Introduction

The aim of this study is to explore the meanings, dimensions, processes and effects of gendered poverty in rural Nepal and to evaluate to what extent current poverty alleviation and/or women’s empowerment discourse could explain gendered poverty.

Currently, there has been growing recognition that women are not only poorer than men but they also experience poverty differently, and hence there are different and severe implications of poverty on women’s lives than that of men. The fact that issues of women’s poverty as different from men surfacing in different international, regional and national concerns and policy documents divulges the importance of this study in Nepal. The concern of gendered poverty was explicitly realised in the UN Fourth World Conference on Women, 1995 held in Beijing that identifies Women and Poverty as one of its twelve critical areas. It pointed out that i) the phenomenon of feminisation of poverty is in rise; ii) the root causes of women in poverty are not only related to material needs of women but also non-material needs and iii) although poverty affects both women and men, women experience it differently because of the ascribed gender roles and responsibilities. Therefore, inter alia, it calls for international community to conduct research to examine the causes, effects and possible cures for the ‘feminization of poverty’ (United Nations, 1995). This study is an endeavour in this aspect.

Diversity of Nepalese society in terms of its class, caste, gender including geography means women’s experiences of poverty and in turn their actions vary in space and culture. The phenomenon of pauperisation of women is the complex dynamics of structural, underlying and immediate factors embedded or being experienced in Nepalese society.

At the macro level, major maintainers of poverty in Nepal include: slow economic growth particularly in agriculture sector (3.3% per annum during 1997-02) with unfavourable growth patterns, unequal distribution of land, social exclusion along the line of caste and gender hierarchy, unemployment and underemployment, strong patron-client relations – bonded or semi-bonded labour, and state failure due to recent development efforts driven by neo-liberal economic policies and armed conflict, weak
international cooperation against social protection for the poor (Pande, 1999). The drivers of poverty include lack of social security systems and basic needs services and ill health including natural calamities such as floods and draught. More than one-third of Nepalese population falls under poverty line, with much higher in rural over urban areas, mountain over hill and Tarai ecological zones, mid-western and far-western over eastern, central and western development regions. The incidence of rural poverty is almost four times as high as that of urban poverty (34.6% vs. 9.8%). Poverty levels also vary with respect to social groups, landowning size and occupation of the head of the households (Chhetri, 2001). Other studies such as Bal Kumar KC (2004) indicate that poverty is correlated with migration flow – from the mountain and hill areas of Nepal to the plains and urban areas. He argues that ‘[t]hose with some resources are likely to seek foreign employment; those without are likely to migrate within the country and subsequently add to the present level of poverty in their destinations’ (p. 225).

Studies on women have initiated since early 1980s. With the efforts of the Centre for Economic Development and Administration (CEDA), Tribhuvan University (TU), eight separate village studies on the status of women were carried out by eight researchers. These studies covered eight communities representing from east to west, mountain, hills and Tarai regions of Nepal. The communities studied were: Maithali (mixed castes), Tamang, Newar, Parbatiya (Brahman, Chhetri and low caste Sarki), Baragaonle (Tibetan-speaking people), Lohrung Rai, Tharu and Kham Magar. These studies aimed to analyse and evaluate the role and status of women and their relation to the development process. Although these studies have been landmark texts in women’s studies in Nepal which influenced both academic and policy discourses during the 1980s, there is a time-gap in research and many national and international scenarios have changed concerning women’s lives since these studies were conducted.

A number of valuable studies have been carried out post-Multiparty Democracy, i.e. 1990 regarding women’s status in Nepal. But studies conducted so far are either

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1 Researchers include Meena Acharya, Indira M. Shrestha, Bina Pradhan, Lynn Bennett, Sidney Schuler, Carlotte Hardman, Drone Rajaure, and Augusta Molnar who studied Maithali, Tamang, Newar, Parbatiya, Baragaonle, Lohrung Rai, Tharu and Kham Magar, respectively (Acharya, 1981; Bennett, 1981).
materialistic or cultural feminist. Meena Acharya's study (2000) entitled *Labour Market Development and Poverty with Focus on Opportunities for Women in Nepal* is an account of women's involvement in different sectors of the economy viewed from liberal feminist perspective, i.e. *proto rata* redistribution of economic benefits are needed through affirmative action. Lynn Bennett's study (2002) entitled *Dangerous Wives and Scared Sisters: Social and Symbolic Roles of High Caste Women in Nepal* is an account of women's subordination viewed from cultural deconstructionist discourse but leaving untouched the issues of interrelationship between patriarchy and women's poverty. Another study conducted by Actionaid (2005) entitled *Listening to People Living in Poverty in Nepal* is an attempt to examine the generic causes of poverty from an actor-orientated perspective. However, while focusing on the generic causes of poverty, this study fails to examine the poverty from feminist standpoint and fail to combine structure and agency in its methodological formulation.

Similarly, a recent study conducted by DFID and the World Bank (2005) entitled *Unequal Citizens: Gender, Caste and Ethnic Exclusion in Nepal* is an account again viewed from cultural deconstructionist perspective. Its theoretical framework includes three domains: i) access to assets and services; ii) the ability to exercise voice, influence and agency and iii) 'rules of the game' (removing barriers in policies and institutions to make larger participation). The core agencies that would bring in these domains are the state, civil society and donors. They argue that the former two domains are part of the empowerment process and the last domain of change is where social inclusion does or does not take place. While this study provides useful insights on aspects of social exclusion in line with gender and caste, it fails to recognise other vectors of oppression in Nepalese society pertaining to class and region. Methodologically, its classification of social groups is also very broad such as all Janajati are grouped in a single category and all hill Hindu caste and all Hindu caste of Madheshi origin are treated as Hindu group. This would hide intra-group variation sufficiently.

While these studies offer a lot regarding women's lives, an issue that remains problematic, however, is that of recognising adequately the core vectors of oppressions simultaneously, namely, class, gender and caste of Nepalese society. What are the fundamental causes of women's poverty or their subordination? Is it
only economic exploitation? Is it only patriarchy? Is it only caste exclusion? Can we categorise all women as a group in poverty analysis? In this study, I wish to show that although women’s experiences of poverty is individual, the core causes of women’s poverty seems to be contingent upon and conditioned by enduring redistribution and recognition aspects of injustice embedded in socio-political and cultural structures.

Further, since the Eighth Plan (1992-97), Nepal has adopted a strategy of alleviation of poverty in general and women’s empowerment in particular through micro-credit and social mobilisation programmes. The Tenth Plan (2002-07), for the first time, has considered gender as a crosscutting as well as sectoral issue. This is a greater shift in policy discourse from top-down to bottom-up development, from gender blind to gender awareness policies, and from welfare, equity and anti-poverty to empowerment development paradigm. At the implementation level, public-private partnership is being sought, and a large number of Governmental Organisations (GOs), Non-Governmental Organisations (NGOs), Micro-credit financial institutions (MCFIs) and donors have been mobilised in efforts to the alleviation of poverty and women’s empowerment. This shift seems to be important in the sense that before the interventions there was little focused on gender specific disadvantage and causes of poverty while targeting the poor. But this development paradigm largely reduces poverty alleviation and women’s empowerment programmes to social mobilisation and micro-credit schemes while it is silent on redistribution of resources or it fails to combine both - social mobilisation/micro-credit and redistribution of resources.

Despite the rhetoric of poverty alleviation through social mobilisation/micro-credit, there is no visible improvement in women’s lives as indicated by national level income and social indicators (Chapter 1), and the subordination of women has remained intact or unchanged or in some cases even intensified. Failures of these interventions have raised debate in development community and academia whether such programmes can alone be capable of empowering women. Or, will they be effective in curtailing gendered poverty or empowering women without linking them to the political economy or redistribution of resources?
Besides this debate, this study is carried out in the context in which poverty alleviation programmes have come into stagnation because of the absence of local governments (district and village levels) since 2002 due to the escalation of armed conflict in the country\(^2\). The situation is so harsh that there is no state for the people living in rural areas. Even in normal situation, the state mechanisms have systematically excluded poor people in general and poor women in particular. A large number of development agencies including government functionaries have been increasingly displaced from the countryside or their activities are limited to the periphery of district headquarters or urban centres due to armed conflict. Further, much of development budget have been diverted to the mobilisation of security forces by curtailing public services of rural Nepal, particularly related to women and children.

This has increased the vulnerability of women different from men because of their enduring 'gender-specific disadvantages'\(^3\) such as female seclusion and because of 'gender intensified disadvantages', viz. low literacy, low-self confidence, and long distance to get welfare services. This warrants a new way of understanding the processes of pauperisation of women in rural Nepal through examining the changing gender relations at the household level, and their interconnections with other wider institutions such as NGOs, market and the state: how poverty is conceptualised in the periodic plans? Does the recent polity increase gendered poverty or does it contribute to reducing its menace?

Given this research context, it is hoped that this study will contribute to both understanding of gendered poverty and the development of strategies to overcome gender inequalities in rural Nepal, and will generate a new debate on micro-credit or social mobilisation thesis of poverty alleviation in other societies as well.

\(^2\) Maoists waged armed struggle in 1996 and by today its impact has been widespread, covering almost all districts of Nepal. More than 13,000 people have been killed by mid-2006 including hundreds of thousands women turned to be widowhood, children turned to be orphans. People’s Movement II on April, 2006 complied king Gynandra to surrender to the People, and by November, 2006, peace negotiation has been established between Government of Nepal and Maoists.

\(^3\) I have borrowed the terms 'gender-specific disadvantage' and 'gender-intensified disadvantage' from Kabeer (1999).
The specific research questions of the study, therefore, are the following:

1. What are the maintainers of rural poverty in Nepal? Or what make poverty persistent and trap people in poverty? To what extent are households deprived from access to land? What are the occupational distribution of the workforce of the population between and within the social groups, and gender?

2. What are the women’s perceptions of poverty - related to material needs, human resources and their agencies? Does household poverty determine women poverty? What makes women insure or at greater risk? How do their perceptions vary with the location of women in terms of class and caste including women’s other attributes such as age, position in the family, education?

3. To what extent does gender inequality prevail in different dimensions of basic needs (food, health, education, personal security) and entitlements (land and labour)? To what extent does it vary with women’s caste and class location?

4. What are the processes leading to gendered poverty? Or what are the existing gender relations? How family and marriage as social institutions produce or reproduce gender? What is the pattern of gender division of labour? How does gender division of labour matter for women? To what extent women are exposed to outer world? What are the current patterns of decision-making in the family in rural Nepal?

5. To what extent the state mechanisms are responsive to poor women through its poverty alleviation policies and programmes? Whether and to what extent gendered poverty can be alleviated or gender equality can be achieved through micro-credit and social mobilization, or creating social capital as current development discourse aimed at in Nepal? Do women feel that opportunities for economic and social mobility have increased and how? Have such changes been different according to class and caste including other attributes of women such as their position in the family, age?

The first research question has been viewed through causal explanation i.e. low access to land causes household poverty or low paid work or underemployment leads to household poverty. The rest of the research questions have been seen from the interpretative explanation i.e. from the point of view of the women themselves. To
make the project more manageable, I have confined myself at the micro level viz. household level but have not forgotten the wider institutions such as NGOs, market and the state that shapes the relationship between women and men and hence gendering poverty.

The study specifically explores and compares the causes of women's poverty, their experiences and responses in poverty by studying women residing in rural areas representing from two ecological regions of Nepal: **hills** and **Tarai**. These regions not only differ in physical settings (Subedi, 2003) but also in social structure, cultural practices (Dahal, 2003; and Niraula and Morgan, 2000) and to some extent the state intervention in development. This study corroborates the hypothesis that gendered poverty is both a process and an outcome of socio-economic, political forces and patriarchal norms embedded in Nepalese society. As a process, gendered poverty refers to the growing incidence of poverty among women. As an outcome, gendered poverty connotes with economic disadvantages of women as compared to men. Thus, gender inequality persists in both poor and non-poor households but the magnitude of inequality varies with caste and class location of women. In non-poor households, women may suffer deprivation because of discrimination in the allocation of, and control over, resources.

I have set the criterion of defining poverty as encompassing the matrices of material resources, human capabilities and social resources including vulnerability. Vulnerability refers to the possibility of women being fallen into extreme form of poverty through exposure to risks, shocks and stresses and through the sense of powerlessness in the face of threats (Kabeer, 2003). Gender has been taken as a distinct social category, encompassing the vagaries of rules, norms, customs and practices by which biological differences between males and females are translated into socially constructed differences between women and men, and boys and girls. Gender relations are the part of social relations, manifested through the gender division of labour within the households, access to and control over resources, decision-making power, control over sexual relations, freedom of movement, kinship and marriage systems and social networks. Thus, gender is not a separate dimension of inequality but is linked to and embedded in other sources of inequalities such as family/kinship structure, work organisations, the class structure, the state and
occupation (Body, 1997). The focus of the study has been the explanation of institutionalised poverty rather than in its measurement. Roles of culture, power, social structure and other factors largely out of control of human behaviour are the main forces which sociologists used to explain poverty (Seeding, 2000). Power is the capacity to influence and control others despite their resistance as well as the ability to impose their values, norms and standard of judgement.

This research is guided by critical social science epistemology where both structure and agency are necessarily complementary of studying women in poverty. Here structure is defined as social institutions encompassing of family/kinship, class, caste/ethnicity, NGOs, MCFIs, markets and the state. Agency is defined as how women in poverty can be characterised as actors in their own lives and exercising their control on their own lives. Socialist feminist perspective (class and gender) offers appropriate framework for the analysis of poverty from gender perspective, and the processes of gendered poverty can be well analysed extending Sen’s entitlement approach to poverty from legal aspects to social norms, values embedded in more informal institutions such as the family and marriage.

This thesis is structured into eight chapters. **Chapter 1** conceptualises gendered poverty in the context of rural Nepal. In this study, poverty is conceptualised as multidimensional and multifaceted phenomenon involving both material and non-material dimensions. A chronological shift in feminist development discourses has been discussed in order to map the trajectories of development policies especially after the 1970s influencing on women’s lives. It is argued that there has been a shift from Women in Development (WID) to Women and Development (WAD), and to Gender and Development (GAD). GAD envisages women’s empowerment by fulfilling their material needs that can translate into their collective power where the role of women’s movements is crucial. GAD calls for the empowerment of women through its intervention strategies of gender needs and gender interests. It recognises the multiple burden of women’s work and the family is brought to the framework of gender analysis.
This chapter critically reviews the existing literature of Nepal in the light of contextualising my research questions. It critically evaluates the role of women's movements and of the state in reaching to poor women. The final section offers my formulation of poverty analysis from a gender perspective, and reiterates the significance of research questions and outlines hypotheses. I propose that gendered poverty in Nepalese rural context is determined by three broader factors: i) household assets, ii) caste and iii) patriarchal norms and values.

In Chapter 2, I discuss the methodology and strategies adopted to collect data in line with my formulation of poverty analysis. This chapter explains the research strategies with respect to the selection of the studied areas and the methodology employed for secondary and primary data collection and analysis. The study employed both quantitative and qualitative techniques of data collection. A questionnaire survey consisted of a baseline survey, in-depth study and impact study. Focus group discussions adopted key informant interviews and oral-history methods. A field survey was carried out during January 2005-July 2005 and January 2006-July 2006. Triangulation of different survey tools and the sequencing of questions feature the research methods used in the study.

Chapter 3 brings out a broader picture of the villages studied in terms of physical and socio-economic settings including public utility services and physical infrastructure development, social organisations and poverty alleviation programmes. Thus, this chapter serves two purposes. First, it highlights poverty at the spatial level taking into consideration of public utility services such as access to toilets, safe-drinking water services, electricity, schools, health institutions, and transport and irrigation facilities. It also explores natural calamities such as flood in the Tarai village as a fundamental driver of poverty. Second, I offer a sociological classification of different caste and ethnic groups in the studied villages. I use 'social groups' as an analytical variable which refer to different caste/ethnic groups collectively instead of 'caste'. This is because there are many ethnic and religious groups who do not fit into Hindu caste framework.

In Chapter 4, I discuss poverty at the household level. Land and labour are the major sources of livelihood in rural Nepal. Asymmetrical structure of land ownership is a
major contributory cause of rural poverty. It also determines the socio-economic status of people. Land distribution and tenancy relations have been examined, controlling for social groups in the villages studied. This chapter further goes on to describe the occupational distribution of the workforce of the sample population within and across the social groups, taking gender as a crosscutting variable. Cultivation, agricultural labourers, non-agricultural labourers, industrial workers, services, self-employment, traditional occupations and foreign labour migration are the major livelihood strategies of the households in the villages studied.

This thesis proposes that a gender analysis of poverty cannot be coherent and complete without understanding household poverty, for women are the sub-set of families or households. Here, I depart from most of the existing literature that only deals with women's poverty or subordination in isolation from their household's poverty. Thus, this chapter helps classify women in the context of broader economic groupings, and their material levels of household well-being. This class-based grouping is used along with the caste-based grouping as a framework to describe and analyse poverty at the individual level in the subsequent chapters.

Chapters 5 to 7 describe and explain poverty from the actors' perspective taking individual, namely, women, as the unit of analysis. Chapter 5 explores the meanings and dimensions of poverty and their significance to women based on my fieldwork data. This chapter has three fold purposes. First, it highlights the multidimensional and multifaceted aspects of poverty in the context of rural Nepal. It particularly focuses on household poverty and women-specific poverty as perceived by the female informants, and examines how their perceptions vary according to their class, caste and region. Second, it reiterates the importance of economic, health and nutrition, and education as core necessities of women bringing out of poverty. Third, it describes gender inequality in these dimensions in terms of physical numbers and explains meanings associated with such inequalities.

Chapter 6 explains the processes of gender poverty. I focus on gender-based entitlements drawing on Sen's entitlement approach to poverty and Kabeer's social relations framework for gender analysis. Thus, it highlights informal institutions such
as the family and marriage as core variables. This approach departs from the core economic explanation of poverty – in which the role of informal institutions hardly comes into focus. Central to the analysis of this chapter are: What are the gender discrimination practices in the family? How such practices differ from one social group to another? How such practices produce women's poverty? How 'security assets' is one of the important assets for women's lives?

I further discuss the gender division of labour involving domestic work and cultivation, and demonstrate how the subsistence sector is feminised, and how women are restrained in the domestic work even in the wake of increasing employment opportunities for men in industries in the Tarai village. Women's exposure to outside world is examined taking indicators of some legal aspects and general knowledge. The final section draws the decision-making agency in the family: who decides what?

In Chapter 7, I turn my focus from processes of gendered poverty discussed in Chapter 6 to the role of formal institutions such as NGOs, GOs and MCFIs reaching out to poor women, drawing the case from the Tarai village. I have particularly focused on their imminent strategies. My purpose here is to answer the following questions. To what extent are SHGs capable of alleviating gendered poverty? To what extent have they been able to empower women? I have examined the empowerment of women at three levels: 'power to' (individual level), 'power within' (individual as well as collective) and 'power with' (collective).

Chapter 8 summarises the key findings, and draws together methodological, theoretical and policy conclusions from the findings, and demonstrate how far these findings elucidate the theoretical formulations outlined above and in Chapter 1.