

Women's Micro-business Creation for Women's Empowerment or Family's Welfare? Case of Nepalese Rural Women

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Micro-business creation in the less developed countries, particularly in South Asia, has been constantly promoted as a development strategy, mainly through microcredit projects. Women have been targeted by these projects as potential entrepreneurs who could contribute to household poverty reduction through business creation. Additionally, women's empowerment and gender equality is assumed to be an eventual outcome of women's micro-business creation. This assumption is of serious concern to gender and development advocates, and needs to be examined and analyzed through a gender lens. Analysis of the case study conducted by the author on rural Nepalese women who have been targeted by a microcredit project shows that women's micro-business creation and the income derived from it may not necessarily bring gender-equal outcomes. The outcome of the case study shows that while families' welfare has improved with women's income contribution, women's choices remain constrained by patriarchal norms and values that have a direct impact on their health and well-being. Moreover, women's income is seen as supplementary and their income-earner role, although appreciated, is often underestimated. It was noticed that although in some cases women's "agency" was enhanced as they acquired bargaining power from their income contribution, in general women's burden has not decreased but instead has multiplied, affecting their physical and mental well-being.

Keywords : Micro-business Creation, Microcredit Project, Well-being, Women's Empowerment, Nepal

Introduction

Micro-business creation in the less developed countries, particularly in South Asia, has been constantly advocated as a development strategy, mainly through microcredit-led projects. "Microcredit" is a small loan provided to poor people often to start income-generating activities. "Micro-business" is an income-generating, anti-poverty strategy inspired by the microcredit-led programs where credit is given to the poor to create non-farm based businesses. In the early stage of microcredit history in Nepal, programs such as Small Credit for Farmers targeted only men due to their breadwinner status. Male farmers were provided subsidized microcredit for agriculture-related enterprises. Although the

majority of agricultural farm workers were women, it was predominantly men who received the credit due to a focus on the household heads, the majority of whom were men (Rankin 2002). These programs were not very successful because of the unsustainability of the subsidized credit-led programs, low repayment rate, and low returns from agriculture-oriented businesses to the economy.

It did not take long for development programs to shift their focus from men to women as micro-credit borrowers, by introducing microfinance programs for the creation of non-farm based micro-businesses. In this way, women's inclusion in the market economy was initiated as a smart strategy to achieve development outcomes. The reasons were, first, the growing evidence of women's high repayment rate compared to that of men and, second, the tendency of women borrowers to spend heavily on family's welfare (Kabeer 1994). While the former contribution of women ensures the financial sustainability of the microfinance institutions and may give them a sense of being successful, the latter ensures household poverty reduction, a primary goal of microfinance projects in rural areas.

As the focus of microfinance programs shifted from men to women as entrepreneurs, it became a serious concern for gender and development (GAD) advocates, as this shift, which in theory would empower women, may not necessarily do so. The development strategy aiming at women's empowerment and gender equality as eventual outcomes of women's micro-business creation needs to be examined and tested in practice. In fact, several studies which analyze the impact of microcredit on women through a gender lens found that the mere economic gains do not necessarily translate into women's empowerment and gender equality, and that the unequal power relations based on the patriarchal social system remain unchanged (Mayoux, 1995; Kabeer, 1994; Kantor, 2002).

The case study conducted by the author in rural Nepal, where women were targeted as micro-credit borrowers to start micro-businesses, shows that women's micro-business creation and the income derived from it may not necessarily empower women, nor does it achieve gender-equal outcomes. Using the findings from the case study, this paper analyzes the changes in women's lives after the start up of the micro-business within the socio-cultural context of rural Nepal. It sheds light on the weak points of development strategies such as microcredit projects that tend to use women's empowerment and gender equality as a promotional tool rather than an important goal to be met. In doing so, the paper explores the un-assumed impacts of micro-business creation on women's lives that can either facilitate or impede gender equality and which have been left largely ignored by the mainstream development. The paper concludes by highlighting critical areas of concern that need the attention of development programs and in policies toward gender equality.

The Case Study

The study depicts the life stories of women members of the Microcredit Project for Women (MCPW) in Lalitpur¹ District after their membership to the project. The objective of the MCPW was to alleviate rural household poverty as well as to empower women and facilitate the achievement of gender equality. The target group of the project was women coming from low income families. Most

of the women belonged to the Brahmin and Kshatri castes² (high castes) and were involved in household and farm work prior to their membership of MCPW.

In Nepal, caste and class differ in significance. While “caste” refers to stratification of social groups according to Hindu religion based on their social and occupational backgrounds, “class” represents stratification of certain groups based on economic backgrounds and is not related to religious views. In fact, in the village where the present study was conducted, the majority of the high caste people such as Brahmins and Kshatri were found economically deprived as compared to Vaisyas, most of whom are merchants and traders. Hence, the target group of the project was composed of poor women farmers who belong to rather high castes.³ The study is limited to the inclusion only of women members of the project in general and does not go deeply into studying the case of women belonging to different castes.

The study intends to present a case study, hence it is limited to examining a few but informative and representative cases. It is also limited in scope, focusing only on married women members of the MCPW in one of the villages of Lalitpur District where the MCPW was implemented. The study, therefore, is not based on large-scale statistical data using a quantitative survey method; rather, it uses qualitative methods based on the data of a few selected cases. The study aims to qualify women’s experiences and present their voices and concerns in the mainstream development discussions. Hence the present case study is considered to be exploratory in nature.

The in-depth interviews, focus group discussions and personal observations are among the qualitative methods used in this study. Information was collected in a participatory manner with twenty-two women in two focus group discussions. Discussions were coordinated by the author with the help of a local facilitator. Moreover, in-depth interviews with twelve women were conducted by the author to discover changes in their lives after the creation of their micro-business. In addition, the author made personal observations of village community life.

Conceptual Framework

Gender and development theorists often explain empowerment as a process whereby women’s agency is enhanced and they acquire the ability to challenge and alter unequal relations, views and practices.

Keller and Mbwewe (1991) view empowerment as a process whereby women develop the ability to organize themselves in retaining their rights to make choices and control resources in order to challenge their subordinate position. For Batliwala (1995), empowerment is the process that “tackles both the condition and position of women”; that is, although attainment of women’s practical needs (improving women’s concrete conditions) is necessary, more critical is the alteration of women’s inferior position that is entangled in power relations. Batliwala argues that the process of empowerment lies within the attainment of women’s strategic needs (to achieve gender equality). While “strategic needs” refers to women’s enhanced agency, through which women gain equal access to and control

over resources, equal decision-making power, and equal position, "practical needs" refers to the fulfillment of basic needs such as food, shelter, water, credit, income, health care and physical/mental well-being (Moser 1989). Meeting women's practical needs means improving women's immediate conditions while meeting strategic need means improvement in women's position whereby the unequal gender division of labor is challenged and equal transformation takes place. For Mayoux (2001), access to microcredit and income from women's micro-business creation plays an important role in the process of women's empowerment. However, Mayoux is skeptical about whether women can gain both their strategic needs, such as equal decision-making power to men and control over their credit/income through micro-business experiences, and their practical needs, such as proper diet and nutritious food for their own health and well-being.

In patriarchal societies, where men hold supreme power and control over resources, women's practical needs such as well-being are often at risk. Hence it would be difficult for the empowerment process to be facilitated when even women's practical needs remain unattained. Kabeer (2003) considers women's access to income to be critical in enhancing women's agency towards improving not only the family's well-being but also women's own well-being. For Kabeer, women's agency not only encompasses the family's interest but also women's "self-interest," which she considers to be critical in the empowerment process (Kabeer 2003). According to Sen (1990), for women living in patriarchal societies, self-interest and agency are shaped by the notion of obligation, which affects the choices they make. Thus, it is considered that the agency itself is not enough to attain women's own well-being since it is decided by what society considers to be "good" (Beutelspacher, Martelo and Garcia, 2005).

Gender Roles and Relations in Rural Nepalese Society

Nepal is one of the least developed countries in the South Asian region, where gender inequality prevails particularly in rural areas, which constitute the major part of the country. The United Nations Development Programme (2009) shows Nepal's Human Development Index in rural areas to be lower (0.482) than in urban areas (0.630). It also shows the rural Gender-related Development Index (0.471) and Gender Empowerment Measure (0.474) to be lower than for urban areas (0.618 and 0.527, respectively). Nepal is a Hindu country where governing religious ideology supports the patriarchy. In Hinduism, although people worship female Goddesses, in practice females are deemed powerless, are discriminated against, and deprived of their basic needs; and their work is undervalued. In rural Nepalese society, the predominant type of family is the extended family, which is quite patriarchal in nature. The extended family consists of senior and junior male members of the family with their spouses and children, having the eldest male as the head of the family, who possesses the highest decision-making power and authoritative position in the hierarchy. In such a family, the youngest female, mostly the daughter-in-law, who is basically considered an outsider, comes at the bottom of the hierarchy. Gender-based division of labor designates women to play a role in the domestic/ private sphere, while men play a role in the outside or public sphere. Women's mobility is thus restricted and

their opportunity for economic/market as well as political activities rather limited. Even in the everyday family practices, for example, during lunch and dinner time, women do not join in, and eat last and the least, after serving food to all the other family members and guests, if any (Paneru, 1981). In addition to this, in poor rural households, the nutritious foods are mainly served to men (father-in-law, husband, and son). Desirability of a son as well as male superiority and female inferiority are manifested in many aspects including household resource allocation where gender bias is evident.

Although female children survive more than male children during childbirth and immediately after birth, in low-income households of South Asian countries, health and survival trends reverse as they grow up. This is due to discrimination in the family, namely where nutritious and adequate food and proper and costly health care and services are prioritized for the son (Sen 1990/2001). Thus women's health and well-being especially in low income households are often jeopardized from birth throughout life. As a result, a large number of Nepalese women (67%) suffer the symptoms of nutrition (iron) deficiency such as anemia (ADB 1997). There is further deprivation in equal opportunity to education as sons are sent to schools while daughters are kept home to learn and actually carry out the household chores. Girls are expected to master all the household work before marriage and obliged to take care of their younger siblings. Daughters are used as service providers and caretakers firstly in their families of origin, and then are transferred to their husband's household to carry on further work, in both productive and reproductive spheres. A study by Baidya et al. (2002) shows that Nepalese girls' and women's access to resources such as food, health, and education is severely limited as compared to their male counterparts, and that their share of the workload is higher than that of boys and men.

Due to patriarchal Hindu ideology that regards the son, a financial asset to parents in their old age, to be the only way to heaven, investing on sons is seen as a security, while spending on daughters is seen as a waste. Thus, the women's role is restricted inside the household from their childhood, while the men's role is open to the world outside the home (at school, college, office, market, etc). Moreover, while the men's role in the household is only that of the primary income earner (breadwinner), women are expected to perform multiple roles not only inside the household but also at times outside the household (casual paid work), which remains largely invisible and undervalued as compared to men's breadwinner role. Nonetheless, despite their multiple contributions to the household and family's survival, due to their socio-economic vulnerability, it becomes a question of their own survival when they are denied even basic human needs.

Overview of Women's Micro-business Creation

Business opportunities for women in rural Nepal are mostly at the micro level consisting of traditional family enterprises, both farm and non-farm based. These enterprises have mostly been undertaken as a livelihood strategy, where subsistence agricultural products are limited for consumption to strengthen the household economy within the growing market based economy (ADB 1997). Against

this background, with the aim of poverty reduction in rural subsistence households, microcredit programs are being implemented to include poor rural people in the market economy and thus raise the rural household's standard of living through small business creation. Considering the fact that poverty has the woman's face, these programs often target women as future entrepreneurs who will not only get their families out of poverty, but also empower themselves with economic power (ADB 2003). MCPW is one such strategy that was implemented in Lalitpur, Nepal. The project targeted only women as its members and encouraged them to start their own non-farm based micro-businesses. With the loan and micro-business skills training from the MCPW, most of the rural women initiated micro-businesses such as vegetable, livestock, and poultry farming. A few opened a retail shop, or engaged in metalwork, handicrafts, dressmaking, or other cottage industries.

Views on Women's Micro-business Creation

Aside from economic factors, socio-cultural factors play a crucial role in facilitating or impeding gender equality. It is, therefore, imperative to understand how the society, family and community views, and accepts or rejects, changes in gender roles and relations, as this may lead to important changes in gender power relations in society (Kantor 2002).

In the present case study, the elders in extended families, either father-in-law, being the head of the family, or mother-in-law, being the elder female of the family, were fond of controlling their daughters-in-law, outsiders who were brought in to the house mainly for reproduction and caregiving tasks important to run the family. During the focused group discussions (FGDs), women living in extended families explained, "We have to obey what our father-in-law and mother-in-law order us to do ...even in making small decisions we have to ask for their permission, such as when we want to visit our own parents' house, we can only visit with their permission." On the other hand, their relationship with their neighbors was good, but after the start up of the micro-business, seeing their freedom of mobility, the neighbors couldn't stop gossiping about them. The women from the FGDs reported their neighbors (mostly elder females and males) made remarks such as, "Look at that lady, she is wearing a sari (modern female Nepali dress) and going out of the house, what a shame!"

Poverty Alleviation—Whose Well-being?

Prior to the start of the women's micro-businesses, their families were facing dismal conditions. The only source of income came from men's earnings from agricultural production, which was not enough to live a decent life, considering the increase in family members (children) and their growth.

With the start up of their micro-businesses, the women were able to augment family income with income of their own. In general, most of the family members in the households have benefited from the profit from the women's businesses, which is invested in meeting family/household's needs, children's education and nutrition, and husband's needs among others. For instance, being interested in

pig raising, one of the women received microcredit and started a business. She earned a good profit and not only repaid the loan on time, but also was able to contribute more than 50 % of the total household income. She spent all her income on the family and household needs, which resulted in the poverty reduction of her household. Women can, indeed, play an important role in the household economy as a co-earner in their family. A woman whose business has been profitable says, “Before, our children couldn’t go to school… even the food was not enough… my husband used to complain that he is facing hardship… now most of these problems are solved…our children go to the boarding school…we have enough food in the kitchen…my husband is quite relieved as he does not have to face hardship like before.”⁴

Additionally, whereas some families’ well-being has been ensured with women spending more on children and family’s needs, negative impacts on women’s well-being are also evident. One woman, echoing other women interviewees, says, “Before, our family was unable to afford enough food or nutritious food for everyone… and with women being the last to eat, sometimes there was no food left for me… now because of my business income, we have enough nutritious food… but I still eat last, and the food is the leftovers (most of the time stale).”⁵

Table 1 shows the impact of women’s micro-business income on family’s well-being as compared to women’s own well-being. While the family’s nutrition has increased, women still eat last and often stale food, which has negative effects on women’s health. At the focus group discussions, women from extended families reported that the food allocation in the household is still under control of male members such as the father-in-law and husband. Moreover, in some cases even women’s loans and/or income goes into the hands of either father-in-law or husband. Hence women lack the freedom to spend their earnings as they choose. Despite their income contribution, they still cannot exercise decision-making power and control over the resources.

In addition to this, women’s work has multiplied with the micro-business creation. Women now have to juggle work at home, in the farm as well as in the business. Women from both nuclear and extended families echoed each other, “Now our head aches more and our body pains more… it was less painful when we were not involved in business activities… whereas we used to work for twelve hours a day with at least two hours of rest, now we work day and night… it is quite intolerable when we not only have to manage our business, but we also have to take care of our children, husbands, elders and complete all the household and farm work.” Most of the women reported that they had to wake up early and sometimes have no sleep in order to carry out both family and business activities. Their working hours have stretched from twelve hours to fifteen to eighteen hours a day without time for relaxation. Most of the women were suffering from one type of sickness or other, such as anemia, joint pain, severe headaches and stresses.

Consequently while juggling with multiple works, women are now performing dual roles of both caretaker/homemaker and income earner. Hence, although household poverty has reduced and family’s well-being improved, women’s hardships and ill-health have increased. Indeed, “poverty has a woman’s face” (UNDP 1995).

Table 1. Women's Income Contribution toward Household Poverty Alleviation

Prior to Women's Micro-business Creation	After Women's Micro-business Creation
Family living in poverty	Poverty reduced in the family
Women's non-monetary contribution (unpaid caregiving and household work) undervalued as compared to men's monetary contribution	Women's earnings from micro-business fulfilled family's needs, husband relieved from being the sole income contributor, husband relaxed and in good health
Family surviving on poor, unhealthy food; women eat last and the least	Family members' (the elders, male members, children) health improved with enough food and proper nutrition, but women still eat last and the leftovers (stale food)
Unable to afford children's education with only the husband's income	Children can even go to private boarding schools
Women working mainly in the domestic sphere (household chores, agricultural farm)	Women multi-burdened with domestic, caregiving, farm, and business-related work

Nuclear Versus Extended Family

In rural Nepal, women's lives depend upon their family type. The most prevalent type of family is the extended family, which consists of different generations, namely senior and junior members including their children. The nuclear family, consisting of husband, wife and their unmarried children, is slowly emerging in Nepal.

In general, most of the women did not face a problem in setting up their microenterprises. However, in the extended family, not only did women lose their loans to their father-in-law or husband, but also their earnings and profits were most of the time used by men. Business performance as well as its success or failure depends on how much time one can afford for business-related activities. The study shows that women who were already overworking in the reproductive sphere, are now multi-burdened with extra work in the productive sphere without any changes in the gender-based division of labor. Women are still compelled to complete household work beside other reproductive activities as expected and ordered by their family members, burdening them physically and psychologically. One of the interviewees living in the extended family, echoing many other women, says, "Now I am able to contribute to the household income... sometimes I earn more than my husband, but there is no change in my household status... my father-in-law and mother-in-law are still dominant... the elders including my husband expect me to finish all the housework before I leave the house."⁶ With little chance to take advantage of their newfound income earning roles outside the home, the empowerment process for women has been rather slow.⁷ With the taken-for-granted attitude of the household members, women's contribution is appreciated but at the same time underestimated. Hence women's position in the household has not changed: women still belong on the periphery of the hierarchy.

In the nuclear family, by contrast, women somehow kept their rights over their business and its

income. With the bargaining power gained from their earned income, women were able to spend the income as they chose. Since the nuclear family consists of a few core family members, women can easily negotiate with their husband in the absence of authoritative elders. Women are second to their husband in the hierarchy of household position, which gives them a space to negotiate and bargain for equal decision-making power and control of resources. Thus, the household resource allocation in the nuclear family was more equal than in the extended family. Additionally, husbands started seeing their wives' income being a big help in reducing their burden, and together they are slowly overcoming the patriarchal norms (such as women cannot do masculine work, women should eat last and least, only males should eat nutritious food).

The positive gains of women living in nuclear families are somehow influencing equal outcomes and weakening the existing power relations. However, they have failed to challenge the unequal gender-based division of labor, or their symmetrical gender relations. The women from nuclear families at the time of this study were still multi-burdened, performing multiple tasks similar to their fellow women in the extended family.

Business and Its Impact on Gender Equality

The study found both positive and negative impacts on women after the start up of their micro-businesses. In the extended family, although the family's status changed from poor to decent, women's basic human needs such as food and health are still at stake. Moreover, it was also noticed that the attainment of strategic needs such as enhanced agency to influence household decisions and control over resources (such as food allocation) is critical in meeting women's practical needs (well-being).

Moser, in her study on the gender-based division of labor in South Asia, found women's work in most of the low-income households to be not only in the domestic (private) sphere but also in the productive (public) sphere, where women work as "secondary income earners" to men (Moser, 1989). Quite similar to Moser's findings, the present case study also shows that women who became self-employed and earned income work in both the private and public spheres. There are cases where they earn more than their husbands and contribute more to their families. Nonetheless, their income is considered supplementary and their new income earner's role, although appreciated, is often underestimated. The present study sheds more light on the changing gender-based division of labor in Nepal. It shows that as women's work extended to the public sphere, certain alterations occurred in the gender-based division of labor. However, these were rather unequal changes which only had further negative impacts on women's physical and mental well-being.

Similarly, according to the study conducted by Murthy in India, where practices of gender roles and relations are similar to those in Nepal, female members of the microcredit project, as compared to non-members, had more chances to eat together with male members of the family and with less disparity in food distribution (Murthy et al., 2002). However, Murthy's study does not distinguish between nuclear and extended families, both of which are also prevalent in India. In relation to this, the

present case study distinguishes the outcomes based on the two types of family existing in rural Nepal. While there was no disparity in food allocation among family members in the nuclear family after women's micro-business creation, in the extended family, women still eat last and the leftovers, whereas fresh and nutritious foods are still served to males.

Hence in the extended family, despite women's income contribution from their business towards the family's well-being, their own well-being is at risk due to the stagnant patriarchal ideology downplaying women's agency to attain their own well-being. Women are still denied their freedom of choice to attain their own well-being, though their agency is enhanced through their income contribution. In fact, the outcome of this case study in Nepal rather supports Sen's (1990) analysis that in South Asia, the society's norms and values influence women's choices. Consequently their agency is directed towards goals that patriarchal society considers "good," giving priority to the family's welfare, rather than their own.

While the above case was more evident in the extended family than in the nuclear family, in the latter, husbands seem to be slowly overcoming the gender biased ideology, and to some extent women are exercising their agency through their income contribution. Nevertheless, minimal change has been noticed on women's roles inside the home, and their well-being, as they are still overworked, and their health is still at risk. Although fair household resource allocation and the recognition of their income contribution represent a few gains in the retention of a co-earner position in the household, women are still not relieved from their household work. Similar to the women in extended families, women in nuclear families are suffering from multiple burdens and long working hours. Therefore, it can be said that in general women's business creation has rather hampered women's well-being and agency, and has failed to influence the prospect for overall gender equality.

In Nepal's patriarchal society, where even women's basic needs such as food are under the control of men, women's capability to earn income from micro-businesses does not necessarily ensure their practical needs. Unless their strategic needs such as equal decision-making power, fair division of labor, and equal position in the household are met, gender inequality in terms of unequal power relations and unfair division of labor will continue to hinder women's empowerment.

Conclusion

Programs on microcredit and micro-business creation are often geared towards improving women's condition or meeting practical gender needs more than towards gender equality or strategic gender needs. The present case study, though exploratory in nature, shows that in Nepalese society, it is crucial to attain strategic gender needs even in order to attain women's practical needs. Pertaining to the present case study, although the women in the nuclear family have been able to use their agency towards decision-making and negotiation, they have not been able to challenge the gender-based division of labor that is rooted in the Hindu patriarchal ideology. While in general, women may be able to exercise their agency by contributing to the household income and family's well-being, this may not

necessarily bring positive impacts in their own well-being, as the socio-cultural norms and expectations become constraints to women's choices. The ingrained power structure in rural Nepalese society which is shaped by the traditional patriarchal norms and values⁸ has implications for women's capability to make choices as per their need that is strategic enough to influence gender equality.

Aside from this, running a business not only requires women to have skills training and seed money, but it also demands enough time and mental preparation for taking up the overall management role and responsibility. As for the rural Nepalese women in this study, while they have to physically and mentally get involved in the business activities, they are not exempted from completing the daily back-breaking work, inside the house and on the farm, that has a direct impact on their health condition. Self-employment has been regarded as women's breakthrough from the "glass ceiling" to a more meaningful, autonomous, flexible and satisfactory life (ILO2004). However, looking at the cases of rural women in this study, self-employment has in fact been unable to contribute toward breaking the glass ceiling. Moreover, with the goals set by the development programs to reduce women's drudgery and increase their empowerment, it is quite ironic to find that with micro-business creation, women's physical burden has in fact increased. At the cost of women's multiplied work and increased burden, which affects severely their physical and mental condition, the well-being of their families has been improved and the husband's workload lessened.

Women's role as a caregiver in the family is taken for granted, at the same time women's income-earning role has been overly promoted in order to achieve the overall poverty alleviation objective. This leaves no room to look into how women perform the dual role of family caregiver and income earner and at the same time attain their own needs. Leaving these questions unexplored, household poverty reduction alone will not bring about equal outcomes while the structural constraints remain.

The World Bank reports that societies with a high level of gender inequality experience a higher level of poverty, slower economic growth, weak systems of governance, and a lower standard of living (World Bank 2001). Nevertheless, as described in the present study in Nepal, although poverty reduction in the household improves and the standard of living rises, gender inequality does not necessarily decrease. Although the microfinance project may benefit from women's enhanced economic gains, women themselves may not benefit from the project's attainment or outcomes. Therefore, development projects such as this one using microcredit should be critical about using the short-term strategy to empower women only through increasing economic gains. It should pay due attention and attach great importance to the structural inequalities or long-term strategic gender needs. Gender analysis needs to be incorporated in a project's activities at all its stages, not only when examining gender roles and relational and household power dynamics, but also when assessing the structural factors that impede the process of women's empowerment. In order to achieve the ultimate goal of gender equality, development projects need to formulate strategies that would help tackle the structural factors that have a negative impact on women's well-being.

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Notes

- 1 Lalitpur is situated on a small plateau across the Bagmati River in Kathmandu valley. It is seven kilometers from the capital Kathmandu with around 150,000 inhabitants. This paper presents a study in one of the villages (approximate population of 2,510) of Lalitpur District where the MCPW was implemented.
- 2 In Nepal, the caste system applies to social stratification that is influenced by Hindu religious views. The caste system is hierarchical in nature, placing Brahmin (Priests) in the highest position, Kshatri (Warriors) in the second position, Vaisya (Merchants and Traders) in the third position, and Sudhra or Dalit (Untouchables, Artisans) in the lowest position. There are often differences created based on the caste system whereby the lowest caste receives extreme discrimination and disadvantage compared to higher castes.
- 3 In rural Nepal, there are still certain areas occupied mainly by certain group of people. The village where the present study was conducted was occupied mainly by Brahmin and Kshatri who were the poorest in Lalitpur district. Hence, majority of the project beneficiaries were high caste poor women.
- 4 This was evident among women living in both nuclear and extended families.
- 5 This was evident among women living in extended families.
- 6 In some cases both mother-in-law and daughter-in-law from extended families have been involved in MCPW. In such cases daughter-in-laws were found to be less attending the social gatherings, business trainings, group meetings and so on due to their multiple works while mother-in-laws were present for themselves as well as on behalf of their daughter-in-laws. On the other hand, in the nuclear family sometimes husbands would attend the meeting on behalf of their wives, while wives were busy doing household plus business work.
- 7 This was more common among younger women beneficiaries (daughter-in-laws) and less common among older women beneficiaries who were mostly mothers-in-law.
- 8 Such as, a man becomes unmanly if he does women's work; a woman is born to serve her husband and his family; husband is God; women should eat last and least.

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