Chapter 1
Towards a Framework for the Study of Gendered Poverty in Rural Nepal

Women’s poverty is directly related to the absence of economic opportunities and autonomy, lack of access to economic resources, including credit, landownership and inheritance, education and support services and minimal participation in decision-making process.

Beijing Platform for Action, 1995

This chapter, organised into three sections, develops a theoretical framework for the understanding the dimensions, causes, processes and implications of gendered poverty in rural Nepal.

The first section is structured into four sub-sections. In section 1.1.1, I discuss the various concepts of poverty suggested in the sociological and development studies literature. For this, I seek their relevance in the study of rural poverty from gender perspective. In section 1.1.2, I focus on the development of feminist development debates from WID to GAD to understand how their epistemology and policy agenda in tackling women’s poverty have changed over time. Section 1.1.3 theorises gender relations in the family by critically reviewing Sen’s ‘cooperative conflict’ model and Kabeer’s ‘social relations framework’ to gender analysis. In section 1.1.4, I attempt to link gender relations to poverty analysis by extending Sen’s entitlement approach to poverty.

In section 1.2, I attempt to contextualise my research questions by critically reviewing existing literature on poverty and gender relations of Nepal. This section is organised into three sub-sections. In section 1.2.1, I give an overview of the causes of the pauperisation of women in Nepal. Section 1.2.2 brings women’s movements into focus and their strengths and limitations in reaching to poor women. In section 1.2.3, I have critically reviewed the role of the state and its policy agenda in addressing poverty in general and women’s poverty in particular.
The final section operationalises the study and proposes a comprehensive framework for the analysis of poverty empirically from a gender perspective informed by the case study in rural Nepal.

1.1 THEORIZING GENDERED POVERTY

1.1.1 Concepts and Sociological Orientation of Poverty Studies

The *Encyclopaedia of Sociology* (Villemez, 1992) reminds us that there is debate around the understanding and explaining of poverty. What is poverty? How it be measured? What causes it? And whether it is a natural phenomenon or a symptom of a poorly ordered society? According to Villemez, 'poverty is a concept, not a fact, and must be understood as such. It is not like a demographic fact, but moral, ethical and political' (pp. 1525, emphasis supplied). The word 'poverty' derives from the French word *Pauvre* meaning 'poor'. It is a state of lacking material possessions, of housing or no means to support oneself.

Much sociological work has concentrated on the dichotomous notion of poverty: absolute and relative. The former is concerned with the psychological needs of individuals, i.e. food, housing and clothing. While relative poverty refers to the individuals or groups lacking resources as compared to other members of society, and hence it has a political relevance of income inequality in the economy and has a sociological significance to absolute poverty (Betellie, 2003).

Existing poverty literature in a wider social scientific terrain suggests that there are four approaches of examining poverty: i) monetary approach, ii) social exclusion, iii) capability approach and iv) participatory approach. Each of these has its own measurement criterion of poverty. Measuring absolute poverty through a monetary approach has come to be criticised on the ground that it does not take into account the intra-household distribution of income while many studies indicate that there exists systematic and widespread intra-household inequalities in different dimensions of basic needs according to gender, age, life-cycle status, birth order and relationship to the household head (Kabeer, 2003). However, one of the contributions of this approach to gender studies is that it provides disaggregated
data of incidence on poverty by headship: male headed and female-headed households. Yet it does not provide poverty at individual levels in either of headship households.

The concept of social exclusion, developed in industrialised countries in the phase of post-industrial societies, describes the processes of marginalisation and deprivation. The European Union defines social exclusion as 'a process through which individuals or groups are wholly or partially excluded from full participation in the society in which they live' (European Foundation 1995). It is 'a dynamic process, best described as descending levels: some disadvantages lead to some exclusion, which in turn leads to more disadvantages and more exclusion and ends up with persistent multiple (deprivation) disadvantages' (ibid.: ). The definition of social exclusion includes the process of becoming poor, in which it brings agency in the analysis by defining social exclusion as socially constructed. Multidimensionality is an intrinsic feature of social exclusion. For example, lack of material resources is both an outcome of social exclusion and a cause of it. The concept of social exclusion thus necessarily involves a relative definition of poverty. It is manifest in the 'patterns of social relationships in which individuals and groups are denied access to goods, services, activities and resources which are associated with citizenship' (ILO, 1996 cited in Masika, 1997:36).

Since the early 1980s, there has been a shift from the monetary approach to human development (capability approach) and empowerment (participatory approach) (Pieterse, 2001). The Capability approach to poverty, conceptualised by Amartya Sen (1993), extends the concepts of 'means' - income poverty to 'ends' - human development. In this framework, poverty is defined as deprivation in the space of capability or 'failure to achieve certain minimal or basic capabilities' where basic capabilities are 'the ability to satisfy crucially important functionings up to certain minimally adequate levels' (Sen, 1993:41). Functionings range from elementary forms such as food, shelter, cloth, good health to more complex sets such as ability to attend a public meeting and ability to participate in public programmes. However, some argue that capability is difficult to operationalise and it is hence not conceptually clear because of its elements of arbitrariness in individuals' choice of basic capabilities and because of the problem of adding up (Laderchi et
al., 2003). Despite the difficulty of operationalising capability, the UNDP has made its efforts to operationalise it in terms of human development measures1. As poverty is defined in relation to individuals in this approach, gender dimension of poverty can be measured especially in relation to health and education (Kabeer, 2003).

In participatory approach, poverty is conceptualised subjectively. The subjective criterion of understanding of poverty has been advocated in different development paradigms like the followings: i) alternative development (main proponent is John Friedmann), ii) the participatory approach to development (main proponent is Robert Chambers and this approach is adopted by the World Bank and the UN agencies), iii) social capital approach to development (main proponent are Robert Putnam, Pierre Bourdieu and Deepa Narayan, and it has been adopted by the World Bank), and iv) the Post-Washington Consensus, i.e. participatory governance and citizens participation, which are used by some NGOs (Hickey and Mohan, 2005).

It is claimed that the poverty line approach – the objective criterion – may show the causality of poverty but it may not necessarily reflect how poverty is socially constructed. It is argued that the perception of poverty varies across cultures, societies, regions and countries. Two societies with similar economic organisations may not have the same perception of poverty (Kaur, 2003). According to Rajesh Gill (1997:53) definition of poverty encompasses the following:

- Poverty is not a state of a static reality, but a dynamic reality that varies along with life cycle, household size and dependency ratio etc.;
- Poverty is not merely an economic concept. It also implies: i) vulnerability; ii) lack of access to various opportunities; iii) insecurity, alienation, low participation in social life and political activities;
- Poverty is a multi-faceted phenomenon, whereby a person may be poor in certain respects while not so in certain others;

1 The UNDP in its annual publication of Human Development Reports assesses human development through the matrixes of human development measures: Human Development Index (HDI), Gender Development Index (GDI) and Gender Empowerment Measure (GEM). HDI is the composite index of health, knowledge and access to the resources needed for a decent standard of living. GDI is the measure which incorporates gender disparities in capability formation while GEM compares women and men vis-à-vis their participation in decision-making in political and economic life.
Poverty is a relative concept in which who defines poverty is very crucial (emphasis in original).

Triangulation of different research tools as suggested by World Bank poverty assessments like well-being ranking, scoring, trend analysis, cause-impact analysis, focus group discussions and case studies is the common way of obtaining required information or putting the knower to the known. Kabeer (2003) noted that a number of useful information for examining gendered poverty through employing these research tools in a series of World Bank poverty assessments undertaken in sub-Saharan Africa in the mid-1990s. The major aspects were: i) different types of disadvantages of women such as heavy-workload and dowry; ii) relationship between environmental deterioration and women's work burden; iii) variation of household relationship especially on household management in different societies; iv) vulnerability of female-headed-households; v) gender differences in priorities; vi) women's lack of access to resources and vii) policies related to inequalities and unequal treatment.

Viewed individually, each approach has different policy implications, among other things. It appears that studies undertaken taking one or two approach of measuring poverty would be incomplete to unravel dimensions and processes of gendered poverty. This is because employing the monetary or capability approach would provide us with a causal explanation but would fundamentally miss the processes by which people fall into poverty. On the other hand, too much reliance on the participatory approach may result in neglecting the historical and institutional causes of gendered poverty which are the key to a sociological analysis of poverty.

Therefore, in this study, poverty is not only understood as quantifiable measures - encompassing only quantifiable measures such as income or a range of social indicators – infant and child mortality, nutrition, literacy, school participation rates, access to safe-drinking water and toilet facilities but also as non-quantifiable ones and as a set of relationships and processes involving security, self-respect, identity and freedom for decision-making. For this study, the unit of analysis of poverty has been taken at the both household and individual levels. Measuring poverty through taking only the household as a unit of analysis is problematic in
understanding the individual level of poverty. It is well-established that there has been considerable variation in access to food, opportunities, decision-making power in the household according to gender, age and status in the family. On the other hand, ignoring the household as a unit of analysis means that one may not be able to classify households according to landholding size, economic strata and caste, which are key sociological categories in Nepalese rural context.

1.1.2 Women’s Development: Trajectories of Welfare to Empowerment Approach

Having conceptualised poverty for this study, it is imperative to explore how women have been featured in the discourses of feminist development thought and practice, and how they have addressed the question of women and poverty. These discourses have yielded direct impact on Nepalese policies as is discussed in section 1.2.

Women in Development (WID): Welfare to Efficiency Approach

Central to these WID theorists such as Ester Boserup (1970), Barbara Rogers (1980) and Irene Tinker (1990) was that modernisation2 alienated women from development leading to the perpetuation of gender inequality, women’s poverty and work burden. This happened due to the male bias on development policies and plans in which women were largely absent from access to economic opportunities, employment, trainings, skills and education. Thus, the formulation of WID was a critical response to women’s worsening socio-economic conditions through their integration in capitalist development.

Boserup’s work on Women’s Role in Economic Development (1970) represented the landmark text on women’s issues in both development discourses and policies for the UN Decade for Women (1975-84). Analysing the global sexual division of labour in agrarian economies, Boserup shows how the sexual division of labour in

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2 The common assumptions of modernization theory include the following: trickle-down benefit of economic growth to the poor and women, linear process of societal development, improvement of living conditions of the poor through the markets forces, superiority of modern technology over traditional technology, and gender neutrality of macro-economic policies.
agrarian societies shifted as economic development proceeded with its gradual change from family production to specialized production, and how it had impacted on women’s lives. She argued that the introduction of modern technologies and the expansion of cash cropping in developing countries benefited men at the cost of increasing women’s work burden both in the family and outside the family. Industrialisation increased job opportunities for women in urban areas, but women were seen as surplus labour at the bottom of the labour market. Modern land reforms changed the practice of common cultivation in which both men and women engaged. Through the introduction of private property, land titles were transformed to men, making only men eligible for formal and informal credit facilities including agricultural expansion services.

According to Tinker (1990), Boserup indicated that not all third world society’s traditional mores and values were discriminatory towards women, but rather colonial and postcolonial development discourses excluded women, and male bias in development projects and plans isolated women from the modernisation path. Boserup’s policy agendas for integrating women into development were therefore to change the attitudes of male development officials and planners, and to provide education, skills and employment opportunities for women. Tinker (1990) claims that WID envisaged to ensure women’s rights related to economic development, equality, education, employment and empowerment.

WID is an amalgam of different competing ideas of its protagonists such as advocates, development practitioners and scholars pertaining to the scope of WID and its strategies. The United Nations (UN), the World Bank and the International Labour Organization (ILO) have been the major international development agencies in tackling women’s issues, especially since the late 1960s. While the UN systems are more concerned with the conceptualisation of women’s rights through its different conferences, instruments and covenants, the World Bank and the ILO initiated WID projects related to women’s well-being. Tinker (1990) and

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3 UN adopted the Convention on Elimination of All Forms of Discrimination against Women, 1979, which recognises women’s rights as human rights. Similarly, with the auspicious of UN, four global level Women Conferences (Mexico Conference, 1975; Copenhagen Conference, 1980; Nairobi Conference, 1985 and Beijing Conference, 1995) have already been held.
Geeta Chodhry (1995) classified WID into three approaches: i) the 'welfare' approach, ii) the 'anti-poverty' approach and iii) the 'efficiency' approach.

The welfare approach, formulated by aid donors during 1960s and 1970s, identifies women as solely in their reproductive roles. As such, it prescribes programmes related to family planning, nutrition of mothers and pregnant and lactating women. This underpinned the World Bank's early liberal approach to development which was top-down in nature.

In the mid-1970s, the World Bank and the ILO initiated anti-poverty approach in response to the criticisms of New International Economic Order and of dependencia. According to Connelly et al. (2000), its central thrust was to alleviate poverty by focusing on improving women's access to income through small-scale, income-generating activities. Despite its goal of poverty alleviation, it concentrated around issues of population and family planning. Although some anti-poverty programmes emphasised income-generating activities to women, they concentrated on traditional activities of rural women. Women's education was emphasised not because of its intrinsic value per se but because of its instrumental effect influencing fertility, infant and child mortality (Parpart, 1993 and Choudhry, 1995). It was corroborated that higher women's education leads to reduction of fertility, infant and child mortality as compared to father's education. Thus, this approach portrayed Third World women as traditional, voiceless, homogenous and helpless victims with a large number of pregnancies, poor health, illiteracy and poverty. Choudhry (1995:33) argues that 'while there are elements of truth in this representation [anti-poverty approach], it ignores the structural causes of poverty'.

The early 1980s saw the resurgence of liberal philosophies in development thought and practice. Similarly donor agencies advocated the efficiency approach to WID. It represents the World Bank's neo-classical economics which endorsed privatization, deregulation and liberalisation of the markets as evidenced in the Structural Adjustment Programmes (SAPs). It stressed that policy planners should recognise the contribution of women to production and integrate them into the development processes. This would lead to a more efficient growth. It is assumed that issues of equity would be resolved as an overall economic growth occurred.
UNICEF also attempted to link gender concerns with SAPs calling for adjustment 'with human face' targeting women in the poorest of the poor households. It drew attention to the increased women's burden in the reproductive arena as a result of cutbacks in social services. It also criticised how women's increased reproductive workload disenabled them to respond to economic incentives, thereby slowed the reallocation of resources into the traded section and made economic reform less effective.

A range of feminist scholars employing different theoretical frameworks have criticised the WID perspective primarily because of its incapacity of divorcing from conventional development theory; its failure to identify the root causes of women's subordination (private sphere was out of the realm) and its consideration of women as undifferentiated category. By the mid-1970s, this dissatisfaction culminated in Marxist feminists, socialist feminists and dependency feminist theorists, who turned their focus away from strategies for integration for women to look at the relationship between women and development (WAD), especially in terms of class.

*Women and Development (WAD): towards Equality and Dismantling Patriarchy*

Within WAD two lines of argument came out: one from class relations and other from global patriarchy thesis. The origin of the former goes back to Friedrich Engels (1977) who argued that women's subordination lies in private property, class hierarchy and the production of exchange value. Contemporary Marxists point out that women’s oppression is inextricably tied with class oppression at both the national and international levels. Asoka Bandarage (1984) summarises the empirical evidence shown by various Marxist anthropologists that in pre-class societies, sex roles were reciprocal, women were highly autonomous, and social structures were sexually egalitarian. It was the European colonialism which brought in private property, commodity production, cash nexus and Western values that laid the foundation for both class and sexual inequality in such 'simple' societies. At the policy level, Marxist feminists highlight the key aspects such as occupational segregation in domestic and wage labour, equal pay for work of equal value and women's control of their working conditions.
Another line of criticism to the WID approach came from radical feminists like Salvia Wallby (1990) who conceptualises patriarchy at different levels of abstraction. At the most abstract level, patriarchy is a system of social relations as equivalent to capitalism or feudalism or racism. At the less abstract level, patriarchy, it is argued, permeates in six structures: i) mode of production, ii) labour market or areas of production, iii) relation of states, state agencies, iv) male violence, v) sexual relations and vi) cultural institutions. In production relations, gender relations take the form of the appropriation of women's household work. In the labour market, it takes the form of discrimination in wages, sexual segregation of jobs, restricted entry to jobs, inadequate access, ownership and control of resources like technology, skills, education, productive assets like land and credit information and mobility. State agencies are usually dominated by men and are therefore biased towards patriarchal interests. Patriarchy gets reproduced and sustained through culture. It is argued that many economic phenomena cannot be understood without understanding their links to culture (Krishnaraj and Shah, 2004).

Although Marxist feminist and dependency feminists have successfully linked the unequal position of women to a framework of global and class inequalities, and while focusing on it, they have paid little attention on other vectors of women's oppression particularly originating from patriarchy, and from social hierarchy of caste/ethnic groups and race. On the other hand, radical feminists' assumption of women as a social group being oppressed by men as a social group rules out the other possibility of women's subordination, perpetuating from class and caste/ethnicity.

By the 1980s, this theoretical debate around women's issues, however, contributed to the understanding of the complex dimensions of women's oppression that women's unequal position vis-à-vis men in any society cannot be understood in a

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4 Patriarchy means rules of father. The term ‘patriarchy’ comes from Max Weber's analysis of pre-capitalist, traditional society, in which Weber defined patriarchy as a traditional form of authority vested in men as heads of families. The term also differs from the terms of male-chauvinism and that of sexism. Whereas the later two concepts refer to the problem of women's subordination has to do with individual men, the term patriarchy implies that the problem is society itself (Russo, 2000).
single vector of oppression such as class or patriarchy. Thus, there was a shift from WID/WAD to gender and development (GAD).

**Gender and Development (GAD): towards Empowerment**

GAD defines women's position vis-à-vis men in terms of culture, power, hegemony, and patriarchy (Ghosh, 2000). According to Kate Young (1997, quoted in Sato, 2006: 25), the GAD perspective on poverty differs from WID in six key ways: i) it focuses on gender relations rather than on women *per se*, ii) its treatment of women as active agents rather than passive recipients, iii) its comprehensive focus on social organisation, economic and political life; iv) its view on development as a complex process involving the social, economic, political and cultural betterment of individuals and society; v) its consideration of the welfare and anti-poverty approaches as preconditions for equity and vi) its emphasis on the role of collective action for increasing poor women's bargaining power, and not just for increasing their access to cash income.

Unlike the WID and WAD approaches in which the family (power relations and division of labour in the private sphere) is outside the frameworks, the GAD approach sees oppression of women in the family as significantly related to development. In other words, the GAD approach emphasises examining the gender division of labour in the household, particularly focusing on invisible aspects of women's productive and reproductive work, and relations between these labour patterns and other aspects of gender inequality such as poverty. It also looks at the issue of power as it relates to gender and at strategies for empowering women and challenging the status quo (Kabeer, 1999a). The GAD approach focuses on how gender roles, gender division of labour and power relations in institutions ranging from the family, community, market to the state are socially constructed.

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5 According to Kabeer (1999a), the concept of 'empowerment' captures dimensions of power: resources, agency and achievements. Resources comprise not only access to resources but also future claims to material, human and social resources. Agency is the ability of individuals to define their goals and act upon them while achievements are the combined outputs of resources and agency comprising of basic functionings (i.e. longevity, education, employment and income).
Caroline Moser (1989) has contributed to the operationalisation of GAD in development policy by defining women’s ‘practical gender needs’ and ‘practical gender interests’. According to Moser, the former features the needs that women identify in their socially accepted roles in society. Although they are less likely to challenge the existing practice of the gender division of labour and women’s subordinate position in society, they constitute a response to immediate perceived necessity, identified within a specific context. Examples of needs are related to inadequacies in living conditions such as water provision, health care, education and employment. On the other hand, strategic gender needs constitute the needs women identify because of their subordinate position in society. They are related to the gender division of labour, power and control, and may include such issues as legal rights, domestic violence, equal wages and women’s control over their bodies. Needs and interests, however, should be apprehended as interlocking phenomena (Kebeer, 1999; Connelly et al., 2000 and Pearson, 2000) in the sense that without focusing needs, one cannot achieve interests. Alternatively, programs focusing only needs are unlikely to challenge the power structure that perpetuates gender inequality.

Gita Sen and Caren Grown (1987), the socialist feminists in GAD, argue the conditions of women’s poverty and envisage an ideal society where women would not suffer from institutionalised discrimination. Their argument is particularly relevant to rural Nepal.

[s]ince poor women are the central actors on our stage, both poverty and gender subordination must be transformed by our vision. Insofar as poverty is concerned, its structural roots lie in unequal access to resources, control over production, trade, finance, and money, and across nations, genders, regions, and classes. [...] We want a world where inequality based on class, gender, and race is absent from every country, and from the relationships among countries. We want a world where basic needs become basic rights and where poverty and all forms of violence are eliminated. [...] We want a world where all institutions are open to participatory democratic processes, where women share in determining priorities and making decisions (pp. 80-81).

Sen and Grown have successfully combined Third world poor women’s material concerns with gender, with giving primacy to basic needs to eliminate all vectors of oppression. They also see that it is impossible to improve women’s condition in the context of increasing inequality between men and women, and even increasing
women's absolute poverty in some of the Third World countries. Therefore, equality for women is impossible within economic, political, and cultural processes that reserve resources, power and control for small section of people - usually men. In line with Sen and Grown, Lourdes Beneria and Gita Sen (1982) employing capital accumulation and reproduction as their theoretical underpinnings argue that class and gender are the dual problem of society. Their argument of the linkage in these categories grows out of a critique of three development models: i) modernisation ideals (including basic needs approach), ii) Boserup's reflection on the role of women on economic development and iii) socialists models of development as in China, Cuba and the Soviet Union.

Despite the revolutionary promises of the basic needs approach to poverty alleviation and improving women's condition over the orthodox modernisers (i.e. growth, trickle-down and capital intensive technology), it fails to address the structural causes of women's subordination. First, its means was not clearly defined in meeting its goals: whether structural transformation was required to meet the goals and/or a meagre income transfer to health and education and an investment on agricultural inputs would meet the goals. Second, it considers women as instruments for food producers, water carriers, cooks and nutritionists, and as child bearers. Third, it fails to challenge the enduring asymmetrical sexual division of labour and class relations, the most important aspects for the elimination of women's subordination.

Boserup's reflection on role of women on economic development was also criticised arguing that her theoretical underpinning of liberalism (capital accumulation, market and technology) led to her prescription of eclectic policies. Further, Boserup also failed to challenge the class hierarchy, in which women's subordination is linked. It is argued that

6 Beneria and Sen define capital accumulation as the growth of the interconnected processes of production motivated by profits, extension of markets, a growing division of labour and forces of production and growth of the working class, and ownership of private property. Reproduction refers not only to biological reproduction and daily maintenance of labour but also social reproduction i.e. perpetuation of social systems.

7 Note that Beneria and Sen accepted Boserup's contribution to the understanding of how modernization alienated women.
A woman's class position structures the concrete meaning of gender for her. The variation that exists between women of different classes is at least as important for the women's social position as the commonalities inherent in being a woman within a given society. ...class defines the relations among women themselves, that is, class in not simply a differentiating mechanism that places women in varying social boxes. It is an antagonistic social relation that defines, for example, the oppressive relations between female domestic servants and their mistresses. Class is also antagonistic in broader terms. For example, women of different classes often have opposing interests in social organisation of program for social change (ibid. 170).

Beneria and Sen also showed how socialist models of development failed to recognise women's reproductive role while emphasising class contradictions, and the need for collectivisation and resource distribution. They criticised the classical Marxist's notion of 'the woman question', which is believed to be the derivative of class relations rather than an independent vector of oppression; and women will be liberated through 'bringing them into production' as productive labour outside the home. Although in socialist countries women have made inroads for public life, they remain subordinated to men. They were underrepresented in authority, power and control. The main reason for this was related to the insufficient attention paid to the gender division of labour in private sphere. This view is also shared by Tamara Jacka (1997) in her work on contemporary China.

In sum, socialist feminists have attempted to incorporate shortcomings of Marxists' understanding of women's subordination, and extended their theoretical underpinnings that women’s subordination is the independent of capitalism i.e. women’s subordination also exists in pre-capitalist and 'socialist' countries. Further, following Sharmila Rege (2003), they have challenged the role of the market that marginalises women disproportionately, and their understanding of GAD is derived from the actual lives and experiences of poor women as starting point.

1.1.3 Conceptualisation of Gender Relations

Gender is a much contested concept in feminist thought. Mainstream classical sociological theories largely conflate sex with gender, implying that sexual difference (i.e. biological) is the same with the gender difference (i.e. social). Simone de Beauvoir challenged the tendency of conflating sex with gender in her
The Second Sex first published in 1949. She argued that ‘one is not born, but rather becomes, a woman’ (quoted in Jackson and Scott, 2002: 9). Following her conceptualisation of womanhood as social construction, many feminists, especially since the 1970s, have started theorising what is sex and what is gender. Some feminists distinguished gender from biological sex, while others related it to reproductive sexuality. For them, sex is the anatomical and physiological characteristics which signify biological maleness and femaleness, and it is fixed and unchangeable. Gender refers to the differentiation between masculinity and femininity as constructed through socialisation processes among other factors (Reddock, 2000; Abbott, 2000; Jackson and Scott, 2002).

Following third world feminist writings, gender is understood as a distinct social category like class, caste or ethnicity, and is considered varying across time and space. Gender refers to the socially given attributes, roles, activities and needs connected to being men and women in a given society at a given time. These values are learned or acquired during socialisation as a member of a given community.

Sen’s ‘Cooperative Conflict’ and Beyond

Amartya Sen (1990), Bina Agarwal (1994) and Naila Kabeer’s (1992) works are useful in understanding how gender relations take place within the household/family in a rural context of developing countries. Sen argues that gender conflict is different from class conflict, which he calls the former conflict as ‘cooperative conflict’ rather than antagonistic conflict:

Conflicts of interest between men and women are unlike other conflicts, such as class conflicts. A worker and a capitalist do not typically live together under the same roof sharing concerns and experiences and acting jointly. This aspect of togetherness gives the gender conflict some very special characteristics. One of these characteristics is that many aspects of the conflict of interest between men and women have to be viewed against the background of pervasive cooperative behaviour. Not only do the different parties have much to gain from cooperation; their individual activities have to take the form of being overtly cooperative, even when substantial conflict exits (p. 147).
Thus, interaction at the household level can be described as simultaneously containing elements of both cooperation and conflict. The members of the households cooperative in so far as cooperation arrangements make each of them better off than non-cooperation. Many different cooperative outcomes such as wellbeing are possible in relation to who does what, who gets what goods and services and how each household is treated. According to Sen, which outcome will emerge depends on relative bargaining power of the household members. In turn, the relative bargaining power of a person in the household depends upon three elements of his/her: i) break-down response or fall-back position with regard to entitlements (extent of better outside option), ii) perceived interest response (the extent of values s/he attaches to his/her well-being relative to the well-being of others) and iii) perceived contribution response (the extent of perceived value of the person’s contribution in the family). Thus, a woman who has strong fall back position and/or greater legitimacy of her claim, namely, visibility of and socially influenced perceptions of contributions and interests, would lead to that woman with a more favourable outcome i.e. enhance women’s bargaining power in the household and hence would reduce inequality between men and women.

Sen’s bargaining elements need further qualification. The fall-back position with regard to entitlements of women varies with the type of society. In primitive society, women’s disadvantages are related primarily to their physical factors. For example, a woman’s advanced pregnancy stage may inhibit her bargaining power with her husband. In modern society, ‘the primitive asymmetries are supplemented by socially generated further asymmetries for example, of ownership, education, and training and also nurtured view of the ‘fragility’ of women’ (p. 138). These all contribute to a worse break-down position of women. In the case of a perceived interest response, it is argued that it is difficult to separate woman’s perception of her own well-being from her family’s well-being, especially in South Asia where most women relate their wellbeing with the wellbeing of others, especially of children because of their ‘false consciousness’. Perception of interests, Sen argues, sustains the traditional inequalities between men and women in these societies. Similarly, women’s actual work is less valued vis-à-vis her actual contribution in these societies. This, he argues, has a major impact on actual states and outcomes. Sen, therefore, places greater emphasis on women’s employment outside the home.
in order to improve their bargaining position. Although Sen showed how women’s position in the family or household is linked to their position outside it, he failed to analyse the social structure and norms that set the terms of action (Kabeer, 1994 and Gail Omvedt, 2000).

Agarwal (1994), while analysing gender relations in the family, departs from Sen in some of the important issues. Regarding women’s perception of their self-interest, she sees three problems. First, Sen’s notion of ‘false consciousness’ of women about their own well-being is debatable and untenable with empirical evidence. In South Asia, as she argues, women have, both covertly and overtly, both individually and collectively, resisted to the existing inequalities in gender relations. Thus, their overt compliance with practices of disadvantages does not necessarily mean that they accept those practices as legitimate.

Second, Agarwal argues that women tend to maximise ‘family welfare’ perceiving their better and secure future claims. This is vital in the context where women are much dependent on the family both socially and economically for their survival and security. Thus, unlike Sen, she places much less emphasis on women’s perception of their self-interest and in turn emphasises that women do know their interest but may be unable to act on their understanding because of external constraints (i.e. social and economic constraints attached traditionally). Third, unlike Sen who has paid little attention to whom women sacrifice to their actual interest in the family, Agarwal argues that women mostly sacrifice their actual interest for the interests of children, rather than for the interest of their husbands/other family members.

Agarwal suggests five interrelated factors impinging on women’s bargaining power in the family. They include: i) access to private ownership and control over resources; ii) access to employment and other income generating activities; iii) access to communal resources such as community forests; iv) access to traditional

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She has also taken into account women’s reproductive responsibilities (childbearing, frequent pregnancies, childrearing and value of son preferences in the society) as inhabiting factors for women’s bargaining power.
external social systems and v) access to support from the state or from NGOs. She argues that:

These five factors impinge directly on a person’s ability to fulfil subsistence needs outside the family. The premise here is that the greater a person’s ability to physically survive outside the family, the greater would be her/his barging power [...] within the family. Inequalities among family members in respect of those factors would place some members in a weaker bargaining position relative to others. Gender is one such basis of inequality; age another (p. 63).

Agarwal’s five set of interrelated factors suggest that women’s bargaining power within the household is clearly linked to their situation outside it: the market (i.e. employment, exchange), the community (i.e. legitimacy of women’s claims, reciprocal relationship, inclusion and exclusion of women in the groups) and the state (formulation and imposition of laws, policies and programmes). Thus, it is essential to identify supports that these institutions provide or constraints they impose on poor households in general and women in particular.

Production and Reproduction of Gender Inequality: The Institutional Context

Naila Kabeer (1992, 1994, 1999 and 2003) sees gender relations as part of social relations, which is produced and reproduced through institutions. Central to the institutional approach to gender analysis9 is to i) explore under which conditions men and women co-operate; and ii) locate the specific categories of institutions, namely, the household, the community, the market and the state through which such co-operation is structured. Conventionally, the household is the location of altruism and co-operation; communities are the location of moral economy;

9 Other common gender analysis tools are i) Gender Role Framework (GRF), developed by Harvard Institute of International Development, maps the work of men and women and highlights the key differences and ii) The Triple Roles Framework (TRF) developed by Caroline Moser (1989), measures gender roles (productive, reproductive and community) and gender needs. In GRF, division of labour is treated in isolation i.e. what is produced and who produces are not viewed as the product of interaction, and its theoretical underpinning is guided by WID. In case of TRF, although women’s triple roles enters into the realm of division labour at the household level, there are some confusions of distinguishing productive and reproductive work, and community work and productive work. Although Moser’s conceptualization of gender needs and gender interests are well-acknowledged by many feminists, TRF is criticized on the ground that it does not challenge the mainstream institutions to reflect on the class and gender interests (Kabeer, 1994).
markets are the location of profit maximisation and state is viewed as an organisation of providing welfare services. However, in reality, these institutions do not function according to their ideal goals.

Here institutions are not understood as organisational forms, but rather they are systems of social norms – society’s rules of conduct for its members. Norms range from the very formal (e.g. having one spouse at a time) to the quite informal (e.g. eating of meals by women at last in the family). Each major social institution is organised according to its ‘central logic’ - a set of material practices and symbolic constructions. This logic thus includes structures, patterns and routines (Friendland and Alford, 1991 quoted in Wharton, 2005). Kabeer argues that all categories of institutions possess five distinct, but inter-related dimensions of social relationships: rules, resources, people, activities and power. Rules either permit or constrain the following: What is done? How it is done? By whom it will be done? Who will benefit? Institutions mobilise and distribute resources. Resources may consist of i) human (labour, education and skills), ii) material (food, assets, land or money), and iii) intangible resources (information, political, goodwill or contacts). Certain activities or tasks can be associated with a particular gender or a social group. Who does what? Who gets what? Who claim what? Institutions are selective about people. Who is in? Who is out? Who does what? Finally, institutions exercise power. Who decides? Whose interests are served?

It is rightly argued that categories of institutions are interrelated to one another. State may, for example, influence families by providing a host of services or it may require that families be largely self-sufficient. At the same time, such interaction varies with time.

According to Anthony Giddens (1986), by setting limits to social practice and thought, institutions shape human experience and personal identity. Thus, the experience of gender difference is viewed as a product of institutions where ‘it is the outcome of institutionalised patterns of distributing resources and social value, public and private power’ (Goetz, 1995:2). Similarly, Kabeer noted that institutions are not egalitarian for all persons, particularly of women, they tend to support hierarchical relationship organised around i) inequalities of ownership or access to
the means of production (land, capital, finance and employment); ii) achieved or acquired attributes (education, skills, contacts); and iii) various socially ascribed attributes (gender, age, caste etc.). Thus, gender inequality is constructed through both: i) the formal laws and statutes that becomes the ideology of society and its institutions and ii) the unwritten norms and shared understandings that help shape everyday behaviour in the real world.

In reality, it is argued that organisations play an important role in the production and reproduction of gender inequality. Asymmetrical gender division of labour in the family is one of its manifestations, where gender relations involve conflict as well as co-operation (Kabeer, 1992, 1994). This conceptualisation of the gender division of labour has two important policy implications (Razavi and Miller, 1995). First, it suggests that merely raising women’s income is unlikely to challenge asymmetrical decision-making processes in the family. Secondly, treating women’s activities in isolation from the social relations of production\(^\text{10}\) does not help improve women’s bargaining power in the family.

1.1.4 Linking Gender Relations to Poverty: Sen’s Entitlement Approach and Beyond

What are the processes of poverty in general and gendered poverty in particular? Much research has drawn on Sen’s entitlement approach to poverty to answer this question. Sen (1981) initially expounded the entitlement approach to poverty to analyse famines\(^\text{11}\), in which legal system was the criterion for entitlement failure. In his analysis, Sen shows how particular occupational groups or classes become more vulnerable to others, and how these social classes gain command over food

\(^{10}\) Goetz (1989) found in fish-smoking project in Guinea that the project did not succeed in improving returns to women’s labour despite its absolute focus on women. There was an implicit assumption that project intervention at one stage of the production process would have no impact on other stages.

\(^{11}\) Famines included in Sen’s study were the 1943 West Bengal famine, the 1974 Bangladesh famine, the 1973 Wollo famine of Ethiopia and the 1974 Hareruge famine of Ethiopia.
through wages, sales of goods or direct production of food. Then, he was able to examine how social, political, economic and environmental events had undermined the command or entitlements (Vaughan 1985: 178)

Later, Sen (1990) extended this approach to encompass the problem of intra-household distribution by incorporating rules and values of the family systems. He argues that:

There is also some evidence that deep-seated notions of ‘legitimacy’ operate in the distribution within the family, supplementing the operations of entitlement relations at the level of households, occupation groups, and classes. There is thus a good case for extending the entitlement analysis to intra-household distribution as well, taking a broad view of legitimacy (rather than only ‘laws’ in strict sense). Such an extension will closely relate to the structure of gender division (ibid.: 140; emphasis in original).

Poverty occurs because of the failure of endowment and exchange entitlements. Endowments are the possessions of individuals/households such as land, labour power including non-productive endowments such as status of membership in the household/community. Production possibilities are the access to and technological know-how to make use of technology such as skills and inputs. Exchange conditions refer to the ability to sell and buy goods and services as per law and customary practices (viz. market prices for goods, wages etc.). Thus, endowment decline refers to the alienation of land, or loss of grazing land, or loss of labour-power while exchange entitlement decline may refer to a loss of employment, failure of money wage to keep up with food price, failure of prices of animal products or crafts products or basic needs to services. According to Sen, for the most of humanity, the most significant endowment is labour power: employment, wages and prices and social security. It is also argued that rights to use of land, even without ownership of land, makes a big difference in vulnerability to famine. Critiquing Sen, Kabeer (1994), drawing an example from Bangladesh, argues that ‘causes of poverty are not simply a question of inadequate entitlements but also of structurally reproduced distributional inequities’ (p. 140).

However, the main reasons for the popularity of Sen’s entitlement framework to poverty analysis can be summarised as follow (Kabeer and Subrahmanian, 1999; Razavi, 1998 and 2000; Crow, 2000; Murthy and Sankaran, 2001):
i) it broadens the definition of poverty from income to legal and customary rights by which people acquire the means to meet basic needs,

ii) it directs attention to the processes through which individuals gain access to commodities and other resources, and

iii) it extends the definition of basic needs as ends to means.

Sen’s framework is extended by many scholars to capture not only the state exclusions but also the socially-enforced moral rules that constrain and enable command over commodities (Gore, 1993 quoted in Razavi, 2000: 16). Others have also identified the politics of famine, in which there may not only be victims but there may be beneficiaries such as a political powerful group (Keen 1994). P. Sainath (1996) showed how a range of institutions including development projects impoverished people in rural India. The Chronic Poverty Report, 2004/05 also conceptualises the causes of chronic poverty as institutional exclusion in many parts of the world, and it calls for understanding the social, economic and political processes that have made people poor and keep them poor (Chronic Poverty Research Centre, CPRC, 2004). The report demonstrates how institutional exclusions inflict chronic poverty by giving a case of Bangladeshi woman, and concludes that ‘people are not poor because of lack of action on their part. Their agency may be severely constrained by a host of structural factors’ (p 48). It rightly acknowledges that each structural factor may have both supportive and constraining elements.

Drawing on cases from India (Kabeer and Subrahmanian, 1999) and various World Bank Poverty Assessments findings (Kabeer, 2003), Kabeer notes three distinct gendered based entitlements failure or causes of gendered poverty. First, gender specific constraints relate to the social and cultural rules, norms and values that are part of social construction of gender such as ideas about male and female sexuality, purity and pollution, and female seclusion. These may be operationalised differently across class and caste. Secondly, gender intensified constraints reflect gender inequalities in resources and opportunities, which disproportionately affect women over men of their class. For any given class, women are more likely to be asset-less, illiterate and socially isolated than men because of the ways in which
norms and practices define their access to their resources. Indicators of such constraints include workloads, returns to labours efforts, health and education and access to productive assets. Finally, *imposed forms of gender disadvantages* relate to the 'biases', 'preconceptions' and 'misinformation' against women embedded in different practices of community, market and the state. They may be related to lack of or little access to employment, property or land, credit facilities, including denial of citizenship rights as women are sometimes considered as minors under the guardianship of men. Here Kabeer's first and third sets of constraints are basically related with the rigidity of patriarchy while the second set of constrains are related with materials. Although she has acknowledged that such constraints may vary by class and culture, she has paid little attention to unravelling the driving constraint especially to rural poor women. Her generalisation, therefore, appears to be questionable in different cultural and class contexts of women.

Similarly, Ranani K. Murthy and Lakshmi Sankaran (2001) examine how institutional exclusion leads to gendered poverty in countries of Asia and the Commonwealth of the Independent States (CIS) at the macro level drawing on quantitative data. They have concluded that 'the main causes of [gendered] poverty can be seen as shortfalls in the ownership entitlements, endowments, production and exchange options of the poor and different poverty groups due to their weak bargaining power within existing social relations and institutions' (p. 3). They have noted seven key gender specific causes of poverty related to gender differences in i) endowments or ownership of assets, ii) kinship patterns, iii) access to credit, inputs and extension services and training, iv) access to employment, wages and terms of employment and bias in division of labour and work burden, iv) access to household, community and state resources, particularly food, education and health, v) access to public decision-making, vi) legislation and vii) space to organise and claim rights. Although this study provides an insight of the causes of gendered poverty, it has paid little attention how these causes vary with the location of women in terms class, caste and region.

Patricia Harris (2002) also argues that women's vulnerability to poverty is a consequence of several interlocking factors. These include: i) notion of women's economic dependence on men, which reduces the need of women's individual
income both within and outside conjugal relationships; ii) women's responsibilities for caring and rearing of children, which delimits women's involvement in productive work; and iii) behaviours and attitudes expected for the 'good' women, which delimits women's personal well-being at the cost of family well-being, especially during the economic crisis.

1.2 UNDERSTANDING GENDERED POVERTY: THE NEPALESE CONTEXT

The preceding sections theorised the concepts of poverty, gender, and outlined the feminist theorisation of (under) development. This section turns to recap the patterns of gender inequalities and causes of women's pauperisation in Nepal. It further goes on to situate poor women's concerns in women's movements, and in policy and development discourses in Nepal. The main aims of this section are to i) situate the studied villages in a wider spectrum of the Nepali state; ii) reiterate my research questions outlined in the introductory chapter: This is to seek relevance of gender and development theories to a sociological study of gendered poverty in contemporary rural Nepal. And iii) evaluate the role of state in poverty alleviation and women's empowerment through its policies and programmes.

1.2.1 Pauperisation of Women: the Maintainers and Drivers

What determines the pauperisation of women in rural Nepal? What are the maintainers and drivers of gendered poverty? Kabeer (1999, 2003) argues that poverty arises out of people's unequal social relations, which dictate unequal relations to resources, claims and responsibilities. Following her thesis, poverty can be well understood by disaggregating the problem into its immediate (short-term), underlying (intermediate) and structural (long-term) causes and effects. It is also essential to examine the extent to which these causes and effects are the same for women and men but intensified for women and the extent to which they are gender-specific, viz. experienced only by women. While analysing policy issues of chronic poverty in India, Aasha Kapur Mehta and Andrew Sheph (2004) put a framework of understanding poverty dynamics on 'drivers', 'maintainers' and
'interrupters'. They acknowledge that while it is difficult to distinguish between drivers and maintainers, in their framework drivers are those factors that cause people fall into poverty such as health shock, sudden disability, large social expenses, investment failure, crop failure, natural disasters, loss of employment, conflict (social economic and classes). In their list some examples of maintainers are illiteracy, social exclusion, remote location, poor availability of and access to public utility services such as health and education, indebtedness, bonded labour, low employment opportunities, alcohol/addiction and government failure. Interrupters are those that address drivers and maintainers.

Thus, these two studies provide us useful insights for the operationalisation of poverty. In rural Nepal, structural causes or maintainers of gendered poverty are related with uneven distribution of resources among different social groups, exploitative labour relations, low-paid work or unemployment and asymmetrical gender relations. Traditionally, the household was the key locus of gender relations (Bista, 1996), and it was stereotypically assumed that the man was the breadwinner and the woman as a housewife. Further, the household was regarded as having altruistic characteristics with equal access to resources to women and men and of harmonious gender relations. Many studies challenge such assumptions revealing the fact that there exists an abyss between women and men even in the non-poor households perpetuating mainly, not exclusively, through patriarchal rules, norms and values (Bennet, 2002 and Acharya, 2000). Patriarchal values are not only entrenched with the family systems but also permeate even in areas of public domains although its rigidity varies across caste and ethnic groups in Nepal. The Indo-Aryan group of women called hill Brahman-Chhetri, and Maithali, Abadhi and Bhojapuri linguistic groups of Tarai region bear much burden of patriarchal system while Tibeto-Burman group women in several mountain, hill and Tarai ethnic groups experience relatively freer position. Among Indo-Aryan groups, mobility of women outside the household is highly restricted, particularly among Maithali, Bhojapuri and Abadhi linguistic groups and sexual purity is inexorably linked to caste purity. Child marriage, restriction on widow remarriage and arranged marriage are still observed widely (ADB, 1999). Dalit women, however, are deprived from both gender hierarchical and caste-hierarchal systems (Acharya, 2003 and Bhattachan, 2001). The common manifestations of patriarchy are high
son preference, gender specific socialisation processes, and highly-gender segregated access to household productive resources, public/private dichotomy of work, including schooling of girl child and decision-making power of women (NESAC, 1998 and Acharya, 2003).

The common practices of analysing poverty from gender perspective are the following: i) examining the incidence of poverty between female and male-headed households; ii) examining capability deprivation between females and males and iii) examining women specific disadvantages or experiences. I will critically recapitulate women’s conditions vis-à-vis men’s in Nepal in different dimensions of poverty.

Female-headed Households and Poverty

There are no estimates of the incidence of poverty at the individual level in Nepal like in many developing countries. Thus, it is not possible to examine the incidence of poverty of individuals by gender but it is possible to examine it at the household level i.e. incidence of poverty among female-headed vs. male-headed households. World Bank’s (2005a) analysis of poverty based on data from the Nepal Living Standard Surveys (NLSS), 1995/96 and 2003/04 reveal that incidence of poverty is much lower among female-headed households (24%) as compared to male-headed households in Nepal (33%). It is also shown that the incidence of poverty among female-headed households declined very substantially from 42 per cent in 1995/96 to 24 per cent in 2003/04 – a decline by 3.5 per cent annually while it declined from 45 to 33 for the male-headed households. The decline of poverty in the female-headed households is attributed to the higher proportion of female-headed households receiving remittances as compared to their male counterparts. In 1995/96, nine out of 100 Nepalese households were headed by females, of which 55 per cent used to be receiving remittances. On the other hand, in 2003/04, 14 per cent of the households were headed by females and about two-thirds of them are said to be receiving remittances. In contrast to NLSS findings, a case study of rural poverty in Nepal by International Labour Organisation (ILO) showed that female-headed households to be generally poorer with higher dependency ratios (cited in Kabeer, 2003: 82-83). Within the population of female-headed
households, *de jure* female heads (widows) were better off than other categories if they had some sources of male earnings, but poorer when only households without male earnings were compared. This suggests that family structure of the female-headed households matters in determining poverty levels as well. Further, it is argued that the 'feminization [of poverty] must be analyzed in the context of the feminization of agriculture, concentration of women in low-wage jobs, more girls child labourers than boys labourers, more workload for women than men, and women's lack of assets and resources' (ADB, 1999: 37; emphasis in original). This calls for the study that recognises that the feminisation of poverty is not necessarily a question of whether more women than men are poor, but it is the severity of poverty and the greater hardship that women face in lifting themselves and their children (Okojie, 2003).

*Women's Access to Property*

One of the widely discussed structural causes of women's disempowerment or poverty is lack of access to inheritance rights, especially land. There have been a number of attempts for land management and reforms in Nepal since 1950, but gender has not been surfaced as a social category while redistributing the land to the poor and tenants. The Land Act of 1964 and its subsequent amendments were gender blind. With few exceptions, land ownership certificates were distributed only to men; legal registrations of tenants (*Mohiyani*) were done only to male tenants; tenancy rights was transferable only to an unmarried daughter after she attains the age of 35 years; poor women were not entitled to land in the resettlement areas if she had no adult male members in the family; there was no provision of consultation of women in any policy related to use of the land that affected their lives. Many argue that poor women do not qualify for land entitlements in resettlement areas if they do not have adult male members in the family while some men have been able to acquire resettlement land in many places due to the misuse of state authority (Acharya, 2000 and UNDP, 2004).

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12 Land reform programmes in Nepal in general have failed, and there is wide inequality in land distribution. For example, nearly 1% or 267,000 households were landless. Farms under 0.5 hectare in size (marginal holdings) account for 47% of all farms in Nepal, while encompassing 15% of the country's farm area. In contrast, farms over two hectare in size (large holdings) account for 8.5% of all farms encompassing 31% of the farm area (data from CBS, 2003a:20).
By 1988, 32,640 hectares or 1.5 of the total agricultural land was distributed to some 10,000 families (Riedinger, 1993) but there is no gender disaggregated data on ownership of it. Given the gender blind land reform policy, one can anticipate that there may be very insignificant numbers of women who have been benefited from the land reform policy in Nepal.

*Muluki Ain* (the National Civil Code), 1854 and its subsequent amendments in 1923, 1931, 1952 and 1963 restrict inheritance rights to daughters, widows, separated or divorced women. While analysing the family laws of Nepal in the late 1970s, Lynn Bennet (1979) argued that even its 6th amendment passed during the 1975 International Women’s Year contains certain features of the orthodox Hindu patrilineal ideology.

She argues

This ideology views women as dependent on the one hand, and dangerous on the other. Accordingly, women must be both protected and controlled by their male kin. In the familiar words of Manu, the ancient Hindu law-maker: ‘her father protects her in childhood, her husband in youth and her sons protect her in old age, a woman is never fit for independence.’ (p. 14).

Some of the salient features of family laws – marriage and divorce, property rights and inheritance – before the 11th amendment of *Muluki Ain* in 2002 that deeply affected the lives of women in a long term were the following. While a son has inheritance rights from his birth, a daughter would only be eligible if she attains 35 years and has remained unmarried. If she gets married after getting her share, she is obliged to return the parental property. There is also no mandatory responsibility of parents taking care of daughters (food, education, health) as sons. A married woman is not entitled to husband’s property if she has not completed at least 15 years of marriage or has attained the age of at least 35 years. Regarding widow’s entitlement to property, she should be at least 30 years to take her share and live separately. If she is remarried, her share from the ex-husband gets ceased. Although the 11th amendment has struck down all these restrictions, it has had long term adverse implications on women’s lives on the one hand and on the other hand, there is no effective mechanism set up to implement these laws. Further, changing
of laws does not automatically transform the gender stereotypes embedded in other more informal institutions such as the family.

Some obvious adverse implications of a long-term exclusion of women from entitlement to property are the result of their economic dependent on men, no independent identity of women, little social preferences and meagre access to the resources (Malla-Pradhan, 2001). One of the proxy indicators of examining the extent of women’s dependent on men is the extent of property they possess. According to the 2001 Population Census of Nepal (CBS, 2002), four in five females do not have their ownership on any of the household properties such as house, land and livestock in Nepal. Female ownership in houses accounts for just 5.5 per cent of the total households (4.17 millions), only 10.8 and 7.2 per cent of the total households mark some female ownership of land and some livestock, respectively. Altogether area of land under female ownership accounts for 6.8 per cent of the total agricultural cultivated land in Nepal (2,968,017 hectors) with the average land holding size of 0.58 hectares against 0.78 hectares for male-headed households. Not only females possess an insignificant area of land, but they also do not have control over land that they possess legally. Therefore women cannot sell, rent or otherwise transfer it without consent of their spouse or sons.

Although these facts reveal that women’s economic space is limited over men at the national level, there is inadequacy in existing literature pertaining to the following. What are the specific asset profiles of women in the rural context? Do these assets vary with the location of women in terms of class, caste and region?

**Women’s Access to Employment and Income-generating Activities**

There is no large-scale employment programmes in Nepal comparable to programmes such as the Employment Guarantee Scheme in Maharashtra, India. The Food-for-Work Programme supported by the World Food Programme (WFP)

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13 Uncultivated land in Nepal accounted for 986,898 hectares, but its ownership pattern by sex is not available.
covers a few mountain and hill districts in Nepal. Since the early 1970s, this programme has been used for road and trail construction, irrigation rehabilitation, resettlement projects and building tourist infrastructure. In order to ensure the food security for the poor, this programme provides employment during the dry season when employment is scarce (Guru-Gharana, 1992). However, the scale of additional employment generation has been far from adequate from such public work programmes (NESAC, 1998).

On the other hand, many studies alarm that there has been 'feminisation' of the subsistence sector (ADB, 1999; Prennushi, 1999 and Acharya, 2003), with increasing gender inequalities in work and wages. The widely cited processes of 'feminisation' of subsistence sector include: low access to credit facility in formal banking systems, lack of information on women's employment and wages, social isolation, concentration of women in low-productive or subsistence agriculture and uncertain returns, difficulties of combining domestic work with entrepreneur activities.

National-level data also corroborate the hypothesis of 'feminisation' of subsistence sector. The population censuses of 1981, 1991 and 2001 reveal that the female labour force participation rate in agriculture has been continuously increasing from 36.4 per cent, 45.0 per cent to 49.3 per cent, while the share of males in the agricultural labour force has been progressively decreasing for the same years, i.e. from 63.6 per cent to 54.9 per cent and to 50.7 per cent (Pradhan, 2004: 55). At the same time, female share in non-agriculture is also increasing over the years.

Thus, the phenomenon of increasing proportion of women in the subsistence agriculture sector and their increasing involvement in the non-agriculture sector indicates the fact that they are more likely to be employed in the most vulnerable sectors of the economy, which by implication makes them exposed to greater risks of poverty and deprivation and disadvantaged in comparison to their male counterparts (Pradhan, 2004). Here it is relevant to cite the work of Naila Kabeer (2003) who describes social hierarchy of livelihoods, according to types of occupation one takes. Livelihood security is much threatened when one is involved in unpaid family workers, home-based workers and causal wage labourers against
self-employed, wage workers in some form of regular employment and formal wage earners. Thus, these studies have established the fact that it is the women who are increasingly involved in unpaid, 'unproductive' and unremunerated work and the process is in rise. Almost no attempt has been made to examine how it happens and why from the national-level data. My case study explores these issues.

Further, following Sen (op. cit., 2003), access to employment outside the home to women, especially an independent income, is vital for increasing their bargaining power or women's agency in the family and hence, by implication, escaping them out of poverty. He argues that an independent income of a woman enhances women's position both in the family and community by making other members aware of her contribution. This also helps her to have more voice because of being less dependent on others. Similarly, outside employment has had positive effect on women's agency as women are increasingly exposed to the outside world. However, the problem in developing countries such as Nepal is that there are a few employment opportunities available outside the home even for males let alone for females. How could it be possible to bring women out of poverty in this context? How could women's agency be enhanced? What about the income-generating activities women do at home either through their own efforts or the intervention of SHGs? To what extent do women own these 'assets'? To what extent are such activities important for the livelihood of poor households? To what extent have women had independent command over earning from such activities? Significantly little work has been done on this issue in Nepal.

*Gender Inequality in Human Development*

Women's disempowerment or poverty vis-à-vis men can be traced through examining indicators of human development (literacy, education, health) of women and men. Education is one of the dominant enabling components of empowerment (Malhotra et al., 2002 and Narayan, 2002). The female literacy rate in Nepal is 42.5% as of 2001 which is far lower than that of males, i.e. 65.1%. Furthermore, gender gaps in literacy rates increase with the increase in poverty levels, particularly among Dalits and other disadvantaged groups. For example, while women belonging to the richest quintile have one chance in three of being literate,
the comparable figure for the women belonging to the poorest quintile have only *one* chance in 20. This figure is one in three for the poorest men (Prennushi, 1999). Further, although the female literacy rate has increased substantially over the years, gender gaps in literacy rate increased from 19.7 per cent in 1971 to 30.0 per cent in 1996 (ADB, 1999). In addition, gender disparity is also evident in school enrolment: girls’ enrolment in primary school accounts for 44.1 per cent of the total school enrolment and this ratio declines with the increase in the level of education. The female/male ratio of full-time students is still only 43:57 (Acharya, 2003:43).

In terms of Gender Related Index (GDI) and Gender Empowerment Measure (GEM), Nepal falls far beyond in the South Association for Regional Cooperation (SAARC) countries, except Pakistan. In 2004, the GDI for Nepal was estimated to be 0.479, while the comparable figures for India, Bangladesh, Sri Lanka, were 0.574, 0.495 and 0.660 respectively (data from Pradhan, 2004:54). The lower values of GDI and GEM demonstrate the fact that women are likely to have lesser access to basic needs required for physical survival than men, and also fewer means to overcome deprivation and their lower participation in political and economic affairs than that of men.

Women also lack far behind in health dimensions than men. Among the macro level health indicators, life expectancy at birth indicates a significant progress towards gender equity, with 60.1 years for males and 60.7 years for females. Before few years, Nepal was one of the three countries in the world where female life expectancy was persistently lower than that of males. Unlike some of the Indian states such as Utter Pradesh, Hariyana, Bihar, Rajasthan and Madhya Pradesh where sex ratios range from 70 to 90 females per 100 males (data from Sen, 2005), in Nepal sex ratio is almost stable around 100. But the ratios are far lower among several Madheshi groups in the Tarai region, indicating ‘missing women’ in the populations.

However, other indicators such as child mortality indicate that there exists gender discrimination in the practices of child well-being, for child mortality claims more girls than that of boys (112.4 per 1,000 for females against 104.8 per 1,000 for
males) (MOH, 2002). Due to their biological advantage of girls, female infant mortality is less than that of males but this situation changes when girls grow to childhood. Thus, higher child mortality rate among girls as compared to boys is the manifestation of discrimination against girls, especially in some of the basic needs dimensions such as food and health including caring and rearing practices in the households. Maternal mortality is still one of the highest in Nepal, accounting around 415 per 100,000 live births (UNDP, 2004:173). One-fifth of this mortality is contributed by unsafe-abortion (MOH, 2002).

Although we have broader picture on the physical outcome of gender inequality in human development, we still lack ethnographic work on how such inequalities are produced and reproduced, and how they vary with caste, class and region in rural Nepal. I discuss this issue in Chapter 5.

Women Specific Disadvantages

There are a number of women-specific disadvantages embedded in the family and marriage as institutions. DFID and the World Bank (op. cit., 2005: 13) suggests that the most problematic site of disempowerment for women is the household/family. The outcomes of such disadvantages, *inter alia*, are child marriage, violence against women, heavy workload and seclusion. The cycle of women's disadvantages continues from generation to generation. The population census 2001 data indicate that gender inequality in age at marriage is a persistent problem in Nepal. While 44 per cent of women are married by 19 years of age, the corresponding figure for males is just 19 per cent. There are indications that girl child marriage is still prevalent in remote areas of hill and Tarai regions particularly among the Madheshi community. In many communities, marriage is compulsory and universal, and is seen as a primary means of livelihood for women (Acharya, 2001, 2002 and 2003). Data also suggest that there are still at least 6 per cent of marital unions with polygyny. Early child birth is also one of the inhabiting factors of women's empowerment; around 13 per cent of all married women give birth by 19 years of age (data from population census, 2001).
Some studies such as NESAC (1998) show that relative intensity of public exclusion of women from the labour force is considerably less in degree and the division of labour by gender somewhat more relaxed in Nepal than that of in other countries of South Asia. While other studies suggest that the workload of women and girls is substantially higher than that of men and boys. A girl child spends approximately 1.4 times as much as a boy sharing in household and production responsibilities, including sibling care and farm work. Similarly, women workload is as high as 1.4 times of that of men (Acharya, 2003).

Given the above context, it is essential to study workload of girls/women to be studied in the framework of class, status, position, region, and time. It concurs with Maria Ramona Hart’s argument that ‘division of labour by sex is not merely culturally determined but is tempered by the material conditions of production’ (Hart, 2000:403). Hart further argues that unlike the ‘capitalist relations of production [that] put women and men in different economic position, poverty, especially rural poverty, seems to be something of an equalizer – when farming becomes less important as a family economic strategy, women seems to engage in it more. Thus, poverty may be a factor in breaking down established sex roles’ (ibid: 404).

Thus, following Hart, I propose in Nepalese rural context, a sociological explanation of poverty from gender perspective requires taking into account the existing patterns of gender division of labour as poverty processors. It should also take into account both material and socio-cultural contexts in which women live.

Before turning to elaborate on this proposition operationally in the final section, I discuss the role of women’s movements and the state in addressing the women’s disadvantaged positions reviewed in this section.

1.2.2 Women’s Movements and Poor Women’s Concerns

The organised women movement in Nepal can be traced back to 1947 when the Nepal Women’s Association was formed with Mangala Devi Singh as chair of a sister organisation of the Nepali Congress (NC). By 1950, other two women’s
organisations affiliated with the Nepal Communist Party (CPN), the All Nepal Women’s Association, were formed, one chaired by Tara Devi and another chaired by Punya Prabha Devi. Although these organisations were the extension of the respective political parties, they fought against several malpractices especially related to polygyny, child marriage and widow seclusion. They also demanded for adult franchise and girls’ education. Following the King Mahendra’s coup in 1959, all political parties were banned and so were their women’s wings. Thus, for the entire period of 1960 to 1990 – the Panchayat regime, political mobilisation of women came into stagnation, and that ‘until 1990 Nepal’s movement for women including others movement such as Dalit and Jajajati rights remained subsumed within the larger struggle for democracy’ (DFID and World Bank, 2005:47).

However, under the 1976 Class Organisation Act, the Panchayat regime recognised women as a social group, and some of the well-being focused programmes such as basic needs programmes, family planning programmes, maternal and child health programmes, production and micro-credit programmes were introduced. I turn to this issue in detail in the next section.

By the 1990s, broadly two strands of the women movement emerged in Nepal. One strand is those organisations which were affiliated with different political parties such as sister organisations of NC, CPN (UML) and CPN (Maoist). Another strand is the rights-based and charity-based organisations attempting to empower women. They are civil society organisations such as NGOs and community-based organisations (CBOs).

During the People’s Movement I, 1990 these women’s organisations affiliated with political parties actively took part and offered eight point demands to be included in the new Constitution (Shakya, 2003). They include: i) equal inheritance property rights between sons and daughters; ii) guarantees for women’s social security and promotion; iii) guarantees of citizenship in cases where a Nepali woman is married to a foreigner; iv) arrangement for women representative in constitutional bodies; v) special provision for economic independent; vi) 50 per cent women representation in the House of Representative; vii) constitutional provision of establishing women’s tribunal to deal with violence against women and viii) special protection for women.
Among these, a few have been included in the Constitution, 1990. The Constitution provided the provision that 5 per cent of the candidates for the election of the House of Representative must be women and it guaranteed women’s rights as basic human rights. Despite the constitutional prohibition of gender discrimination, a number of scholars pointed out that there are many laws that discriminate women and girls (Sangroula, 2001; Paudyal, 2003 and Subedi, 2003). The Convention on Elimination of all forms of Discrimination Against Women (CEDAW) committee requires Nepal to change about 85 laws and 137 legal provisions that are discriminatory to women. The most discriminatory ones are related to property rights and inheritance, marriage and divorce, transformation of citizenships, issuing passports, adoption of sons/daughters, penal provision, different punishment for the same criminal act, and reproductive rights and maternity. Some of these anomalies were struck down in the 11th amendment Muluki Ain, 2002 as discussed in the preceding section.

While the role of women’s organisations as a catalytic force of transforming women’s subordinate position to empowerment is unquestionable, particularly in placing questions of gender equality and justice on the national agenda; their political agenda, their development image, their epistemology, their implementation modalities, their leadership and representation are being questioned (Tamang, 2003). First, women’s organisations affiliated with the NC and CPN (UML) grossly failed to response the challenges imposed due to the liberalisation of the economy. Liberalisation of the economy means that either cutting down the public expenditure especially in health, education, and food security which are directly related to poor women’s lives. Further, their responses both in the Parliament and in the street remained ineffective in enhancing women’s well-being as well as women’s agency. Second, many women in the studied villages believe that they have not either heard about these organisations (both political and civil society organisations including women’s organisations). Or, if they have heard about them, they do not feel their ownership on such organisations. This is mainly because these organisations largely serve the interest of donors rather than the interest of poor rural women. Even if such organisations approach poor women, their intervention programmes are far from their needs. If there is a need of safe-drinking water for a poor woman that would reduce her
working hours and physical hardship, these organisations’ priority would be the campaigning of anti-girls trafficking. If women’s needs are ensuring social security, their priority is income generation or otherwise.

Further, a large majority of civil society organisations are urban-based led by either the wives of creamy layers in polity, bureaucracy, police, military or women from prosperous middle class and ‘high caste’. Further, women’s movements led by civil society organisations have not yet been independent social movements in Nepal like Narmada Bachao Andolan (anti-dam movement) led by Medha Patekar in India, the barrio movement in Latin America, and Bangladesh Grameen Bank micro-credit programmes led by Nobel Laurent Mohammad Yunus.

This is mainly because of alignment or loyalty of civil society groups to a particular political party. This has resulted in the fragmentation among women’s movements. They are dispersed and weak to fight for a common cause and there is also lack of statesmanship in feminist activism.

Although the Interim Constitution, 2006 has guaranteed 33 per cent reservation sets for women in the Parliament, the women’s movement in Nepal now is at crossroad. Even after the People Movement II in April 2006 that had thrown over King’s Gynendra despotic regime of four years and reinstated democracy, and that the country has been entered into the debate of Constituent Assembly election, there is no indication of cross-political party women’s forum or all women forum constituting civil society groups, political parties, academia and so on for the women cause. As Krishna B. Bhattachan (2001) argued, the women’s movement has suffered from a proper understanding of epistemological and substantive issues. According to him, the epistemological issues refer to the failure of paradigm of women’s development, men’s domination in manufacturing of knowledge and lack of ability of theorising social reality by native social scientists.

14 Narmada Bachayo movement is sustained through people’s strengths rather than dependent upon foreign aid. Similarly, the barrio movement evolved for the protection of livelihood in the context of heightening market fluctuation, inequality, lack of public safety-nets and high disguised underemployment in Latin America in the 1970s and sustained throughout 1980s. It has organised millions of women around the principle of basic needs of their associates rather than making profit. Bangladesh Grameen Bank has organised around 10 million women under its umbrella.
and the substantive issues including women’s political, legal and reproductive rights issues.

1.2.3 Women in Development Effort: The Role of State

In the previous discussion, I demonstrated briefly the women’s movement in Nepal and its weaknesses in reaching to poor women. In this section, I turn to demonstrate how women in general and poor women in particular surface in development efforts in Nepal.

Women’s concerns, for the first time, although limited, were explicitly maintained in the Sixth Plan (1981-85) in line with the international feminist development thinking. Women in Development (WID) was the dominant feminist development discourse during this period at the international level. Before the Plan, women were not visible and visualised through data, funds, organisations and political agenda. The Plan attempted to integrate women in different programmes and projects, recognised a legal impediment to their economic empowerment and enunciated special programmes. During this Plan period, a number of line Ministries such as Health, Agriculture, Education, Labour and Ministry of Local Development (MOL) contained a Women’s Development Cell to coordinate their own programmes that focused on women. In 1982, the Women’s Development Section (WDS) was set up in the MOL to promote, initiate and supervise activities in order to integrate women in development activities. A credit programme called the Production Credit for Rural Women (PCRW) was initiated through the MOL with the financial support of UNICEF to enhance women’s ability to generate subsistence and market income. Since 1999, PCRW has been under the Department of Women Development (DWD), Ministry of Women, Children and Social Welfare (MWCSW). The programme targets the poorest segments of households below the poverty line whose per capita income is below Rs. 4,400 per annum with giving particular attention to landless, female-headed households, destitute and disadvantaged women and their families (Department of Women Development, 2002). The broader goals of the PCRW programme, according to

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15 Since December 1999, PCRW has been under the Department of Women Development (DWD), Ministry of Women, Children and Social Welfare.
UNICEF (nd.: 7-8), are to ‘increase rural women’s access to services – not only to credit but also to education, health care, agricultural extension, etc. and through group formation, to increase their involvement in community level decision-making and the local political process’. The project objectives are to ‘integrate rural women into the market economy, develop small-scale production enterprises, establish self-reliant groups of village women, develop a delivery system and develop the capacity of MOL’ (quoted in Bhattachan, 1997: 128). The Plan also called for increased recruitment of women at all levels of extension and administrative fields through the programme of incentives and quotas. It also recognised women’s importance to development but no specific measures were made to involve a large number of women in development processes (Luitel, 2001).

Priority to poverty alleviation programmes was given in the Seventh Plan (1986-90). In 1986, the Government introduced the Basic Needs Programme to meet the basic needs of all Nepalese by the year 2000. The basket of the basic needs was six key items: food, clothing, shelter, primary health, basic education and security. To attain these needs, the Plan laid emphasis on the development of agriculture, water resources, industries, trade and tourism. There were no specific women-focused programmes except credit programmes introduced in the Sixth Plan. Family planning and maternal child health (FP/MCH) were implemented during this plan period and the women’s concerns were equated with core family planning and children’s health rather than women’s reproductive health and reproductive rights.

Physical ecologists such as J.S. Kanwar and Norman Myers claim that population pressure was the single overriding cause of poverty in developing counties was blindly echoed in the Plan. Women were targeted for this matter, not for their intrinsic development per se. Thus, the Plan failed to see rural poverty as a consequence of processes driven by economic forces, social relations, property rights and power. As a result, by the early 1990s, family planning programmes were feminised: female contraceptive methods being increasingly imposed at the cost of women’s health (about 60% of contraceptive prevalence rate of 24% of 1991 was contributed by female methods in Nepal (data from MOH, 2002).
During the Plan period, King Birendra declared that Nepalese living standards would be improved to the level of ‘Asian Standard’. But this programme created much confusion as to how to define the Asian Standard. In fact, it was not much different from the basic needs programmes. No substantial achievement was evident during this period (Adhikari, 2004).

While the re-institutionalisation of multiparty democracy is important and holds a potential for enhancing gender equity and women’s empowerment, every Development Plan after the resurgence of democracy - after the early 1990s - have been formulated through neo-liberal lens. The neo-liberal approach is based on the premise of liberty and freedom in polity and market-led development endorsed by neoclassical economics. Its immanent process of development is economic growth through structural reforms: privatization, liberalisation and deregulation. Thus, the Plans have undermined the idea of development that could be organised by the state. This also means that tackling poverty is the only way that can be done through market forces.

Formulated by the Nepali Congress Government, the objectives of the Eight Plan (1992-97) were: i) sustainable economic growth, ii) alleviation of poverty and iii) reduction of regional imbalances. It aimed to reduce the incidence of poverty from 49 to 42 per cent by the end of the Plan. While people’s aspirations and needs must be based on radical land reforms, creation of employment opportunity in both agricultural and non-agricultural sectors, universalising primary health and education, and guaranteeing Dalit, Janajati, Madheshi and women’s rights, the Plan adopted market-led economic policy minimising the role of the state as a development agent. The Plan fundamental principal reads as

It is evident from the changes occurring in the socialist countries that the traditional state directed socialism is no longer suited to the existing global economic scenario. Therefore, the state directed and state controlled economic systems pursued for the last thirty years will be gradually phased out and policy will be adopted to carry out development through free market-oriented liberal economic systems. In this Plan, the goals and objectives defined in the Eighth Plan will be considered as indicative and as guidelines, the fulfilment of which requires the participation and support of all sections of the nation together with the capabilities of the state (quoted in Mahat, 2005: 118).
Thus, critics such as Chaitanya Mishra (1997: 10) rightly comment that the Plan failed to adopt broad-based strategy for development although its one of the three main objectives was poverty alleviation. He quotes Chapagain (1996) in this regard:

The plan ... falls short of critically identifying the main causes and consequences of poverty in the country. It regards economic forces as the principle causative elements but fails to mention other important factors such as lack of opportunities for gainful employment, basic health and education facilities and distribution of wealth and productive assets, principally land ... Except for some ongoing programmes, most of the programmes proposed in the plan remain unimplemented.

For agricultural development and thereby empowering women in this sector, the Plan adopted a 20-year long term Agriculture Perspective Plan (APP). One of the major objectives of APP\textsuperscript{16} is to alleviate poverty through the acceleration of agricultural growth rate. Its strategy is to accelerate growth through a technology-based green revolution focusing on four priority inputs: irrigation, roads, technology and fertiliser. To achieve these targets, the APP emphasises the dynamics of the private sector and market forces. In each chapter of the APP report, gender concerns are maintained. It claims that poor women are likely to benefit from agricultural growth through increasing their involvement in livestock particularly diary production, high-value crops, agri-business, horticulture and agro-industries. It also claims that special attention should be given to women’s participation and leadership in aspects of the planning, access to credit and extension services including research.

The APP has been criticised from its inception by many scholars on the grounds that it excludes the landless, extreme poor, women, elderly and children. John Cameron (1998) argues that the APP assumes a majority of the Nepalese rural households are middle-size landholders with the capacity of commercialisation of agriculture, willing to adopt technology, aware of environment and altruistic households. Thus, the APP fails to identify the nature of livelihood inequalities in

\textsuperscript{16} APP aims to increase per capita food production in Nepal as a whole from 276 kilograms to 426 kilograms in 2014/15. It also aims to reduce incidence of poverty 49 per cent or 9.3 millions in 1994/95 to 14 per cent or 3.8 millions in 2014/15. In case of regional basis, the incidence of poverty is projected to fall from 62 per cent to 19 per cent in mountains, from 63 per cent to 19 per cent in hills, and from 33 per cent to 9 per cent in Tarai (data from APROSC and JMA, 1995: 65 and 184).
rural Nepal. This is because of the following reasons. First, its four priority areas stated above have any meaning for landless, marginal peasants and agricultural labourers as they do not have land at the first place. Second, the APP fails to address the specific needs of children, elderly and female-headed households. Female-headed households are generally more vulnerable to food insecurity as women's rights to property are weaker than men’s. Similarly, the elderly are altogether vulnerable to poverty and food insecurity as adult migration leaves them in the village without a means of family support. Finally, Cameron argues that the APP has not been significantly divorced from the popularised WID perspective of ‘adding women and staiir them’. He continues:

APP does show a limited concern in this direction from a ‘women in development’ perspective by including a section on women in every chapter. Unfortunately, this degenerates into rather formulaic statements that the APP is good for women and little or no explicit action on women’s position is needed. This is hardly an approach in the spirit of 1990s’ best practice gender analysis, and therefore the APP fails to distinguish between the fact that women are heavily engaged in an activity in terms of time and the question of whether they have power over decisions and income derived associated with that activity. The APP also tends to assume that women have time and energy to undertake the extra work involved (pp. 13).

During this Plan period, however, some of the limited institutional arrangements pertaining to women were introduced. In 1991, Nepal ratified CEDAW. In 1995, the Ministry of Women and Social Welfare was established and it was renamed as the MWCSW in 2000.

The Ninth Plan (1997-2002) defined poverty alleviation as its only objective. It aimed at reducing income poverty from 45 per cent as in 1997 to 32.5 per cent by 2002, and eventually to 10 per cent by 2017. Besides target on income poverty, the Plan envisioned reduction on capability deprivation such as illiteracy, infant mortality rate, maternal mortality rates and increase in the average life expectancy at birth during the Plan period. With regard to women’s empowerment, the Plan adopted three pronged strategies: mainstreaming, eliminating gender inequality and empowerment. Mainstreaming is defined in policies, targets and programmes in all sectors at the national and regional levels from a gender perspective. During this Plan period, some of the limited legal attempts were made in the Parliaments. The *Muluki Ain* (11th amendment) was passed in an effort to abolish discrimination against women. In review of the Ninth Plan, the Tenth Plan document claims that
the amendment is positive with respect to women’s rights to property, abortion, sexuality and marriage including age at marriage and divorce (NPC, 2002: 522). In terms of institutional development, the National Women’s Commission (NWC) was established in 2002. However, it lacks legal basis. Its mandates are not clear and its work overlaps with the MWCSW. Due to the politicisation of the Commission, no noticeable work was achieved and from 2004 to early 2007. There are currently no members in the Commission.

In terms of human development outcomes, the Plan failed to achieve its targets except an increase in the female life expectancy at birth from 53.0 to 62.2 years during the Plan period. The literacy rate has marginally increased from 30 to 35 per cent; maternal mortality has declined very insignificantly from 539 to 415 per 100,000 live births; proportion of women with safe-delivery at health facilities remained fairly low – only one in 10 delivery was carried out in a health facility and there was no increase in the female participation rate in local institutions from 20 per cent during the plan period (data from NPC, 2002: 524).

The Tenth Plan (2002-07) is different from the previous Plans as it adopts the Poverty Reduction Strategy Paper (PRSP) as a guiding principle of the Plan (NPC, 2002 and 2003). The Tenth Plan/PRSP17 again emphasises market-led development as a guiding principle of the Plan and the failure of the Ninth Plan is attributed to the Maoists insurgency in the country. However, its failure is associated with the market-led development per se that caused the Maoists insurgency. It aims to reduce the ratio of poverty from 38 per cent to 32 per cent by the end of the Plan period. In order to achieve this goal, the Tenth Plan/PRSP has formulated strategy around four pillars of poverty reduction:

i) broad-based economic growth (4% growth in agriculture is expected to lead to wide distributional benefits to all income groups);

ii) social sector development (education, health, rural drinking water and sanitation);

17 The PRSP consists of a number of core components: i) an analysis of the poverty situation in the country, ii) a strategy for poverty reduction, based on this analysis; iii) the commitment of budgetary resources to implement the strategy; iv) a monitoring framework to assess the achievement of strategy; v) consultation at every stage with primary and secondary stakeholders to ensure broad-based national ownership of the strategies.
iii) social inclusion and targeted programs (mainstreaming Dalits, Janajati groups and women in development process); and

iv) good governance (improving civil service efficiency, controlling corruption and leakage, making service delivery more effective, increasing accountability through community participation).

The Plan recognises the poor in terms of deprivation of incomes, human capability and social and spatial exclusion. Each of the four strategic pillars, it is argued, is a contributory factor for the alleviation of poverty. In order to achieve its goals, the Plan stresses for the mutual participation of government, local agencies, the private sector, NGOs and other civil society organisations.

Regarding women's concerns, Chapter 26 of the Plan outlines the need for gender equality to achieve the goal of poverty alleviation. It has set the objective of creation of 'egalitarian society based upon women's rights by improving Gender Development Index (GDI), by abolishing all sorts of discrimination against women for the realisation of economic growth and poverty eradication goals of the Tenth Plan' (NPC, 2002: 524-25). The major quantitative targets set include increasing i) GDI up to 0.55; ii) GEM up to 0.50 and iii) women's participation in policy development up to 20 per cent by the end of the Plan. In order to achieve its objective, four strategies have been adopted. They include the following:

i) make effective women's participation in the formulation, implementation, coordination, monitoring and evaluation of related sector policy and women targeted programs;

ii) increase women's participation in the every aspect of the projects relating to poverty alleviation and income generating;

iii) increase awareness of gender equity at all groups and levels; and

iv) make amendment in the laws discriminating women on the basis of equity and international commitment (NPC, 2002: 525).

Thus, as in the Ninth Plan, the Tenth Plan has set three implementation strategies for improving women's position vis-à-vis men:
Mainstreaming is sought through i) adopting gender perspective on all the legal provisions, policy, programmes and budgeting; ii) developing the women health care, particularly of reproductive health care services through gender perspective; and iii) assessing women’s contribution to agricultural development and hence incorporation of their contribution on the calculation of Gross Domestic Product (GDP) statistics.

Gender equality is sought through i) elimination of gender inequality in all laws, and carrying out legal enforcement to stop crimes such as bokshi, jhuma, deuki and badi arising out of superstitions; ii) raising awareness on women’s rights; and iii) providing compensation, rehabilitation, reintegration and income generation of the survivors of the domestic violence, trafficking, internally displaced women and children due to the armed conflict including women from other forms of atrocities.

Empowerment is envisaged through i) mandatory representation of women in the formulation of policies and programmes at all levels; ii) arranging special programs such as free education to girls up to lower secondary level; iii) providing leadership training, skill enhancement and capacity building and iv) providing special higher educational scholarship/stipend to girls belonging to different ethnic groups and oppressed and backward communities (ibid.: 524-525).

Although the Plan shows a shift from ‘planning for’ women to ‘planning with’ women, the focal Ministry to coordinate, plan, monitor and evaluate the programmes is the MWCSW. The leadership of the Ministry is considered to be lower in portfolio compared to many other ‘resource rich’ line Ministries such as Finance, Home, Education, Health and Local Development. A DFID and World Bank (2005) study also suggests the same problem while implementation UNDP’s Mainstreaming Gender Equity Programme in the Ministries that ‘the kind of structural change implied by the term “gender mainstreaming” has not occurred’ (p. 53).

Further, despite its recognition of ‘practical gender needs’ as well as ‘practical gender interests’, it fails to particularly focus on women’s problems in the subsistence economy such as inheritance property rights for land, wage systems, working hours, working conditions of agricultural female labourers. In this connection, Jagannath Adhikari (2004) rightly argues that Tenth Plan/PRSP assumes that poverty is merely a product of lack of income and lack of access to health and education but diverts from the fundamental cause of women’s poverty i.e. lack of their property rights from gender perspective and need of land reform from landless women’s perspective. This is evident from Plan/PRSP that it focuses
on agricultural growth which has nothing to do for landless, semi-landless, small holders women in rural Nepal.

PRSP is a benchmark policy framework for the alleviation of poverty. However, it largely draws on World Bank’s development image that ‘growth is the engine of poverty reduction’ and for that institutional empowerment, security and opportunities are the ingredients of a poverty reduction strategy. According to Kabeer (2003), most of the PRSPs produced so far do not sufficiently conceptualise gender relations at the policy level and hence there is no question of their appearing at the stage of action and monitoring’. Thus, it clearly deviates from the core issues of women’s poverty, i.e. economic and social issues, as commented on by Kabeer as:

It [PRSP] is much stronger on growth-based policies than rights-based ones. It understands rights in terms of regulation rather than redistribution, i.e. getting rid of discriminatory laws and introducing more equitable ones. It stresses civil and political rights (and their negative ‘freedom from’) rather than economic and social rights (and their positive ‘freedom to’) (p. 18; emphasis in italics supplied).

Another benchmark development target related to women’s live is the Millennium Development Goals (MDG) adopted by the UN in 2000 and recommended to both developed and developing countries. The main goals concern income poverty and human development ranging from education and health, gender equality, sustainable environment to global partnership for development. The MDG aims at promoting gender equality and the empowerment of women through elimination of gender disparity in primary and secondary education by 2015. Indicators of such progress included are: the ratio of boys and girls at all levels of education; gender disparities in adult literacy; the percentage of women in wage employment in the non-agriculture sector and the percentage of women holding seats in national Parliament. Kabeer (2003) in this connection rightly argues that although in MDG gender equality is treated as an explicit goal, women are still not part of the poverty reduction goals as it only addresses gender inequality in relation to human development goals, namely literacy and education, maternal mortality, incidence of HIV/AIDS. On the other hand, achieving MDGs is also seen as important
endeavour particularly for women in order to bring them out of poverty, inequality and discrimination (The Hindu, October 7, 2005\textsuperscript{18}).

1.3 OPERATIONALISATION OF THE STUDY

Drawing on the discussion above, it is now established that gendered poverty is a complex entity in the sense that not only the incidence of poverty differs between men and women, but also both causes and effects of poverty are deeply gendered. A gender analysis of poverty is to examine poverty of women vis-à-vis men in terms of both dimensions and processes of poverty. Gendered poverty is determined by three broader structural factors: i) household endowments and entitlements to land and labour; ii) social status, namely caste and ethnic group, age and position of woman in the family and iii) patriarchal values/norms/beliefs and behaviour that determine the position of women in the family. These three factors together bring in material and non-material resources as determining factors for gendered poverty. While the first one is the core necessity of one’s living, and is irreducibly driving force for both women’s poverty and household poverty; and the second and third are particularly related to caste and patriarchal dimensions that discriminate women both in the family and outside it. Both material and non-material resources are mainly shaped by the economic, political and cultural relations that not only fulfil women’s basic needs of food, health and personal security but also increase gender-based endowments and entitlements such as labour power, human capital, access to land, employment and credit facilities through ensuring availability of and accessibility to different development services and information of various social institutions.

Class and caste are cross-cutting issues of gendered poverty at the household and societal levels. Following Nancy Frasher (1985), they can be taken as analogous of injustices in relation to redistribution of resources and benefits and in relation to cultural valuation respectively. I propose that gender inequality is not independent of households’ economic and social location. A Brahman woman from the poorest

\textsuperscript{18} In her interview with the Hindu, Erna Witoelar, the UNs Special Ambassador for MDGs in Asia and Pacific argued that women can be vital source of strength and power for the alleviation of poverty. But first women have to be prevented from being the biggest victims.
household may face distinct and severe forms of gender inequality as compared to her Brahman counterparts from the non-poor economic class. In the former case, for example, education may be denied while in the latter case education may be provided. Thus, dimension of economic class matters here. Similarly, a Dalit woman from an economic class would experience distinct forms of gender inequality and social discrimination as compared to her counterparts from non-Dalit families in the same economic class (here dimension of social class matters).

Gendered poverty is thus an outcome of an interaction of socio-economic, political forces and patriarchal norms embedded in a society in which a woman lives. Any changes in these dimensions thus bring changes in her life. This social context of a woman is a part of and influenced by wider socio-economic, political and patriarchal structures (Figure 1.1).

**Figure 1.1: Conceptualisation of women’s experiences of poverty**
This follows that processes of gendered poverty are linked structurally and dialectically to the role of: i) the kinship/family, ii) the community/civil society, iii) market and iv) the state that supports or constrains women’s lives. Although each institution has independent function, they also interact. First, the operational location of the kinship/family is households where women are living. In rural Nepal, the household is the key location where production, reproduction and consumption take place. Thus, the household is the starting point for examining both their material resources, or household-level poverty, and of women’s bargaining position and gender inequality in different basic needs and endowment/entitlement dimensions including time poverty. Time is taken here as a resource that interacts with financial resources. Thus, time poverty\(^\text{19}\) is the opportunities cost of women foregone in order to involve in income-generating activities at the cost of subsistence and reproductive activities. Following Ruth Lister (2004:59) woman’s working hours/days tend to increase when they internalise the cost of poverty with greater implications for her personal well-being. She argues that ‘within a household a woman may be poorer than a man not just in terms of income, capabilities and consumption but also in term of the time and energy left over after the process of conversion’ (i.e. converting income into living standards or into capabilities and functionnings).

Second, women’s position in the household is inexorably linked to her position in the community, market and the state. This follows that an explanation of gendered poverty is incomplete unless we examine the role of these wider institutions impinging on women’s lives. Here community is taken in a broader sense encompassing kinship/neighborhood organisations, caste and class, patron-client relationships, and the networks of NGOs and MCFIs. They act either enabling or constraining factors to women’s lives through i) economic support/constraints such as employment opportunities, credit facilities, reciprocal labour exchange; ii) social support/constraints such as marriage, illness and death of family members and iii) political support/constraints such as resistance from violence. In the case of the

\(^{19}\) Although indicators to measure time poverty has not been well-conceptualized, it can be measured through a monetary valuation of non-market time i.e. whether women are spending and/or can spend time for income generating activities or community work in addition to her household work or not.
market in rural areas, farms/rural industries, formal and non-formal banking systems, women's cooperatives are the major ones. They determine the women's access to credit facilities, their wages and prices of their products. The role of the state is equally important as it impinges on women's lives through its different functionaries such as legislation, judiciary, executives and local governments. It determines: i) access to resources such as land and employment, ii) access to benefits such as subsidies in food, education, social security and widow/old age allowance, iii) regulation of the market and iv) laws, policies and programmes directly related to women’s lives. At the wider level, the role of the international community such as UN organisations, Breton Woods institutions, multi-lateral and bi-lateral organisations is an important determining factor to alleviate women's poverty. Their explanation of women's empowerment, their representation of political ideology and cultural preferences, their images of development, and their policy agenda and projects constitutes inevitable dimensions impinging on individual woman’s life.

Third, while unravelling the structural processes of gendered poverty, it is also equally important to explore 'how people [women] in poverty can be characterized as actors in their own lives, exercising agency including political agency' (ibid.: 10). This is also important to understand the dynamic processes of poverty, i.e. women moving in and out of poverty. How women perceive poverty themselves? What are their everyday coping strategies? What are their strategic agencies? The former two questions can be answered through examining the women's agency in relation to their personal, social, cultural and material capital. And the last question can be examined through examining the resistance, resilience and resourcefulness of women in organised forms in changing their life. Thus, here the role of SHGs formed and mobilised by MCFIs, GOs and NGOs can be scrutinised whether or not they have been able to challenge the power relations at both the local level and at the macro levels, and if so to what extent. However, it is reiterated here that alleviation of gendered poverty or women’s empowerment is unlikely to be achieved only through social mobilisation as current development discourse aimed at. Rather it is important to link it with wider economic and social processes including government policies. Thus, structure and agency are complementary in
poverty studies rather than competing ones. How structure enables or constraints women's agency? And how women's agency in turn can have impact on structure?

On the basis of the conceptualisation of gendered poverty discussed above, this study establishes the following propositions for the case study:

**General proposition:**
Gender inequality within the households exists across social groups and classes, but the magnitude of inequality varies with the cultural mosaic of women. Gender-based socio-cultural norms are the causes of gendered poverty.

**Specific propositions**
1. People do stay in poverty in rural Nepal because of the unequal distribution of land, and the unequal tenancy relations and few employment opportunities available both inside and outside the village. Caste matters for determining one's household resources.
2. Women generally perceive deprivation of material, human capabilities and their agency as the dominant constituencies of poverty.
3. Gender inequality in well-being is marked across social groups. Access to property and employment opportunities of women outside the household is very low in rural Nepal. Heavy workload, gender inequalities in occupational structure and women's work environment lead to deteriorating women's health conditions.
4. Gendered poverty arises out of unequal gender relations, which dictate unequal relations to resources, claims, responsibilities and power. These inequalities are primarily produced and reproduced through institutions.
5. Social mobilisation and micro-credit may not be independent variables for explaining gendered poverty unless they are linked to broader issues of redistribution of resources.

The following chapter sets the methodology employed to analyse poverty from a gender perspective conceptualised in this chapter.