

**WOMEN EMPOWERMENT THROUGH INCOME
GENERATION PROGRAMME AT A VILLAGE
DEVELOPMENT COMMITTEE IN LALITPUR DISTRICT
OF NEPAL**

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Dedicated to

This study is dedicated to those rural women, who are working involved in income generation activities and earning income to support her family as well.

I would also like to dedicate this work to my professors who gave me continuous support and guidance throughout the course.

Abstract

Women are found suffering from social, cultural and political biases in the traditional male dominated society of Nepal. Compared to male counterparts women have limited access to educational and employment opportunities. They have less power and ability to do activities like men counterparts do; even they have the least authority to do something at their own initiation. Women are economically dependent on men (father, husband or brother), as men are traditionally considered as assertive and breadwinners of the family, they are focused on materialistic success. Women are found greatly confined to household and soft nature of farmyard activities. Still largely the households and society directly and indirectly deny or discourage women's role as decision-maker. Though the women of Nepal have substantial contributions both as labor and mentor in the household and outside, but their role is often underestimated and not counted as economic activity. Being heads of households, women have to carry out the full traditional roles with the added responsibility of household and production management. The connection between poverty and women's lack of power over resources and decision-making has now caught the attention of policymakers in government and mainstream development all over the world. Women empowerment issues perceived nationally or locally are being addressed by both state and non-state agencies. Beside the government intervention, NGOs are implementing various types of Women Empowerment Programmes including IG Programmes. Women Empowerment Programmes in Nepal include livelihood support Programme, rehabilitation and job placement for rescued women, safe motherhood Programme and so forth. In spite of involvement of various NGOs in women empowerment through Income Generation and Skill Development Programmes, the status of women is still not satisfactory in Nepal as various official as well as unofficial reports claim and the outcomes against the stated objectives of the NGOs' Women Empowerment Programmes are often questioned. Therefore, the present study is focused in assessing the impact of IG Programmes run by non-government organizations in empowering women. The researcher hypothesizes that IG Programme with its components viz., skill training, resource inputs of loan and equipment help to increase income to the women through independent business or work in the related field; the increased income lessens their dependence on family heads and enables to spend for personal expenses; gives them certain freedoms as individuals; enables them to contribute to family affairs financially, which creates an environment in the family in favor of the women to accept her views and participation in family matters like education, marriage, purchase etc. Bases on these hypotheses, the researchers investigate into the Programmes of three organizations – Amarapur Community Learning Center (CLC), Bungamati Foundation Nepal and Orchid Nepal – which implemented their Income Generation (IG) Programmes between 2006 and 2009 at Bungamati Village Development Committee (VDC). Apart from the components of IG Programme delivered by the NGOs for the increase in women's decision making capacity in personal and family life, the researcher also considers family background, viz. family size and education of the family heads as separate independent variables, to understand how much it has effect on empowerment of women.

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List of abbreviations:

CLC	Community Learning Centre
BFN	Bungamati Foundation Nepal
VDC	Village Development Committee
NRs	Nepali Rupees
IGA	Income Generating Activities
IG	Income Generation
ADB	Asian Development Bank
SWC	Social Welfare Council
NGO	Non-Governmental Organization
UN	United Nations
UNDP	United Nations Development Programme
IMF	International Monetary Fund
ILO	International Labour Organization
GDP	Gross Domestic Product
CBS	Central Bureau of Statistics
NLSS	Nepal Living Standard Survey
HDI	Human Development Index
MDG	Millennium Development Goal
PRSP	Poverty Reduction Strategy Paper
CDF	Comprehensive Development Framework
HIPC	Highly Indebted Poor Countries
WTO	World Trade Organization
GoN	Government of Nepal
FGD	Focus Group Discussion

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INTRODUCTION

1.1. Background

The term “empowerment” means to give somebody the power or authority to do something (Oxford Dictionary). Bennett (2002) as stated in [Malik and Luqman \(2005\)](#) describes empowerment as “the enhancement of assets and capabilities of diverse individuals and groups to engage, influence and hold accountable the institutions which affect them”. Bennet further says among the different disempowered groups like: poor, ethnic, minorities etc, women are one which is cross-cutting category with all these groups. Similarly, women empowerment implies that women have power and ability to do activities as like men counterpart but they have the least authority to do something at their own initiation. It necessitates the endorsement of various national Programmes and policies which ensures their right and authority to involve in all the developmental as well as economic activities carried out in a society, or in a nation. Income generation (IG) Programmes carried out by NGOs is a kind of Programme that supports women empowerment.

As men, women are also important part of society. They also play important role in nation building process. Their contribution in the development process has been gradually increased all over the world. Yet the fact is that women in almost all the known societies of the world, past or present, have not enjoyed the same status, privileges, rights and powers as that of men ([Mittal, 1995, cited in Basnet, 2001, p 51](#)).

The socio-cultural set up of Nepalese society is based on Hindu Caste system in which class, caste, ethnicity and gender largely determine the socio-economic status of various populations. Similarly, Nepalese society is basically a patriarchal society with masculinity as one of the characteristics in most of the family and society which influences all aspects of social, cultural and economic life of the people ([Bhusal n.d](#)). Women’s economic dependency is on men (father, husband, brother) as men are considered as assertive and breadwinners of the family, they are focused on materialistic success. Because of son preference traditions of society dominated by religious belief, women are found discriminated starting from birth to upbringings, education, employment opportunities and freedom for taking part in the decision making process in the family and society. Women are found greatly confined to household

and soft nature of farmyard activities. Even in 21st century, majority of the daily work performed by females is hardly measured in terms of economy with unequal opportunity even in the total household income. Nepal remains one of the poorest countries in the world with a poverty incidence of 38% (ADB 2009) and Nepalese women are considered as poor of the poorest. Women's poverty, their comparative lack of leadership and participation in decision-making, are often attributed to a number of personal factors, including low literacy, skills, self-esteem, financial security, and level of awareness of their rights (Endeley 2001:34).

After the restoration of multi-party democracy in 1990, poverty alleviation, sustainable development through inclusion of people from every walk of national life, restoration of peace by institutionalizing democratic practices through rapid economic growth and others became very demanding tasks ahead the new government. One among them were to bringing the women in development process by empowering them, imparting knowledge and skills, and providing them opportunities to work with income generating activities beyond their homely environment. Similarly, the 8th development Plan (1992-95) which was implemented after the restoration of multiparty democracy recognized NGOs and INGOs as development partners of government, as government believes that they can play catalytic role in order to bring significant positive changes in socio-economic scenario of society. International Development Agencies emphasized on the pressing problems of Nepalese women. As such they initiated funding non-government organizations (NGOs) in various Programmes and specific activities related to women development at community level. Unofficial reports suggest that there is more than 40,000 NGOs working in Nepal (Dunham, 2009), most of which in some way and others have organized Programmes and activities related to women. According to Social Welfare Council (SWC) the apex body of government, responsible for registration and regulation of various I/NGOs, the total number of NGOs working in the sector of Women Service is 1998 (7.85%) as of 2008.

What is empowerment?

Empowerment is one of the central concepts in development agenda. There is widespread agreement that women must be empowered to play an effective part in national development. Empowerment has been defined in various literatures as follows:

.... People gaining an understanding of and control over social, economic and/or political forces in order to improve their standing in society ([Kindervatter, 1979, cited by Wedeen 1996](#)).

... a mechanism by which people, organizations and communities gain mastery over their lives ([Rappaport, 1984 cited by Wedeen, 1996](#)).

What is women empowerment?

There is no straightforward definition of women empowerment, because the concept of power cannot be streamlined internationally as it differs from societal context ([Snijders, 2009](#)). Defining women empowerment process covers many influencing factors, meaning that any definition almost always captures part of the complete process. When defining women empowerment, one of the similarities in the literature is the concept of women's decision-making power as an indicator of women empowerment ([Snijders, 2009](#)). Krishna ([2003 cited in Bali Swain, 2006, p9](#)) puts forward the importance for women of having effective economic choices in their lives. [Malhotra, et al. \(2002, p5\)](#) stated that defining women empowerment has been done in most studies by using the terms options, choice, control and power.

[Saraswathy, et al. \(2008, p186-187 as cited in Snijders, 2009\)](#) defined women empowerment ideally as “(...) a continuous process where the powerless people become conscious of their situation and organize themselves to improve it and access opportunities, as an outcome of which women take control over their lives, set their own agenda, gain skills, solve problems and develop self-reliance”.

Women empowerment is a process of women gaining more access to a steady income and economic power or security ([Malhotra, et al., 2002, p9](#)).

[Mayoux \(2000, p8\)](#) applies the term economic empowerment as one of the defining dimensions of women empowerment. Female economic empowerment is usually about increased access of women to financial resources, income-generating assets or activities, savings, increased financial decision-making power and more economic independence.

Women empowerment is the burning issue of the nation. Women empowerment Programmes in Nepal include livelihood support Programme, rehabilitation and job placement for rescued women, safe motherhood Programme and so forth. The connection between poverty and

women's lack of power over resources and decision-making has now caught the attention of policymakers in government and mainstream development all over the world (Endeley 2001:34). Income generating activities can be defined as assisting women to secure income through their own efforts (Alana, 1994). The IG Programmes aim to provide rural women with an opportunity for independent earning through Income Generating Activities (IGAs). IG Programmes are designed to help enable socio-political and economic empowerment simultaneously. IG Programmes are implemented through social mobilization process, in which rural women are encouraged to organize themselves into a group, through which various educational, capacity and skill development, and income generating activities are carried out. IGAs covers diverse initiatives like: Skill based training, micro enterprise promotion, women cooperatives establishment, credit and saving groups, job creation schemes, awareness issues, resource mobilization and market linkages (Hall, 1992). IG Programmes seek to provide women with opportunities to earn and manage income, participate and lead group affairs and contribute to community development (UNICEF, 2001). Thus, NGOs, development agencies have continued to focus their efforts on the delivery of IG Programmes on the broad assumption that the benefits for women are self-evident (Basnet and Adhikari, 2006).

Family also has influence in matters of decision making capacity of the women. As per Hashemi, 1996 as cited in Parvin et. al 2004, p 49, because of the family with patriarchal social structure, programs that provide credit with minimal training or other supplementary support services do not empower their female participants and may even worsen their situations.

Though poor women are the target group of typical income generating Programme, yet many women could not gain enough power within households to use their loan as well as to control their income. Credit received by most of the women are surrendered to, husbands or male relatives of the family (Goetz and Gupta, 1996 as cited in Parvin et al. 2004). Therefore, most often women need to depend on husband or male members for repayment funds and it leads to new form of dependency and tension for women.

Baden and Green (1994 cited in Parvin et. al 2004, p50) maintains that none of the income generating program offer facilities to enhance women access to market, which is one of the critical aspects of women empowerment. These types of programs could do nothing to

eliminate family and socio-cultural constraints on women's physical access to market. Therefore, women lose control over a critical phase in the production process.

Very little is known about the extent of IG Programmes contribution to the empowerment of the rural women. Most of the studies also failed to prove whether the impact is due to the program itself or there are some other factors like family background behind that. Neupane (1999) as (cited in Basnet and Adhikari, c.a. 2006) argues that IG Programmes have inbuilt limitations, and that it is impossible to change the economic status of lower class rural women through very small scale IGAs, like kitchen gardening.

Thus, the mushrooming trend of NGOs is facing criticism from the people accusing them for not maintaining transparency, ineffective Programmes and their long term impact, and nepotism and favoritism. It is claimed that women in Nepal still largely face social, economic, political and physical discrimination, exploitation and marginalization (Helvetas Nepal n.d.). So, it becomes pertinent to ask in general, whether various Programmes run by these NGOs really empower women in Nepal.

1.2. Statement of the Problem

The women of Nepal have substantial contributions both as labor and mentor in the household and outside, but their role is often underestimated and not counted as economic activity. As women they suffer from social, cultural and political biases. Traditionally, women's roles are confined to household chores and farming activities, which, in general engage them for a longer hours than men (14-16 hours compared to men's 7-9 hours a day) each day (UNDP, 2004; ADB, 1999). In addition compared to male counterparts women have limited access to educational and employment opportunities. Still largely the households and society directly and indirectly deny or discourage women's role as decision maker. Women empowerment issues perceived nationally or locally are being addressed by both state and non-state agencies.

Status of women in Nepal has remained a concern in Policies since the 1980's when national policies started to address specifically the needs of women. Pyakuryal and Suvedi, 2000 as cited in Basnet and Adhikari, c.a. 2006 mentions until 1980s, it was wrongly assumed that men and women were equally benefited by development activities. As the result, women lagged far behind men in all developmental activities. To address this problem, women development Programmes have been progressively developed and implemented by many of

the government institutions and side by side with government interventions, NGOs are providing various types of women empowerment Programmes including IG Programmes.

A separate ministry, to look after the welfare of the women has been established in September 1995 immediate after Beijing Conference. Government has also declared 33% political seat for women.

Production credit for Rural Women (PCRW) was initiated in early 1980s by GoN with the objective to improve the socio-economic status of rural women which provided small scale credit to women groups to finance the start up of micro enterprises as a way of earning extra income and achieve improved participation in decision making and household and community level. Following the success of PCRW, the government developed another project called Micro Credit Project for Women (MCPW), involving NGOs in the implementation process (MGEP, 2002).

Since then, the numbers of NGOS are innovating and implementing women's income generation and development Programmes. But, in spite of involvement of various NGOs in women empowerment through income generation and skill development Programmes, the status of women is still not satisfactory in Nepal as various official as well as unofficial reports claim and the outcomes against the stated objectives of the NGOs' women empowerment Programmes are often questioned.

Therefore, the present study is focused in assessing the impact of IG Programmes run by non-government organizations in empowering women. The more specific query becomes: Do IG Programmes run by NGOs help increase in income and decision making power of the women? Have such Programmes brought awareness among the women? Are the women equally treated at family level after gaining opportunities for income generation and are they able to manage their homely financial activities at their own? These are some of questions the present study will address through research at Bungamati village development committee (VDC) of Lalitpur district in Nepal.

1.3. Objectives of the Study

The general objective of this proposed research is to know the impact of NGO-managed income generation Programme on empowerment of women. Moreover, the specific objectives are: (a) to know whether and how involvement of IG Programme has increased

their income and (b) to know whether involvement in IG Programme leads to increase in their decision making capacity in their personal and family affairs and (c) to assess the influence of family background upon the decision making capacity of women.

1.4. Significance of the Study

From academic viewpoint, the researcher seeks to examine how NGO run IG Programmes can lead to women's income giving them opportunity to start micro enterprise business and also involving in the decision making in the family.

Since, women empowerment i.e. women's capacity to participate in decision making is of national concern, and the issue of women empowerment is being addressed by both state and non-state agencies over decade, this proposed study thus is relevant in policy matters as well as in various Programme interventions.

There are very limited empirical studies upon the empowerment of women through income generating activities. Most of those studies are case based. So there is the need of systematic study on it, which this study will fulfill to some extent.

Women empowerment is still far behind success in Nepal in spite of various Programmes and policies by government and NGO sectors. Thus, findings of this proposed research help NGOs, government or society as a whole in understanding women empowerment Programme of NGOs and helps in rethinking and restructuring their existing policy and practices for effectiveness of such Programmes.

1.5. Hypothesis

Following hypotheses have been framed for this study:

- Involvement of women in Income Generation Programme, increases the income of women.
- More the involvement of women in income generation Programme, more empowered they are.
- More well-educated the family is, more empowered the women are.
- Smaller the size of the family, more the women enjoys decision making power in personal and family affairs.

1.6. Assumption and Limitation of the Study

The study is based on following assumptions and limitations:

- (a) The study is carried out in Bungamati VDC of Lalitpur District, thus confined to a specific area this study does not and cannot portray views and ideas of all the women of the country as views and ideas expressed by the women of village might differ from other women from other villages of the country.
- (b) Socio-cultural variables like: caste, education, age of the participant women are not considered.
- (c) While collecting primary data in the course of fieldwork for the study the respondent biases may move unnoticed.

1.7. Structure of the Study

The study consists of altogether six chapters. In the first chapter discusses about background, statement of the problem, objectives, and significances of the study. Beside this, the chapter contains hypothesis and limitations. The second chapter contains review of the literature and theoretical background. In the third chapter research methodology has been discussed. Chapter four contains detail about the study site like: its geographic location, climate, social background and composition, livelihood, gender study etc. Data presentations and analysis are included in Chapter five where analysis is done for relationship between empowerment i.e. decision making capacity of respondents in personal and family matters and IG Programme with its three components savings, access to information and resources; income of respondents. Similarly relationship is also shown between empowerment and family background. Similarly, chapter six contains conclusions and scope for future researches.

Literature Review and Theoretical Framework

This chapter explains the theoretical and conceptual aspects associated with poverty, income and empowerment. The focus is to obtain the deeper understanding of the concept and its relevance for the women empowerment.

Literature Review:

2.1. Poverty definition and features:

Poverty is global phenomenon. It is complex and multi dimensional societal problem. Poverty exists in almost every country in the world except of highly industrialized countries like: OECD¹ countries with difference only in its extent. Poverty is domain but unfortunate aspects of human life in most of the developing countries. To identify the poor in quantifiable terms, a poverty line dividing the poor from the non poor is used by putting price on the minimum required level of food, clothing, shelter, and fuel and so on. Thus the poverty line is the minimum level of income required to achieve an adequate standard of living in a given country. The estimates of incidence of poverty vary widely in the region, depending on the concept of poverty and its method of measurement.

What is poverty?

Many economists, institutions and social workers had defined poverty different ways. In social terms, “Poverty commonly is defined as insufficiency of basic needs” (Roach, et. al., 1972 p.21). Basic needs are the necessities that all human beings must have: food and water, shelter, clothing, education, medical care, security, etc.

While in conventional economic terms, poverty can be viewed as lack of money. It is about not having enough money to meet basic needs including food, clothing and shelter. It is the situation of having insufficient money to purchase those basic necessities. However, poverty is much more than just not having enough money. Poverty has various causes. It exceeds all social, economic and political boundaries. Thus it is an issue which needs everybody’s attention.

1. OECD - Organisation for Economic Co-operation and Development

According to World Bank as in [World Development Report 2001/02](#), “Poverty is more than inadequate income or human development – it is also vulnerability and lack of voice, power and representation.”

Relative poverty and Absolute poverty

There are various statistically defined methods to measure and quantify poverty. The simple methods often used to define poverty are relative poverty measurement and absolute poverty measurement ([Think Quest Team, 2006](#)). The relative poverty approach defines poverty relative to appropriate comparator groups while an individual may have more than enough income to sustain life, which may be very low compared to the rest of the community. The relative poverty arises due to the unequal distribution in income. Relative Poverty measurement is the simple way to determine the extent of poverty in individual countries as in this method, the entire population of a country is ranked in term of income per capita ([Think Quest Team, 2006](#)). It is the condition of having less income or resources than others within a society or country, or compared to worldwide averages.

Absolute poverty measures set a ‘poverty line’ at a certain income amount or consumption amount per year, based on the estimated value of a ‘basket of goods’ (food, shelter, water, etc.) necessary for proper living. The line is drawn on the basis of minimum nutritional requirements which are measured by first measuring the minimum food requirements of the community. The income or consumption of people is another measurement of the absolute poverty ([Think Quest Team, 2006](#)). The most commonly used definition of global poverty is the absolute poverty line set by the World Bank. Poverty is set at an income of \$2 a day or less, and extreme poverty is set at \$1 a day or less. The World Bank’s long-held estimate of poverty of the number of people living on the equivalent of \$1 a day has now been changed to \$1.25 a day ([Shah, 2010](#))

According to World Bank development indicator, 2008; 2.6 billion of world’s population live on less than \$2 a day and 1.4 billion people live at \$1.25 or below per day which is more than the previous estimate of 984 million with the older measure of a \$1 per day in 2004. Though this is in a decline state than past years, still almost one-half of the world’s population lives in poverty mainly in Sub-Saharan African and South Asia. The poverty line in Europe and Central Asia is 3.5%, Latin America and Caribbean is 23.5%, Sub-Saharan Africa is 38.5%, Middle East and North Africa is 4.1% where as in South Asia its 43.1%.

So, poverty is deeply rooted in least developed and developing countries. Incomes of many people in these regions are so small that they live in condition of permanent poverty. According to some economists, problem of poverty in the third world is primarily one of the rural poverty. The majority of populations in these regions live in the rural areas where average incomes are much lower than urban areas and the incidence of poverty is much higher.

Poverty thus has various manifestations. In addition to a lack of income to ensure a sustainable livelihood, it is about not being able to participate in recreational activities; not being able to send children on a day trip with their schoolmates or to a birthday party; not being able to pay for medicines for an illness. It is also characterized by lack of participation in decision making in social and cultural life. These are all costs of being poor. Those people who are barely able to pay for food and shelter simply can't consider these other expenses. When people are excluded within a society, when they are not well educated and when they have a higher incidence of illness, there are negative consequences for society. We all pay the price for poverty. The increased cost on the health system, the justice system and other systems that provide supports to those living in poverty has an impact on our economy ([WB website](#)).

2.2. Approaches to poverty mitigation:

Poverty is a major issue of concern among the development thinkers worldwide. The different forums of the UN, the World Bank/IMF and the international aid and development desks of the governments of the rich nations traditionally dedicate a certain percentage of their national budgets to mitigate the poverty, especially in the developing and least developed countries.

There are no end of debates about the very question of poverty and the approaches to alleviation. And along with these debates, there are also the different theories and the models. Various government and non-governmental agencies are pursuing those in practice. But poverty still remains, as it were, the most incomprehensible problem before the development thinkers and the practitioners of its various theories and models ([Syed, 2010](#)).

To Irene Khan (2009), the former secretary general of Amnesty International, poverty is not purely an abstract, economic issue. On the contrary, she considers it as an issue related to human rights. She thinks if the poor are empowered enough, they would be able to take their own decision on how to lift themselves out of the trap of poverty.

In her book titled, "The Unheard Truth: Poverty and Human Rights," Khan asserts that deprivation, insecurity exclusion and powerlessness that characterize a poor person's life have their origin in the denial of human rights they are entitled to. So, according to her, the first thing to do is to empower the poor person and enable her/him to assert that right.

This is no doubt a novel way to approach the complicated question of poverty. Khan identifies this critical component of the whole gamut of issues that constitute poverty and stresses that it should be taken into account before devising a proper strategy to fight poverty effectively. Thus, while talking about poverty, human rights also come. Everyone has the right to a standard of living adequate for the health and well-being of him/her self and his/her family, including food, clothing, housing and medical care and necessary social services. Everyone has the right to education (Syed, 2010).

ILO sees to poverty mitigation approach in the following way:

"Firstly, [...] certain minimum requirements of a family for private consumption: adequate food, shelter and clothing, as well as certain household furniture and equipments. Second, [...] essential services provided by and for the community at large, such as safe drinking water, sanitation, public transport and health, education and cultural facilities... . The concept of basic needs should be placed within the context of a nation's overall economic and social development. *In no circumstances should it be taken to mean merely the minimum necessary for subsistence.* (italics added. ILO,1976.)

2.3. Poverty and women

More than 1 billion people in the world today are living in unacceptable conditions of poverty, mostly in developing and least developed countries. The great majority of those poor are women. In no part of these regions, women are equal to men in legal and economic rights. There are widespread gender gaps in access to and control of resources, in power, voice, economic opportunities. Women bear the largest and direct costs of inequalities. The gender disparities in economic power sharing are important contributing factor to the poverty of

women ([Beijing Platform for action, 1995](#)). Countless women are deprived of flowering into adulthood because of early marriage; countless are daily oppressed physically within the family; numerous others are constantly in fear of unjust divorce; and following such divorce (or death) of husband, it is difficult for so many of them to survive with honor. Not to speak of one's own hunger, facing a choice between giving a morsel of food in one's child's mouth and keeping one's honor, the mother's mind and body get paralyzed, and her final choice cannot be predicted or assumed. In such reality, seeing the question of distress of women on a linear scale with first calorie then honor is manifestly unreal and inhuman. The advancement of women and the achievement of equality between men and women are matter of human rights ([Beijing Platform for action, 1995](#)).

In last decade, the number of women living in poverty has increased disproportionately to the number of men, particularly in least developed and developing countries. The feminization of poverty has also recently become a significant problem in the countries with economies in transitions as a short-term consequence of the process of political, economic and social transformation ([Beijing platform of Action, 1995](#)). The feminization of poverty is fueled by cultural conceptions of women as dependents of men; the gender division of labor within families, widespread discrimination in private and public realms, dichotomous labor market and pervasive discrimination that women and girls still face in schooling, housing and at work ([Simon, 1988](#)).

2.4. Poverty situation in Nepal

Nepal is one of the poorest countries in the world with per capita GDP of \$1100 ([CIA, 2008](#)). 'Poverty' and 'Rural Poverty' are analogical realism in the context of Nepal. The way to alleviate poverty is only when the rural sector is developed. Poverty in Nepal has persisted for decades, and it is recognized as a deep-seated and complex phenomenon. According to a Poverty Report of the United Nations Development Programme ([UNDP 2000](#)), poverty has increased since the late seventies, mostly in rural areas where 85 per cent of the population resides. Poverty increased at the rate of 3.1 percent between mid-eighties and the mid-nineties, the highest rate in South Asia ([Devkota, 2007, p 286 as cited in Tamang 2009 p 4](#)). The latest Nepal Living Standard Survey (NLSS) 2003–04 conducted by the Central Bureau of Statistics revealed that Nepal's poverty level had declined to 30.85 percent in 2003–04 compared to 41.76 per cent reported in the previous NLSS survey of 1995–96.

The latest report on Nepal by the International Crisis Group says, “Nepal is a deeply unequal country. It has the greatest levels of inequality in South Asia, and the gaps are growing wider.” The latest economic survey of Nepal 2009 mentions that out of the 30.85 percent of the people who are living below the poverty line, 78 percent are from the agricultural sector, 47.1 percent from the hilly region and 45.4 percent from the Terai. The rural sector accounts for approximately 95.3 percent of the total population living below the poverty line.

According to Nepal Human Development Report 2009, except for the central and western hills, the rest of Nepal is in a very poor state in terms of the human development index (HDI), gender-related development, the human poverty index and HDI by major castes and ethnicities. Despite the close proximity to the Indian market, the Terai is far behind the central hilly regions in all respects of development. Likewise, the western mountains, which are close to Tibet are equally far behind. The report shows that between 1980 and 2007 Nepal's HDI rose by 2.16% annually from 0.309 to 0.553 today. In Nepal life expectancy at birth (years) stands at 66.3, adult literacy rate (% ages 15 and above) 56.5, combined gross enrolment ration (%) 60.8, probability of not surviving to age 40 (%) 11.0, people not using an improved water source (%) 11, children underweight for age (% age under 5) 39.

However, Nepal is a victim of underdevelopment and poor policies ([Meier 2001 cited in Devkota 2005, p 11](#)). A challenging issue for development is to arrest the vicious cycle of poverty at the bottom percentiles. A poverty-stricken family is deprived of sufficient resources like land, education and skills that make it difficult to earn a daily wage and to feed the family. As the family grows, all members have to earn by selling their labor power, and school-going children have to drop out in order to support the family. All stakeholders of development such as politicians, planners, bureaucrats and donors have failed to arrest the positive feedback loops of poverty. Nepal faces an unprecedented spiral of income inequality ([Meier 2001 as cited in Devkota 2005](#)).

2.5. Productivity and employment

Shah (1988) discussed economic growth in Nepal and observed that low productivity is one of the major impediments rather than a paucity of resources. The Labour Force Survey ([Central Bureau of Statistics 1999](#)) reveals that out of the 9.5 million employed people, 6.4 million were engaged in subsistence agriculture and agricultural productivity has been more or less stagnant—growing at about 2 per cent—in the last five decades. Entrepreneurs at the

national level are not capable of absorbing the growing number of unemployed (18 per cent in 2004–05). This may be due to lack of capital or skills or both.

It is not uncommon to see a large number of economically active people living without any real prospects for the future. For example, in the history of school leaving certificate examination, that is, Class X graduation, the pass rate is barely 50 per cent. In recent years, the annual number of failed students exceeds 100 thousand. Those who fail in the examination are mostly from the rural areas and they have limited options to be economically active, such as either to work in the farmland or to assist in a parental business. On the other side, the same Labour Force Survey, 1999 showed that out of the total population of 11.2 million (aged 15 and over), 6.8 million have never attended school and about 4 million people never completed high school, which indicates a huge waste of human capital.

Had either the government or donor communities spent their efforts to enhance the skills of human resources in rural/village areas, resources would have been used in productive and beneficial ways. Implicitly, the general education system in Nepal is anti-development (Bista 1994 as cited in Devkota 2005, p 19) and lacks a recognition of the dignity of the value of labour. Skar and Cederroth (1997) observed that the greatest challenge for the government is the provision of occupational training for national self-sufficiency that, in turn, can help alleviate unemployment—a strategy of enriching human capital (as cited in Devkota, 2005, p 19).

2.6. From poverty to quality of life: some measuring indicators

Definitions of poverty reflect and illustrate definitions of well-being, of a good quality of life. A number of qualities of a good life point to: have enough to live without stress; to have a savings account; to be debt free; to take a vacation; to pursue dreams; and to help others in need. The presence of savings can help one in emergencies, and absence of which can put one in distress. Quality of life includes the possibility for celebration, the possibility to treat oneself, and the possibility of rest. There are a number of tangible assets that are mentioned as part of a good quality of life including automobile, fresh water, a good place to live, health, and a good job. More prominent, however, are intangible qualities such as love, happiness, religion, success, no stress, understanding one another, self-esteem and courage (Collins ,2005, p 9).

2.7. NGO and poverty reduction

Today NGOs are one of the major catalytic forces in the social mobilization and transformation of Nepali society. Both structural and functional characters of these organizations are quite diverse. Many of them are involved in awareness, social mobilization, local infrastructure building, and basic service Programmes such as education, health and drinking water provision to the local people (Khanal, 2006). There are also a large numbers of national, district and local stakeholder-based NGOs working for protecting either their members' groups or occupational interests. Human rights groups are engaged in protecting the civil rights of the people. NGOs working in the areas of women empowerment, community forestry, technology transfer and micro-finance targeting the poor in general and women in particular have performed well. They have also been successful in resolving the sustainability issue to a great extent (IIDS 2004). NGOs working on awareness building, protecting human rights, and raising voices for political, economic, social and cultural rights have equally been successful. On the whole, the NGO movement has helped the poor and disadvantaged to form self-help groups, feel empowered in the process, and bring about improvements in their livelihood. This has created an opportunity and a forum to articulate their voices and choices through their organization and mainstream their priorities (UNDP 2004).

Recent results of living standard surveys show no marked improvement in the access to basic social and physical infrastructure services of the poorest. Likewise, both consumption and income share of the poorest 20 per cent population has reduced to 6.2 and 5.3 per cent respectively in 2004 from 7.6 and 6.5 per cent in 1996 (CBS 1996, 2004). Recently constructed empowerment indices further reveal that social contradictions and conflict started or aggravated from those areas where level of social and economic empowerment were very low (UNDP 2004). At the same time studies examining the impact of liberal policies and Programmes indicate that there has been little success in the trickle down of benefits and in improving the living conditions of the poor. Hence, despite a big NGO involvement, neither could the dominant political, economic and social structure facilitating the marginalisation of the deprived be changed, nor could a perceptible improvement in the living conditions of the poor be made. The NGOs mainly succeeded in creating awareness among the large segment of deprived populations, leading to higher expectations, which in turn contributed to fuelling social contradictions in Nepali society to a greater extent.

Poverty alleviation targeted through the provision of economic opportunities to the women is one of the ways for improving the women's status. Almost all poor women in Asia are economically active in agriculture, trade, small-scale manufacturing and craft production but women's low socio-economic status and limited access to information, skills and resources mean that these income generating opportunities are not fully exploited (ADB, 2006, p 5). ADB further maintains that NGOs can play a contemporary role by undertaking projects that would be technically or administratively difficult for governments to implement, projects that government may have difficulty in financing due to competing demands on public resources or projects that cut across a number of government departments (ADB, 2006, p 5).

There are a large number of NGOs funded by foreign agencies working across the world. The activities largely focused by these organizations in the developing countries are mostly related to the socio-economic issues of women. Also in Nepal, there is a huge number of NGOs in some way or others working for the empowerment of women. These organizations are financially as well as technically supported by various bilateral and multi-lateral development agencies to implement wide array of Programmes related to poor and illiterate women as well as to the rural poor that cover both men and women in the community. To enlist some of the Programmes funded by ADB in Nepal are – skills for empowerment, rural micro-finance, gender equality and empowerment of women, and prevention of women and girls trafficking and rehabilitation. Similarly, various development agencies are working as well as supporting local NGOs in the sector of community forestry, establishment of handicraft business through skill training (candle making and cloth sewing etc.), education, reducing violence against women Programmes, micro-enterprise development, sustainable livelihood Programme, poverty-alleviation, small livestock rearing Programme and so on (Khanal, 2006).

The impact study of the various Programmes run by the NGOs is few in comparison to their number of Programmes. Referring to Kabeer (2001) that access to economic resources alone is not necessarily sufficient to address the inequality and to empower the women, Kantor (2003) stresses that improved access to income-earning opportunities is a means of facilitating women's empowerment. However, her specific conclusion is "income alone is not sufficient to directly facilitate women's empowerment within the household in urban India" (Kantor, 2003, p 442).

2.8. Government's attempt for Poverty reduction:

Poverty alleviation Programme is the priority of Nepal government. Poverty reduction is overriding goal of development plans and policies in Nepal. But though the continuous efforts through large number of Programmes and projects to alleviate poverty, poverty has not been reduced significantly in the country. Poverty is more widespread and deeper among women, indigenous group and Dalits living in backward areas, particularly in mid and far west hill and mountain districts ([NPC/UNDP, 2004](#)).

In 1999, the annual meeting of the World Bank and International Monetary Fund (IMF) declared the new approach. Countries are asked to design their own Poverty Reduction Strategy, which is written up into a Poverty Reduction Strategy Paper (PRSP), which was the basis for donor support. Heavily Indebted Poor Countries (HIPC) must have at least an interim PRSP to access debt relief. Nepal also introduced PRSP which is also its tenth development plan (2002-2007). The Tenth Plan is government's main medium-term strategic planning sharply focused on poverty alleviation.

Country's economic and social development is not possible unless employment creation, resource generating activities, and economic self-dependency Programmes are not implemented effectively. NGOs in Nepal are working side by side with government in promoting micro-credit projects, rural bank, skilled education and employment Programmes, fair trade, skill enhancement of women, agriculture and livestock, and other economic activities, running campaigns for rights on resources, and have received some successes, as well.

2.9. Income generation Programme's relation with poverty reduction

Poverty reduction global strategy:

Since 1997 or thereabouts, the Comprehensive Development Framework, also known as the Post-Washington consensus, has, for many developing countries and aid donors, replaced the much criticized Structural Adjustment Programmes (but not all their objectives). The CDF has brought with it the MDGs and PRSPs, not to mention the HIPC Initiative and the latest WTO round (how's your CAF – contemporary acronym facility – standing up?) ([WB, 2000](#)). In rural development work the focus for some time has been on participatory processes, aid partnerships, civil society organizations and sometimes the private sector too. These are advocated as the keys to success ([Belshaw, 1995](#)).

For many decades, the concept of poverty has been mostly identified with economic deprivation. People are considered as poor when they lack sufficient purchasing power. Economic well-being relates to the ability of individuals to acquire a basic level of consumption or human welfare (Wagle, 2002). In supporting this concept, Sarlo (1996) defines poverty as deprivation of economic resources that are required to meet the food, shelter and clothing needs necessary for physical well-being. Similarly, the World Bank (1992) states that people are considered as poor if their standard of living falls below the poverty line, that is, the amount of income (or consumption) associated with a minimum acceptable level of nutrition and other necessities of everyday life. These definitions are primarily concerned with income and consumption and generally, presume that poor people only suffer from limited incomes to meet their daily needs.

However, evidence abounds that poverty has dimensions that transcend these simplistic and prescriptive definitions. If well-being and quality of life are to be considered, then vulnerability, physical and social isolation, insecurity, lack of self-respect, lack of access to information, distrust of state institutions and powerlessness can be as important to the poor as low income (Robb, 2000). Therefore, economic deprivation cannot be the only kind of poverty that impoverishes human lives as Sen (1999) maintains. In fact, income only represents a means to a more basic end, which Sen interprets as the expansion of human capabilities. What this implies is that focusing on income alone in poverty reduction will not overcome all the problems associated with poverty. Rather, it will continue to divert attention away from these important problems with serious implications for poverty reduction.

The Human Development Report (1997), for example, suggests that economic growth can be a powerful means of reducing poverty, but its benefits are not automatic. Essentially, people must be educated and enjoy relatively good health to contribute and benefit from growth. In this context, individuals need the capabilities to access gainful employment and participate fully in the society to which they belong.

2.10. Poverty and empowerment:

Many experts on poverty talk about empowerment when they talk about defining poverty. As per MCHugh Kathleen (2006) of Save the Children, defines, “Poverty should be defined by an individual’s inability to affect change in their lives.” Empowerment refers to the ability of an individual to make choices regarding his or her life. Often, the poor are not empowered - they are forced to work at certain jobs or do certain things, and often, this state of existence can be linked to poverty. When people are disempowered, many times, they are in poverty.

Most of the empowerment projects and income generation schemes combine direct action by low-income women and men working in community based organizations along with local NGOs and with some support negotiated from one or more external agency (local government, national agency, national or international donor). These initiatives include community based organizations and NGOs developing savings and credit schemes for emergency credit or credit for micro-enterprise and/or housing; building or housing improvement initiatives; installing some infrastructure; and setting up and managing some basic services. Most have recognized the need to act on different fronts - in response to the many different kinds of deprivation that most low-income groups face ([Anzorena et al, 1998](#)).

Making people aware of their own capacities and resources can help increase the options available to them. So too can showing how to use these to leverage more choice. Professional advice and support can increase the choices further - but successful professional intervention requires that the value of such intervention is recognized and accepted by low-income households ([Anzorena et al, 1998](#)).

Empowerment is more than citizens and their organizations being allowed to act and make choices. It also includes the institutional and judicial framework that guarantees their right to act, to organize and to make demands within representative political structures - and that regulates or controls the power of other groups to limit their choices or contravene their rights ([Anzorena et al, 1998](#)).

Each of these initiatives sought to encourage decision-making processes within the organizations formed by low-income households, including decisions For instance, in India and South Africa, the women who form the savings groups, with the ultimate goal of funding their own houses, develop their own house designs - first as drawings, then as cardboard

models, then as life-size models so that they can assess whether the size and design of different rooms is appropriate. This also allows each element to be carefully costed - and decisions can be made about what could be changed to reduce costs. (Anzorena et al, 1998). But in many cases, as the author pointed out, NGOs stand in a contradictory position against donor agencies; they can rather manipulate the community groups or individuals through their self-interests.

2.11. Relation of income with empowerment

Low-income women face restrictions on the amount of government aid they can have, which makes it extremely difficult for many to start business (Dumas 2001). They also face limitations in the number of hours they can work, the amount of health care and other assistance they receive as well as regulations that do not distinguish between personal and business assets. These barriers make it hard for many low-income women to support themselves. In addition, the majority of low-income women do not possess the training, resources and skills necessary to start businesses. A recent study on low-income micro entrepreneurs conducted by the Aspen Institute (as cited in Dumas, 2001) found that among the 53 per cent who moved out of poverty, many derived their income not from a micro business alone, but from a combination of self-employment and wages.

Micro Enterprise Training and Development Small-scale enterprise development is being seen as a viable strategy for creating economic opportunity for self-selected individuals who are low-income and unemployed. Micro enterprise development programs focus on creating jobs, increasing the economic stability of individuals and communities, alleviating poverty, and increasing economic self-sufficiency. Encouraging micro enterprise development also has spin-off effects. Micro enterprises create jobs in a community; they provide for financial stability of neighborhoods and also help in restoring and building communities through a philosophy of self-help (Dumas, 2001).

Participants in micro enterprise development programs are more likely than any other control groups to become self-employed and remain self-employed, experience significant asset accumulation and decreases in welfare assistance received, and create secondary employment opportunities. This is possible if the micro enterprise programs effectively target and reach large numbers of female clients (Dumas, 2001).

2.12 Theoretical Framework

This study is grounded in line with empowerment theories from both economic and social perspectives.

Empowerment is multi-dimensional concept. It has been used in many different contexts and by many different organizations in the fields of education, health, social work, and psychology as well as in work of feminist and development organizations. As per Kabeer (1999) empowerment is “the expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them.”

Here, strategic life choices means decisions that influence an individual’s life trajectory and subsequent ability to exercise autonomy, which cover choice of livelihood, where to live, who to marry, whether to marry, whether to have children, how many children to have, who has rights over children, freedom of movement and choice of friends that are critical for people to live the lives they want. The strategic life choices are based on three dimensions Resources, Agencies and Achievements. In conventional economic term, resources mean materials, but in broader term resources are obtained through different social relationships operating in various institutional domains which constitute a society, connecting family, market, state and community. Agency is the capacity to define one’s goals and act upon them which further explains decision making, bargaining and negotiation capacity. It provides resistance against deception and manipulation and gives cognitive process of analysis (Kabeer, 1999). Achievements are the capabilities [*the potential that people have for living the lives they want*] of being and doing that are evaluated by people in a given context which are gained by combining resources and agencies together (Sen as cited in Kabeer Naila, 1999, p 4).

Empowerment can be described in other words as a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination (Keller and Mbwewe, 1991 as cited in Malhotra et al. 2002) . Empowerment oriented interventions enhance wellness as well as target solving problems, providing opportunities for participants to develop knowledge and skills, and engage professionals as collaborators instead of authoritative experts (Perkins and Zimmerman, 1995).

Many scholars have debated the extent to which empowerment can be considered as process or an outcome. Some scholars like East (2000), Staples (1990) cited in Carr (2003), declared that empowerment is both process and outcome. Whereas, theorists like Gutierrez (1995), Kaminsky, Kaufman, Graubargh, and Robins (2000) have taken it as a process implying that the personal transformation of the individual who is becoming empowered is at the foundation of the process (Perkins and Zimmerman, 1995). Gutierrez (1990) clearly mentions empowerment as 'a process of increasing personal, interpersonal power so that individuals, families or communities can take action to improve their circumstances' (as cited in Carr 2003, p 11). Thus empowerment is a transforming process constructed through action.

From these definitions we can see empowerment works in a process which leads to a host of opportunities, increase in ability to exercise autonomy, a capacity to define one's goals and act upon them, enhancement in decision making, bargaining and negotiation capacity. It further relates to a cognitive process of doing and being as well as analyzing the situations and events which will eventually strengthen self-reliance, independent rights giving them capacity to solve problems, through knowledge and skills.

Income is an essential element in household livelihoods, and those who control it have considerable power. Gender and Development policy makers and practitioners see control of assets and freedom to earn income as crucial elements in the 'empowerment'. NGOs have been facilitating women's access to income, through Income-Generation Programmes (IG Programmes), which are widely assumed to be the first step in the process of ensuring women's control over resources and decision-making (Endeley 2001).

2.13. The Analytical framework:

In this study, the conceptual suppositions are IG Programmes through a process lead to empowerment of women by providing them with income generating opportunities combined with skills, access to resources and awareness among women. Here, the dependent variable is empowerment, which depends on IG Programme with its basic components – skill, access to resources and awareness. These three basic components of IG Programme give opportunity to the women to earn income which ultimately reduces the economic dependency of women. Reducing economic dependency can be a basis for empowerment. Women need to be engaged in a productive activity that gives them some financial autonomy (Aithal n.d). The

increased level of income for women along with awareness improves their self-confidence and subsequently engages in decision making in personal and family affairs. Income in hand of a woman enables her confidence to put forward her opinion and share views in family decisions, i.e., woman's economic contribution in a family makes way for her participation expected and accepted by the family members particularly by the family heads. The confidence and economic strength of women may motivate and enable her to participate in different social events and associations. IG Programme in this case is assumed to initiate a process for the women in which the women start developing their own-self, their space in the family and society, which relates to the empowerment ideologies. Development must be by people, not only for them. People must participate fully in the decisions and processes that shape their lives (UN, 1995), but at the same time promotes a rather instrumentalist view of empowerment; investing in women's capabilities and empowering them to exercise their choices is not only valuable in itself but is also the surest way to contribute to economic growth and overall development (UN, 1995). The emphasis lies in creating spaces for women to be involved in shaping the decisions.

Neo-classical economic theory assumes that women have lower levels of education, training and on the job experience than men because families tend to allocate household resources to the education of male family members while expecting the females, as they grow up, to spend their time on housework and child care for which training is not required. The theory further explains gender differences in employment in terms of differences in human capital where women are disadvantaged because of their family responsibilities, physical strength, education, training, hours of work. By this theory we can understand that disadvantages of women lie in their lack of skill, awareness, education and burden of responsibilities, while, IG Programme is intended to provide them with skill, opportunity and awareness to involve them in income generation activities which is the hypothetical base of this proposed study. This aims to make women independent in making choices of her own and also participate in family choices.

Analytical Framework

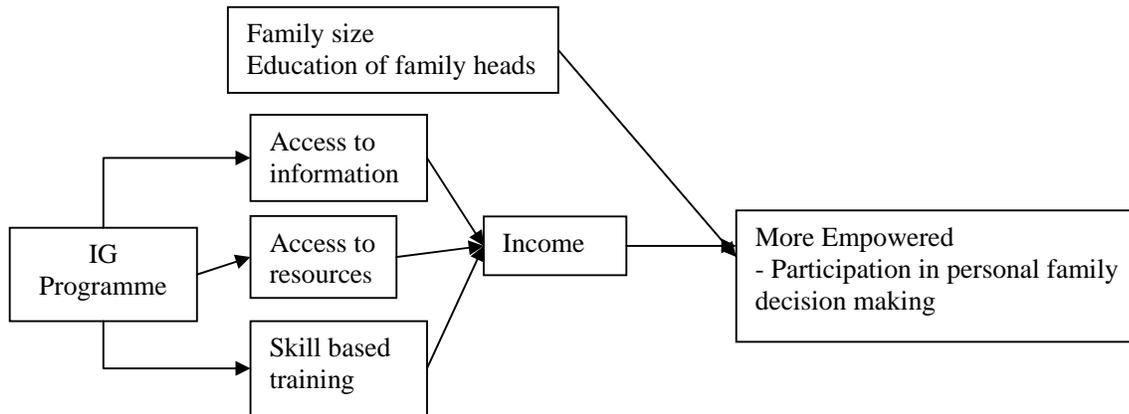


Fig: 2.13

Independent Variables are: (1) IG Programme with its three components Access to information, Access to resources, Skill based training. (2) Family Background (3) Income
Dependent Variable: more empowered i.e. Decision making capacity of women in personal and family affairs.

Here, skill based training is designed to advance individuals' general proficiency, especially in relation to their present or future occupations. Skill training prepares learners for jobs that are based in manual or practical activities, traditionally non-academic and totally related to a specific trade or occupation.

Access to resources refers to women's participation in saving and credit groups, savings mobilization, loan provision, material support.

Access to information refers to knowledge about the various agencies in their community.

Family background: size of the family and Education of the family head is taken as reference to family background.

Income is cash in hand of women, earned through the micro enterprise business they are involved in.

Parvin et al (2004) set a number of indicators to measure women's participation in household decision making: 1. Child Education, 2. Son's & Daughter's Marriage, 3. Buying Household Items, 4. Buying Personal Items, 5. Buying Household Assets, 6. Buying Agricultural Inputs,

7. Use of Contraceptives, 8. Avail Treatment, 9. Avail Recreational Facilities, 10. Visiting Parents or Relatives.

For the proposed study, the considered indicators for decision making are given as below :

1. Buying personal items
2. Visiting places
3. Visiting markets, institutions
4. Arranging recreational facilities
5. Meeting with the people
6. Child's education
7. Child's marriage
8. Making small or big purchases

Decision making:

Decision making agency refers to a particular dimension of empowerment that is frequently used in empowerment studies (Holvoet, 2005,p75).

The participation of women in above mentioned household and personal decision making both before and after involvement in IG Programme have been collected in order to examine the extent of change in their participation as their financial capabilities is relatively increased after involvement in IG Programme.

2.14. Conclusion

The review of literature suggests that poverty is of different forms, but in one sense, it is inability to meet the basic needs of life, which can be measured by income. A general picture of the poor or under-developed countries is that the majority of populations live with inadequate income, which hinders their voice and choices. There are various theories and models to poverty mitigation and to build capacity of the people. Women of Nepal, particularly those in the villages, are not involved in economic activities or their involvement in economic activities is underestimated or not considered at all, which remains a contributing factor to poverty of women and absence of their voices and choices. Poverty alleviation targeted through the provision of economic opportunities to the women is one of the ways for improving the women's status. Their economic and social development is not possible unless employment creation, resource generating and economic self-dependency

activities are not implemented. One approach suggests that if the skills of human resources could be enhanced, the resources would have been used in productive way. Along the line of the women empowerment policy and activities of the governments of Nepal, the NGOs are involved in awareness raising, skill training, community forestry, technology transfer, micro-finance, enterprise development for women, rights campaign etc. Theories suggests that empowerment can be measured through the ability of individuals to make strategic choices about own life, and again it refers to their decision making capacity or participation in decision making process, and also it refers to the ability to control resources. The study further counts that empowerment works in a process which leads to a host of opportunities, increase in ability to exercise autonomy, a capacity to define one's goals and act upon them, enhancement in decision making, bargaining and negotiation capacity, where income is an essential element in household livelihoods, and those who control it have considerable power. In this study, the conceptual suppositions are IG Programmes of NGOs through a process lead to empowerment of women by providing them with income generating opportunities combined with skills, access to resources and awareness among women, in which family background, particularly family size and education, influences this empowerment in decision making.

Research Methodology

4.1. Introduction

This chapter describes the methodology used the study. The research is designed in a descriptive cum analytical framework to analyze the empowerment i.e. decision making capacity in the study area. Descriptive research design is used for collecting information about respondents' views and ideas, their participation, problems, changes etc. Different methods used for data collection are discussed in detail. Observations, structured questionnaire interviews, open-ended interviews and personal experiences are used as primary sources of data. In addition, different documents like books, articles, and publications of different organization were used for obtaining secondary data.

4.2. Research Design

G. Sen (cited in [Malhotra et al. 2002](#)) suggests that the process of empowerment is essentially qualitative in nature. Kabeer's work (1997 as in [Malhotra et al. 2002](#)) suggests that the assessment of the process is not only qualitative, but subjective as well. According to Kabeer (1997 and 1998 as [Malhotra et al. 2002](#)), the subjectivity of the process should also extend to measuring empowerment in terms of women's own interpretation; rather than relying on what is valued by the evaluators of Programmes, the process of empowerment should be judged as having occurred if it is self-assessed and validated by women themselves . For this, the study employs quantitative methods.

4.3. Fieldwork

Fieldwork was carried out from the month of March 2010 with the follow ups in continuing months. The dependent and independent variables of the study were identified and the variables were operationalized and indicators were fixed to get proper information and data. Since, the study is qualitative as well; some factors were changed during the field work depending on the responses of respondents. On the basis of practical experience during the field works, and guidelines by the professors, Empowerment in terms of decision making

capacity at personal and family level have been taken as dependent variable and access to resources, family background, awareness and skill as independent variables.

4.4. Sampling and Sample Size

For this study purposive sampling was used. The women who participated in skill development training provided by NGOs Amarapur CLC- Skill Nepal, ORCHID- Nepal and Bungamati Foundation were taken questionnaire interview. Also interview was made with 8 women who were out of NGO intervention means who did not join training programme run by NGO but had training from commercial institutions at their private expenses.

Table 1: Sampling and Sample Size

S.N.	Name of the NGO	Type of training	Total participant women	Sampled Respondents
1.	ORCHID-Nepal	Sewing and Cutting	24	8
2.	Amarapur CLC-Skill Nepal	Embroidery	20	10
3.	Bungamati Foundation Nepal	Candle Making	18	9
4.	Family members			9
5.	Out of intervention group	Sewing and Cutting, weaving		8
Total:				44

A large number of Newari women are involved in the training, as it is the major ethnic group in the VDCs. Beside these, only two from other castes they are Lama and Bhusal.

Table 2 : Family size, Marital status, Age and Education of the respondents [intervention group]

Family size (in No.)	in %	Marital Status	in %	Age	in %	Education	in %
1-5 persons	80	Single	11	20-30yrs	49	Just literate and primary level	66
6-10 persons	20	Married	89	31-40yrs	34	Lower secondary and secondary level	23
				41-50yrs	14	Intermediate level and above	11
				51-60yrs	3		
Total	100	Total	100	Total	100	Total	100

N = 27

Table 3 : Family size, Marital status, Age and Education of the respondents out of intervention group

Family Size	%	Marital status	%	Age	%	Education	%
1-5 persons	87	Single	37	20-30 yrs	87	Just literate and primary level	62
6-10 persons	13	Married	63	31-40 yrs	0	Lower secondary and secondary level	13
				41-50 yrs	13	Intermediate level and above	25
				51-60yrs	0		
Total	100	Total	100	Total	100	Total	100

N= 8

Family size: Bungamati VDC has both joint and nuclear family system. The largest family size of the respondents is up to 10 persons and smallest of 3 members. Family size is an important variable determining the possibility of the supply of family labour for the farm work as 81% of population is dependent upon agriculture in Nepal. In Nepal children are considered as a free labour for their parents. So it is an advantage to have big family size especially in rural areas to fulfill the demand of labour for farm work. Only few respondents both in participant or intervention group and non intervention group have family size from 6-10 persons. Majority has family size 1-5 persons. It is important to have small family size. So that poverty can be eradicated to some extent. Arranging food for small family is easy as compared to arranging food for a big family. [ref : Table 2]

Marital Status: The marital status of participant respondents is shown in Table no. 2. It shows that majority of respondents within intervention group is married which cover more than 80%. In non intervention group also majority of respondents i.e. 63% are married. Only 11% of the total respondents from intervention group is single or unmarried women.

Age Structure: Among the respondents from the intervention group, the maximum number of women belongs to age group 20-30 years. The respondents belonging to age group 20-30 years is 49% followed by 31-40 age 34%, 41-50 age group 14% and 51-60 age group 3%. In control group, the respondents belonging to age group 20-30 years is 87% and rest 13% belongs to 41-50 years.

Literacy rate: Education plays a vital role in awareness of people. These awareness people could participate actively in development of their society. The literacy level is categorized into three groups namely Just literate and Primary level, Lower secondary and secondary level and Intermediate level and above. Percentage of just literate and primary level is the highest, it is more than 60% as shown in Table No. 5. All the respondents are at least literate which means they can read and write their names. They learnt this from informal literacy classes. The respondents in lower secondary and secondary level are 23% and only 11% belongs to Intermediate level and above. Only one respondent is up to Bachelor level. Among control group respondents, 62% are just literate and primary, 13% are lower secondary and secondary and 25% are intermediate and above.

It is assumed that, successful implementation of any development Programme, it is important that the target groups have to be literate at least to understand their position in the society.

Marital status, age and education of the respondents that means participation women are not taken as variables in this study because of high differences in the percentages between the respondents groups.

4.5. Nature of Data and Data collection methodology

In order to collect the information, first of all questionnaire and interview guidelines are outlined, target groups are accounted and pilot survey was made to revise the questionnaires and guidelines if necessary. Both primary and secondary data have been collected and used in the study. Primary data are collected from questionnaire survey, interviews and FGDs. Secondary data are collected from review of related documents, articles and books.

Researcher herself went in house to house and to the organizations interviewing as well as observing women's activities at the same time. Majority of information was obtained from semi-structured interviews. For some specific questions like: women's participation in decision making process, freedom to decide on her savings etc structured interviews with closed questions were considered ideal completion. The first week of field visit was used to gain general information about the settlement at Bungamati VDC. Therefore, experts such as male and female social mobilizers, a female elder, president of Bungamati Foundation Nepal and Amarapur CLC and a woman working for BFN were interviews. In the following unit, the methods applied are discussed in detail

4.5.1. Questionnaire Interview

All the information needed was collected through questionnaire and interview method. Both structured questionnaires and interview guidelines were used. Structured questionnaires were used to interview female participants who are the intervention group and control group. Interview was taken with all the sampled women and some of the family members. As this study focuses on income generation of women, it was considered to be most fruitful to concentrate on the participants from the chosen three NGOs, who gained the skill based training. And also family members, mostly husbands and father, mother, child as well were interviewed to know about the roles of these women in the family, and the changes they observe. First, information about the women who took the training were gathered from the respective organization and then the participant women were approached going to their workplace or house. More than one attempt were made to contact with some of the respondents. Interviews lasted from 25 minutes to more than one hour.

4.5.2. Key informant Survey

Key informants were interviewed and discussed to collect information about the operation of the Programme, its managements, problems and its solutions, impact of the Programme etc. Key informants were VDC assistant, NGO executive - president of Amarapur-CLC, social mobilizers. They were taken face to face interview with few checklists questions. Their opinions and views concerning to women empowerment, such trainings and income generation Programmes of NGO in these VDCs, women involving in income generation activities, the changes in their behaviors etc were received.

4.5.3. Interview with non- participant women (out of intervention or non intervention group)

Interview was taken to 8 women who did not participate in any income generation Programmes of the NGOs but are engaged in some sort of income earning works. Information on their income earning activities and participation in family decision making were received.

4.5.4. FGD

One FGD was organized involving direct and indirect beneficiaries of the IG Programme intervention of the NGO Bungamati Foundation Nepal to get information through interaction among them. The advantages of group discussion compared to individual interview found are as following: first, people can speak freely and feel more comfortable talking to each other than talking to an unknown interviewer. Second, very ordinary things like labour division or decision making, which normally are poorly reflected, may be easier to discuss in groups (Morgan 1997, p 10). And third, “the format allows the facilitator the flexibility to explore unanticipated issues as they arise in the discussion” (Marshall & Rossmann 1999, p 115).

Organisation of the focus group: The president of BFN was requested to call selected people or group to participate in the meeting. Criteria for selection of participants were their interest in the topic, involvement in working in group and their promising answers in the previous interviews. Hence a group was built with three participant women and two community leaders. The women were from the group who were producing candles after they got training from BFN. Among the two community leaders one was vice president of management committee of the production group and another was a volunteer.

People were gathered in the room where the women were doing the production of candle work. Few guideline questions were set for the discussion and important points were noted down and also the discussions were tape recorded. In order to compare individual interviews with group discussions, more or less the same questions were asked again in a more general form. So, again, the issues of decision making in personal and family matters were investigated along with additional questions.

4.6. Validation of data

Validation of data has been established through the triangulation of the information obtained through the questionnaire with the interview, formal and informal discussion made with different stakeholders. The different stakeholders include family members as well as the community leaders, control group were also interviewed regarding role, status and contribution of the beneficiaries.

4.7. Data processing and analysis plan

For data processing and analyzing, SPSS Programme has been used for some descriptive statistics like: percentage, mean, standard deviation and coefficient of variation (CV).

To interpret qualitative data, it is useful to remember the limitations of the interviews. As Marshall and Rossmann (1999, p 108-110) point out, interviewees may be unwilling or feel uncomfortable sharing their thought and experiences. They may have good reasons not to be truthful. On the other hand, the researcher may not properly comprehend responses to the questions or various elements of the conversation (Marshall and Rossmann, 1999). Furthermore, relationship between the experience and type of information that can be given in interviews may have an important effect on the quality of the answer. Wilson (1991, p 32) points out three different situations:

- (1) The personal experience of the interviewed person is the same like the public account. In this case it is easy to answer, there is nothing to hide.
- (2) In the second case, in contrast, their private account is not the same as public. In this case, it may be difficult to collect data because the informant may wish to appear “better” than she or he really is or hide information.

Sometimes it may be the case that an experience cannot be expressed because there are no words available to adequately express the experience. Wilson (1991, p 35-36) summarises “(...) the accessibility or information is related to the degree of threat to the dominant ideology that is involved in thinking about it. Even when the issue is not very threatening there may still be no accurate public account of the situation.”

Wilson (1991) skips to draw conclusion of her considerations and leaves open the question as how the researcher can face this challenge adequately. In fact, in research, exactly the opinions and experiences that do not correspond with social ideology often are of special interest.

4.8. Conclusion:

This study involves both qualitative and quantitative methods with particular focus on qualitative methods. Different published books, articles, publications of different organizations are reviewed for secondary source of data and information, while observations, structured questionnaire survey, interviews are the primary source of data and information. The study was conducted at Bungamati VDC under Lalitpur district, where most of the people are Newar community and dependent on agriculture. For measuring women's empowerment, the outputs and outcomes of the IG Programme are not only judged from the perspective of program objectives, but women's own interpretations and experiences are judged. Following the field test experience the variables set at the proposal making phase were little changed; family background was added as an independent variables to other sets of independent variables – access to information, access to resources, and skills. For survey and interview 44 respondents were selected – 8 women from Orchid Nepal, 10 from Amarapur CLC, 9 from Bungamati Foundation, 8 women as non intervention group, and 9 family members of the IG Programme participant women. In families, husbands, mothers and grown-up sons or daughters were interviewed to understand the roles of the women and effects of the program. For information on program inputs and social structure, social mobilizers and NGO executives were interviewed. Since the program outputs and outcomes might vary, so women from three NGOs were selected for the study. Key information on the program was collected from the NGOs' management bodies, and their published or unpublished documents through some checklists. Participant women and community leaders participated in the FGD in which almost same questions for the survey were used. The FGD was intended for the women to speak freely and do self-assessment, and also for the community leaders to justify their program outcomes and the roles of the women. For measurement of empowerment, i.e., decision-making capacity of the women in personal and family matters, attempts were made through survey and interview to understand the situation of the women prior to the program intervention and the changes following the intervention. The data collected from the participant women were validated with those from the families and NGO executives. For testing hypotheses and analyzing data, cross-tabulations, frequencies, and percentages are made with the help of SPSS. The IG Programme components were considered as the core inputs for measurement of empowerment, while family background of the women is used to see its effect on program outcomes.

Chapter 4:

Demographic and Socio- Economic Characteristics

4.1. Introduction to the study site

In this chapter a brief description of the case study area's geographical location, its infrastructure and social composition is given as an introduction to the study site.

4.1.1. The village's geographical location: Bungamati VDC is one of the VDCs among the 41 VDCs in Lalitpur District situated in Bagmati Zone of Central Development Region, Nepal. Located within Kathmandu Valley, this VDC is 6 kilometers far to the south-west corner from Mangalbazaar, head quarter of Lalitpur district. This VDC is between altitudes of 1130 to 1400 meters above the sea level. It is surrounded by Nakkhu River and Sunakothi VDC at East, Bagamati River and Setidevi VDC of Kathmandu district at West, Sainbu and Khokana VDCs lies at North and at west Dukuchaap and Champi VDCs. The nine wards² of the VDC, are classified as : Ward No. 1-6 Bungamati proper, Ward No. 7-8 Chunnikhel and Ward No. 9 Pharsidol.

The Bungamati environment corresponds to middle hill/mountain region. The climate here is sub-tropical. During summer, the maximum temperature goes upto 36 degree Celsius (May) and in cold the minimum temperature is up to 1 degree Celsius (December) in average. During winter, the village is all foggy. The average annual rainfall of the VDC is 1520ml during monsoon: June - August.

4.1.2. Infrastructure: In Bungamati VDC, seven to eight households share one water tap. Most households dispose of a pipeline to the nearby water tap. The natural spring and wells and the community ponds were the sources for water but now they are not so useful because they are too much spoilt due to dumping. All households are provided with the electricity. This place is linked to Lagankhel in Lalitpur and Ratnapark in Kathmandu by bus during day time. The roads from the highway to the main bus stop in bungamati VDC are well mended and inside villages the roads are patched with brick as central to the village settlement lies the stupa temple of Machhendranath. There is also wide coverage of telephones and networks for mobile and internet.

² A ward is the smallest administrative entity of Nepal. 9 wards are subsumed to one VDC (Central Bureau of Statistics 2002:3)

There is only one health post for basic health services which is inadequate compared to the Population. The counseling is done by village level health workers and provide basic material for family planning, maternal and child care but these people do not have adequate training, besides they do not get motivation to work. Many people use traditional herbs and herb therapists on their own or with the help of local therapists.

4.1.3. Social Background: The name Bungamati is derived from the god Bungamaya, the compassionate one according to Buddhist inhabitant and Machhendranath the mystic lord according to the Hindu inhabitants. There is special chariot festival days associated with this god. Every year the god is brought to Lalitpur city for chariot festival. This festival is enjoyed and honored by all in the valley, during certain days decided by the royal astrologers of Lalitpur it is visited by the heads of the nation. This day is also designated as the national holiday.

The temple of Lord Macchindranath was built in Licchavi period, about 1200 years ago. It is made up of stone in Shikara style. The village social activities are guided by the spirit and rituals of this temple as it is considered icon of compassion, love and giving. It is also considered as the source of rain, abundance, fertility, and natural harmony. Although not so far from historic town of Lalitpur, the village has remained insulated from urban incursions until recent time because of the cultural values and system. The life of the people in this village depended much on the judicious use of natural resources and enriched by the cultural activities, arts and crafts. However, due to the recent trend of "modernization" and "development" the village is fast losing its cultural charm, artistic potentials and the natural resources are increasingly abused.

Bungamati communities are traditionally organized in Guthis (social cooperatives formed for the sake of rituals and cultural activities). New cooperative groups have been formed to address modern issues and needs. Currently, Bungamati cooperative society, Mothers Cooperative Group (MCG), Association of handicraft workers are operating in the village. Bungamati Cooperative Society (BCS) has been operating a high school named Triratna Cooperative School (TCS) in the village.

4.1.4. Social Composition: Approximately, 5873 persons live in the village. It has the total households of 1114 and female percentage is 49.77% The gender disparity is almost equivalent. An average household consists of 5.31 members (2008 census from VDC

profile). As per the population distribution by wards, ward no. 1 has the highest population among other wards in the VDC. Ward no. 1 has the total population of 879 which is 15% of the total population of Bungamati VDC. There are 173 households in this ward. Similarly, there are no big differences between the population and household distribution rest of the wards as well. The lowest population is in ward no. 5, which was 95 households and 482 persons. In ward nos. 2,4,8 and 9 female population is higher than male population whereas in rest wards, male population is higher.

a) Caste and Ethnic groups: One of the characteristics of Nepali culture is its caste system and different ethnic groups. Caste system is an important component of every society in Nepal. Every society is divided into various castes with a lifestyle of its own. In the same way Bungamati VDC also has people from different ethnic groups and castes. But dominant group of this VDC is Newar community which is 64.39% of the total population. Similarly, the other castes are Chhetri- 20.26%, Brahmins -0.53%, Tamang – 9.44%, Magar 0.83%, Dalits 1.69%, Rai- 0.12%, Gurung – 0.41, Thakuri – 1.22%, Tharu – 0.35%, Limbu – 0.14% and others 0.62% only (CBS, 2001).

Newari language is widely spoken in the village. Most of the elderly people in the VDC from Newari community even do not understand Nepali language.

b) Livelihood: People's livelihood in Bungamati, rely mainly on subsistence farming. There is existence of working in own fields and working in other's fields on the basis of mutual labour exchange particularly during most labour intensive season- the planting and harvesting time.

Bungamati soil is fine sandy loam with humus; it is very suitable for rice, mustard, maize, wheat and vegetable. Also, herbs have potential for extensive local use as well as for economic purposes. But the farm land is less. The production from agriculture is not sufficient for the local consumption: : 3% have surplus for sale; 20% can sustain for 12 month; 77% have food sufficiency for 6months or less (Community Assessment Report, 2002). So the people are poor. Beside agriculture, people are involved in works for earning alternative income like: labourer, wood carving, carpentry, masonry, handicraft and utility products using forest product, herbs, and livestock. The alternative occupation of most people from Newari community is wood carving and handicrafts, Brahmin and Chhetries so government services and Tamangs are involved in activities like rope making, basket weaving etc.

Besides food, medicine, timber, fuel wood, fiber, dye and other miscellaneous things, plant is also a basic source of income for the local people. Beside agricultural commodities, wild plants have also been one of the major income generating items for the people of Bungamati. Some inhabitants of Pharsidol of Bungamati are involved in trade of these plants. They mostly use Nigalo (*Arundinaria* sp.) and Bamboo (*Dendrocalamus strictus*) for making "Doko", "Nanglo" (Baskets). They sell the finished products in the village and in Patan city. There is joblessness and frustration among youths.

- c) **Educational status:** In the VDC, among the total population above 6 years of age of 5,492, 4358 i.e. 79.84% are literate and 1107 i.e. 20.16% population are still illiterate. Among 2757 total male population above 6 years, 91.84% are literate and rest illiterate. Similarly, of the total female population above 6 years old i.e. 2735, 67.78% women are literate and 32.22% are illiterate. So, female illiteracy rate is higher than male. In Bungamati, education is new, children go to school but many adults are illiterate. Here, comes the issue of awareness as well. Many of the teachers are untrained and have little exposure regarding effective and efficient teaching (Community Assessment Report, 2002).

Total number of children going in school in this VDC is 1533, among which 366 male students and 344 female students are i.e. in total 46.31% students are studying in government schools. Similarly, in private schools, 494 male students and 329 female students i.e. in total 53.69 students are studying. (VDC profile 2007). So there is growing concerns of parents in sending their children in private or boarding schools.

4.2. Gender Study: Gender analysis in this study is done to access the tasks, role and responsibilities of men and women have in society, community and household particulars. People of different castes and ethnic groups such as Newar, Brahmin, Chhettri, Tamang, Magar, Rai, Dalits etc are residing in the study area. The gender role varies across the caste groups. The sources of difference can be traced in ownership and control of resources, role and responsibilities in the domestic works and roles men and women play in decision making. Similar factors have been studied to analyze the gender role in this case study consulting women of different categories, e.g. literate women, illiterate women, housewives, working women etc. to elicit information relating to gender issues.

Women in all the communities of the study area do almost all of the household works. In Tamang and Newar community, male counterparts were found to lend hand in some of the household chores like, shopping, cleaning and sometimes cooking. In Chhettri community, women have to work very hard in house as well as in fields. Beside that livestock raising is considered mainly women's domain in this community. Where as in Newar community, women have enough leisure time as men help them in fieldwork. Heavy work like ploughing and digging is usually done by men. Children participation is higher in livestock raising in Chhettri and Tamang community compared to Newar community.

Women of all ethnic groups largely contribute labor in non-agricultural activities like processing of food grain. Men contribution of labor inputs in marketing, cottage industry and construction activities is higher in Newar and Tamang groups compared to Brahmin Chhettri group.

Beside the household chores and fieldwork, women (mostly young generation) of Chhettri and Newars are involved in carpet weaving. The involvement of Newar women in this is higher compared to Chhettri women. In general most of the decision of farming, off-farm activities, domestic expenditure and other social activities are taken by men in all ethnic groups interviewed. Ownership and control of resources by women varies among different ethnic groups.

4.3. Selected NGOs:

As a program of National Resource Center – Community Learning Centre (NRC-CLC), *Amarapur Community Learning Center (CLC)* operated post literacy program in 2002 at Bungamati Village Development Committee (VDC) at Lalitpur district. NRC-CLC has its programs in different districts of Nepal, in the sector of education – formal and non-formal, community development, health, women empowerment etc. The mission of NRC is to promote and establish CLCs, to mobilize people's power and enhance people's capacity to organize need-based literacy, income generating and life related education programs. CLC concept is in place to solve the local problems. It is a multipurpose institute of the people, by the people, and for the people to promote learning new knowledge, skills and behaviors to improve people's quality of life and living standard. It also provides health-related training, solid waste management training, maternity related classes etc. Under women empowerment program, it provides education to women, organizes skill training in handicrafts etc. in co-

ordination with different agencies, promotes saving and credit schemes in the group and integrate the learning with participation in decision making activities.

When NRC-CLC has expanded its program activities particularly in the villages through CLCs, a kind of awareness is raised among the village people regarding the works of the women. There are many houses in which there are more than one woman to take care of household works, which means many women remain unemployed. Also there are women having grown up children and having husbands staying all day outside for work or business. So, these women were attracted by the literacy and income generating programs of the NRC-NFE. At same time other NGOs came with the literacy and skill training programs. So, a demand was there in place among the women to get some skill training and engage in income earning activities.

The program of Amarapur CLC studied in this research is the 45 days Embroidery training to women in 2008 A.D. The organization named Skill Nepal provided Amarapur CLC with the fund of NRs. 50,000 for the program. The training was given in Amarapur Mahabouddha, Ward no. 2. There were 20 participants altogether (10 from Bungamati and 10 from Khokana – a nearby attached VDC) in the program. NRC-CLC provided Rs. 25,000 loan to women without collateral for establishing micro-enterprise business. Some women are working in the organization on salary basis after the training. They have fixed salary of NRs. 2000 per month plus lot basis payment on extra orders. The expenses for raw materials are borne by the organization itself. Some trained women here are giving further embroidery training to other new comers in the organization. Beside this, the organization is also mobilizing those working women in different other programs like study tours, picnic etc.

Bungamati Foundation Nepal (BFN) was formed in 2004 with the main objectives to improve the education of children. It has been working with education, health and sanitation, environment, and women issues, and offering assistance to Nepalese schools, communities and local organizations. BFN has been organizing various community development activities e.g. women education, awareness, income generation, health and sanitation continuously ahead in three different places - Khokana, Bungamati and Sainbu. BFN has been carrying community education programs – children education support program and school management support program by the support of all the well-wishers and donors. BFN held literacy class to women in Ward no. 6 since November 2009 and along with commercial skill

development center provided 7 days candle making training to the women. BFN felt that in today's time providing education merely and then giving no further scope for them will not be effective. The participant women spared some time and attended this program to gain new knowledge, get to write their names by themselves and learn mathematics. They learnt learning Nepali, Mathematics and English as well in the class. There were total 18 women studying in the literacy class and working in group assisting each other in writing, reading and learning. After training 11 women among them and the facilitator formed a group, raised NRs. 500 each and started production of candles. From the first attempt, they produced candle from 35 Kgs of raw materials. They earned a total profit of NRs. 1,876 then and slowly expanded their production works. Till March 2010 they have made candles from 270 kg of raw materials. They have bought necessary equipment like scissors, candle making dye, knife etc from the profit amount and still if the profit is to be distributed equally among all women in group each will get the sum of NRs. 776. Each time they make candles, they distribute certain quantity of candles to each within group equally so that they could light them in their houses. They themselves are purchasing candles, selling them from shop to shop.

ORCHID-Nepal has a wide range of program interventions across the Kathmandu valley like education support for poor and deserving students under full scholarship, women empowerment programs which include awareness raising, literacy and skill training, health care, community development programs etc. In Bungamati VDC, *ORCHID-Nepal*, has provided three months sewing and cutting training in 2006 AD in Chaphah, ward No.4. The number of participants who completed the training was 24. Following the training the participants of the program formed saving and credit groups among themselves. Through their group, they also received loan from the organization for buying materials and starting micro enterprise business.

4.4. Conclusion

In conclusion, Bungamati VDC though situated near from Kathmandu city, the infrastructures such as: road access, houses, health facilities etc are not well-developed The society is cultural and traditional based with majority of Newari community. In the VDC NGOs such as: *ORCHID Nepal*, *Bungamati Foundation Nepal*, *Amarapur CLC* have been involving people in different activities for empowering the women. They are providing

income earning opportunities where, within IG Programme NGOs are providing skill based trainings like: Candle-making, sewing and cutting, sweets making, embroidery etc in these VDCs. Hence these VDCs represent other VDCs nearby Kathmandu as they have more or less same socio-cultural trend. Choosing different NGOs in VDCs help to know about the effectiveness of IG Programmes of NGOs comparatively and provide general picture about impact of these kind of Programme in the VDCs

Data Presentation and Analysis

This chapter aims to explore the relationship of empowerment with IG Programme and family background. There is general conception that IG Programme plays an important role in generating income and hence, has significant impact upon decision making. At the same time, it is also equally considered important that empowerment of women is affected by the family support. This chapter discusses the reasons for the involvement of women in IG Programme and its effect upon social and economic aspects. Similarly, it explains the impact of income upon their empowerment in terms of decision making. The relationship between family background basically education level and size of the family and decision making capability of women is being sought.

This chapter has been divided into 4 segments. The first one deals with involvement of women in IG Programme and its implication to women's income. The second segment explains the relationship among IG Programme, Income and Empowerment. The third segment explains the relationship between family background and decision making capability of women. The fourth section explains what factors (IG Programme or family background) affect upon the decision making capability of women.

5.1. Need and Involvement of women in IG Programme

Even though there are limited choices for Income Generation Activities for women in Bungamati VDC, on the basis of the training, loans and other support from IG Programmes more than 80% of the women members have engaged in income generating activities like: candle making, embroidery, sewing and cutting.

5.1.1 Reasons for the women to join IG Programme

Table 4: Reasons for joining the skill training

Reasons	Participant (in %)
Family encouraged	33
Neighbour or Friends encouraged	15
NGO or Social Mobilizer encouraged	15
Self Motivated	37
Total	100

Total number (N)= 27

Most of the participants are self-motivated to join the training Programme. Around 37 percent of participating women join the Programme because they felt that they need to do something for the family and they can earn income if they get training. Around 33 percent women say that their family encouraged them to join the Programme. Through interview, it is known that the family heads of the participating women are most farmers. Income from this farming is not enough to support their family expenses. The expenses are also on the rise. So, the family heads want the female members to join such income generation Programme.

When asked with the family members, almost all (8 out of 9) family heads during interview said that they themselves encouraged the female members, particularly the mothers to join the Programme. During interview, the participating women said that they don't want to sit idle at home. Most of the participating women have grown up children who can manage themselves, or there are senior people in the family to take care of the children.

About the motivation of the participating women in the Programme, Meena Maharjan, Assistant, Bungamati VDC adds that the women should be given education opportunity supported by various types of skill-based trainings. They should not only be limited within household chores rather they should be given opportunity to work hand in hand with the society. Now-a-days the women want their voice to be heard in the family and outside. They don't want to depend in all respects on the decisions of others. It is no more like that the women will remain engaged in household works only.

Among 8 women out of NGO intervention, majority of them, 63% had asserted that they joined the training by themselves. They have business of sewing and cutting or tailor shop and one has grocery shop. These control group women are examples of self-enterprises and earnings for the family. The participating women were thus encouraged to search training

programmes like sewing and cutting, designing, embroidery which the intervening NGOs had provided.

The President of Amarapur CLC, Mr. Yagya Prasad Shakya adds that here in VDC, many male heads do not like that women work outside in cultivation, rather they want that the women can do some extra work like sewing, embroideries etc side by side with household works in their free time.

5.1.2. Utilization of Skill training

Obtaining skill and utilizing it for income generating activities are two different things. Once the women get training, they can use it as daily skill worker for other organizations, can use it occasionally at home or can establish self-business. It is generally agreed that having skill alone is not enough to start business. They need capital too. Following table describes what the participating women did after the training and how they started their business or work.

Table 5: Occupation of women before and after IG Programme intervention

Occupation Before training	Participants in %	Occupation After training	Participants in %
Only household works	74	Only household works	15
		Start business on own	7
Working for earning	26	Join other organization	15
Student		Working in related field	63
Total	100	Total	100

Total number (N)= 27

As per the above table, 74% of the participants were just housewives or doing just household works before they joined this Programme. About 26% women were engaged in little earning side by side with their household works. They were involved in weaving order based woolen sweaters, gloves, cap etc, labour works, carpet weaving and even one was involved in teaching.

Following the training, 7% women could start business on their own. They took loan from the co-operatives they are involved in. The business started were tailor shop for ladies after sewing and cutting training. A moderate percentage (15% of the participant women) did not continue work relating to the training and join in other works or business after training for

income earning for example: two of them got involved in her own family business i.e. shop after training. Majority of the participants (63%) are working in related field, that means after the training they are either working on salary basis or lot based payment in the same field. Some women are working in the same shop opened by the participants after training.

Those who quit to be involved in income generating activities have given various reasons such as : some women thought they would start some production and earning following training, but could not because their children are small and husband has other business, and there is no adult in the house to take care of the children; some women could not because they are still students, and have to do some household works as well; and some could not do because following their training, they got more involved in their existing family business. Even if the women after their training could not manage their own business, but the skills they got from the training become useful. These skills are marketable and they applied them in other organizations, and thus they started earning

Almost the same thing happened to the women who did not participate in the IG Programme studied as non intervention group, 38% women were found starting their own business mostly are tailoring shop, one of them started a grocery shop. Half of them are working in related field, that means those who took sewing and cutting training are doing the work in other's shop on monthly and order based payment system, while 12% could not start business or earning following their training. The women from control group are in fact more self-motivated and having more resources and family support than the participating women. During interview it was known that the control group women on the average are from comparatively well-off families.

Following skill training, the organizations gave loan amounting from Rs. 10,000 to 50,000. It is found that most of the participant women took loan or material support from the NGO to start their business or work. During interview, the women said, if had not received the amounts from the organizations, they would not have started the business because of investment or they could not have been able to work for earning. The women can repay the loan by installments from their earning. Families of 5 women i.e. 18% provided money and helped to start business.

After participation in the training Programme, most of the women could not manage to open their own business or enterprise. The training gave them skills, information and business

management orientation, but they could initiate business on their own because they lacked sufficient fund, enough motivation and confidence.. Those who took sewing and cutting at least do some sewing works for their family, through which they do not get any payment.

When the NGOs initiated their operations under Income Generation(IG) Programme, the NGO mobilizers or facilitators sensitized the village people about how women can be involved in such Programme and contribute to the poor families. At Bungamati there is a growing trend of migrating from agriculture to self-managed business. So, the families welcomed the invitation of such Programmes, and following training, helped them to start business on sewing, cutting, tailoring, embroidery, candle making etc.

7 women out of 27 i.e. 26% started their business with self-fund following their training, which proves that such Programmes are not innovations in the area, rather some other organizations had initiated such Programmes even before. A couple of women had managed some works and saved some money beforehand, which they invested in the current works.

5.1.3. Effect of IG Programme on women's income:

It is important, that the women are generating the income following the training as it is hypothesized that women are earning income following their involvement in Income Generation Programme. As discussed earlier some women could not involve in earning income works after training. In this section, earning from women's IGA was analysed in order to find out the average income per month.

Table 6: Effect of IG Programme on women's income

Income earning before training	%	Income earning after training	%
Not earning	56	Not earning	19
Up to 1500	33	Upto NRs. 1500	33
NRs. 1500-3000	7	NRs. 1500-3000	15
NRs. 3000-5000	4	NRs. 3000-5000	30
		Above 5000	4
Total	100		100

Total no. (N) = 27

Following the skill training, most of them were engaged in small but regular and formal business and works related to their skills. Most of the participant women i.e. 56% did not earn anything before joining the training. Only 44% of total participants have agreed that they had some earnings before training whereas, after the training more than 80% participants have been found involved in income earning activities. The Income generation Programme has added an income up to NRs. 1500 to 33% of the women followed by 15% of women added income of NRS.1500-3000, 30% of NRs. 3000-5000. Since some did not work or involve in income generation related to training works, 19% of women have no income or increase in income at all. Following the training, income of 1 woman out of 27 has risen above Rs. 5000. [Ref: Table 6]. Thus generally, participation in the IG Programmes had brought members new earning opportunities and, as a result, their income has increased. This shows the involvement of women in IG Programme leads to rise in level of income of women.

It is noteworthy here that the women had training 1 to 5 years back. Orchid Nepal trained 8 women in March 2006, Bungamati Foundation trained 9 women in January 2010, and Amarapur CLC gave embroider training to 20 women in 2008. Mostly the women from Amarapur CLC are involved actively in business and earning more than other women. These women are involved in cooperatives in addition to their savings groups. The other two organizations provided training and loans to some extent to the women for their business, but Amarapur CLC has maintained their own work space wherein women after training have continued their earning activities.

Box 1: Case study – 1 Utilization of training and earning Income.

Karna Devi Shakya of age 31 is living in ward No. 3 of Bungamati. She has studied upto grade six. She has four members in her family. Her husband Heera Shakya who is 34 years old does wood carving works. She has two children, daughter Karuna Shakya is 13 years old and son Kusal Shakya is 9 years old. Both are studying in grade seven and four respectively. It had been fourteen years since she got married and her family got separated from big joint family some five years back. After she started living nuclear life, she found it very hard to run day to day family. Since they had very less land to cultivate, it was difficult to meet their basic needs properly. She had to depend on her husband's income only to run the house and she would take care of all the household chores and farm activities. She then learnt weaving work and started earning by weaving woolen caps, socks, gloves etc. She heard about the Embroidery training being provided by organization Amarapur CLC through NGO facilitators. So, she decided to join the training so that she could learn some new skill and make some money. After being in CLC she got to know many people. Then after training slowly she involved in different women groups and involved in social works like cleaning places in the community, going for well wish prayers etc. in one women group names "Karya Binayak" women's group she has been doing savings of monthly NRs. 50 since last 2 years and she is the president in that group. She is involved in savings at 3 more different groups and co-cooperatives.

After embroidery training she is working on the salary basis in the same organization CLC. She also earns extra on extra order lot basis. She finds after she took the training, it has helped her lot in her day to day life. She is more involved in outside social works; she can now work hand to hand in society. In her family life also, life is now much easier than before. She affords herself for her children's education expenses and buys them their daily Tiffin. Previously, she needed to depend on her husband for these expensed and husband could not bring on time, so children also used to be sad and felt mentally tortured as their fees is due in their school and cannot take Tiffin. But now children are happy. So she is very satisfied in this matter. She was before reluctant to speak in front of society or mass, share her problems with anybody. But now the picture is completely different. She participated in health related training from CLC and shared about her problem openly in class, discussed on it and got the solutions. She now encourages or motivates other women in her community not to sit idle or feel uneasy to talk about their interests and problems to the family or in front of the society.

Karna Devi's husband also supports her activities, savings. Her health, hygiene sanitation, food taking is improved as well. Now she cooks food in gas stove instead of Kerosene Stove. With her first income from embroidery work, she managed to buy a gas oven. This way her time in kitchen works is reduced and she can utilize the time in more productive works.

5.2. IG Programme, Income and Empowerment

The above discussion in 5.1 has explained how IG Programme has changed the income level of participating women. In this section the relationship between IG Programme, Income and Empowerment has been discussed. IG Programme is found to be a tool for the poor women in the village, for whom a little increase in income means significant contribution to the personal and family causes. IG Programme adds a block to capacity building of earning by women. As there is rise in the level of women's earning, there are increasing concerns about the control over these incomes.

5.2.1. Decision making

Women's participation in decision-making both at personal and household level is studied. It is hypothesized that more the involvement of women in IG Programme, more is her decision-making capacity. To analyze women's participation in decision-making, various areas of decision making, both at personal and at family level are distinguished.

On personal level, the following areas are inquired: buying personal items, visiting places, visiting markets or institutions, arranging recreational facilities and meeting with the people. To analyze decision making at family level, involvement in taking decision regarding child's education, marriage, making big or small purchases is inspected. These areas largely correspond with Parvin et al (2004).

- Buying personal items: how much she can decide to buy the commodity she wants or needs.
- Visiting places: whether she can decide herself in going different places or family influences her.
- Visiting markets or institutions: in visiting market places and institutions, whether she decides herself or family has control.
- Arranging recreational facilities: how much changes she can record in entertainment facilities.
- Arrangement of child education and health: who decides about the education the children get. Who decides to enroll children? Who decides about the medical treatment of children? Who bears the expenses for their education and health? Those who don't have children their brothers/sister were considered

- Child's marriage: who chooses a bride or a groom for the children? Who bear the expenses?
- Purchase: who decides in making small and big purchases in the family, where small purchases refer to oil, kerosene, soap, clothes etc., and big purchases refer to assets, furniture, lands etc.

5.2.1.1. Decision on utilization of women's savings

Table 7: Who decides on utilization of women's savings

Involvement in saving after training	%	Decide on savings	%
Yes	85	Decide on own	37
No	15	Jointly with husband or father	59
		Husband or family members decide	4
Total	100	Total	100

N = 27

The women following skill training under the NGOs, formed groups among themselves or joined the existing the savings and credit mobilization groups. 85% percent of the participating women are found engaged in groups and cooperatives. The participants from Orchid Nepal, for example, joined Ujyalo Bachat Samuha. In this group, the participant women depending on their convenience save Rs 20 to 50 per week. The women finishing training of Bungamati Foundation Nepal are found to be involved in Swabalambhi (self-reliant) Women Group. The women finishing training from Amarapur CLC are engaged mainly in existing cooperatives, and also in women groups, viz., Griha Shramik Women's Group. In this group, women save Rs 50 to 100 per month.

At Bungamati VDC there are a number of cooperatives and finances. The working women sometimes engage in more than one women group and cooperatives or finances. The women save money at the same time, spend small amounts in the household. While interviewed, one woman said, she spends money for kids like their school fees, tiffins etc. The husbands of the women support that they save money.

From the group savings, the member women can also get loans. Some of them have received loans for business; some has for household expenses and paying the money back on installments.

For spending from their savings, the women mostly don't decide on their own. 59% of the women consult with their family members –husbands and family heads or father – for their savings spending, while 37% of women can decide on their own how they would spend their money. 4% of women responded that their husband or other family members decide how to use saving spending. Interestingly enough, though we suppose, the savings or earning from the women income would enable them in their personal spending, but the women claim they spend their money for family purposes, particularly for children. Women still need to negotiate or seek prior permission from their husbands or other male members of the family in order to dispose their savings.

5.2.1.2 Effect of IG Programme on women's decision making capacity

Table 8 : Decision making capacity of women before and after the intervention

Extent of Decision Making		Personal matters	Family matters
Before	Low	70	81
	High	30	19
Total		100	100
After	Low	4	52
	High	96	48
Total		100	100

N=27

Before the participation of women in IG Programme, 70% of them had low decision making capacity in personal matters. Personal matters covers areas like: buying personal items, visiting places, visiting markets or institutions, arranging recreational facilities and meeting with people. 30% of them have high influence on these decisions making. After women took part in IG Programmes of NGOs, their decision making capacities in personal matters raised to 96% high. So this show, involvement of women in IG Programme, enhances their decision making capacity in personal matters to great extent.

Family matters covers areas like: child's education, child's marriage and making big/small purchases. Before the involvement of women in IG Programme, 81% have low and 19% have high decision making in family affairs. But after their involvement in the Programme, 52% are still having low decision making capacity and 48% enjoying high decision making capacity. So there is moderate level change in family level decision making.

The concept goes that when the women engage in income generation program and start contributing to the family expenses, the women start enjoying respect in the family. This change suggests that the status and respect of the women in their family are raised. Since they share more family responsibility, they command a relationship of trust in the family and their family members give more value to her time and works outside.

- **Effect of IG Programme on women's decision in visiting markets or institutions**

Usually in the village areas, the outside works are carried out by the male members of the family, and even when the women need to go outside, they are found to be accompanied by male members. Following the income earning the women are usually linked with different groups and institutions for their works and orders.

The increase in number of women visiting markets or institutions is comparatively lower than other changes. There reason for it is that traditionally the village women buy goods themselves from the market places, and also they manage small shops or stalls to sell their goods. Here the change takes place particular in the exposure of the women to other institutions or organizations, which they need to visit and keep network for their business and orders.

- **Effect of IG Programme on women's decision in arranging recreational facilities**

What is common for recreational facilities is that people need to fulfill the basic demands for living first, and then they can think of their recreations. Most of the village male heads of families are involved in agriculture farming and small business in the nearby market places. When they provide money alone to meet all family expenses, it becomes a burden on them, but when the women of the houses also engaged in some income earning and share earnings in meeting partially the small demands of the family, the burden on the male heads lessen to little to moderate extent.

In addition to fulfilling the basic needs of life, the recreational facilities in the families add to the status of the family, which is a change in the family, whatever little, brought about by the involvement of the village women in income earning.

- **Effect of IG Programme on women's decision to meet people**

During survey at Bungamati VDC, the researcher saw the women's involvement in the market places and thus interaction with the people. Following the Programme intervention, the women said, they have more exposure outside and more interactions with outsiders.

- **Priority of women's view on child education thanks to IG Programme**

The financial condition of family matters in case of children's education. The general picture is that the greater the family earning, higher the level of education of the children. At Bungamati VDC, the children usually pursue education as much as they can. It is learnt that during the skills training, 19 out of the 27 selected women had joined literacy classes initially. This literacy has raised awareness among these women for education of their own children. The earning women now can share expenses of the children and assert them to pursue education to their level best. During the interview the women remarked that either the husband decides about the children's education or both spouses decide it together. Some women explained that wives decided when to enroll children as the wife was looking after the children, she knew the right time to send children to school.

- **Priority of women's view on child marriage thanks to IG Programme**

In many of the areas, women are found to be coming up side by side with the male family heads. Women with their own income, however little, have increased role in family matters, but in case of children's marriage, they women have still little say. One reason for this is marriage remains a matter of social connection. In social affairs still women have less involvement compared to the male counterparts. And in nuclear households, the decision about the future spouse for the children is never made without the (formal) household head i.e. the husband. After all, the decision whom their daughter or son shall marry has dramatic impact on their child's future as well as on the family's reputation. What is notable here is even if a wife does not take a final decision about the future daughter or son in law, with the collection of information on potential brides or grooms; she had a noteworthy influence on the outcome of the decision making process (Kaspar, 2005).

- **Priority of women's view on family purchase thanks to IG Programme**

Whatever small amount the women earn from their business or work, their contribution in the family is accepted. Since they contribute to the family, the family heads now pay more

attention to the women’s choices regarding purchase of lands, properties or other family necessities. If the decision making process is participatory, better and more acceptable decisions can be made. Income earning opportunities for the women have pushed the women ahead as decision maker in the family.

Thus in overall, it’s noteworthy that though there is a trend for women to work outside, but the society remains still male dominated. Even in the families, male remains the influential person traditionally.

Sunita Maharjan, facilitator, Bungamati Foundation facilitator says the women are in present days coming up, and the male members of the family and society, are also supporting that women can equally work and earn for houses. She claims, in making family or societal decisions both male and female play equal roles. Due to this skill training and awareness Programme to women, they are aware of their roles in making decision for their family, particularly for children. Awareness is on the rise that for family happiness and peace, decision making by both male and female together is important.

5.2.1.3 Decision making in personal affairs due to involvement in IGA by gap in number of years after training

Table 9: Decision making capacity in personal affairs depending on before how many years the women joined the Programme and savings [cross tabulation]

Decision Making		Gap in number of years after training		Total
		1-3 years (in %)	4-6 years (in %)	
Before	Low	59	90	70
	High	41	10	30
After	Low	6	0	4
	High	94	100	96

N = 27

In the above table, its seen that with respect to respondents who have taken training before one to three years, 59% of them have low decision making capacity in personal affairs and 41% of them have high decision making capacity in personal affairs before they participate in the training.

Similarly, 90% of women who have taken training before 4-6 years have low and only 10% of them have high decision making capacity in personal affairs before they joined the training. After their involvement in Income Generation Programme, from the group who has joined the training before 1-3 years, 6% of them have low decision making capacity still and 94% have high decision making capacity. Of the group who joined training before 4-6 years, all have high decision making capacity.

Taking the difference in percentage between low and high decision making capacity, it shows more the duration of training taken, more the decision making capacity of the women. The women need to practice more to be perfect in the work then only, the people believe them and they get the orders or further scope of work.

5.2.2. Changes in decision making capacity

This section analyses whether women’s increased workloads correspond with an increase in decision-making participation before and after the Programme.

5.2.2.1 Savings and decision making capacity

Here capacity building is mathematically related to savings, which is related to income. Here the calculation is made between decision making and involvement in doing savings. In the table, decision making capacity is taken as the parent population.

Table 10: Decision making capacity before and after and involvement in savings

Decision Making		Involvement in savings	
		No	Yes
Before	Low	67	71
	High	33	29
	Total	100	100
After	Low	0	4
	High	100	96
	Total	100	100

N = 27 [%within involvement in saving]

As per the calculation in above table, those who were not involved in savings, 67% have low decision making capacity in personal affairs, and 33% have high decision making capacity in personal affairs before they were involved in Income generation programme. But after the involvement in income generation, all of them have high decision making capacity even they were not involved in doing saving. Whereas, those who are involved in savings, after their

involvement in IG Programme, 4% of them have low decision making capacity where as 96% of them has high decision making capacity. And before the involvement in IG Programme, 71% of them have less and 29% have high decision making capacity in personal affairs. Here, though not doing any kinds of savings their decision making increased significantly after IG programme, it may be because the percentage involved in savings is higher than percentage not involved in savings.

Income can be measured quantitatively by counting the amount of savings the women make and the amount of money the women spend for personal expenses. This measurement is related to her decision-making capacity. When the women do not have income they have to ask and consult the family heads regarding what they want to buy and why they need money. On the other hand, income earning opportunities give women certain level of freedom of choices like visiting places, visiting organizations or institutions, meeting with people connected with their work or business, and buy some recreational facilities on their own.

5.2.3. Women's involvement in society

Usually in villages the women are engaged in many of the feasts or ceremonies, which are part of their rituals. When there are some gatherings organized in connection with education and health, women generally take part in.

As part of the training Programmes, the participants had literacy classes. These literacy classes taught them basic language and arithmetic skills which the women can apply in their day to day activities and in maintaining accounts of their business. It was also known that some of the women had already literacy. The literacy part also gave them information on personal and family health and hygiene, and on the places/centers the women go for their health problems.

Savings mobilization was part of the skills training Programme. The women learnt from the Programme that they need to save money to start their business, and even to continue savings to sustain their business. So, right after their training, most of them engaged in some women groups and cooperatives for savings and loan support. Through these savings and cooperative groups, the women exchange among themselves on personal, family and social matters.

The skill training Programme is not very old in the locality, and the women are also not involved in income earning for long time. There is obviously a trend at Bungamati that the women are coming up with their own ideas of enterprise development and income earning sometimes with family support and sometimes with support from NGOs. These women are still not active in planning of and participating in wider social or political Programmes. They are still not connected with other associations or organizations outside the village.

5.2.4. How society looks at women working

Through the survey and interview in the Bungamati village, an outlook towards women's involvement in some income earning works is noticed. The society is convinced that maintaining household works, the women can work outside for extra income. The added income of the women can help the families to meet family expenses, and save some money for future investment or incidents as well.

Meena Maharjan, VDC Assistant comments that since decades, women are backward in each and every sector. Women are victims of different types of violence. So they need to be empowered to secure and get their rights. She observes some changes in the participating women following the Programme intervention. The society likes that the women are now more open in speaking and sharing, more aware of their rights and duties, more caring for their family matters, and at the same time, more convinced to earning and raising their status.

Surdevi Dangol, Facilitator from Bungamati Foundation claims that society has a positive outlook towards women as the women can work in group, contribute to families and also more aware of health hazards, education etc.

5.3. Family background and Empowerment

As , it is hypothesized that family background influence the decision making capacity of women, in this section relationship between family size, education of the family head and decision making in personal and family matters will be presented and analyzed.

5.3.1. Decision making in personal matters depending on family size and education of family heads

In the tables given below relationship between family background i.e. family size and education of family head, and decision making in personal matters is shown. Decision making is taken in Low and high scale, by computing the scores into mean score.

Table 11: Decision making in personal matters depending on family size

Decision Making		Family Size	
		1-5 persons	6-10 persons
Before	Low	67	83
	High	33	17
	Total	100	100
After	Low	0	17
	High	100	83
	Total	100	100

N= 27

The respondents belonging to small family size i.e. of 1-5 persons, 67% of them have less capacity in taking personal decisions before the involvement in IG Programme while rest 33% have high capacity. Of the total respondents who are from family size of 6-10 persons, 83% of the respondents have less decision making capacity before they joined the training, and 17% have high decision making capacity.

The respondents who have small family size i.e. 1-5 persons, all have high decision making capacity after their involvement in IG Programme and those who are from family size 6-10 persons 17% have less decision making capacity and 83% have high decision making capacity in family matters after. This shows, smaller the number of family, the women enjoy more freedom in decision making in their personal matters. This is because when the family size is big, the women have to be more involved in household works. The mother or father in law, sister in law often don't like at all that they work outside the home.

Table 12: Decision making capacity in personal matters depending on education of family heads

Decision Making		Education of family heads		
		Illiterate	Upto SLC level	Intermediate and above
Before	Low	40	75	83
	High	60	25	17
Total		100	200	100
After	Low	20	0	0
	High	80	100	100
Total		100	100	100

N= 27

[Total = % within education of the family heads]

In the family education of the respondents, the education of family head is considered. The education of the family is divided into three categories illiterate, up to SLC level which includes just literate as well and intermediate and above. Regarding profession, of the total household heads of the respondents, 41% of them are dependent on agriculture and daily labour work on wage basis for earning followed by 22% are involved in private job or business, 37% are professional and skilled labour. Labour includes those who work on daily wage basis, like as carrier in house hold construction, working in carpet factory, chimney factory. Private Job include working in an organization on the salary basis on specific posts like accountant, peon. Business is many of the respondents have hotel, grocery shops. And professional includes a professor and a civil engineer whereas skilled labour includes occupation like: wood carving, electrician, and mason.

Before the respondents participated in IG Programme, with respect to the family heads of the respondents belonging to illiterate category, 40% of them have low decision making capacity in personal matter whereas 60% have high decision making capacity. Similarly, the family heads belonging to category up to SLC level, 75% have low decision making and 25% have high decision making capacity in personal matters and those belonging to intermediate and above category, 83% have low and 17% have high decision making capacity in personal matters before the respondents joined in the Programme. Similarly, in profession, of the family heads of the respondents from the group agriculture and labour works, 55% have low and 45% have high decision making capacity. From the group, private job and business, 83% have low and 17% have high decision making capacity, and from the group Professional and

skilled labour, 80% have low and 20% have high decision making capacity in personal affairs before involvement in Income Generation Programme. Here it shows, more percentage of high level of decision making of the women whose family head is illiterate as being illiterate, they depended on the views and decision of women since they previously took the literacy class.

After the respondents were involved in IG Programme, of the category, illiterate 20% have low and 80% have high decision making capacity in personal matter followed by in both the categories, up to SLC and intermediate and above group, all of them that means 100% have high decision making capacity in personal matters after involvement in IG Programme. The families in the VDC, as mentioned previously, now tend to shift from agriculture to self-managed business. So, family welcomed the works and views of women after she started keeping herself engaged in earning and other works out of home to

5.3.2. Decision making in family matters depending on family size and education of family heads

In the tables given below relationship between family size, education of the family head and decision making in family matters is shown.

Table 13: Decision making in family matters depending on family size

Decision Making		Family Size	
		1-5 persons	6-10 persons
Before	Low	86	67
	High	14	33
Total		100	100
After	Low	62	17
	High	38	83
Total		100	100

N = 27

The respondents from small family size i.e. 1-5 persons, majority have less decision making capacity in family matters, its 86% whereas 14% have high decision making capacity before joining the Income generation Programme. The respondents from family size 6-10 persons, 67% have less decision making capacity and 33% have more decision making capacity before the involvement in IG Programme.

In the family size 1-5 persons, after involvement in IG Programme, 62% of respondents have low decision making capacity and 38% have high decision making capacity. Accordingly respondents from family size 6-10 persons, 17% have less decision making capacity and 83% have high decision making capacity.

Thus respondents from big family size i.e. 6-10 persons have high increase in decision making as respondents themselves claimed they spend major portion of their income earned for their family like on child's education and health, purchasing goods like medicine, fruits, foods etc for family.

Table 14: Decision making capacity in family matters depending on education of family heads

Decision Making		Education of family heads			Total (in %)
		Illiterate (in %)	Upto SLC (in %)	Intermediate and above (in %)	
Before	Low	80	81	83	72
	High	20	19	17	27
After	Low	60	44	67	52
	High	40	56	33	48

N= 27

[Total % = within education of the family heads]

So, as per the data, the respondents whose family head are illiterate, 80% of them have low decision making capacity in family matters before participation in IG Programme, and 20% have high decision making capacity. Of the respondents' family head belonging to up to SLC group, 81% have less and 17% have high decision making capacity before participation in the Programme. And, the respondents belonging to Intermediate and above, 83% have low decision making and 17% have high decision making capacity.

After the respondents got involved in the Programme, 60% of the total respondents' family head who are illiterate have low decision making capacity and 40% have high, followed by 44% belonging to up to SLC low and 56% high and 67% in intermediate and above group have low decision making capacity and 33% have high decision making capacity.

The family head whose education is upto SLC have significant increase in decision making capacity of women after their involvement in IG Programme.

5.4 Decision making and Empowerment factors

Here in this study, the respondents either received training from the NGOs or from commercial institutes. Since the research did not look into separate set of respondents – women earning income following IG Programme and women earning income without IG Programme. Again, the study did not consider areas of personal and family decision making with family background as a factor separate from IG Programme. Rather, the study investigated into the decision making capacity of the women for the IG Programme intervention and before IG Programme intervention, in which family background remains a influencing factor. Two aspects of family background are considered here – family size and family education. The study found how much these two factors influence the decision making capacity of the women.

In the study the family size is measured with 2 scales – families having up to 5 members are considered as small, and families having more than 5 members are considered as large. The concept works here that the members in a smaller family can have more mobility, better choices, better options for living, and have say in decision making areas. The study shows that with the same resource inputs, i.e., training and savings mobilization, the women having smaller family size are more capable now in personal decision making areas. Among the respondents from the small families, 67% had low decision making capacity, while among the respondents from large families, 83% had low decision making capacity [Table 11]. Following participation in IG Programme, 96% of the women from the small families now have increased decision making capacity in personal matters, while 83% from large families show increase in decision making capacity. So, family size itself matters in decision making capacity.

Education of family members has significant effect on the participating women. As per the survey data, 60% of the women with illiterate family members had high decision making capacity in personal matters, while following training 80% of the women of this category say they have now high decision making capacity. In the same say, 20% of the women with skilled and professional members in families had light decision making capacity before participation, while 83% of them say their decision making capacity has been high now following participation [Table 12]. So, family background remains a significant factor to influence women's decision making areas.

Family size of the participant women also has significant influence in women's decision making in the family matters. Among the women with small families, 14% say they had high decision making capacity in family matters before participation, while 38% of them [Table 13] now have high decision making capacity, ie, more participation in family matters following IG Programme intervention.

In the same way, family size and education of family members also influence women's decision making capacity in family matters, ie, the families having smaller size and high education rate give the women more space for their opinion in the family issues, and allow more participation in the family.

Conclusions

6.1. Conclusions

The role of women in traditional Nepali society still remains defined by the code of religious beliefs and customary practices. In the rural settings, women are supposed to be soft and doing household works. Women are also engaged in farming in the courtyard and in field, but their labor is taken valued by family or society as economic inputs.

There is one typical aspect for women: they go for shopping, selling their farm produces and look after the family shops in both rural and semi-urban areas. At the VDC level, the women have their traditional family role, but at there is a rising level of awareness and understanding that women can participate in some income earning activities, not stopping their household activities, rather sharing the same with other women in the family and doing some commercial works in extra or idle time. This also not a new idea for women to earn some money, rather women were engaged in works like sewing, weaving etc. staying right in house and finishing all household works.

Empowerment of women, particularly women's active role in decision making in their personal areas and family aspect, is a concern for long around the globe. The governments of Nepal have also attached priority since long in women empowerment through basic literacy, adult literacy, health services, skill training etc. The VDCs in collaboration with NGOs and the NGOs independently carry out various types of program to empower women in education, health and income. One typical program of the NGOs is IG Programme for women, which generally contains few components viz. literacy training, skill training, savings mobilization and small loan distribution.

The explicit objectives of the NGOs' IG Programme are to increase women's income, and build their capacity in decision areas in personal and family matters. The implicit objectives remain as protecting women's individual choices as human rights, sensitizing the men and the society about women's strength to work outside and earn income, and creating an enabling environment for the women to work side by side with men in the society.

The three organizations – Amarapur CLC, BFN and Orchid Nepal – implemented their IG Programmes at Bungamati VDC, which were under the current study. Around 80% of the women who participated in these projects managed to initiate income earning activities and engage in related field. The income of the women engaged in business or work remains around NRs. 2000 on the average. These women also more or less have savings with different savings groups and cooperative firms.

It was not clearly known through survey and interview that how many of the women's husbands welcome that their wives work outside and earn for the family, but the impressions of the participant women as well as of their family heads suggest that family heads do not disagree at this. The women's income however small adds to the total family income and meet small family expenses. Most of the women buy materials, particularly education materials and food stuffs for their children, buy their personal items like cloths etc., and save little by little from their income.

For the purpose of their works, the women have to visit markets and institutions, meet and bargain with different people, and participate in different groups and forums, which fall in the implicit objectives of IG Programme. This is a promotion of individual choices and rights. This denotes enabling women in the decision making about their personal matters.

Whatever small amount the women earn, they contribute to the family, and they are more or less recognized in the family as income earners. This situation makes the family heads respectful to the women's choices and views. The women claim that they have a say in the family following involvement in income earning.

Women's decision making capacity also depends on the family background, ie, family size, education and occupation of the family members, particularly of the family heads. The survey data show that following IG Programme intervention, the women having 1 – 5 members in family enjoy more participation and respect in the family than those having more than 5 members in family. The women having more educated family members have gained more decision making capacity, and again the women having more professional or skilled workers in the family the more they enjoy family respect and decision making capacity.

So, the extent of the success of IG Programme is related to the family size, educational background and occupation of the family members of the participant women. What is evident here is that the NGOs implement IG Programmes respond to the demands of the women for their own capacity building. Many women did not participate in NGOs' IG Programme, but got skill training from commercial institutions to same purpose – income earning and capacity building. It is not that the women have the trend for doing business or work and earning income only thanks to NGOs' intervention with IG Programme; rather the NGOs keep pace with the growing trend and add to their efforts of earning and capacity building.

6.2. Future Research

There could be many aspects to explain the empowerment of women in addition to other issues which this study has not addressed. This research could not look into all aspects of decision making. The research could not address the decision making capacity of women at societal level. Moreover, the research could not deal with factors like education, age, marital status of respondent women, which may greatly influence their decision making capacity.

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Appendices:

Appendix 1- : Questionnaire [For Participant Women]

SECTION I

- Name of the NGO that provides you training: _____
- Name of participants (Optional): _____
- Age : _____
- Address: _____ ward no. _____, Kathmandu.
- Marital Status: Single Married Divorced/Separated/widowed
- Education :
 Illiterate Just literate Primary School High school Intermediate level Graduate
- Family member (how many members in family): _____
 Please specify details on your family members.

SN	Relationship with you	Age	Gender M/F	Education	Occupation	Remarks

SECTION 2

- When did you join the training? _____

Training details:

SN	Theoretical training	Practical training	Duration

Material support (if any):

SN	Name	Quantity	Tentative price	Condition (given as grant or installment)

Group information (if any):

Savings (Rs.)	Loan received (total) (Rs.)	Loan repaid (Rs.)

- Why did you join this program?
 - Family encouraged
 - neighbor or friends encouraged
 - NGO or social mobilizer encouraged
 - Self motivated

3. What did you use to do before you had joined this program?
Occupation (before training): _____
4. If any other training taken before this skill development training
5. How do you decide when the savings will be used and for what?
a. I decide on my own
b. I decide jointly with my husband
c. My husband/father/brother decides for me
d. Any other family member decides
6. What did you do after training? _____
7. When did you start current work/business? _____
8. How did you start the work/business? [This will lead to the intervention of the NGO]
a. Family invested and helped
b. Ngo invested and helped
c. Self- managed
d. If any others
9. [If the business/enterprise was old] How much did you earn that time [before training]?
Range: a. upto 1500 b. 1500-3000 c. 3000-5000 d. above 5000
10. How did this program help your business increase your income?
Range: a. upto 1500 b. 1500-3000 c. 3000-5000 d. above 5000
11. What type of the various social activities you are involved in?
 Puja/Worship/Feast Saving groups/cooperative
 Campaigns like on health/education Women groups
 Political meetings if any others
12. What type of the household chores you usually perform daily in your family (Before and After Training)?

Activities	Involvement before				Involvement after			
	Full	Moderate	Less	Nil	Full	Moderate	Less	Nil
Cooking/Cleaning								
Taking care of children								
Helping children in education								
Shopping								
Attending guest								
House maintenance and repair								

13. Who is the predominant decision maker in your family?
a. Father/ Husband b. Mother
c. Self d. Jointly
14. Do you think your after involvement in Income generation activities, it helped you in making personal decisions making?
 Yes No

15. Do you think your after involvement in Income generation activities, it helped you in making family decisions making?

Yes

No

16. In the following cases, how much do you think you can decide on your own?

Before IG Programme

SN	Area	How much you can decide on you own				Who decide/influence?
		0	1	2	3	
	Buying personal items					
	Visiting places					
	Visiting market/institutions					
	Arranging recreational facilities					
	Meeting with people					
	Others					

After IG Programme

SN	Area	How much you can decide on you own				Who decide/influence?
		0	1	2	3	
	Buying personal items					
	Visiting places					
	Visiting market/institutions					
	Arranging recreational facilities					
	Meeting with people					
	Others					

0 – Not at all

2 – to a moderate extent

1 – to a less extent

3 – to a great extent

17. Do you think that following your working/earning your family members give importance to your opinion/decision?

SN	Area	How much your opinion is heard (Before)				After			
		0	1	2	3	0	1	2	3
1	Child education and health								
2	Child's marriage								
3	Purchase:								
4	Others:								

18. Do you spend money on family/ personal matters?

Yes

No

19. Do you think that following participation in the program you have more awareness about personal or family matters [cite some examples for her understanding]? Give examples.

Yes

No

20. Do most of the people in the society like that you do this?

0	1	2	3	4
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Appendix 2- : Questionnaire [For Family members]

Section 1:

1. Name (optional): _____
2. Relation: ----- of participant woman: -----
of Ngo:-----
3. Profession: _____
4. Guess/understand the income. _____
5. Who are the income earners of the family?

Section 2:

1. What is your _____ doing now?

2. Did you suggest her to join the program?
a. Yes b. No
3. What did she do after the training/program?
a. Opened her own business b. working c. nothing
4. Why is she doing this business? Or, what are the reasons/needs for/what encouraged her to do this?
a. To earn money b. for family support c.
5. When did she start this?
6. Who helped her to start this business?
a. Family members c. NGO
b. Neighbors' d. Others _____
7. Do you think the program help her to be self-reliant?
a. Yes b. No c. Don't know
If yes, to what extent do you think?
a. very much b. moderate c. less extent
8. What did this program give to her?
a. Skill b. Money c. Confidence d. awareness
e. if any others _____
9. Can she manage it (properly)?
a. Yes b. No c. Don't know

Section 3:

10. Who takes the decisions of the family matters?
a. Male head in the house b. female head in the house
c. Jointly (Including male and female) d. all members in family including children
11. Does she give her opinion, view in family decisions?
a. Yes b. No c. Don't know

12. How appropriate is her opinion/view in family decisions?

S N	Area	How much her opinion is appropriate (Before)					After				
		0	1	2	3	4	0	1	2	3	4
1	Child education and health										
2	Child's marriage										
3	Purchase:										
4	Visit to market, institutions										
5	Buying personal items										
6	Arranging recreational facilities										
7	Others:										

Section 4:

13. How much does she earn per month from her business/enterprise? _____

14. Do you/family members expect her income for the family needs?

- a. Yes b. Not at all c. During emergency only d. Don't know

15. Does she contribute her income for family expenses?

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

If yes, to what extent does she contribute in following areas:

SN	Area	Her contribution (Before program)				Her contribution (After program)			
		0	1	2	3	0	1	2	3
1	Child education and health								
2	Child's marriage								
3	Purchase:								
4	Visit to market, institutions								
5	Buying personal items								
6	Arranging recreational facilities								
7	Others:								

Section 5:

16. What works does she do in the family? _____

17. What did she do before attending this program? _____

18. She used to do certain works in house before she started this business. Who manages those works now?

Section 6:

19. Do you think is it better for her to stay home and do the household works?

20. How does the society take as she works outside and look after a business?

- a. Very good b. good c. bad d. don't know

Surveyed by:

Date:

Appendix 3:- Checklists for Focus Group Discussion [for group members]

1. What do you know about this program?
2. How could this program empower the participants?
3. What changes do you observe in the participants following their participation in the (training) program and start of their business?
4. Do you think their level of awareness and self-confidence has increased due to program intervention/business and income?
5. Do you think they have more roles now in making decisions in personal and their family life?

Appendix 4:- Semi-structured questionnaire, or, checklist only for Community Social leaders

1. What do you think about women empowerment?
2. Why do the women need to be empowered?
3. How do you think the women can be empowered in individual life?
4. How do you think the women can be empowered in family?
5. How much effective is such program [in personal/family/social life]? [mention the specific program now]
6. Following intervention [mention training and other activities of the program] these women are working/doing business outside house [mention what they are doing, how they are doing]. How are they keeping with the family and how do you look at them?
7. Do you observe any changes in behavior or activity in the participants [you can mention few participants, if they know] following the intervention?
8. Can such program contribute to overall development of the community?
9. [In case they are not satisfied with the intervention then} How can the women be empowered from your viewpoint?