Chapter 8
Summary of Findings, Discussions and Conclusions

Central research problem of this study is that many of the studies on women, poverty conducted so far in Nepal are either materialistic or cultural deconstructionist. Studies up to late 1980s focus on material needs of women as the panacea for improving women's conditions and studies after 1990s have largely conducted assuming patriarchy as the fundamental maintainer of women's subordinate position vis-à-vis men in the society. This study challenges the notion of both perspectives, and proposes that women's subordinate position or gendered poverty is an outcome of socio-economic systems, political forces and patriarchal norms embedded in Nepalese rural society. The broader aim of this study is, therefore, to explore the processes leading to gendered poverty in rural Nepal, and evaluate whether and to what extent gendered poverty could be addressed through social mobilisation and micro-credit programmes.

This study utilises both primary and secondary data. Primary data were collected from two VDCs of central Nepal: one from the hills and another from the Tarai. The reason for selecting two villages was to explore the meanings, dynamics and processes of gendered poverty within the village and across the villages. Thus, the research design of this study involves both comparative and exploratory one. Comparative in the sense it compares both poverty outcomes and processes between and across the social groups within the village, and across the villages. Primary data, collected in the two phases during 2005 and early 2006, comprises of both quantitative and qualitative ones. Quantitative data were collected through conducting three types of surveys i) baseline survey, ii) in-depth study and iii) impact study. FGDs, women's narratives and key informant interviews were employed to gather qualitative information. Baseline survey produces the household information while other surveys provide individual level information, i.e. women. In each survey, the sample size of the households and women were different. In the baseline survey, a total of 250 households in the Tarai village and 225 households in the hill village were surveyed using stratified (based on social groups) random sampling procedure. For in-depth study and impact study sub-
sample of the baseline households were done. Accordingly, 33 households in the in-depth study from each of the studied villages and 70 households for the impact study from the Tarai village were sub-sampled. Triangulation was done in the data collection processes.

8.1 SUMMARY OF FINDINGS AND DISCUSSIONS

Towards the Spatial Levels of Poverty

There are a few numbers of social organisations in the Tarai village. There are altogether eight schools (only one high school) and one sub-health post with poor infrastructure, human resources and medicine facilities. Other local governmental institutions have not been functioning due to the escalation of armed conflict between Maoists and the state forces in the country especially since the 2001.

The Tarai village can be characterised as having poor access to public utility services and lower levels of infrastructure development. Nearly two-thirds (64%) of houses do not have own tube-wells with marked severity among the settlements dominated by Dalits, Muslims and Dhanuks/Dhangars. Nearly 90 per cent of the houses do not have toilet facilities. This has greater implication on women’s health and security. Nearly 60 per cent houses are still out of access to electricity services. Of the ten settlements, only two settlements are connected with local bus services. Like many villages, there are no telephone services due to the threats of armed conflict. Nearly 30 per cent of the total village households (1049 total households) have lost their land either completely or partially due to the flooding of Bhedaya khola and many of them have abruptly fallen into poverty.

In the hill village, there are a few women or poor friendly institutions except schools and one Ilaka health post. A child would have to walk one to one and half hours to reach to a high school from some of the farthest settlements. Although Ilaka health post has a good building, it lacks human resources and medicine.

Access to public utility services is poor in the village. About 30 to 40 per cent of the total households are out of electricity facilities, especially comprising of the
poor, Dalits and tenants. Still three-fourths of the total households lack toilet facilities and the safe-drinking water is problematic especially in the poor settlements. The village is linked to Ranipauwa Bazar, the headway of Kathmandu-Trisuli Highway, by a seasonable motor road and recently the construction of Sisneri-Chhahare-Dumrechowar kulo has been completed. With these facilities, people have been increasingly shifting cultivation from cereal crops to vegetables for a commercial purpose.

These two villages studied, namely the hill and the Tarai, differ mainly in three aspects i) physical setting; ii) social structure and iii) level of development of the village itself. The difference of villages in terms of physical setting is obvious, and this difference makes differences in people's livelihood strategies as well. In terms of social structure, the hill village comprise only the Pahadi community while in the Tarai village an overwhelming majority are the Madhesi community (95%). Within each community, there is caste hierarchy. But it is relatively relaxed in the hill village compared to the Tarai village. In terms of development, education and health services are poor in the Tarai village than in the hill village. In the Tarai village, there are some NGOs/MCFIs-assisted poverty alleviation/women's empowerment programmes while this opportunity has not been available in the hill village. Demographically, the Tarai village has high fertility, high child dependency ratios and low sex ratios (females per 100 males) than that of the hill village. Economically, a considerable proportion of men in the Tarai village have been increasingly shifting from agriculture to the non-agricultural sectors, namely, to the industrial sector, but this opportunity has not been materialised in case of women. In the hill village, low paid services in Kathmandu and foreign labour migration to Gulf counties and Malaysia come after agriculture as major livelihood strategies for the poor. A few women are in these sectors, however. Chronically poor people such as Dalits largely depend upon the agricultural labourers in the village.

The overall characteristics of the villages – physical, social and levels of development, - influence the levels of household poverty.
Towards the Household Poverty

In chapter 4, poverty is examined between and across the social groups taking household as a unit of analysis. Land distribution and occupational distribution of the workforce are taken as the basis for measuring poverty at the household level. Analysing poverty at the household level also served to situate women's class and caste. This class-caste based categorisation has been employed to analyse poverty from gender perspective from Chapter 5 to 7.

In the Tarai village, land distribution is skewed in favour of few, consisting of 72 per cent of total land to the top land quintile households against merely 0.2 per cent for the bottom land quintile ones. Nearly one-thirds of households are landless/nearly landless. Although the prevalence of landless/nearly landless persists across the social groups, it is the Tarai Dalits and Muslims who are the poorest in terms of access to land. Nine of 10 Tarai Dalit and 7 of 10 Muslim households are land poor households while the comparable figures for Hindu caste groups and Tharus are 45 and 54 per cent, respectively. Thus, there is not only glaring land inequality across social groups but this is so within the social groups.

In the hill village, the top land quintile households possess 48 per cent of the total land while the comparable figure for the bottom land quintile households is just 2 per cent. Two-thirds of the surveyed households are land-poor households, being highest for Dalits (89%), followed by Tamangs (67%) and Brahmans/Chhetris (56%). Thus, there is inequality in land distribution both between and within the social groups.

Comparing the two villages studied in access to land, it can be predicated that the proletarian process is much marked in the Tarai village compared to the hill one. It is the Dalits in the both villages who are most deprived of but the magnitude of deprivation is much higher among Tarai Dalits compared to the hill ones (72% vs. 47% landless/semi-landless households).
In the both villages, unprotected tenancy, namely unregistered *Mohiyani*, is one of the fundamental problems of land management. Also, there is still at least 10-20 per cent Tarai Dalit households who work as permanent agricultural labour in lieu of renting-in land. In sum, Tharus are the main lessees and Tarai Dalits are the main lessees in the Tarai village and Brahmans are the main lessees and Tamangs are the main lessees in the hill village.

One may query me how access to land is linked to poverty when poverty is thought to be multidimensional and multi-facets phenomena. My argument is that land or by implication agricultural income is a single most important income source for Nepalese rural households given the low magnitude of income diversification opportunities. The smaller the farm-size of a household is, the greater the experience of shortfall of agricultural income from the poverty line. This is also established from the findings of other studies such as APP, 1995 (APROSC and JMA, 1995: 188) and national level data from National Sample Census of Agriculture Nepal (NSCAN). The APP report shows that in the Tarai region, a household with less than 0.1 hectare land is likely to be below the poverty line by 91 per cent while this figure comes out to be 13 per cent if it has 0.5-1.0 hectares land. In the hills, the comparable figures are 91 per cent if the farm size is less than 0.1 hectare and 20 per cent if the farm size is in between 0.5 and 1.0 hectares. The NSCAN data reveals that as the size of the holding increases, self-sufficiency in food for the household correspondingly increases. For example, only about 5 per cent of total holdings with less than 0.1 hectare reported that they had food sufficiency around the year from their own agricultural and livestock production, while the comparable figures were 84 per cent and 89 per cent for those holdings with 2-5 hectares and 5 and over hectares, respectively.

Labour is another factor of production. In the Tarai village, the highest proportion of workforce is engaged in cultivation (34%), followed by agricultural labour (17%) and extended economic activities (17%) and industrial workers (14%), non-agricultural labourers (6.5%), self employment (4%), services (3.7%) and the least for foreign labour (0.5%). Among the social groups, it is the Tarai Dalits who are mostly confined in agricultural labourers and other low paid income earning occupations. Gender segregation at the occupation prevails. Females are
overwhelming represented in cultivation, extended economic activities and agricultural labourers, while males dominate in off-farm occupations. Although a few Hindu caste groups and the Tharu women are engaged in non-agricultural occupations, there is no significant different of occupational patterns among females across the social groups, implying that mass of the female labour force is confined in the low-paid, domestic and agricultural work.

In the hill village, out of the total workforce, majority are engaged in cultivation (42%), followed by extended economic activities (25%), services (10%) and non-agricultural labourers (6%). There is also a remarkable proportion of workforce in foreign employment (3%). Majority of hill Dalits and Tamangs are in the low earning occupations. The pattern of gender segregation at the occupation is the same for the both studied villages, but the magnitude of women in the private, agrarian domains is higher in the Tarai village than in the hill village.

Synthesising the distribution of land and occupational patterns, I further stratify rural households into high, middle, low and the very low economic strata. For many rural sociologists in India such as S. L. Doshi and P.C Jain (2004), and Shaibal Gupta (2004) the chief basis of class differences in an agricultural based economy is to take into account ownership of wealth (or land) together with occupational patterns. In my case, household falling below middle economic stratum are virtually poor households. Interface among three variables – land, economic strata and social group or caste- has been examined to understand to what extent these variables have independent effects on determining rural poverty at the household level. The association between size of landownership and social group suggests that land distribution is skewed in favour of Tharus in the Tarai village and Brahmans in the hill village. Despite this, there is no one-to-one association between caste hierarchy and access to land.

Access to land is not significantly different between the so-called higher caste Brahmans/Chhetris and Tamangs. But, it is significantly different between i) the Brahmans/Chhetris and the Hill Dalits, and ii) between the Tamangs and the hill Dalits. The identical pattern of relationships exists in the Tarai village as well. The
landholding size is significantly different only between i) Hindu caste groups and Tarai Dalits and ii) between Tharus and Tarai Dalits. However, it is not significantly different between the following social groups: i) the Hindu caste groups and the Dhanuks/Dhangars, ii) the Hindu caste groups and the Muslims, iii) the Tharus and the Dhanuks/Dhangars and iv) the Tharus and the Muslims. Thus, virtually, the question of inequality of land distribution is between Dalits and non-Dalits as a group in the both studied villages. The Dalits are the most deprived of land. My findings tallies with preceding studies findings such as by David Seddon (1987), Bhattachan at el. (2003) and Harka Gurung (2005) that problem of Dalit is far more different and deep rooted from the problems of several caste and ethnic groups of Nepal. Gurung argues that there is high correlation between caste hierarchy and economic status (i.e. income poverty, literacy, life expectancy at birth and access to land).

The interface between social groups and economic strata reveals that Tarai Dalits incomparably represent the very low income category, comprising of 70 per cent of their total surveyed households. On the other hand, it appears that Hindu caste groups are essentially middle size income holders, although they too spread across all economic strata. Few Tharus have high income while they also spread across all economic strata. Half of the Dhangars/Dhanuks' households fall under the subsistence income level. In the hill village, majority of Brahmans have income above the subsistence level while 44 per cent of Chhetris fall under very low economic stratum. Majority of Tamangs fall under middle size economic stratum and the hill Dalit spread from the very low to middle stratum, but they are mainly concentrated in the lower spectrum. The association between social groups and economic strata is, therefore, strong but by no means perfect.

The relationship between landownership and economic strata suggests that land is the core determining factor for one's economic class in the both studied villages. Yet not all land-poor households are necessarily income poor households. This is because land-poor households also fall under high or middle economic strata because of their income diversification opportunities outside agriculture.
In sum, hierarchal caste structure, unequal distribution of land (including exploitative tenancy relations) and low levels of earnings (including exploitative labour relations in both agriculture and non-agricultural sectors, especially in industrial sector in the Tarai village) constitute the main maintainers of household poverty in rural Nepal. Each of these variables must be tackled independently while analysing gendered poverty as well.

My study findings, therefore, depart from the either class-exclusive or caste-exclusive explanation of rural poverty or underdevelopment of Nepal. For many political economists/sociologists such as Baburam Bhattrai (2003), class is a prime factor while for other sociologists/anthropologists such as Lion Caplon (2000), Dor B. Bista (1993), it is caste that determines the structural causes of poverty or underdevelopment among many non-Brahmans/Chhetirs in Nepal. Rather, it is evident from the rigorous analysis of economic conditions of the rural households that both caste and class is important framework for explanation of rural poverty.

Further, my study departs from these class or caste-exclusive studies in that these studies largely ignore gender as a sociological category in their explanation of rural poverty while I have showed that how labour market is gendered - men as a group being increasingly involved in more profitable and non-agricultural work while women as a group are confined in either agriculture or domestic work. This finding tallies with the findings of many researchers who analysed labour market from a gender perspective (Acharya, 2003 and Pradhan, 2004). Further, unlike the class or caste exclusive studies that see poverty or under (development) from structural conflict perspective, I have combined both structure and agency in understanding and explaining gendered poverty. The existing structure is derived from the syntheses of land, labour and caste dynamics; and the dynamics of gendered poverty is seen within these frameworks.

Towards the Meanings and Dimensions of Gendered Poverty

Research questions 2 and 3 of my thesis require exploring women's perception of poverty and the gender inequality in different dimensions of basic needs and entitlements. Accordingly, Chapter 5 explores these issues based on women's
narratives, FGDs and survey questionnaire. According to the perceptions of woman informants, the dimensions of women’s poverty encompasses land, employment, education and health; and the gender specific causes of poverty include: lack of property rights, unequal wages for work of equal value, unequal control over body leading to ill health, lack of information on work, heavy workload, seclusion, low security assets, low decision-making power in the family, personal attributes of husbands including poor social network. I have discussed dimensions in chapter 5 and gender specific causes of poverty in Chapter 6.

The case studies reiterate the fact that women possess a tinny fraction of the household assets, and my study’s findings tally with the national average as I discussed in Chapter 1. In the hill village, only 17 per cent of surveyed households have some female ownership of land encompassing of 13 per cent of the total land area while 23 per cent of the households in the Tarai village have some female ownership of land accounting for one-fifth of the total area of the land.

Not all women have the same extent of land possession, however. In the hill village, female share of landownership in the household is significantly different across the economic strata and landholding categories but it is not so across the social groups. This suggests that the poorer the household is, the lower the area of land possessed by females. In the Tarai village, all the three independent variables (social groups, landholding categories and economic strata) explain the variation of female share in landownership, i.e. women from the Dalits, land-poor and the very low income categories largely do not own land under their name because of the obvious reason that the households do not possess it at the first place. Thus, interventions to alter the land entitlements within the households have nothing to do for these women unless these households are entitled to land through the state.

Livestock asset is the other form of property that a few women possess. Comparatively, a higher proportion of women from the Tarai village claim their ownership in the major animals (cattle, buffaloes) over the hill women. Ornaments and jewellery are the other forms of women’s exclusive property. The per capita amount of ornaments/cash for females in the Tarai village (Rs. 492) is as half as
the hill village (Rs. 977). In the both studied villages, women claim their ownership in ornaments/jewellery.

There are a few women who have independent sources of income (28% in the Tarai village and 12% in the hill village). Further, among those who have it, their income appears to be trivial, especially for women comprising of Dalits and lower economic strata, to mitigate their basic needs like household expenditure, children's education and health and so on. In the both studied villages, heavy workload at home and large number of children are the major reasons for 'time-poverty'. There are also some literate and middle class women reporting 'lack of information', 'low skills', 'low self esteem', and 'no permission to work' as barriers for their involvement in the IG activities.

Health is the other dimension of basic needs in which girls/women's condition vis-à-vis boys/men is poor. In the hill village, more females over males suffer from poverty-driven diseases like skin diseases, worms, diarrhoeal disease, gastritis, nutritional deficiency and eye complication. The main reason for the gendered pattern of diseases is the result of gendered occupations and gendered environments prevailed in the community. Women's health has also been deteriorated due to the larger number of pregnancies, precarious living conditions, and low security assets to women, taboos associated with menstruation and delivery, and lack of reproductive health services.

My case study from the both studied village suggests that gender disparities exist in nutrition between boys and girls across the social groups except among the Tamangs in the hills. Child and juvenile deaths are still pandemic in some of the chronic poor Dalit families, and the female child death is high, especially among the Tarai Dalits and Muslims than that of Hindu caste groups. For instance, 64 per cent of the total deaths of Tarai Dalit children constitute for female child, the comparable figure for Hindu caste group is just 45 per cent. In case of the hill village, nearly 17 per cent of the total children born died before reaching five years of age. In the both studied villages, landownership size and economic strata of the household also matter for determining overall child health. Gender disparities in
child health increase with the decline in the economic conditions of the households.

Another dimension of gendered poverty is the disadvantaged position of girls/women in education vis-à-vis boys/girls. Gender socialisation processes, patrilineal family structure, patrilocal marriage systems, availability of and access to schools, economic conditions of households including the privatization of education all contribute to the gender disparity in education. The privatization of education coupled with the other socio-cultural factors has accelerated the process of disparity in education (both in terms of quantity and quality) in class and gender lines simultaneously. My new contribution here is that a few studies in Nepal have categorically showed that disparity in education is moving towards the both class and gender lines although Nepal Human Development Report, 1998 pointed out that privatization of education has created class in the society (NESAC, 1999).

The case studies from the both studied villages suggest that gender disparity in education persists across the villages studied, social groups, landholding size and economic strata. Both the overall literacy and female literacy rates are far lower in the Tarai village compared to the hill village. The Dalits have far lower literacy rates. Virtually, no Tarai Dalit women are literate and only 2 out of 10 hill Dalit women are literate. Most sticking fact is that the gender gap in literacy rates is higher among those who have had overall low literacy rates such as among the Dalits, the land-poor and among the very low income groups. Mean years of schooling also divulges the same story as do the adult literacy rates.

My case study refutes the argument made by DFID/World Bank (op. cit., 2005) that caste is the single most important explaining factor for the variation of female education. Alternatively, it establishes the hypothesis that variation of female’s education has to be understood from caste-class frameworks. This holds particularly true in the hills. Variation in the female adult literacy rates is significant between the i) Brahmans/Chhetris and hill Dalits in the hills and ii) between the Hindu caste groups and Tarai Dalits in the Tarai. When it comes to the comparison between ‘higher caste’ and Janajatis except highly marginalised Janajatis (Dhangars/Dhanuks), variation of female education by caste disappears in
the both studied villages. Similarly, the female literacy rate of Brahmans/Chhetris of the very low income category is even slightly lower or almost the same among the corresponding income category of Tamangs. However, the association between caste and class in determining the variation of female's literacy is not as strong in the Tarai village as in the case of the hills. This is because of the mass illiteracy and no schooling among Tarai Dalits irrespective of their economic conditions.

Thus, data show that all the outcomes of education such as literacy rates, mean years of schooling and school participation rates (enrolment, retention and drop-out) vary according to caste and class. Drop-out rates are typically higher among girls, especially after primary level of education and among the Dalits and the poorest segment of populations from the both studied villages, but the magnitude of drop-out among girls is much higher in the Tarai village compared to the hill village.

What are the processes leading to gendered poverty?

Towards Gendered Poverty Generating Processes

Another research question of my thesis was to explore gender specific causes of poverty, which I discussed in Chapter 6 based on field data and content analysis of common stereotypes attached to girls and women.

There are several factors influencing on gender discrimination in well-being. They include the following: i) gendered process of socialisation, ii) unequal interpersonal relations in the family depending upon age, sex and distance to kinship scale, iii) seclusion, iv) devaluation of women's work, v) no independent identify of women, vi) high level of son preferences and vii) strong public/private dichotomy. These are sheer barriers to women's agency as well.

This characterisation of family as an institution is especially applicable to Brahmans/Chhetris in the hills and the Hindu caste groups in the Tarai. The Tamangs have, however, relatively more egalitarian family systems than that of other social groups because of management of household by women, little
hierarchy between affinal and consanguinal females and a relatively relaxed gender division of labour. Thus, it is argued that there are little marked gender inequalities at least in survival dimension, i.e. food and nutrition among Tamangs, but they have gender inequality in education, work and entitlement to properties.

In a comparative perspective, Madhesi women as a group are isolated from the outer world. The degree of seclusion is marked among Hindu caste groups and Muslim women. Paradoxically, women belonging to middle or rich peasants are much confined to the private domains compared to their counterpart women from the poor families. At the same time, the degree of well-being and freedom of mobility of a Madhesi female depends upon her age and position in the family, being highest level of seclusion at her adulthood, and less perturbed at her stage of a mother-in-law. The position of women among the Tharus is relatively better over other social groups in the Tarai because of the favourable marriage institution for females.

Marriage is the other social institution that manifests gender specific disadvantages of women. Marriage is exogamous and patrilocal across the social groups in the both studied villages. The religious notion of Kanyadan among the Hindus of hills and the Tarai people means the marriage of daughters before attaining puberty state or as early as possible. Although this notion is fast crumbling down in the both studied villages, there are still some evidences of female child marriages, especially among the Tarai Dalits including other groups in the Tarai village. Restriction to widow remarriage, social stigma attached to a remarried woman, polygyny is the other marriage disadvantages among these people. In the Tarai, Dahej has become one of the major social evils and its amount increases with the increase in education of daughter. This, in turn, restrains education of girls as parents are less willing to invest on daughters' education to avoid higher amount of Dahej. In several Janajati groups such as Tamangs in the hills and Tharus, Dhanuks/Dhangars in the Tarai, there is a practice of receiving pride-price, which makes women's position relatively better than in several groups who practice Kanyadan.
The outcome of marriage statistics largely tally with the marriage practice that a particular social group follow. The incidence of re-marriage and multiple-marriage is rare among females while it is noticeable among males. Further, the incidence of marital deserted populations is far higher among females over males, especially from the Brahmans/Chhetris. Widow re-marriage is little practised and is still problematic, especially in Hindus of hills and the Tarai people while it is culturally permitted among the Tamangs, Tharus, and Dhangars/Dhanuks.

Data suggest that gender differences in age at marriage persist across the social groups in the both studied villages, meaning that females are married earlier age compared to the males. But this difference is much higher among the hill Dalits, among the Brahmans/Chhetris compared to Tamangs in the hills. In the Tarai village, the gender difference in age at marriage is less skewed to a particular social group, meaning that early female marriage is universal across the social groups.

My data also demonstrate that there not only prevails gender differences in age at marriage, there are also some evidences of variation of female age at marriage between the social groups, especially in the hills. The mean values of age at female marriage between Tamangs and Brahman/Chhetris are not significantly different, but they are significantly different between i) Brahmans/Chhetris and hill Dalits, and ii) Tamangs and hill Dalits. The lowest female age at marriage among hill Dalits (15 years) is associated with persistently high income poverty and human poverty. It is also associated with the social awareness among the Dalits about the benefit of late marriage.

Gender differences in age at marriage tend to increase with the decline in the landholding size and lowering of economic strata of women, especially in the hills. This implies that the poorer the household is, the more likelihood of marrying a girl at much earlier age than that of a boy. The difference in mean age at female marriage between non-poor and poor households is due to the fact that a relatively large number of girls attend school from the non-poor families compared to the poor families. If girls are not enrolled in schools, they are more likely to be married at their tender age.
Another gender specific process of poverty is associated with the incidence of widowhood. A widow faces social discrimination and abuses both in the family and in the community. Numerically, widows (4.6%) constitute more than double than widowers (2%) in Tarai village, and the proportion of widows (6.8%) is three times as high as widowers (2%) in the hill village. Lack of social security is a major survival challenge for these widows.

Low level of security assets to women is also a gender specific cause of poverty. Different forms of violence have been reported across the social groups and economic strata depending upon women's life cycle. Most marked forms of violence emerged from the both studied villages are beating, abusing, sexual torture or marital rape, undesired child bearing, and restriction to use family panning methods and multiple marriage. Main perpetrators of violence are husbands and mothers-in-law. Excessive use of alcohol and tobacco and gambling, especially by the male members of the family pushes families into poverty and is also a barrier to escape out of poverty. It has gender specific implication as it is the women who first suffer from alcohol associated violence. Class and caste make no difference when it comes to physical and psychological violence against women. Evidence suggests that male chauvinism is sometimes socially sanctioned or negotiated in favour of males such as the cases of multiple wives by a man simultaneously. This process leads to the victim woman falling into multiple deprivations even if she belongs to a non-materially poor family.

Another gender specific cause of poverty is the heavy workload of women at domestic work and at the cultivation. The manifestations of which are low opportunity for outside employment, low skills and knowledge, and even worsening women's health because of gendered nature of work. Asymmetrical division of labour in the different processes of cultivation of paddy, maize, millet and wheat indicates that agriculture is feminised in the both villages studied. Overall, 110 females per 100 males in the hills and 126 females per 100 males in the Tarai are engaged in different processes of cultivation of major cereals and cash crops, with large number of females in millet (271 per 100 males) and maize (163 per 100 males) production processes in the hills; and summer paddy (197 per 100 males) and winter paddy (131 per 100 males) production processes in the.
Tarai. This is also confirmed by the significant values of T-test examined between the mean number of male labourers and female labourers employed in the overall cultivation processes.

The patterns of gender division of labour in the processes of cultivation vary with the economic conditions of the households. The poorer the household in terms of landowning or income is, the more likely that female is engaged in agricultural work. In the hills, the ratio of female to male labourers in the processes of cultivation is the highest among the hill Dalits (125 females per 100 males), among the highly marginal landowning category (120 females per 100 males) and among the very low income category (121 females per 100 males). In the Tarai village, the ratio is the highest among the Dhanuks/Dhangars (172 females per 100 males), among the very marginal landholding category (179 per 100 males) and the very low income category (135 per 100 males).

Besides cultivation, gender division labour at domestic work is highly asymmetrical, being women an overwhelming shouldering the responsibility in food processing and manufacturing, firewood collection and fetching of water, cleaning and washing, child care and livestock production. The gender division of labour is relatively relaxed among the Tamangs and Tharus. On the average, women's daily work burden in rural hills is one and half times as high as men, and in the rural Tarai, a woman's working hours is as double as man's working hours in a typical poor family.

Lower level of exposure to the outer world may be the cause of generic poverty but it has gender specific dimensions as well. Lower levels of exposure to the outer world pertaining to women's lives limits women's agency to fight for their cause and reduces the possibility of women escaping from poverty. In the hill village, the proportions of women having absolute knowledge on disposal of women's property, inheritance rights to daughters, property rights to wives, wages rights to women and rights to abortion are 16, 32, 11, 29 and 48 per cent, respectively. In all these legal aspects, a relatively better position is found among the Brahman/Chhetri women, followed by Tamang and least for hill Dalits. In the Tarai village, there are 27, 20, 31, 29 and 21 per cent women who know about
legal rights to dispose women’s exclusive property, inheritance rights to daughters, the property rights to wives, rights to wages and rights to abortion, respectively. The Tharu women have relatively better knowledge over other social groups. Economic strata matter, too. In general, the poorer the households to which women belong, the lower the level of women’s knowledge on these legal aspects considered here.

Women’s knowledge about local places, women wings of political parties and about the poverty alleviation and/or women’s empowerment programmes is the other indicator of women’s exposure to the outer world in Nepalese rural context. In the both studied villages, there is universal knowledge on the name of local places where women are residing. However, only one-fourth of hill women and one-third of Tarai women have heard about poverty alleviation and/or women’s empowerment programme, being lowest among the hill Dalits (10%) in the hills and Muslims (4%) and Dhanuks/Dhangars (17%) in the Tarai. Utilisation of schools and banking services is low but utilisation of health service is satisfactory. In the hill village, only 28 per cent women visited schools for the primary purpose during the last 12 months while the comparable figure for the Tarai village is 37 per cent. Almost 95 per cent of women have not ever visited a bank for the last 12 months in the hill village while the comparable figure for the Tarai village is 83.5 per cent.

Another gender specific process of poverty is the limited women’s agency in the household, which, in turn, leads to low levels well-being as argued by Amartya Sen (op. cit. 2003). In the both studied villages, majority of decisions regarding agriculture, labour allocation and education are made by men while it comes to daily household affairs such as cooking of quality food; it is the women who mostly decide. It is also important to note here that decision-making power of women depends upon women’s position in the family: age, relation to head of the household, literacy levels, caste, community dimensions including class. The Tamang and Tharu women in general have higher decision-making power while Hindu caste group and Muslim women have the lowest level of decision-making power in the family. Paradoxically, decision-making power is relatively higher among the poor because of their need to earn outside house as par with their men
folk. Decision-making power is also influenced by the women’s status of participation in the SHGs.

**Towards the Role of SHGs in Alleviation of Gendered Poverty and Achieving Women’s Empowerment**

Drawing on the field data, from chapters 3 to 6, I analysed poverty at three levels: spatial, household and individual; and the both the generic and gender specific causes of poverty have been established in the Nepali rural context. In chapter 7, drawing on the case from the Tarai village, I discussed how far the current development discourse that aims to alleviate poverty and empower women through social mobilisation and micro-credit explains the poverty dynamics described and explained in the preceding chapters.

There have been MCFIs and GO/NGOs/donor-assisted poverty alleviation and/or women’s empowerment programmes implemented for at least 4 or 5 years. All these programmes work through formation and mobilisation of women groups. I have termed these women’s groups as SHGs.

**Changes Brought in the Reduction of Poverty Levels**

The data clearly suggest that poverty alleviation/women’s empowerment programmes have failed to reach out to the neediest groups. Altogether 44 per cent women in the sample have been included in the SHGs, being lowest among the Tarai Dalits (13%), among the landless/nearly landless (21%) and among the very low income category (24%). Similarly, a few programmes have covered young (under 25 years) and elderly women (above 55 years) and widows aged 45 years and above including the daughters-in-law from a joint family. Majority of women in the SHGs come from a family where there are neither mothers-in-law nor daughters-in-law (61%) in the households.

Both challenges and prospects for the SHGs have become visible. Husband-wife communication regarding the women’s participation in a SHG and family cooperation are highly favourable to the prolongation of SHGs. There has been some progress on aspect of women’s leadership position and women’s openness on
sharing her feelings and experiences in the SHGs. On the other hand, there are some evidences of increase in workload of women and girls, especially among the Dhanuks/Dhangars and Tarai Dalits, among the land-poor and among the income poor women. The risk of removal of girls from schools, if they are enrolled at all, has increased. I observed that these families raise milking buffaloes borrowing loans from the MCFIs, and it is the girl children who take care of buffaloes.

Based on the women’s perceptions, the poverty impact of the SHGs appears to be less satisfactory. More than one-fourth of women have not realised at all and another two-fifths of women have realised ‘somewhat’ impact that their household assets, their family members’ professional skills and food sufficiency have increased due to their involvement in the SHGs. The odds ratios of ‘not increased much household’s material well-being’ are 4.9 and 7.3 for Tharus and marginalised groups compared to the Hindu caste groups, and it is 19.8 times higher for the land-poor compared to land non-poor. This suggests the fact that more marginalised groups and poor women are less likely to perceive the positive impact of the SHGs on increasing their households’ material-wellbeing.

Similarly, about one-third of women perceive that their individual material well-being (as measured through ‘increase in earning capacity’, increase in own assets’ and ‘increase in employment opportunity’) have not been increased much. Again, the proportions of women saying so are much higher among the marginalised groups (55%), among the land-poor (44%) and among the income poor groups (48%).

There is a medium level impact of SHGs on increasing women’s security assets pertaining to the reduction of excessive use of alcohol, violence by husband and by the elderly members. Overall, 54 per cent women regard that their security assets have increased very much due to their involvement in the SHGs. Similarly, two-thirds of women regard that their participation in the SHGs has increased ‘somewhat’ their position in the family. Women exclusive credit facility is the prime factor for this.
Regarding women’s access to loans, all the surveyed women have mobilised loans at least one time. As a result, the average number of loans constitutes for 9 with Rs. 1,788 per loan. The large share of loans is mobilised by Hindu caste groups (41%), followed by Dhanuks/Dhangars (24%) and the least for the Tarai Dalits (5%). In terms of income groups, a large chunk of loans was mobilised by the women from the middle economic strata, suggesting again that poorest are left out from the effective mobilisation of loans.

Half of the women who have borrowed loans from different MCFIs and other SHGs have not had any IG activities. A marked incidence of non-utilisation of loans in IG activities is found among Tarai Dalits (80%), followed by Tharus (59%) while two-thirds of Hindu caste groups have used loans in some kinds of IG activities. A negative association between the landowning size and use of loans in IG activities has been established, implying that the more women fall in the land-poor category, the more likely that loans are used for household consumptions rather than investing on IG activities. Neither are all IG activities women exclusive. This suggests that around 60-65 per cent of the total banks’ investments go for the masculine nature of enterprises, where women’s involvement is minimal. Thus, there is low possibility of generating independent income for the women, and addressing the gender specific causes of poverty through the SHGs interventions.

Empowerment Impact

SHGs have brought some positive changes in the elements of women’s empowerment at the individual level. Some women have been able to acquire valuable and immoveable assets. All women in the SHGs have some amount of savings, being average amount of Rs. 1,711. Although the Dhangar/Dhanuk women (Rs. 3,528) have the highest average savings, there is no significant difference at least among the Hindu caste groups, Tharus and marginalised groups. In terms of economic strata, the lowest average savings has been observed among the very low economic strata (Rs. 835). A few non-poor women were able to buy ornaments. There were also some women who bought land, buffaloes, goats, utensils, radios/TV, bicycles, and also established small scale business.
Regarding the women’s control over these resources, more than two-thirds of women consider that they are the owners of savings but when it comes to disposal, only 16 per cent believe that they can do independently. The most marked low women’s self-esteem has been evident in disposing immovable assets such as land, milking animals, business enterprises, and means of transports across the social groups.

Another important element of women’s empowerment is the extent to which women can have control over reproduction and their own body. Thus, one of the goals of any women exclusive or pro-women poverty alleviation/empowerment programmes is to increase the women’s choices in reproductive and their own body decisions like number of children desired, spacing between children, usage of contraceptives, choices of contraceptives methods, decisions to abort unwanted pregnancies, and place for delivery. My data suggest that there has been subtle but trivial increase in women’s choices in this regard due to the intervention of SHGs.

Freedom to move and interact is the other important element of women’s empowerment. It determines access to information, markets and resources. Data indicate that a few women visit banks and market places without men’s escorting. This is especially so among the Muslims and the Hindu caste groups. There have not been changes in means of transports used; a few women ride bicycles while their men’s major means of transport is the bicycle. Taboos related to menstruation have not changed at all.

Findings indicate that there has been little progress on the women’s ability to challenge gender-related attitudes/values/beliefs/norms and behaviours in their own personal lives. This is much pronounced among the all Madheshi communities, especially among the Hindu caste groups, Muslims and Tarai Dalits. Son preference among women is still very high (46%) and women’s attitudes towards their daughters freedom of mobility is largely negative (69% do not allow). However, there have been some positive changes in women’s attitudes regarding their daughters’ age at marriage and looking grooms for them.
The VDC level women collective has, to some extent, been successful in intervening domestic violence and able to negotiate in favour of girls/women. Anti-alcohol campaign has been started but it could not sustain due to lack of cooperation from the men and local governments.

Women's collectives have not yet attempted to intervene in labour, commodity, and financial markets. Low wages, gender discrimination in wages, long working hours and exploitation all constitute the persistent problems in both agricultural and industrial sectors. No collectives of whatever layers have established any systematic markets for animal or agricultural products or Tapari that women in SHGs have produced. In terms of financial markets that women collectives intervene in favour of women can be considered as access to loans to women. But high interest rates and the very short period of repayment imposed by the MCFIs and women cooperative drive away the most deprived women from access to loans and potential earnings. Further, there are at least 30-40 per cent of the households, especially from the poorest and Dalits who are in the debt trap of the moneylenders. Although a few women collectives have been active in participation in some special days such as campaigning for polio, women's day, child rights day, such participation is very low and has become just a formality of some of the NGOs rather than actually mobilising women in these concerns.

8.2 POLICY CONTRIBUTION

Findings of this study suggest that Nepalese society feature both traditional and modern elements of society. In some of the socio-politico-economic parameters, Nepalese society has been experiencing very fast changes while in others the changes have been stagnant or very slow. With the reinstitution of democracy in early 1990s, awareness among many disadvantaged groups such as Dalits, Janajatis, Madheshis and women has heightened. Their voices are being increasingly institutionalised.
At the policy level, there is a greater shift from top down to bottom-up development, from gender blind to gender awareness policies, and from welfare, efficiency, anti-poverty to empowerment development paradigm. Family is brought to the framework of gender analysis and social construction of gender is established: gender roles, gender division of labour and power relations are conceptualised from the family, community to the state.

Modernity has made changes in attitudes and values of women's life. Women do realise that large family size or large number of children is meant as poverty; illiteracy is meant as poverty; no information about work is meant as poverty; no or lack of social network is meant as poverty. The role of family as determining the women's reproduction and sexuality has been, to some extent, challenged because of the introduction of new forms of institutions such as poverty alleviation programmes and other more formal institutions including the women's collectives.

Despite these achievements, women's subordination and discrimination continue to echo in rural Nepal. Women are still overwhelming confined in agricultural and domestic work and the feminisation of poverty has become an emergent issue. The manifestation of feminisation of poverty can have both micro and macro implications. At the micro level, it has had adverse implication on women themselves and well-being of their children. At the macro level, poverty reduction cannot be achieved unless we understand i) the generic dimensions and causes of poverty ii) gender specific dimensions and causes of poverty and iii) dimensions and causes of disempowerment of women. There is also clearly need to recognise the diversity of women in terms of their class, caste, age and position in the family. This diversity further becomes a complexity to the extent that patriarchal norms/values/beliefs and behaviours are attached to the organisations of family, marriages and gender division of labour, decision-making agency and allocation of resources.

**Generic Dimensions and Causes of Poverty**

The generic causes of poverty are the outcome of long period of feudal and semi-feudal social history including social exclusions of Dalits. Central to the any
poverty alleviation/women's empowerment programmes is, therefore, to focus on Dalits as they overwhelming represent the most deprived of resources necessary for the satisfaction of basic needs like land, employment, income, and other household assets. Failures of the development programmes have been evident to reach out to these groups to a greater extent because the intervention programmes either do not tally with the need of these people or they (the programmes) do not suffice to provide the livelihood of the family. The case studies suggest that half of hill Dalits and about 6 in 10 Tarai Dalits lack land at all. Majority of them are engaged in low-paid, low earning traditional occupations and are trapped in the exploitative labour market regime. In this connection, the following measures are vital forms of social security among the Dalits: i) access to agricultural land, ii) rising agricultural wages, iii) challenging patron-client relations, and iv) improving the condition of traditional occupations through the introduction of subsidies in materials needed for the occupations. The former two measures are also suggested by other researchers in the context of Indian Dalits (Thorat and Mahamallik, 2006).

Further, there are also a large chunk of non-Dalits comprising of landless/nearly landless and the very marginal landholding categories. Majority of them have also very low income either. In this case, expansions of households' assets through i) redistribution of resources, ii) providing employment and iii) increasing the productivity of land are the prerequisite for the expanding women's economic space. Alteration of household entitlements among Dalits and the very poor non-Dalits have no meaning unless they are entitled to land and employment at the first place. Thus, the role of the state in addressing the problem is vital.

My case studies also suggest that some of the materially non-poor households fall into poverty because of the lavish expenditure patterns related to rituals, dowry including excessive use of alcohol. The lavish expenditure particularly in alcohol is largely linked to the bad attributes of male members of the family. Thus, poverty alleviation/women's empowerment programmes needs to focus on regulating the leakages of earnings of the poor people.
Gender Specific Dimensions and Causes of Poverty

Across the social groups, females are far behind in the satisfaction of basic needs such as education, health and nutrition and they also lack entitlement in land and labour vis-à-vis men. Gender specific causes of poverty are associated with the complex set of structural factors with the characteristics of patrilineal succession and control of women’s sexuality. Precisely, in the Nepalese rural context, gender specific causes of poverty can be divided into i) dynamic and ii) structural causes of poverty. Dynamic causes of the gendered poverty are associated with the bad attributes of husbands, death of husbands, low levels of security assets to women or violence against women. These all causes make women descent to poverty or are also the sheer barriers of escaping out of the state of deprivation. The structural causes of gendered poverty are associated with gendered nature of formal and informal institutions. The ramifications of which are the gendered socialisation, seclusion, lack of control over body, lack of entitlement to land and property, heavy workload, low position of women in the family, unequal wages, lack of legal rights, lack of information on work and employment, low level of exposure to the outer world and lack of social capital.

Enabling Empowerment

Empowerment of women can only be achieved when institutional barriers to their empowerment are addressed. For this, I refer to Moser (op. cit., 1989) and Kabeer (op. cit. 1999) who suggest for improving women's condition through increasing the basic needs satisfaction as well as changing position of women vis-à-vis men through enhancing legal rights, security assets to women, equal wages, and women's control over their bodies. Precisely, any poverty alleviation and/or women empowerment programmes should be able to expand woman's spaces simultaneously in areas of her own body (freedom from domestic violence, control over reproduction and sexuality), physical and economic space (land rights, employment, savings and credit), socio-cultural space (free from caste atrocities, education and literacy) and political space (representation in local governance and user committees that affect their lives). Expansion of one space should not limit the other women's space. For example, it was evident that expansion of women's
economic space in the Tarai village due to the intervention of poverty alleviation
programmes has led to an increase in women’s and girls’ workload. Thus,
expansion of economic space of women restrained girls’ social space — irregularity
of girls’ school attendance due to the burden of herding buffaloes. Findings
indicate that although women’s economic space has, to some extent, increased,
women’s control over income has not been realised.

It is revealed that both MCFIs and GOs/NGOs in the Tarai village have not
actually reached out to the chronic poor, Dalits, elderly, disabled, widows and
young women. To reach out them, it is necessary to combine these programmes
with existing welfare programme like old age allowance or widow allowance or
even to expand welfare programme. Further, gendered poverty cannot be arrested
unless intervening on agricultural labour market and creating the employment
opportunity to women outside home. Further, women’s bargaining position in the
family is very low even after the 5 or 6 years of intervention programmes. One of
the widely discussed enabling elements of women’s bargaining position is the
employment outside home (Sen, op. cit., 1990 and Agarwal, op. cit., 1998) or
independent source of income. In the Tarai village about more than one-forth of
the total male workforce is engaged in industry while this opportunity has not been
materialised in case of females. No organisations have paid their attention to build
awareness about this matter among the male members in the society. As the case
shows that sex segregation in the labour market is entirely linked to cultural
seclusion of women. Thus, poverty alleviation/women’s empowerment programme
in Nepalese rural context can be effective if they take the two-pronged approach in
reaching out to the poor women: i) development (savings and credit) and ii) legal
struggle (struggle for access to land, land rights to women, equal wages,
employment for women in industry etc.). This two-pronged approach is reported to
be much effective in Andra Pradesh, India (Murthy et. al., 2005).

On the other hand, the significance of social mobilization or micro-credit cannot be
reduced to merely ‘wastage of time for women’ especially in the context where
none of the GOs are reaching out to the poor and women. One of the significant
contributions of SHGs is, therefore, their interventions in poor areas where none of
the GOs has ever intervened for uplifting women’s agency and well-being. Even in
the hill village, the withdrawal of DACAW programme due to the fear of armed conflict has had negative consequences on deserted women, widows and disabled persons as I discussed in Chapter 3.

Comparing the two studied villages, women are relatively in better position in the hill village compared to the Tarai village in health and education dimensions. There are several factors for the differences. Among others the important ones are the differences in people's outlook on the world including the state intervention on infrastructure development. Although some women in the Tarai village have been able to add physical assets and are also engaged in income generating activities due to their participation in the SHGs, this improved income has not led to the higher level of women's well-being and their agency.

This study, building upon actors' perspective and employing both causal and interpretative explanations, conclude that both structural and dynamic causes of gendered poverty should be tackled simultaneously while the current poverty alleviation/women's empowerment discourse has generally failed to do so due to its limited scope of interventions.

8.3 THEORETICAL AND METHODOLOGICAL CONTRIBUTIONS

As discussed in Chapter 1, poverty can be conceptualised as both material and non-material matrices of deprivation. Findings from the both villages support this conceptualisation. At the same time, the incidence of gendered poverty is not only confined to a materially poor household, but also in a materially non-poor household. However, feminisation of poverty is much marked in the former types of households compared to the latter ones. This follows that class matters in determining gendered poverty.

There is also need to analyse gendered poverty in relation to caste in cyclical character of familial power and authority. It is because there is a shift in access to resources and freedom of movement over the life cycle of family members as I discussed in Chapter 6. In rural Nepal, in a typical orthodox family, daughters-in-law come in the bottom, daughters in the second least, mothers in the third least,
and fathers/sons come in the top of the hierarchical structure of the family. The same hierarchal familial structure is, however, disputed among Tamangs in the hill village.

Thus, the findings of this study reiterate the relevance of many GAD contributors who incorporate class and gender in their models (Beneria and Sen, op. cit., 1982; Sen and Crown, op. cit., 1987; and Fraser, op. cit., 1985) and those contributors who incorporates caste dimension in the class-gender based framework (Bryson, op. cit., 1996 and Rege, op. cit., 2003). These contributors' understanding of GAD is derived from the actual lives and experiences of poor women as a starting point. The processes of gendered poverty can be well explained extending Sen's entitlement approach to poverty from legal framework to more informal social and cultural norms that lead to gendered poverty. In this connection, my findings reiterate the relevancy of the gender-based entitlement framework of Kabeer (op. cit. 1999) and Razavi (op. cit. 1998, 2000) even in the Nepalese rural context, and I have extended the framework to capture the diversity of women in terms of caste and class lines. Thus, my findings corroborate the proposition that gendered poverty is determined by three broad structural factors as discussed in Chapter 1: i) the extent of households' assets, ii) caste dimensions and iii) patriarchal values/norms/beliefs and behaviours attached to the organisations of family. These factors together bring in both material and non-material resources in the sociological analysis of poverty from a gender perspective.

Methodologically, this study suggests that one cannot understand interface between institutions, gender relations and poverty through employing exclusively from one of the following analytical approaches: i) comparison of poverty incidence between male-headed and female-headed households; ii) comparison of capability deprivation between males and females and iii) analysing gender specific disadvantageous assuming women outside the ambit of household poverty. Rather, all three analytical approaches that take into women as the sub-set of family/household make a whole to understand the complex process of poverty dynamics from a gender perspective. Thus, a combination of both qualitative and quantitative data is a must to describe, understand and explain the gendered poverty.