's type of programme would be suitable for economic uplift of the women so that they can actively participate in social and economic activities. This study will test that economic status of Women in urban area is better than women in rural area.

1.5 Limitation of the Study

The study has been limited to Pokhara 14 Kajipokhari area due to limited budget, time and resources. The study has been therefore, fielded to small area but has taken attempts to get maximum number of sampling. The study has been focused on social economic status of the women of the particular area and also their participatory approach to socio economical activities of the area. It was very difficult to me to study about women while doing field visit because as a man they were quite uncomfortable to give interviews.

There had been risk of Corona virus so it has also impacted on this study without any doubt. I had taken all precautions as much as possible such as maintaining social distance, wearing mask and keep hand washing to protect from virus for the safety of myself and others.

CHAPTER TWO

LITERATURE REVIEW

2.1 Theoretical Review

Nowadays the Legal and Human Rights allow the women as equal part as men in the society but still they are far separated by different cultural norms and social values. This study has tried to go deeper that norms as well to support to find out the actual economic status of the women. Because of this economic status is directly affected by socio-economic roles of the women in the society. This review is more focus on publication, study, dissertation and documents that relates to economic status of the women.

Most of the women in our society have been involved on households, agriculture, baby feeding, and other non-earning activities and they are confined too. It impacts on their approach to decision making power hence economic power. They are not accessed to business, entrepreneurs and salary base jobs so that their approach to communication is low. These all obviously hampers to the women to develop.

The gender gap is huge in Nepali society in almost all sectors even in Government or private organisations. Nepal ranks at 105 out of 149 countries on global gender gap index (World Economic Forum, 2017). The report elaborates that Nepal ranks at 110 on economic participation and opportunity whereas in labour force participation there are 85.4% of female and 87.5% of male. The estimated earned income of male is \$3264 (PPP) and female is \$2133 (PPP). There are only 18.8% of female are working as legislators, senior officers and managers whereas 81.2% of male are working on the same level. 29.8% only of female are professional and technical workers whereas 70.2% of male are working on the same level. These data show that females are far away than male in comparison of employment (labour force). Further to this is senior posts and technical/professionals have been covered largely by male. Only few females have been working on these senior and more respected roles.

Report shows that Nepal ranks at 127 out of 149 countries. Only 48.8% of female has literacy rate whereas 71.7% of male has literacy rate. Fewer females are literate.

Women are quite discriminated on education. But Report shows female has more healthy life expectation than male. Male has 60.5 whereas female has 62.1. The reason of this should be investigated. But this is a good result for women. In addition, in political empowerment, Report says that 32.7% of women are the Member of Parliament whereas 67.3% of men are the Member of Parliament. This 32.7% is not bad for now but in previous year this would have gone to almost zero. This is due to 33% compulsory participation of women candidate for Member of Parliament (MP). But very few women are only in ministerial positions, only 3.7% which is very less compared to men (World Economic Forum, 2017).

Women development and Publication Centre (1998) has stated that higher percentage of the men was more inactive than women because of them had been engaged in labour force. Out of twenty-four hours women were found to be investing eleven hours giving in household works like cattle grating fodder and fuel collection, collecting water and cooking. This says seventy five percent of the time worked with the twenty percent allocated to farming and remaining being devoted by five percent income generation activities. Women living in hill were found contributing more labour in farming than women living in Terai which may be social cultural difference of the people, constraints imposed by topography and level of socio-economic development including level of mechanization existing different districts (Asian Development Bank (ADB), 2016).

The decision making power of women may increase with an equality of participation at all levels of planning and policy making not as recipient beneficiaries, labour and input contribution and consultants but as active change agent at the concerned level (Shrestha, 1994). It does not mean the involvement of one two women but decision making of women in large scale. As per his state that the women of Nepal are so dependent to men so as the partners of members deny giving basic needs to them. The system has made women so helpless, houseless and dependent that without men they will not survive so the men are at heart of the social system can be said. The constitution of Nepal secures all citizens of Nepal saying all Nepali are equal under the law regardless of sex, caste and ethnicity, nevertheless in actual practice, illiteracy, poverty deep rooted socio cultural values and traditions, especially cast prejudices and political factors have all often combined to save women from exercising their human rights. While human rights are common to men and women,

there is a large area in the human rights of women that are either not recognised or neglected.

It has highlighted on the condition of women who are involved mostly in household based agricultural activities. About 30% of women are supporting the household works and about 80% of agricultural labour is mainly unpaid. They produce 60% of the food one third of all household income via small business trading and casual labour. But despite their major input to household fold and economic security. Patriarchal family and social structure deny women's real property rights in land limits women's access to control over the process of their own labour. Their activities are under stress and they have got government incentives, provision f or services and market support. They have less access to credit and social support. As such unequal household responsibilities have made worse their position. He has suggested strengthening women's position in labour process as independent wage earners within the households. The involvement of women in economic activities are not only limited but also their activities does not count for economy (Jiggins, 1989).

Liberal feminism was raised at the end of 19th century and start of 20th century, 1990 decade was on front line to women movement. This aims for equal men and women for equal opportunity and struggle for women rights. This suggests men as equal as employee who work for households and family responsibilities and also suggests women as equal as employee who work in labour market. Liberal feminism plays vital role for women freedom and development. It states that social and cultural values play the role of their participation in labour. Because of women are not as free as men in all sectors so increase in women freedom will improve women development (Reuters, 1996). In 18th century, British Merry Wollstonecraft introduced 'A vindication of rights of the women. She had compared the women interest of capitalism at the end of 18th century and herself. At that time, if women get right environment they would be as successful as men in the society. Demanding equal education, equal opportunities to men were revolutionary demand of liberal feminism at the time (Wollstonecraft, 2009). In this regards in 1963, Betty Freidan on this book 'The Feminism Mystique' stated there is shadow of internal similarities between men and women due to so called and misleading prospective on them (Friedan, 1963). Liberal Feminism

enforced equal education, equal human rights, equal labour charge and reproductive related rights. However, this demands equal rights as same as middle class men in the up-down labour divisional society. And such society produces little welfare to oppressed middle class women. Liberal Feminism neither accepts conceptual change of such society nor overall change. Therefore, liberal feminism and its characteristics are an endism (Tamang, 2009)

How society gives the roles, rights and resources to men and women, how it teaches behaviour and mentality development is a social gender. Biological gender comes with by birth as boy or girl, but social gender comes with social values, norms, roles and characteristics as a whole. Until women become self-independence socially and economically, they will not have capacity of decision making, leadership and self-esteem. Women taking half of the population are however participative in all development of the country are away from property, income, employment, economy and approach to resources and they are always backward due to lack of education, health facilities, poverty, conservative tradition etc. Until and unless both men and women come up together for construction of nation, there will no improvement of country's economy and stability (National Planning Commission (NPC), 1997).

Lack of impressive improvement on traditional social perspective, lack of impressive change of legal structure on gender inequality, lack of increase of investment of co-operative on social sectors and so on lead to lack of comparative development of women. Due to lack of women approach to economic resources and opportunities for economic empowerment of women, there are micro finance programme, women development programme, skill development programme, women awareness-income programme and co-operative programme running. Especially, there are more women participation on co-operative programme so that it is easy to operate these programme (National Planning Commission (NPC), 2002).

A study on 'socio-economic status of women farmer (a sociological study of Bhadaure Tamagi VDC, Kaski) said that due to perception of patriarchal society women farmer's social and economic status are poverty full and oppressed. Women have been used on non-economic works. More women farmers are engaged saving programme whereas few women farmers have only taken the empowerment training. Not only Women have not been involved on decision making process but also, they

are kind of shy to involve. It concluded that men work less but women work more however women have been treated as less economic output makers (Gurung, 2007).

On studied topic of 'socio-economic status of educated women in Bandipur Village Development Committee, Tanahun', educated women are at low grade and temporary post due to less education. Most of the women play the dual roles of office work and households. The writer has concluded on better education for women for development of social and economic status (Piya, 2007).

A study on 'sociological study of gender participation on agriculture related exchange' had been carried out by SaraswotiParahi in 2069 BS. He found that one of the reasons of low participation of women in the market is capitalistic thought because where men in family are involved on earning money their women are less participated. In big shop, supermarkets there are also less women working. They have showed superiority. Rich family keeps women in home so less participation of women in the market is of capitalistic reason (Pahari, 2069).

Marxist Feminism was first introduced at the end of 20th century. It says that human barriers are within private property, so it becomes from division of labour in the society. Production system in the society plays vital role for transformation of society. Marxism from the beginning pays attention to class struggle however; it also contributes to women oppression and unique women movement. Looking at development of feminism on Marxism 'Family, Private Property and State 1884, was written by Fredrik Angels. In his book he says ancient human development comes since horticulture to agriculture and development of private property which creates division of labour of women and starts women suppression. Due to change in this production system he says women have been disadvantageous from production system and equipment and they have been confined to households. Marxist Feminism states the complex questions between class struggle and women class struggle. In this theory, class is taken as base for class struggle. The oppression based on gender, caste etc can be solved through class struggle (Tamang, 2009). For Marxist Feminism economic condition is the core for final of oppression. Where there are works without pay for women, in low pay or in low grade there are women domination. Marxism Feminist believes on women freedom if free of labour class and eradication of

capitalism. It describes complete on women dependency and oppression. Economic oppression, powerless with husband and father and dependency are to be eradicated. Gender relation comes in middle of this study (Poudel, 2002).

Extremist Feminism thinks the men as main source of women oppression. In 1960s, youth movement created this cliff of women. Political factors in relation with sex and sexual relations are main voices of the feminism. The founding members of this theory focus on physical appearance of women and psychological characteristics. But later on second generation of theory have seen women freedom only if men dominating female giving birth and feeding are eradicated. They enforce reproduction freedom of women and control rights. They try to demolish the dam of traditional social gender and social system of sex. They describe the social gender system, different gender and female bisexuality based on traditional feminism and menrelated perspectives are all women oppressive men system which takes women for their entertainment (Tamang, 2009).

Social feminists have tried to eradicate the class and gender oppression by collaboration of capitalism and men. They think that women are oppressed due to economic dependency on men. Men dominance has been started before rise of private property and even if end of private property happens there would be no effect on women oppression they think. They raise the question of class over social gender for main course of women oppression and they question on labour are oppressed over women. Women are oppressed because they are women and class division in society are not sole reason of oppression. Many thinks that it goes continuation of women oppression however, there is change on production system due to still of psychological factors and concepts. They point out men control over labour as main source of women oppression hiding class division in the society. Due to these men control system women are away from economic resources, sexual interest and reproduction power. Many think that division of labour based on gender as main source of oppression. They are successful to look feminist perspective as global capitalistic perspective (Tamang, 2009).Social feminists focus on enhancing of Marxist Feminism and further development of Marxism. Social feminist thinks that both Marxist Feminism and Extremist Feminism are important ones but incomplete.

They describe division of labour on basis of social gender. They think that if production system has changed then there would have been historical change of relation between men and women in the society.

Women and development concepts had been risen in 1960s stating that women are underlying and could not come into mainstream of development. Under developing countries have been getting worse due to development strategies based on modernisation. Top to bottom development approaches have failed. On this note women and development approach are in front line based on dependency theory. This theory has put women and men as periphery and centre of circle. This theory focuses on equal distribution, equal approach, well management of reproduction, development process, approach to property, and redistribution of property. Not only focus on women but equal participation on development is the key factor for women development. It says women should control on their sexual power rather than men's control (Aryal, 1990).

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter includes the research design, selection of study area, nature and source of data, method of data collection, sample, sample size, data processing and analysis process. This research will use qualitative and quantitative method for collection of information.

3.1 Rationale of the Selection of the Study Area

Pokhara is one of most beautiful places to visit in Nepal. Naturally it is very wonderful having Annapurna Himalayan range (includes Dhaulagiri, Manaslu & Annapurna Himalayans) in the North and lakes on the lap looking extremely fascinating. Topography is also very good. Weather is attractive not too hot not too cold in either seasons. Geographical Positioning System wise it lies at 28°15 50 N 83°58 20 E. There are Newar, Bramhan, Chhetri, Gurung, Khas, Magar, Nepali living caste in Pokhara following Hindu, Muslim, Buddhist and Christian religion. Nearly 264,991 people are living here (Central Bureau of Statistics, 2011). It lies at 200 km away from Capital city Kathmandu and at 827 km of elevation. There are activities of social and economic transformation happening here since years. Many social organizations are working in Pokhara. Having said that, there are still few numbers of women involved in economic and social activities as expected. Women have still low economic status than men in the society of Pokhara.

The Government has many programs that could treat gender equal participation in all sectors for sustainable development. The Government has been investing lot of money to the people especially for women development. Non-Government organizations have been also working for women development. There are ToleBikashSasthan and AamaSamuha in each Tole (Area) working for their area and own development. Pokhara Ward No. 14 Kajipokhari has alsonumerous social and economic activities

for women. There are possibilities of women participation through ToleBikashSastha and AamaSamuha. It lies in center of the tourist metro area, so it carries lot of potential of the development for women. Therefore, the area selected has been the best to study of the women for the social and economic status through their activities. It gives us a hope that we will be success of the sociological study of the subject.

3.2 Research Design

The research has been given more attempts on gathering the information of women in social, educational, economic, age, family structure by descriptive research design. To understand the women economic status by knowing their social and economic involving activities the research has used analytical as well as explorative design.

3.3 Nature and Source of Data

This is one of the most important parts of the research. It has helped the research to get concluded. The research has had both quantitative and qualitative data. Qualitative data has been collected by questions, personnel experiences of the interviewee, interviews and personnel data etc. The secondary data has collected from literature review, internet, document, blog, books, publications, newspaper and other documents.

3.4 Universe and Sampling

Kajipokhari, Pokhara Metropolitan Ward Number 14 is the area of the study. It has included 2520 households. Most of them are Chhetri, Brahman, Gurung, Magar, Bishwokarma, and Nepali and with total population of 3200 in the area. Out of them, women are counted of 2021. Out of 2021 women, 85 women have been selected at proportionate from each caste, age, religion, economic, social, single women and cultural group. A map of Pokhara-14 is shown in Figure 1 below.

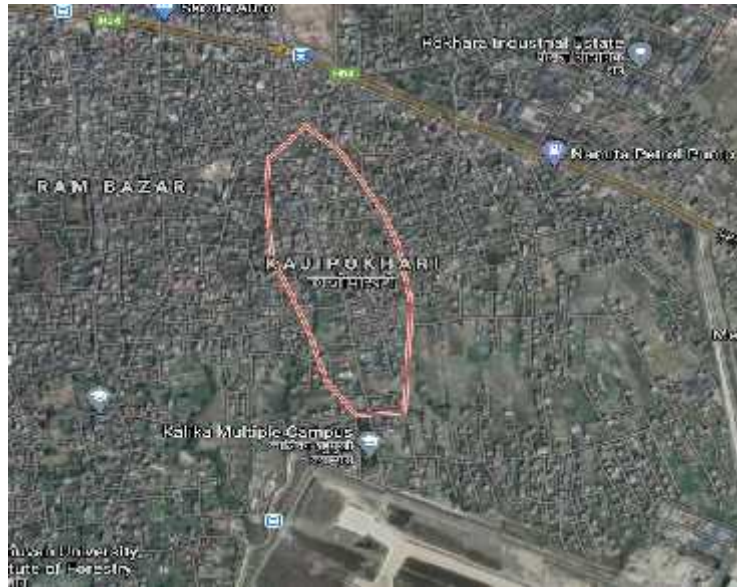


Figure 3.1: Kajipokhari's Map

3.5 Data Collection Techniques

The data collection is important so as to find accurate data of the study. The techniques should be more realistic within limited time, budget and resources to get closed to subject, nature and objectives. Questionnaires and Interviews techniques have been much used to collect the data of social, cultural, religion, economic, status, participation, problems of women. The questionnaires are open, closed and semi-structured in nature. There are about 5 case studies of women to know the women's practical problems, experiences, status, needs and levels as per exploratory research design. There are some quantitative data collection from known faces of the society in a belief that they had better understanding of the society as a being long staying in the society who can explain better.

3.6 Data Presentation and Analysis

Once data collected from the research area the presentation and analysis are very important to understand clearly. The data has been processed through editing, classification, tabulation via use of computer if needed. The data is interpreted with graphics and statistical tools such as pie-chart, percentage and ratio etc. They are all in descriptive in general.

CHAPTER FOUR

SOCIAL ASPECTS OF WOMEN

This chapter deals with real condition of the women living in Kajipokhari, Pokhara from the sociological and economic prospective. The study has dived deep on incomes, decision making, demographic, age, sex, ethnicity, caste, marriage, education, family, occupation and shifting etc.

4.1 Social and Demographic Characteristics

In every society, there are many age groups, caste, ethnic, marriage and other status group living. At the same time there are concerned of health, education, family and other factors which affect them. This heading describes all of those stated of Kajipokhari. Out of 2021 women, 85 women have been selected for the interview in the study.

4.4.1 Age Sex Composition

The age of women describes the type of work, working hours, income and decision making of them. The table shows the results of the 85 women in terms on age group.

Table 4.1: Age Composition of 85 Women in Kajipokhari

S.N.	Age group	Count	Ratio %
1	15-24	12	14
2	25-34	18	21
3	35-44	20	24
4	45-54	23	27
5	55 +	12	14
	Total	85	100

Source: Field Visit, 2021

For the ease of the data analysis there are five age groups from 15 to 55+. From the table above, age group 45-54 is the highest number of 23 which is 27%. Whereas there are 12 numbers fell on 15-24 age group and same numbers fell on 55+ age group. The productive age 24 – 44 age group has a total of 38 numbers. These productive age groups involve typically on service (salary-based employment) such as banking, teaching, and other services, business (shop keeping, small hotel/restaurant etc. The age group of 15-24 are mostly unmarried and doing their studying. Working as households and retired life with their sons/daughters falls basically on age group of 55+.

4.1.2 Caste/Ethnic Composition

Nepal is said to have cultural diversity region and hence social diversity. In the study field of Kajipokhari, there are 10 castes found amongst 85 women respondents. The Figure 2 shown below has a highest Chhetri with 25 heads (29%), followed by Gurung with 21 counts (25%); similarly, Magar with 6 (7%), Bishwokarma with 5 (6%), Sarki with 3 (3%), Damai with 4 (5%), Thakali with 4 (5%), Newar with 5 (6%) and Dhital with 3 (3%).

Figure 4.1: Distribution of Correspondents by Age

Source: Field visit, 2021

Chhetri women have dominated amongst all of 85 correspondent women. The graph below presents well of the above pie chart.

Figure 4.2: Ethnic/caste Composition of the Correspondents

4.1.3 Structure of Family

A family is an important part of the society. Numbers of families make the society. The structure of family such as single, joint or complex has an impact on women on social and economic status of them.

Table 4.2: Distribution of Households and Family Structure

S.N.	Family structure	Heads	Ratio %
1	Single Family	58	68
2	Joint Family	24	28
3	Complex Family	3	4
	Total	85	100

Source: Field Visit, 2021

The Table 4.2 above shows 68% of 85 women correspondents live in single (nuclear) family. They are the family which has only spouse, their sons and/or daughters. Further to this table note that 28% of women live in joint family where there are more than one single family. Finally, 4% women are to live with complex family where members of family are of 3rd or 4th generation.

People now want to live in single family rather than joint or complex. It is surprising that there are still complex family in count. The study shows 3 women live in different each 3-complex family. A woman has her grand father-in-law and other two

have their both grand father-in-law and grand mother-in-law. It is obvious that urban area has more nuclear family. They have more freedom and they can choose the earning activities what they want. In contrast, joint and complex family have less freedom for women they are dominated by number of seniors in the family. The decision of her husband only does not work for them, but more seniors such as father-in-law or mother-in-law has made influence on her decision-making freedom.

4.1.4 Family Size

In the urban areas' women are interested to live in small size family that bigger family. In the study the Table 3 presents that 65 women have small family (1-5 members), whereas 13 women live in middle size family ranging from 6-10 members and 4 women in large family (10+ members).

Table 4.3: Family Size

S.N.	Family members	Count	Ratio %
1	1-5	68	80
2	6-10	13	15
3	10+	4	5
	Total	85	100

Source: Field Visit, 2021

During the interview with women, they said that they wanted to live in small family purely because of a smaller number of responsibilities which makes them easy to be free to do other economic activities. Women lived in larger families have greater household responsibilities where they are confined doing only their household jobs. However, some women have been also representing by saying that living with joint family having only with mother-in-law and father-in-law are also helpful if they are fit to observe the kids because women can have spare time to do something other for economic activities.

4.1.5 Age at Marriage

Early marriage in Nepal is not new. In the contest of Nepal many girls have married in the age to below 18 years. The Table 4 below explains that highest percentage of

55% amongst 85 correspondents got married at the age of 19 – 24. There are still 6 women who married before they aged 18 years old.

Table 4.4: Marriage Age of Women

S.N.	Age at marriage	Number	Ratio %
1	18	6	7
2	19-24	47	55
3	25-34	24	28
4	35+	8	10
	Total	85	100

Source: Field Visit, 2021

Similarly, there are 8 women who got married after 35 years old. They mostly reserved for education and initial plan of no marriage. Later on, they changed their perspective due to internal change on thoughts or family continuous pressure. The data shows 24 women got married aged 25-34 group. Especially, early age marriage in Nepal happens due to family pressure, lack of education, poor family status, family instability or own interests. In the joint or complex family girls get married from pressure of their seniors. They do not simply deny of their parent's offers as they respect their parents and cultures.

The Table 5 shows that 69 women got married by decision of their parents and relatives; while 8 women (9%) got married by their own decision which is quite high, 9% women are married with the help of their friends and others. This shows that patriarchal family has still highly impacted on decision making of women on marriage. The field study area has numbers of Gurung women and, in their community most of them get marriage by their own decision.

Table 4.5: Respondent's Decision on Marriage

S.N.	Decision making	Number	Ratio %
1	By parents & relatives	69	72
2	Self	8	9
3	Friends & others	8	9
	Total	85	100

Source: Field Visit, 2021

4.1.6 Education

An education is an important part of the nation wealth. In the context of Nepal, according to 2011 CBS censuses, there is literacy rate of 65.9 percent with male literacy rate of 71.6 percent and female literacy rate of 44.5. The correspondent's educational status is shown in Table 6 below;

Table 4.6: Education Status of the Respondents

S.N.	Education	Number	Ratio %
1	Illiterate	5	6
2	SLC below	16	19
3	SLC passed	27	32
4	PCL passed	22	26
5	Bachelors passed	9	10
6	Master's degree passed	6	7
	Total	85	100

Source: Field Visit, 2021

According to the Table 6 above, there are 5 women illiterate which is significantly high even in the urban area, however, literacy rate of women is 94%. On comparison with literacy of 44.5 of women in Nepal, this 94% women literacy rate is quite nice. There are 19% of women who had under SLC, whereas, 32% women had passed SLC

which is the highest of all education level. Similarly, 26% women had passed PCL level, 10% women had passed Bachelor level, and 7% women had passed master's degree. In the interview, illiterate women were all migrated from the different villages of Nepal. According to them, main reason of the illiteracy was obviously not attending the school due to social, cultural beliefs, poor economic condition and early marriage. In the past, women were discriminated educationally. They were not sent to school for study and said that they were for marriage to go her house after marriage. Some of the illiterate women said due to very poor economy they were not sent to school for the education. They said it was very difficult for food even if they were to work all day.

Case 1

Fulmaya Rana, 30 years old, migrated from Syanja 4 years ago, had passed SLC from the school in the village in 2063 BS. She got married at the age of 16 years when she just got passed SLC. Then she tried to study 10+2 level, but she got pregnant and now has 2 children. At the same time, she had to work for the family and farming, and caring of two children made her force out of the further education. She along with her husband and two children moved to Pokhara and started living in Pokhara permanently. She was able to study further and passed 10+2 level. Now she has been working in school while her husband has been working for shop keeping work. Together they have a good income to sustain for their family and good education for their children. Education is quite important for the family economic growth. Both husband and with can earn money for their family, otherwise burden on one is difficulty for their family to sustain and savings.

The study went deep to find out the reasons for illiteracy. In Kajipokhari, there are 5 women are illiterate among 85 women. Social reasons are quite in the front among others of women's illiteracy. Table 7 below represents the reasons of the illiteracy of respondents.

Table 4.7: Reasons of Illiteracy of Respondents

S.N.	Reasons	Number	Ratio %
1	Social reason	3	60
2	Economical reason	1	20
3	Other reasons	1	20
	Total	5	100

Source: Field Visit, 2021

Looking at the data found in Table 7 above, the social reason is more contributing factor for illiteracy of women. The social reasons include cultural thoughts, oppression on women, being a woman all lead to social injustice. A 60% of social reason is huge. Nepal is still under-developed country by which many people are not getting education, more disadvantageous to women. The women are taken as a caste of going to her house after marriage. 20% women are illiterate due to economic reasons as stated in Table 7 above. The other reasons include geographical constraints and other related reasons. Still on the end of 21st century in the urban areas' women are oppressed and illiterate are very bad sign for the economy and society of Nepal.

The improvements are important now to enhance the literacy rate of women. The respondents in Kajipokhari women are found in Table 8 in the following in order to improve the educational condition of women.

Table 4.8: Recommendation of Women for Improvement of Education Condition of Women

S.N.	Education	Number	Ratio %
1	Awareness	30	36
2	Girls oriented policy	22	26
3	Economic aids	20	23
4	Free education	13	15
	Total	85	100

Source: Field Visit, 2021

Table 4.8 shows that awareness has 36% meaning it is a key for most of them. Lack of awareness of their family leading members and girls themselves have put them aside education. Encourage to them are critical to the successful girls' education. Providing education to them can contribute their personal development and play their roles on economy which makes their life ease. They can also help their father or mother who invested on them for their education even the get married. A case study below shows a good example of an impact of good education on girls. 20% of women told to provide policy system for girls can provide an improvement for girl's education level. Government and policy makers must produce the policy which writes for girl's compulsory education. Whereas 23% of women told some financial helps to girls and women can help their education. Most of the women cannot even go to school because they don't have money for the dress, copy and other materials; their parents use available money to their so-called successor son! 13% of women said to have free education can completely eradicate illiteracy to women from Nepal. Their concerns are education must be free. Government should provide free education to all of Nepali.

Case 2

DazySthapit, 47 years old, has been living in Kajipokhari for 12 years. She and her husband Naresh have 3 children, all are girls. Without any discrimination they both decided to send all girls to a private school (boarding school). Elder daughter, named Namrata had passed 10+2 with distinction mark. She expressed her interest to go to Australia for the higher education. Again, parent decided to let her go to achieve her higher education in Australia. In 2067 BS, they spent 18 lacs to send her Australia. In Australia, Namrata worked hard by studying and doing part time jobs in many places. After 4 years of spending in Australia, she got permanent visa to live in Australia. She got married with Bishal. Even after marriage, Namrate and Bishal are both happy to send financial help to her parent Dazy and Naresh every time. Dazy and Naresh are both happy and have no regrets for investment on Namrata's education. They said indiscriminate investment on girl's education will not only provide good education on them, but also, they can earn money back to the parents even after marriage.

4.1.7 Fertility

Generally, poorer countries have higher fertility rate. Higher fertility rate gives pressure on women. They need to be more focus on their children only, not other economic and social activities. The majority of social and economic activities are held by men in the society. Reason women are not able to come in the front line of the society and cannot be decision makers. In 1960 AD, there were almost 6 fertility rates per woman whereas there was about 2 fertility rate in 2018 AD in Nepal (The World Bank Group, 2021). The fertility of respondents in study field can be found in Table 9 in the following;

Table 4.9: Fertility of Respondents

S.N.	Fertility	Number	Ratio %
1	1-2	56	66
2	3-4	15	18
3	4-6	6	7
4	7 – above	3	3
5	Sterile	5	6
	Total	85	100

Source: Field Visit, 2021

There is higher percentage 66% of women have lower fertility of 1-2 children. Most of these category women said due to enough information about family planning and education they only have 1-2 children and living cost in urban area is too expensive, so all these factors contribute to minimise fertility of women in Kajipokhari. Similarly, there is 18% of women have 3-4 children, 7% of women have 4-6 children, 3% women have 7 above children. 6% women are sterile cannot give a birth due their underlying health condition. As age of women increases more fertility is noted. Again, on older women there were lack of education, lack of family planning, lack of awareness and lack of business etc all help increase the fertility. The figure can be shown in pie-chart below in order to understand clearly;

Figure 4.3:Fertility Rate of Respondents

4.1.8 Health

Health is one of the major factors contributing to social and economic welfare in the society. As health of public decreases, it decreases country's economy. Women have different health condition on their natural life phenomena such as menstruation, pregnancy, and delivery period etc. It is very interesting that having underlying health conditions most of them have to continue supports to family physically. This further worsens their health conditions and has to face health decline.

During the pregnancy, lack of quality food and regular check-up are common issues for women in Nepal. Poor economic condition makes women lower chance to get resources.

Table 10 below shows the health condition of women participating in survey of Kajipokhari.

Table 4.10: Women Who Suffered from Illness within a Year

S.N.	Number of illness	Number	Ratio %
1	Once	8	9
2	Twice	15	18
3	Thrice	25	29
4	More than thrice	37	44
	Total	85	100

Source: Field visit, 2021

Among 85 participants 44% women have been suffering from illness more than 3 times a year. It is quite high even in the urban area. Similarly, women who suffered from illness only once in a year are 9%, two times in a year are 18%, and thrice are 29%. Many women are suffering from long term diseases such as cancer on breast/uterus, sugar, hormone disorder and other long-term illness. The following Table 11 shows the chronic illness of women participating in the study;

Table 4.11: Chronic Illness of the Respondents

S.N.	Chronic illness	Number	Ratio %
1	Yes	26	31
2	No	59	69
	Total	85	100

Source: Field Visit, 2021

Out of 85 women, there are 31% of women suffering from long term diseases that had have been either lack of medical centre in the past or economic and social factors. Women have to do daily work and do not have rest even if they are suffering from illness. The respondents in Kajipokhari show that there are many women who meet this statement as follows;

Table 4.12: Chronic Illness of the Respondents

S.N.	Workload	Number	Ratio %
1	Yes	60	71
2	No	25	29
	Total	85	100

Source: Field Visit, 2021

Rest and treatment are essential during the illness. However, data above shows 71% women must work even if they get sick. Women must do their daily life in family no matters of their health conditions. It can be comparable that condition of women in rural areas would have been worse.

During the field survey in Kajipokhari, women usually go to allopathic hospital or clinic for their treatment, but also prefer homeopathic treatment and traditional treatment with Jhaankrii (Wizard). The following table is from field survey;

Table 4.13: Choice of Care

S.N.	Choice	Number	Ratio %
1	Jhaankrii	5	6
2	Allopathic treatment	70	82
3	Homeopathic treatment	9	11
4	Others	1	1
	Total	85	100

Source: Field Visit, 2021

Women who believe and follow treatment on allopathic is highest which is 82%. This is good value. In many rural areas many people still believe on Jhaankrii's treatment. In Kajipokhari, since it is an urban area, women follow medical treatment and want to see allopathic doctors. Most of the women are educated and there are health care facilities nearby. Similarly, there are still women who believe and follow Jhaankrii treatment. There are news coming on a regular basis in rural part of Nepal that many men and women are died due to not going to hospital for their treatment and follows traditional ways for the treatment. 11% women believe and follow homeopathic treatment. These figures are shown in pie chart below in order to clear understanding of data;

Figure 4.4: Treatment Choice of Care of Women

Women's participation in social organisation such as AamaSamuha etc are growing in the society. Survey in Kajipokhari for participation of women in social organisation is as follows;

Table 4.14: Women's Participation in Social Organisation

S.N.	Social Participation	Number	Ratio %
1	Yes	69	81
2	No participation	16	19
	Total	85	100

Source: Field Visit, 2021

In Kajipokhari out of 85 women participants, 81% women are participating in social organisation such as AamaSamuha, ToleBikash Marg, and GuthiSastha etc. In this area, women are quite free from agriculture and they are interested and literate mostly. No participation figure is 19%. They responded reasons for not having participated typically range from illiterate and interests. Some women said they were busy and not have enough time to participate in the social organisation.

Case Study 3

BibimayaGurung, 41, has 2 children; elder son is now 22 years old and younger daughter is 7 years. Originally, she came from remote village of Lamjung. Her husband is in foreign country, Qatar. She has to manage her house and children for caring. She was very shy in the very beginning in the society of Budhha Marg Tole, Kajipokhari. She was not interested to participate on any kind of social organisation at all. She spoke very few words due to her shyness. Later on, women were encouraged to participate onto AamaSamuha and she was nominated as treasurer of Samuha. 4 years later she has now good grip on speaking in front of people in the mass. She has improved her confidence in mass communication. This helps her personal development too. If she did not participate in the social organisation it would be difficult to come out of that shyness and not able to personal and professional development.

CHAPTER FIVE

ECONOMIC ASPECTS OF WOMEN

This sector deals with economic status of the participants in Kajipokhari. It has included not only occupation, profession and acquiring of land, income and other resources, but also decision making of women, men's assistance to women and other economical related activities. There were 85 respondents in the field visits, all were married.

5.1 Occupation

Nepal is an agriculture country. However, it is not scientific model it still follows agrarian and traditional model. Except Tarai region, most of the lands are covered by hills and mountains where there are difficult to cultivate and irrigation. That's why production is very low in comparison with investments (labour and cost). Most people now are looking for alternatives and moved to urban areas living the land unoccupied and uncultivated. Table 15 below shows the occupation of 85 women participants;

Table 5.1: Participant Women's Occupation

S.N.	Social Participation	Number	Ratio %
1	Services (jobs in private, government, foreign etc)	35	41
2	Business	13	16
3	Agriculture	2	2
4	Household responsibilities	35	41
	Total	85	100

Source: Field Visit, 2021

Above data is presented in pie chart below;

Figure 5.1: Participant Women's Occupation

Out of 85 women participating, 41% women are involved on services which include governmental services or non-governmental services, private forms or other services. Due to having urban areas this is not strange whereas 41% women are doing as household. They are busy on doing the jobs on her own house, looking after her family members, children, elders etc without earning money; however, it is not recognised well by family seniors. Women participating on business such as shop-keeping, fabric shop, groceries and electronic shops are 15%. Last but not least 3% women are involving on agriculture. They own lands in Kajipokhara since their husband's past generations. They farm cash crop agriculture and rice.

Case Study 4

Bimala Pant, 32 years old; is currently living in Kajipokhari. She was born in village of Baglung district. She got married in 2008 and has 3 children. She has passed grade 10. Her family was dependent on agriculture on hilly area. Unfortunately, 2011 land slide hit their land and swept away. Her 7 member's family did not survive with remaining land and it was a great problem for them. She with her husband and 3 children moved to Pokhara looking for better survival and kids' education. She was trained on sewing and her husband was doing a taxi driver. She earned a good money and able to spend on buying daily commodities and children's school cost for governmental school. She is now happy with her current life and said women can do if there is opportunity to do something earning based activities.

5.2 Main Source of Family Income

Agriculture is a main family income in Nepal and followed by remittance and services nowadays in Nepal. There is significant difference between rural and urban areas. A study in Kajipokhari among 85 participants on main source of family income has shown as follows;

Table 5.2: Main Income Source of the Participating Women's Family

S.N.	Main source of the family income	Number	Ratio %
1	Services (both foreign plus national)	65	76
2	Business	15	17
3	Agriculture	2	2
4	Others	3	5
	Total	85	100

Source: Field Visit, 2021

Figure 5.2: Source of Family Income

76% women's family main sources are services. It includes services such as British Army, Indian Army, Nepalese Police, Governmental jobs, Private jobs, NGO jobs and foreign jobs in Australia, USA, Qatar, UAE and other countries etc. Women and their mainly members also do small business such as shop-keeping, beauty parlour, cosmetic, grocery, Fabric shop, Masala shop and other own business which take 18% of the source of main income. 2% of women and their family have land plot for their

main income sources. Other 4% family is doing works as such wage base economy activities etc. Main local service areas include Newroad, Mahendrapool, Lakeside, Prithivichowk and Amarsingchowk.

Case Study 5

A women named Kumari Shrestha, 31, is a civil engineer by professional. She works in a private consultancy; responsibilities mainly consisting of design and built of civil works such as building, roads and valuation works. She is paid of NCR 45000 a month. She usually goes to office on scooter. She has her husband, a son and her parent-in-law. She usually wakeup at 6 am in the morning, and does household works such as sweeping, mopping and makes tea and breakfast for all family members. Her husband works in Bank and does morning walk every day. Her husband helps to household works. Their family incomes are from services; total income of almost NCR 1 lac. They have been maintaining their life easily for their accommodation, kid and for parent. They are happy. If husband and wife both are doing economic activities, then it would be easy for family to run. She wants to run her own consultancy all she needs now is time. As kid's growing up, she wants to run her business.

5.3 Annual Household Income

Income is major source for individual and family and it sets status of individual in a society. The income in urban areas is much higher than in rural areas in Nepal. In Kajipokhari field study, while taking data from women, there are 3 categories of income band starting from below NCR 400000, 400000 – 800000 and 800000 above. Table 16 presents the income in NCR data in the following;

Table 5.3: Family Income

S.N.	Family income a year	Number	Ratio %
1	Below NCR 4,00,000	31	36
2	NCR 4,00,000 - NCR 4,00,000	29	34
3	NCR 8,00,000 above	25	30
	Total	85	100

Source: Field Visit, 2021

All the figures look not so different. Data shows that 36% of women’s families are earning less than NCR 400000 per year. This is a tax-free amount as up to NCR 450000 a year is almost tax free. Family on this range of income feels very struggle to survive and most of them are looking alternatives for better income in the near future. Income between NCR 400000 – 800000 for a single family is a moderate-income family and has 34% amongst 85 respondents. Women’s families who yearly incomes are above NCR 800000 are 30% and considered as high-income family. Family members on this range are typically doing the economic activities such as high paid services on NGOs, Banks, and Business etc. Table 17 is demonstrated in pie chart below for the better presentation as follows;

Figure 5.3: Family’s Income Per Year

5.4 Land Holding Pattern

In rural areas people generally hold higher area of lands but cost less. In contrast, people living in urban areas generally hold lower area lands but cost high. Most of family in urban areas have only a land just for house; for example, 3 anna to a ropani whereas in rural areas people hold generally ropani to ropanies etc. The land holding pattern in Kajipokhari is as follows;

Table 5.4: Land Holding Pattern of Households

S.N.	Land holding size	Number	Ratio %
1	5 anna below	43	51
2	5 anna – 1 ropani	25	29
3	1 ropani above	17	35
	Total	85	100

Source: Field Visit, 2021

51% of households have below 5 anna whereas 29% of households have 5 anna – 1 ropani. There are 35% households who have more than one ropani. Generally, having a ropani in this area is equal to crores of money; a big money. It is very expensive to buy a land in Pokhara. People who do agriculture on their own lands are rich in the terms of fixed assets. It shows an unequal land distribution in this area.

Case Study 6

Panila Gurung, 45, originally from remote village of Kaski. Her husband is in foreign country, Saudi Arabia. They have two daughters. They moved to Pokhara in 2011 AD and bought a 3 anna land and later on in 2018 they built a house (single story house). She said ‘I want at least a ropani land where I can make my house and have some free space to cultivate some organic vegetables which helps save money on buying costly veg, but we don’t have much money. Buying this piece of land cost us almost a crore, that’s why my husband is working in foreign country.’ It is very difficult to buy a piece of land in Pokhara. Having a ropani and bigger is such a blessing and they are rich group of people.

5.5 Land Cultivation Pattern

This includes small farming on available space within house to cultivation. In this area, most of women have small land and do not have enough land for cultivation. However, they are creative as they use their spare time and small available space such as roof, barandah, gate area etc for small farming such as vegetables for their own use. This way they can save their money in buying vegetables from the market. They can use this money on to other important things. The study field has the following results;

Table 5.5: Land Pattern of the Households

S.N.	Cultivation pattern	Number	Ratio %
1	Rooftop/available space farming	83	98
2	Own land cultivation	1	1
3	Other land cultivation	1	1
	Total	85	100

Source: Field Visit, 2021

83% women's households either do not do any farming or farming on roof or available space within house area. Other land and own land cultivation are each 1%. Most of the households have no land to farming; therefore, it is obvious that percentage of land cultivation is low.

5.6 Food Sufficiency

Most of the women's households have to buy crops for food such as rice, wheat, maize, mustards. Only 2% amongst 85 respondents can have their own cultivated rice or wheat, but rest have to buy for the same. As shown in Table 20 below, it is found that 10% women households have brought rice, wheat or mustards from their respective villages. This has been shown in the following Table 20.

Table 5.6: Status of Food Sufficiency

S.N.	Food sufficiency	Number	Ratio %
1	12 months	11	13
2	0 months	74	87
	Total	85	100

Source: Field Visit, 2021

5.7 Types of Work Helped/Shared by Their Men Family Members

Generally, women must be all-rounder in societies of Nepal. They must be good children carer, good parent carer, good wife, good mum, good household and a good earner. Men expect all of these characteristics on women. Table 21 below shows the data collected from the field;

Table 5.7: Types of Work Assisted by Men Counterparts

S.N.	Type of work	Number	Ratio %
1	Household work (food preparation, cleaning, washing etc.)	49	56
2	Kids and parent caring	20	25
3	Business/agriculture/others	16	19
	Total	85	100

Source: Field Visit, 2021

56% of women are receiving helps from their male partners on food preparation, cleaning and washing etc. Men assist women in household activities which are a lot, but not seen clearly in the house. Similarly, 25% women are getting help from their male counterpart on kids and parent caring. This is very difficult and boring; many people want to avoid it. Again, 19% women are receiving aids from their partners or men on businesses such as common business or agriculture. This includes both men and women are doing same business together. Above figures are displayed in pie chart below;

Figure 5.4: Types of Work Helped by Male Partners

5.8 Personal Property of Women

Personal property of women can be collected from marriage when her parent gave her as dowry. In the past it was higher percentage than nowadays. The more dowry women receive more economic status they are recognised of. Amongst 85 participants, data on who have dowry (daijo) or who have not has been shown as follows;

Table 5.8: Daijo Pattern

S.N.	Daijo	Number	Ratio %
1	Have	14	16
2	Have not	71	84
	Total	85	100

Source: Field visit, 2021

14% women had received Daijo from their born family whereas 71% women did not get Daijo from original house. This property has also called as Pewa. In Terai belt, there are deep custom of Daijo. Parent must give Daijo to her daughter in order to make her family members happy. This is more on Bramhan and Chhetri community than in other casts.

5.9 Status of Women On Household Decision Making

Decision making is an important factor in order for representing the status of women; however, this is very limited to women. And majority of the decision is made by men in the family. Table 23 below shows the participation of women on decision making in the family as follows;

Table 5.9: Participation of Women in Household Decision Making

S.N.	Type of work	Number	Ratio %
1	Full participation	30	35
2	Semi-participation	36	43
3	No participation	19	22
	Total	85	100

Source: Field Visit, 2021

Study shows 35% of women have taken full decision-making participation or solo decision by themselves on households' decision. They are found more on Gurung, Newar, Magar and Bishwokarma etc. Women who are single decision makers have typically no husband with her in the current time or who poses earner in the family. Women with no or less income have basically less or no decision-making responsibilities. Similarly, 43% women involve on semi-participation decision making category. This includes decision making activities such on agriculture, business, and household activities such children caring, cooking, and cleaning etc. It also includes other economic activities. Finally, 22% women have no decision-making participation in all social and economic activities. The women on this category simply fall on women who do not do any economic activities and living in joint or complex families. Table 23 is presented in the following pie chart;

Figure 5.5: Participation of Women in Their Family Decision Making

CHAPTER SIX

SUMMARY, CONCLUSION AND SUGGESTIONS

This chapter deals with final outcomes of the thesis including summary, conclusion and recommendations made after analysis and discussion of points on chapter 4. It concludes in short and understandable points.

6.1 Summary

The field study was Kajipokhara of Pokhara Ward No. 14 where there were 2520 households with total population of 3200. Majority of population were Chhetri, Bramhan, Gurung, Magar, Newar, Sarki, Bishwokarma and Thakali. Women in number were 2021, and as a sample 85 married women were taken for the further study. The study was for understanding of women's social and economic aspects. How much they were economically and socially active on the site was major aim in the study. The study also aimed to find out the factors contributing women's participation in their social and economic activities. The summaries of results are as follows;

-) The highest age sex group of the women are 45-54 felt to 27% whereas 24% on 35-44 age group.
-) Caste wise population of women has been distributed as Chhetri as highest as 29%, Gurung as 25%, Brahman as 11% and lowest Dhital as 3%
-) Women are living in Nuclear family is 80%, Joint Family is 15%, and Compound family is 5%.
-) Data of age at marriage shows 7% of women were married below 18 years old, 55% women were married between 19-24 age group, and 28% were married between 25-34 age group whereas 6% are sterile.
-) Decision of marriage of women falls that 80% women's marriage was decided by their parents and relatives. 9% women were married by their own decision and same percentage of women was married by friends and others.

- J Looking at literacy rate has found that 6% are illiterate whereas rest are literate. 19% of women are under SLC. Women who passed PCL level are 26%, who passed Bachelor are 10%, and who passed Master are 7%.
- J Women were asked how to improve the education of women. 36% of women voted for awareness, 26% of women voted for policy level improvement whereas 23% women said for economic aids to girls and 15% of women casted for free education to girls and women.
- J Fertility rate of women ranges 66% for 1-2 children, 18% for 3-4 children, 7% for 4-6 children, 3% for 7 above, and 6% are sterile.
- J 9% of women face illness once in last year, 18% of women twice in last year, 29% of women had three times and more than 3 times are 44%.
- J 31% of women have chronic diseases such as sugar, female related diseases. Additionally, 71% of women have to work even on sick condition.
- J Women still believes on Dhama/Jhaakri treatment as 6% of women are believed on Jhaakri treatment whereas majority of women, 82% women believe on allopathic treatment. 11% of women believe homeopathic treatment.
- J In the terms of social participation, 81% of women participate generally on social organisation such as AamaSamuha, ToleBikash Marg etc. Percentage of women who do not participate on any kind of social organisation is 19%.
- J 41% of women do services for economic activities as their main occupation. The services include on banking, NGOs, government, other private services etc. 16% of women do business such as shop-keeping, grocery, fabric shop, beauty parlour, and cosmetic etc. 2% of women participate fully on agriculture and rest of 41% of women are doing as household.
- J On family's main source of income, services cover most percentage of 76%. This includes both in country and foreign services. Businesses are 17% whereas agriculture covers 2% and others are 5%.
- J On income in monetary form, 36% households are earning less than 4 lakhs a year, 34% are earning between 4 – 8 lakhs a year, and above 8 lakhs are 30%.
- J Households having less than 5 anna land are 51%, 5 aana to 1 ropani are 29%, and 1 ropani above are 35%.
- J Only 2% households are fully dependent on agriculture.

-) 13% of women's households have food sufficiency of 12 months. This includes cultivation of crops on their land in villages.
-) 56% of women are getting aids by their male counterparts on household works such as washing, cooking and cleaning. 25% of women take helps on caring of kids and elders whereas 19% of women take assistance on business and agriculture.
-) 16% of women have their private property such as Daijo or Pewa.
-) On decision making part, 35% of women take full participation on household decision making. 43% of women take partial participation whereas 22% of women do not take decision making participation.

6.2 Conclusion

Socio-economy status of women in the society means their face in the society. Many factors contributing to the socio-economic status of women can be found. In the field of study, illiterate rate is low as 6%. Women participate on different social organisation, earning activities and decision-making capacity. However, so called Dalit such as Bishwokarma, Sarki and other lower cast women have difficult on social and economic activities. Most of women and their family are dependent on services and business for their daily running of the family. Lower number of women and their family are only dependent on agriculture; 2%. There are still high percentages of women who do only household activities such as cooking, caring, cleaning etc but not recognised as work. They have a plenty of time after these activities, but due lack of practical education and opportunities they do not do any money-making activities which would make them decision maker in the family. However, education and property of women are quite good in Kajipokhari.

The social and economic status of women are highly determined by the various factors such as society, culture, household roles, support from family, responsibilities, education and property. The patriarchal family where men are dominant gives women less freedom and make women less active. Men participate on all economic and social activities; they are leader of the family. In Hindus society, women are oppressed more than Buddhist and Christian cultures.

The objectives of the study have met as socio-economic study of women and factor contributing on making this status have been analysed and discussed. The socio-

economy status of women in Kajipokhara is not too bad as compared with women in Nepal as a whole.

6.3 Suggestions for Future Study

The study was conducted by taking very few women in the field. Hence, the recommendations may not be relevant. The study was limited to investments, time, resources and manpower as it was for fulfilment of thesis of master's degree on sociology discipline. The study could have been further improved if the following points have been met;

-) More participation on thesis structure
-) At least a six-month time
-) Enough resources and team work

Covid-19 had also an impact on field visit as women were not interested in the participation for the interview. It was very difficult to convince them initially. With mask, social distancing and other protective precaution, every interview and questionnaires were conducted with them. It was aimed to conduct the study in a very safe manner in order to break the transmission of corona virus.

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ANNEXES

Annex 1 Questionnaire Sample

1. Individual Information
 - a. Name:
 - b. Caste:
 - c. Language:
 - d. Family size:
 - e. Age:
 - f. Religion:
2. Education
 - a. Illiterate please answer question below;
 - b. Under SLC
 - c. SLC
 - d. PCL
 - e. Bachelor
 - f. Master's degree

If illiterate what made it you illiterate

 -) Not access to school
 -) Poverty
 -) As a daughter
 -) Other reasons

Are you interested to study further: a) Yes b) No

If yes, then why.....

Do you think than education is an important factor on social life of women?

 - a. Yes b. No c. Don't know d. Others

How can we make improvement on girls' education?

 - a. Free education b. Economic aids c. Policy d. Others
3. Health
 -) How many time you became sick/ill in the last year?
 - a. Once b. Twice c. Thrice d. More than Thrice
 -) What were diseases?

- a. High fever b. Diarrhea c. Chronic d. Others

) Where did you go for the treatment?

- a. Allopathic hospital/clinic b. Homeopathic hospital c. Wizard d. Others

) During your illness did your family support you?

- a. Yes b. No

) During your sick period did you have a workload?

- a. Yes b. No

If yes, then which type?

- a. service b. business c. households d. others

) During your pregnancy did you get support from family?

- a. Yes b. No

4. Economic

) What is your main occupation?

- a. Service b. Business c. Household d. Agriculture e. Wage based f. Others

) What and how much is your main source of family income and expenditure?

S.N	Sources	Annual income	Annual Expenditures
1	Service		
2	Business		
3	Wages		
4	Agriculture		
5	Others		

) Do you have any individual property like Pewa or Daijo?

- a. Yes b. No

) Who decides to use money earned in your family?

- a. You b. Others....

) Did you see any discrimination of having or not having Daijo or Pewa?

- a. Yes If yes please state what kind.....b. No.

) Did Daijo improve your social status or does it improve?

- a. Yes b. No

) Do you participate in any decision-making process?

- a. Yes b. No

If yes, state..

- a. Household b. Services c. Business d. Land e. Marriage f. Others

) What are the main causes of weak economic status of women?

- a. Education b. Culture c. Religion d. Family e. Others

) Any suggestions on improving the economic status of women?

.....

5. Social

) Do you participate in social organization?

- a. Yes b. No

If yes which type.....

- a. ToleBikashSastha b. AmmaSamuha c. Others

) In your society are there equal opportunities to participate for men and women?

- a. Yes b. No

) Do you get supports from your social organization?

- a. Yes b. No

) Dose participating in social organization help to women to improve social status?

- a. Yes b. No c. Don't know

) How can make effective participation of women in social organization?

.....

) What was your married age?

.....

) Who conducted your decision for marriage?

- a. Parents and relatives b. Own decision c. Friends d. Others

) Do your other husband and other men help you in your family?

- a. Yes b. No

If yes please state

- a. Services b. Household c. Business d. Agricultures e. Others

) What are your main responsibilities in your family?

- a. Services b. business c. Household e. Others

6. General

) How to improve women's socio-economic status in the family and society?

.....

) Do you have anything to say finally?

.....

ANNEX 2

Photographs



Figure 2 Interviewer tanking interview with planned questionnaires



Figure 3 A woman doing vegetation for her own use



Figure 4 A woman doing business of cosmetic



Figure 5 Women doing labour job for house construction



Figure 6 Woman doing shop-keeping business



Figure 7 Men and Women doing agriculture farming



Figure 8 Woman doing grocery business



Figure 9 woman doing agriculture

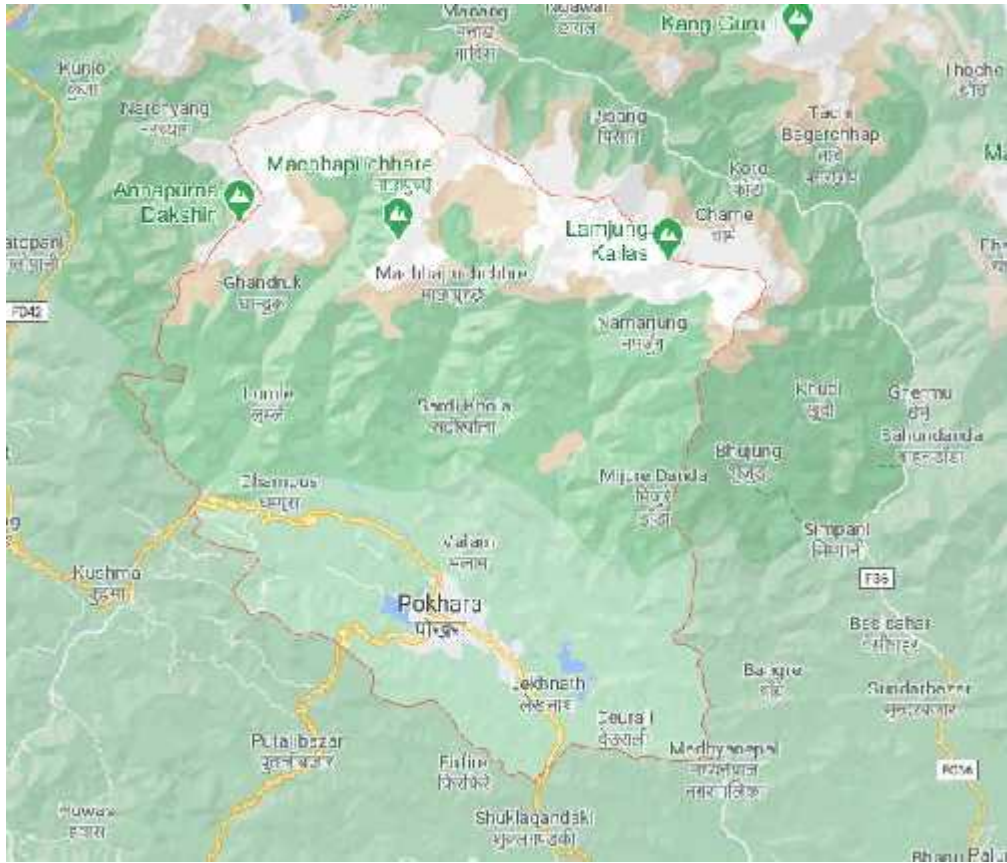


Figure 10Kaski's map