PN. ACD-795

99715

FINAL REPORT

BASELINE SURVEY OF USAID'S SO3

(EMPOWERMENT OF WOMEN)

Submitted to

USAID-NEPAL

October 1997

Submitted by

THE ASIA FOUNDATION

in association with

DECORE CONSULTANCY GROUP

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ACKNOWLEDGEMENT

The Asia Foundation and DECORE wish to express its heartfelt gratitude to the USAID for awarding this project, and for their continuous recognition of the Asia Foundation as one of the strong and committed partners of USAID We are particularly indebted to Ms Jane Nandy, USAID/SO3 Team Leader for all her support and encouragement Of special mention is the special assistance and support provided to the team throughout the duration of the study by Dr Nancy Langworthy, SO3's Basic Literacy and Legal Rights Team Leader Both Nancy and Jane have shared their wisdom and brilliance in supervising and assisting the team in the final refining of the study The team is also indebted to Ms Ann Evans, Asia/Near East Advisor of the USAID Washington WID Office, who spent a week in Nepal with the team

While presenting the findings of the study, TAF and DECORE are grateful to the SO3 partners for their comments, suggestions and ideas These have enriched the study so that its findings and recommendations can help fulfill the study's main purpose of helping SO3 set its program indicator targets The SO3 partners are PACT-Nepal, Save the Children (US), CECI, and World Education

Lastly, we acknowledge the dedication and commitment of the members of the research team who good-naturedly and professionaly made the many changes and revisions required to make the study more useful for USAID's purposes TAF and DECORE acknowledge the solid contributions of the key professional consultants Josefina O Dhungana, Bina Thapa, Shiva Dhungana, Saru Joshi, Dr G Koirala and Achut Bhatta We also acknowledge the contributions of the field staff, for obtaining the information we need at such an inconvenient monsoon time of the year Subas Dhakal, Suraj Manandhar, Bikash Ghimire, Surendra Das Tandukar, Janarjan Dhakal, Shanker Bimali, Sudhir Adhikari, Suk Bahadur Gurung, Basanta Bhandari, Binita Ranjit, Nirmala Upreti, Bindu Prasain, Resna Shrestha, Paras Bhatta, and Lal Bahadur Bhandari

LIST OF ACRONYMS USED

DECORE	Development Communication and Research Consultancy Group
FGD	Focus Group Discussion
HMG	His Majesty's Government
HSA	Human Service Association
IGA	Income Generating Activities
IGT	Income Generating Training
NCDC	Nepal Center for Community Development
NGO	Non-Governmental Organization
NNDSWO	Nepal National Dalit Social Welfare Organization
ORT	Oral rehydration treatment
PACT	Private Agencies Collaborating Together
SAC	Social Awareness Centre
SCF (US)	Save the Children (US)
SO3	Strategic Objective 3 (Empowerment of Women)
SUSS	Services for Unpriveledged Section of Society
TAF	The Asia Foundation
USAID	United States Agency for International Development
VDC	Village Development Committee

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EXECUTIVE SUMMARY

This Baseline Survey of the USAID's SO3 - Empowerment of Women sought to provide sufficient data to define program targets for the established SO-level indicators to assist SO3 on technical decisions on new programs and to provide additional information for next year's USAID Result Review and Resource Request (R4) reporting The study used primary data obtained through Focus Group Discussions to solicit information related to SO3 Indicator 1 - Collective action for social change initiated by women For SO3 indicator 2 - Women who influence household decision-making on a) own income/income producing assets, b) Household income/income producing assets, and c) sending their daughters to school, data were obtained through a stratified random sampling survey among 450 SO3 program participants as the experimental groups, and for comparative analysis, another 450 women from control areas The study was conducted in three districts of Jhapa, Surkhet and Kailali which represent the cluster of SO3 program participants that have either participated in two, if not three interventions, namely basic literacy, legal rights and advocacy, and economic participation

SO3 Indicator 1 Collective Action for Social Change Initiated by Women

Summary of Number of Issues, Action/steps, and Number of Times per Action from 12 SO3 Advocacy Groups during the Last Two Years

{PRIVATE }DISTRICTS	ISSUES Com./Indiv		ACTIONS/ STEPS Com /Indiv		NO OF TIMES PER ACTION Comm /Indiv		AVERAGE TIMES/ ISSUES Com /Indiv	
JHAPA	29	12	35	19	116	25	4	2
KAILALI	23	3	35	3	52	8	2 2	-
SURKHET	30	11	58	14	393	41	11 6	-
TOTAL	82	26	128	36	561	74		

Taking 561 total action/times obtained, divided by 24 months (last two years of SO3) yields 23 5 action times SO3 can use this base number of 23 5 action/times multiplied by XX number of advocacy groups to yield XX target for SO3 indicator 1

The women initiated wide ranging types of community issues, such as demanding prompt distribution of ORT, protesting against delayed release of loans, campaigning against alcohol production and consumption, handing over of government forest for community forest user groups) Some of these actions or steps took the women a substantial number of times approaching respective authorities for action, such as their request to the VDC office to hand over government forest for them to manage as members of the women community forest users groups

For the SO3 Indicator 2 Women who influence household decision-making on a) Own income/income producing assets, b) Household income/income producing assets, the results of the data analysis show impressive achievement of SO3 in increasing the influence of women in various decisions affecting the household The increase in decision score from the control case is positive for every decision category, the value ranging from 0 07 to as high as 1 07 This shows that the experimental group women could influence the household decision by nearly one step compared to the control group women The experimental group women were marginally better than the control group at the time of joining the SO3 and hence the overall increase in decision score from before to after joining SO3 is slightly less While the number of women was computed for every category, but for purposes of program target setting, these were converted to percentages as summarized in the following table

Summary of Percent of Women Increasing Their Decision Influence in Various Categories and Levels of Spending Before and After SO3 Intervention

Particulars	Women Increasing the Decision Influence (Percent)
Personal Asset	48 4
Income Producing Asset	
Chicken	52 3
Pigs	57 1
Sheep/goat	40 4
Cattle	47 1
Own Income (Personal/Family Purpose)	
Less than Rs 100	40 9
Rs 100 - 500	67 7
More than Rs 500	64 0
Spending Own Income (Business)	
Less than Rs 100	45 9
Rs 100 - 500	63 5
More than Rs 500	68 6
Spending Household Income Personal/Family)	
Less than Rs 100	68 4
Rs 100 - 500	69 1
More than Rs 500	59 5
Spending Household Income (Business)	
Less than Rs 100	69 7
Rs 100 - 500	64 9
More than Rs 500	56 9

For SO3 Indicator 2 on influencing household decision-making on sending their daughters to school, data reveal the following For the experimental group, those who made decisions at levels 1 to 3 for the female children to **regularly attend school** total to 80 2 percent (less 1 8% that has 0 decision from the total of 82%) Compared to that of the control group of 68 percent for girl child, while the difference with experimental may not be much, but this is evident of the universal commitment of parents, mothers especially to educate their children, including the girl child Between sons and daughters, data also show no significant difference in the number of women who favored sending them to school, in both experimental and control groups

Between the experimental and control groups however, there is a pronounced difference in the percent of women who made decisions for the girld child **never to attend school** (18 3% in control and only 3 7% in experimental) Therefore, it can be said that SO3 women have higher level of consciousness in terms of sending their girl child to school There is also a general trend of joint decision-making (score of 2) in the household for both male and female children , and across experimental and control groups

For future program planning, the results of the study provide the increase in decision score for a particular decision variable for the current intensity of the program intervention If this score is to be further increased, then the intensity of intervention has also to be increased The quantification of decision together with the cost of the program will provide a clue as to how much investment is needed to increase the decision performance to a particular level The study also shows that the income class is not a critical program targeting decision, not as much as ethnic/caste group targeting For the same level of intervention, the occupational caste group women were able to increase their decision score more than the other ethnic groups Thus, these women can be targeted for increasing the output of the program to further increase their influence on household decisions affecting the general well being of the family At the same time, it maybe of interest to SO3 to explore the causes (probably socio-cultural) as to why the Rajbansi/Satar/Tajpuriya women lag behind in influencing the household decisions Once the genesis of this is understood, then appropriate action can be taken to improve their decision performance

CHAPTER I

INTRODUCTION

1 1 Background

In 1995, the USAID Nepal Mission redefined its development assistance strategy to Nepal with three new strategic objectives

1) a sustainable increase in the production and sale of high value agricultural and forest products (SO1)

2) reduced fertility and improved maternal and child health (SO2)

3) the empowerment of women (SO3)

USAID defines empowerment as women making choices to improve their well being and that of their families and communities Women's empowerment means that women have a greater choice in how productive resources are allocated at the household level USAID believes that when women participate in decisionmaking processes, resource allocation patterns change benefiting the health, education and well being of all household members USAID's women's empowerment goal therefore is to provide women increased choices through their ability to 1) initiate collective social actions for change, 2) influence decision making in their households

The Mission promotes empowerment of women by supporting projects that increase women's literacy, improve their legal knowledge and ability to advocate for collective change at the community level, and strengthen women's participation in the economy During the first two years of SO3, eight international partner organizations implemented one or more of these program interventions through Nepali NGOs in 28 districts of the country

USAID-Nepal contracted the Asia Foundation, in association with DECORE Consultancy Group, to conduct a three-pronged study of the Mission's third strategic objective, namely the Empowerment of Women Program (SO3) The first, a Case Study, has been completed The case study provided a qualitative analysis of the aggregate impact of SO3 interventions on women's empowerment The second, a baseline survey, has been completed and is the focus of this report The third, a follow up survey, will be done one year after the baseline survey and reassess the chosen targets for the SO-level indicators Findings from the baseline survey, the case study, and the follow-up survey will be used to inform USAID-Nepal about the current status of women in Nepal as SO3 interventions take hold They will also help in determining programmatic changes that need to be made to

strengthen linkages among the three SO3 interventions and between the SO3 interventions and SO1 and SO2 interventions

The central hypothesis of the studies therefore, is that SO3 interventions empower women by

- increasing the number of women-initiated collective actions for social change, and by
- increasing their influence over the allocation of their resources within their household (in terms of their income, household income, and the decision to keep their daughters to school)

1 2 Objectives of the Study

The study basically aims to conduct a baseline survey on women's empowerment in selected geographical areas to

- provide sufficient data to define program targets for the established SO-level indicators
- assist SO3 on technical decisions on new programs
- provide additional information for next year's USAID Result Review and Resource Request (R4) reporting

CHAPTER II

METHODOLOGY

2 1 Study Method

The study is based on primary data generated through a field survey Some secondary data, such as certain demographic features relating to VDCs and districts, was obtained from the Central Bureau of Statistics and district profiles published by the respective District Development Office The overall survey was divided into two groups an experimental group of those who have participated or are participating in SO3 activities, namely basic literacy, legal literacy , and economic empowerment activities, and , a control group or those who to the greatest extent possible have not attended any basic literacy classes under USAID's SO3 or other organisation programs

2 2 Sampling Design

2 2 1 Experimental Group

The experimental groups were selected from the three SO3 districts identified by USAID in the RFA for this study and information from the Case Study conducted before the survey A main criterion for respondent selection was that the women in the experimental group should have participated in all three SO3 interventions, or at lest two interventions where all SO3 interventions had not yet been fully implemented in a particulai districtareas A three-stage sampling was done to select VDCs, women's groups, and the women members

First Stage Within these sample districts, a separate sampling frame of VDCs/municipalities where SO3 programs are being implemented was constructed to systematically and randomly draw the VDCs/municipalities for this study The name of the SO3 program VDCs and the list of all the women groups and members were obtained from SO3 local partners Since district chapters of the Nepal National Dalit Social Welfare Organisation (NNDSWO) were the only organisations implementing the first two interventions, and most of the economic interventions in all the three selected districts, the research team approached the NNDSWO first NNDSWO gets funding support from Save the Children Fund (SCF-US) In Jhapa, besides NNDSWO, other local organisations implementing SO3 programs were the Services for Underprivileged Section of the Society (SUSS), the Nepal Community Development Centre (NCDC), and PACT NNDSWO has conducted basic literacy classes in Jhapa and provided skill training to participants of economic activities SUSS has implemented legal literacy classes through the USAID-funded Women's Legal Services Project SUSS was specifically mandated by USAID to provide legal literacy to the SO3 economic groups in Jhapa funded by SCF-US NCDC implements legal literacy program with funding from the Asia Foundation

In Surkhet the district chapter of NNDSWO and the Social Awareness Center (SAC), a local NGO, were implementing SO3 programs NNDSWO implemented basic literacy program and economic programs to economic groups which they had formed They had also provided legal literacy program for their members, but not under SO3 interventions These pilot legal literacy programs were conducted with SCF's own resources in response to demands from group members SAC, on the other hand, is one of the Asia Foundation's local NGO partners implementing legal rights and advocacy program It has also started implementing a basic literacy program in new areas with PACT assistance SAC has provided legal literacy program to mainly neoliterare women who have completed basic literacy program run by HMG or other NGO partners of SO3's basic literacy program These women have also been formed into advocacy groups and a few have started savings and credit activities but have yet to start income generating activities Since there were very few members who had undergone three interventions under SAC, the majority of the respondents were selected from NNDSWO members It is worth mentioning that only four of the NNDSWO SO3 participants have received legal literacy programs conducted by SAC Therefore, for Surkhet, since it was difficult to find women who had undergone all interventions, most participants were drawn from those who have received only two SO3 interventions

In Kailali the district chapter of NNDSWO and another locally-based NGO, the Human Service Association (HSA) were the organisations implementing SO3 programs NNDSWO has been implementing two of the three SO3 interventions to its members as well as a pilot legal literacy program HSA is another Asia Foundation local partner implementing legal literacy program

In each district, the research team contacted these local partner organisations to determine the study sampling frame From this sampling frame the following VDCs and municipalities were selected as study areas While selecting experimental and control sites the accessibility factor of time available to the survey team was considered The list of sampled districts and VDCs/municipalities and the number of respondents drawn in each VDC are shown in Table 2 1 below

Table 2 1 List of Sampled VDCs in the Experimental Group and the Number of Women Drawn from Each VDC

Districts	VDCs/Municipalities	No of Sampled Women
Jhapa	Topgachi VDC	31
	Dangibari VDC	54
	Dharampur VDC	65
Surkhet	Birendra Municipality	55
	Uttarganga VDC	45
Kailali	Tikapur Municipality	95
	Chuha VDC	41
	Baliya VDC	64
	Total	450

Second Stage The list of women groups constitutes the sampling frame While sampled women were drawn from the existing economic groups of NNDSWO, with the exception of Jhapa, the majority have undergone only two SO3 interventions After confirming the location of the women groups a framework of the women who had participated in all three interventions was prepared for each site Because the information obtained about these women were inadequate, the researchers had to visit the areas, locate the women, and validate their inclusion in the sampling frame according to their characteristics

Third Stage SO3 participants from the second stage framework were randomly selected Serious efforts were made to include samples from different ethnic groups, castes, religion, and economic groupings Respondents were selected from both the semi-urban and rural areas Except for some respondents of Surkhet and Kailali who lived in the municipality areas, the majority were selected from the rural areas

2 2 2 Control Group

The control group is comprised of women whose socio-economic condition, ethnic and other characteristics are similar to that of the experimental group, but who have not participated in development programs While selecting control sites, care was taken not to select those VDCs, wards, or areas where development interventions have been or are currently being carried out by donors, INGOs, NGOs, and HMG Equal sizes of both control and experimental groups were taken for better comparative analysis Whilst

selecting control sites, the research team in each district held intensive discussions with the NGO field workers so that the samples would be matched in terms of socio-economic, geographic, and ethnic composition

2 2 3 Focus Group Discussions (FGD)

Unlike for the Survey, most of the women participants for the Focus Group Discussion were drawn from the participants of the legal literacy and advocacy programs implemented by the Asia Foundation through NCDC in Jhapa, SAC in Surkhet, and HSA in Kailali

A total of 15 FGDs were conducted five in each district, four in the experimental area, and one in the control area The purpose of this part of the study was to obtain information about the extent of collective social actions initiated by each group in the experimental and control areas

FGDs were organised and conducted after implementing the survey Two to four members from the same group who are vocal leaders or active members were selected for the FGDs Using the FGD guide questionnaire a member of the research team facilitated the discussion while the other noted the discussions Discussions were tape recorded and transcribed later

2 3 Sample Size

The experimental group samples from each district were selected based on the total estimated number of participants under SO3 activities in each district and an equal sample for the control group The survey was designed to cover 900 respondents, 450 from the experimental group and 450 from the control group The sample size taken from Jhapa, Surkhet and Kailali are 300, 200 , and 400 representing 33 4, 22 2, and 44 4 of the total sample population

Table 2 Distribution of Sample Size by District, and their Proportion to the Total Sample Population

District	Experimental	Control	Percentage	
Jhapa	150	150	300	33 4
Surkhet	100	100	200	22 2
Kailali	200	200	400	44 4
Total	**450**	**450**	**900**	**100**

2 4 Data Collection Instruments

Two research instruments were used in the study 1) separate questionnaires for the experimental group and control group and 2) a focus group guide Sample of questionnaires prepared for both (experimental and control groups) are given in the Annex Other tools of investigation such as direct personal observations, formal and informal interviews with NGOs staff related to the respondents, and focus group discussions were used This was to not only supplement the range of information but for error verification of duration of the training offered, date of group formation, type of groups (whether they are advocacy groups or any other type of groups) particularly where in some cases women would not be able to answer accurately For respondents from the ethnic groups who do not understand Nepali language, especially in Kailali, surveyors who speak little of the local dialect sought help from the NGO staff and literacy class facilitators who fluent in the local language

Questionnaires were designed for the SO3 participants and reviewed for approval with USAID officials prior to field testing To avoid chances of increasing non -sampling error in the open ended questions, fully closed questionnaire were designed and pre-coded

The FGD guide questions were also prepared based on findings from the Case Study and were discussed and approved by USAID

Pre-test Survey Pre testing was conducted both through individual interviews of participants and through focus group discussion The pre- test survey was conducted mainly for the following reasons

- To check the best way for sampling how the team could conveniently and efficiently locate the right sample respondents

- To check whether respondents caould answer the questions the way they are structured and/or to note the type of changes that need to be made for clearer understanding of the questions

- To check whether enumerators ccould easily administer the questions, including the complicated matrices and coding instruction, and to estimate the needed time to fill up each questionnaire

Pre-test Sites Program sites similar to those to be covered in the final study were selected for pre-testing The population from which the sample was to be drawn included all three districts selected for the study i e Surkhet, Kailali, and Jhapa To find out which area would be appropriate for pre-testing, information were collected from various agencies implementing SO3 activities in the three districts Data available to the researchers revealed that Jhapa District had more participants than the other two districts

that have undergone all three SO3 interventions Two VDCs of the five identified SO3 VDCs in Jhapa, Kohabara and Dharampur were chosen

Pre-test Sample Size A sample size of 30 respondents from the VDCs which had undergone all three interventions were taken, assuming that it would capture geographical and other desired characteristics of the other areas

Training Qualified and experienced surveyors and supervisors having rural experience in research were selected to carry out the pre-testing survey A two day training program was conducted for them During the training the enumerators were oriented on the purpose of the study and how to locate and approach respondents, establish rapport, and obtain and record accurate information They were also instructed to observe if the issue in each question was clear to each respondents and to note any request for explanations, comments or other reactions by the respondents

One supervisor supervised field activities to make certain that information were properly and efficiently collected At the end of the day each enumerators reported any the supervisor any points not clear to them or the respondents To estimate the time needed for each questionnaire the interviewers established starting and completion time of each questionnaire

2 5 Final Survey

After the pre-test the issues and problems encountered by the enumerators and supervisor were discussed with the consultants Wording of some questions which were difficult to understand by the respondents were improved Some adjustments on the preliminary questionnaire were done Similarly, some new questions necessary for the study purposes were added In view of the problems experienced in the field and in order to carry out the survey more efficiently, the following approaches were adopted

- Instead of directly contacting the VDCs officials, the enumerators and supervisors were instructed to first approach the SO3 local implementing agencies in each district

- In case of unavailability of respondents at their home during the day time, enumerators were instructed to contact these women in their farm /field or at home in the evening

2 6 The Field Research Team

The survey was done under the direct supervision of the supervisors Three teams of one supervisor and 3-5 surveyors carried out the study in the three selected districts The number of days required to complete the survey varied from one sample district to the other depending on the sample size and the number of surveyors deployed in each district {PRIVATE }{tc ""}

2 7 Data Processing and Analysis

2 7 1 Processing

As the study is basically dependent on field survey data, several steps were adopted in data processing Answers received in open-ended forms were converted into codes Once again at the Kathmandu office, questionnaires were edited before data entry using FoxBase, a software package suited for the types of analysis required for this study

2 7 2 Analysis

From the data collected, to fulfill the objectives of the study, analysis followed the requirements of USAID for each SO3 indicator

1 (Number of) Collective actions for social change initiated by women

2 (Number of) Women in target areas who increased their influence over household decision-making on

a) Own Income/ Income Producing Assets
b) Household Income/Income Producing Assets
c) Sending their Daughters to School

For the first SO3 indicator, since the SO3 indicator uses 'number' and not percentages or averages, the actual number for each district in all categories were totalled In consonance with the SO3 indicator of 'collective action for social change', while counting the issues for every FGD, those which were collective actions that benefit the larger community were separated from those issues and actions that benefit individual members either of the group, their family or their community To compare the extent by which SO3 women advocacy groups initiated actions *before* SO3, the same categories of information for collective actions were also obtained In addition, for more comparative purposes, non-SO3 women from control areas were also asked the extent they have initiated some collective action for social change

For the second SO3 indicator, the focus is on the subject of participation and influence in decision making in their households by the SO3 program women participants, including spending their own income, spending the common household income and the education of the children, especially the girl child Therefore, a more or less objective quantification of the magnitude of participation and influence in decision is imperative For this, four levels of participation and influence in decision making were defined as follows

- No participation in decision making (1),
- Participated in decision making process by initiating discussions herself, being consulted, or expressing disagreement (2),
- Participated in decision making and decision made jointly (3), and
- Full influence in decision (4)

The above four decision categories merged some of the levels of decision-making as stipulated by SO3 that were used in data collection as follows

	Coding	New scoring
Was not involved at all/never consulted	01	0
Initiated discussions for this action	02	1
Was consulted on this decision	03	1
Expressed disagreement at this decision	04	1
Contributed to final joint decision (with husband or other family members)	05	2
Made the final decision myself	06	3

The four new scoring categories were so defined as to show the increasing level of participation and influence in decision making Therefore, an increasing numeric value allocation to these will provide a meaningful index of the magnitude of participation in decision making This is done by assigning a numeric value of zero (0) for the first category and additional unit value of one (1) for the successive categories such that the final category of full influence receives a score of three (3)

For the purpose of targeting, it is necessary to compute the percentage of women who underwent changes in the influence over decision making on spending income arising out of various sources and various levels of spending Such a change in influence before and after SO3 intervention may theoretically be positive (increase), constant (no change) or negative (decrease) The positive or negative changes likewise may be one level to three levels For example, a woman who had no influence in spending decision under a category (zero decision score) before SO3 intervention may find herself fully controlling the decision (three decision score) after SO3 intervention which means a three-fold jump in decision influence Similarly, it is possible to decrease the decision influence by three-fold This was captured by a cross-tabulation of various levels of decision influence before and after SO3 intervention

2 8 Constraints and Limitations

a Lack of sufficient data about SO3 women participants The research team had to verify sampling frame information obtained from the SO3 local partner's district chapters, by actually locating the women first, verifying their participation in SO3 activities as well as their availability This added to the time spent in the field

b Control site selection The first criterion for selecting control site VDC was those not having any developmental interventions at all However, it was difficult to findsuch VDCs, except those very remote and not easily accessible ones Because of time constraint and the unfavorable monsoon and planting season, the team selected those wards within the same VDCs but which have not had development interventions yet From these wards, women with similar characteristics with those of the experimental group were chosen

c In the experimental areas, every effort was made to select the respondents who had undergone all SO3 interventions However, in Surkhet except four women, most haveparticipated in only two interventions

d Although the majority of the respondents were selected from the rural areas, participants from the more remote areas could not be included due to time constraint The monsoon and the planting season which occupied most women at the time of the survey, also contrained the team in expediting the field work

Chapter III

RESULTS AND DISCUSSIONS

3 1 Description of Survey Areas and Respondents

Of the 28 districts where SO3 has been implemented during the last two years, Jhapa, Surkhet and Kailali were the three study sites selected for this study

Situated in the far eastern terai of Nepal, **Jhapa** district is one of the developed districts of Nepal, with paved roads, numerous schools and campuses, and small and medium sized agro-based and cottage industries Its soil is rich for rice, jute and tea plantation Wheat farming is also emerging very fast in the past few years in this district With over 593,000 people, this district is the third largest in terms of population in the Kingdom Almost 600 km from Kathmandu, Jhapa is connected to Bihar and West Bengal states of India This district has mixed ethnic composition of Brahmin, Chhetri, Mongol, Muslim, Newar, occupational and many other minority groups It also has a fairly good progress in terms of general literacy and education

Surkhet is a lush valley surrounded by low rolling hills It is situated in the heart of mid western part of Nepal and is a home place of natural beauty Its soil is rich for rice and maize farming It has mixed ethnic composition of Brahmin, Chhetri, low caste (Dalits), Magar, Tamang etc It has population of 225,768 Surkhet is almost 500 km from Kathmandu Most of the inhabitants of Surkhet are subsistence farmers who earn their living tilling small tracts of land

Table 3 1 Some Socio-economic and Demographic Indicators of Sample Districts

Indicator	Jhapa	Surkhet	Kailali	Nepal
Population	593737	225768	417891	18491097
Sex ratio	102	98	101	99 47
Female age				
at marriage ()	20 1	17 5	17 1	18 1
% Urban pop	9 5	10 2	10 7	9 2
Literacy(6 yrs)				
Total	56 3	42 6	30 3	39 3
Female	44 5	25 5	15 1	25 5
IMR M				94
IMR F				101
MMR				510/100000
Life expectancy Male				55
Female				53 5
Crude activity rate(Total)				39 99
Male				47 82
Female				32 20

Source CBS, Population Monograph of Nepal, 1995

Kailali district is located in the far western region of Nepal Tropical forests, fertile plains, and a temperate climate makes this district a haven for migrants from the western hills It is almost 700 km from Kathmandu Kailali's transportation and communication has improved tremendously in recent years with the completion of the East West Highway Tharu is the major ethnic group of this district, while agriculture is the main occupation Of its population of 417,891, Kailali is among those with lowest literacy rate in Nepal Women in Kailali district have very low socio-economic status Because of its close proximity to India, thousands of males migrate to India in the dry season in search of wage labor leaving behind their wives in the house for a longer period of time In general, this is the time when the wives will have comparatively more freedom on household decision-making

3 2 Description of VDCs

In Jhapa district, Topgachhi, Dharampur and Dangibari were selected as sample experimental VDCs and ward no 3 of Panchgachhi VDC as control area Because of the program coverage in almost all the VDCs of Jhapa and even other wards of Panchgachhi VDC by various organisations, the research team chose only one ward of the VDC for control group given the difficulty of finding an ideal control site Before selecting the ward-3 of Panchgachhi as control area, the research team discussed with the local NGO persons, VDC chairman, ward members and school teachers of that area to confirm it as the ideal site for the control area

To get to the experimental site of Topgachhi VDC, one needs to catch aeroplane from Kathmandu to Bhadrapur or around 15 hours bus journey from Kathmandu It is 35 2 kilometers from district head quarter Bhadrapur and around six kilometers from East-

West Highway The road to this VDC is a good condition gravelled road where one can get bus and jeep services throughout the year It has one health post and VHF telephone set for the whole of the VDC population

With an average household size of 5 6 persons and a total of 4,198 households, Topgachhi VDC has a population of 23,290 Approximately 47 percent of its total population are below poverty line The female population has outnumbered the male population with sex ratio of 98 9 Brahmin, Chhetri, and Mongol are the major ethnic groups in this VDC Topgachhi's overall literacy rate is 63 3 percent, of which the female literacy rate is 51 8 percent Out of the total population 10 years and above, 49 percent are economically active, of which females comprised a mere 19 7 percent

Almost 80 percent of population are engaged in agriculture Most of the people of Topgachhi cultivate rice, maize, jute and many other cash crops With a severe dearth of irrigation facilities and where most own only small tracts of land, they have to depend on the seasonal rainfall as the source of irrigation, thus limiting their productivity

More than half of the population own radio and bicycle Even though the VDC does not have access to electricity, few households own television powered by rechargeable acid battery A local bazaar called *Campa bazaar* provides facility of selling and purchasing goods for daily use There are many other small bazaars in the VDC There are several primary schools but the students have to go to the nearby VDCs of Gauradaha or Surunga for secondary level schools

The other experimental site, Dharampur VDC has a population of 14,144 (2,801 households) and average household size of 5 7 persons From thetotal population approximately 25 percent fall are below poverty line Like in Topgachhi VDC, the Brahmin, Chhetri, and Mongol people are major ethnic groups The overall literacy rate of population aged six years and above is 61 6 percent whereas the same for female is 49 6 percent Out of the population 10 years and above, only 33 percent are economically active which is as low as 7 4 percent for female

Typical of rural Nepal, agriculture plays a dominant role in the lives of Dharampur's local people, most of whom cultivate rice, jute, maize and raise livestock One third of the population are landless farmers who are sharecroppers and tenants of very few landlords This VDC has two secondary schools and around 10 primary schools to provide education opportunities to children They have access to college education in the nearby Damak municipality Dharampur does not have electricity facility It has a permanent bazaar area where the VDC office, health post, one high school, one English medium school , two medical shops, barber's shop, photo studio, many retails shops, and tea stalls are situated

Connected to the East-West Highway, Dharampur VDC is 28 8 kilometers from the district headquarter To get to the southern belt of this VDC, one has to walk almost two hours of dusty road The bus service is available only up to the Dharampur *chowk* of the

highway But the road is good enough to drive two-wheelers and small four -wheelers down to the VDC office situated around six kilometers south of the East West Highway

Located 16 kilometers away from the district headquarters, Dangibari VDC has been divided into three parts by two rivers with no connecting bridges During the monsoon season, for lack of bridge in these rivers, to visit the VDC office, people have to make a long detour of more than 20 kilometers via the East-West Highway Agriculture is the main occupation of this VDC The soil here is rich for tea plantation for which the government is promoting tea plantation A large number of landless people earn their living working in the government tea states The main bazaar area of Dangibari is located around 10 kilometers south of the East West Highway where retail shops, a high school, and a health post are located With a small population size of 6,879 (1262 households), Dangibari VDC has average household size of 5 4 persons and sex ratio of 102 Brahmin, Chhetri, Mongol and Rajbansis are the major ethnic groups Overall literacy rate of population aged 6 years and above is 53 8 percent and that for female is 39 3 percent only Out of the population 10 years and above, 57 percent are economically active of which 22 5 percent are female Majority of the population are mainly engaged in farming

For Surkhet district, the various wards comprising Birendranagar Municipality and Uttarganga VDC were selected as experimental sites and Lekhgaon VDC as control site

With a total population size of 22,973 (4773 households), Birendranagar Municipality has average household size of 4 8 and sex ratio of 101 7 Literacy rate of this municipality is 67 5 percent and that for female is 53 4 percent

Uttarganga VDC has 1,260 households and total population of 6,704 with average household size of 5 3 persons This VDC has a sex ratio of 96 Overall literacy rate is 52 percent and female literacy rate is 37 percent

Lekhgaon's 651 households has a population of 3,999 with average household size of 6 1 persons and sex ratio of 96 2 The overall literacy rate is 41 9 percent and that of female is 22 percent

In Kailali district, Baliya and Chuha VDCs and the newly formed municipality, Tikapur, were selected as experimental areas and Masuriya VDC as control area

The experimental site of Baliya VDC is a three hour bus ride from Dhangadhi, Kailali's district headquarter Dhangadhi has a local airport, with weekly flights to and from Kathmandu Located on flat, fertile land, Baliya is home to 17,512 residents with an average household size of 5 3 persons (3294 households) The female population has outnumbered the male population with sex ratio of 99 3 Brahmin, Chhetri, Tharu and Dalits are the major ethnic groups in this VDC The inhabitants of Baliya live in thatched-roofed huts scattered over an area of several kilometers

Half of Baliya's residents are landless farmers who grow rice, maize and cash crops Non-farming employment opportunities are scarce, and the male members of family migrate to India in search of wage employment often during the off-farming season every year

Even though Baliya has nine primary and four secondary schools, only 30 percent of its population aged six years and above is literate of which the female literacy rate is only 12 8 percent

Chuha VDC has a population size of 10,145 (1,497 households) with average household size of 6 8 persons This VDC has sex ratio of 98 Like in Baliya, the Brahmin, Chhetri, Dalits and Tharu people are the major ethnic groups Overall literacy rate of population aged six years and above in the VDC is 14 7 percent whereas for female is hardly 6 percent Most of the people from Chuha are small farmers and daily wage laborers

The newly formed Tikapur municipality inhabits 25,639 population (3,804 households), with each household consisting of 5 3 persons on average Brahmin, Chhetri, Tibeto-Burman, Dalits and Tharu are the major ethnic groups Overall literacy rate is 33 8 percent, of which only 21 percent for female Though Tikapur is a municipality, its socio-economic characteristics are still very much rural Most of the population of Tikapur are still dependent on agriculture and wage labor as their main occupation

With a small population size of 9,936 (1,288 households), Masuriya VDC has average household size of 7 7 persons and sex ratio of 101 8 Brahmin, Chhetri, Tharu and Dalits are the major ethnic groups Overall literacy rate of population aged 6 years and above is 28 6 percent and that of female is 14 3 percent

3 3 Demographic Features of Respondents

3 3 1 Composition By Ethnicity/Caste

In both experimental and control groups, the Brahmin/Chettri were the most represented at 34 2 percent in experimental group and 29 3 percent from control group followed by occupational caste, 29 3 percent in experimental group and 19 1 percent in control group In Jhapa, though the program is implemented by an organisation primarily addressing the needs and interests of the occupational caste (Dalits), but most of the SO3 participants surveyed in experimental group were those other than Dalits, especially Brahmin and Chhetri

Table 3 2 Ethnic/Caste Composition

Ethnic/ Caste Category	Experimental Group				Control Group			
	Jhapa	Surkhet	Kailali	Total/Overall	Jhapa	Surkhet	Kailali	Total/Overall
1 Brahmin/ Chhetri	55 (36 7)	17 (17 0)	82 (41 0)	154 (34 2)	52 (34 7)	9 (9 0)	71 (35 5)	132 (29 3)
2 Mongol	22 (14 7)	8 (8 0)	14 (7 0)	44 (9 8)		55 (55 0)	5 (2 5)	60 (13 3)
3 Occupational Caste	22 (14 7)	50 (50 0)	60 (30 0)	132 (29 3)	3 (2 0)	35 (35 0)	48 (24 0)	86 (19 1)
4 Tharu		24 (24 0)	44 (22 0)	68 (15 1)			75 (37 5)	75 (16 7)
5 Rajbansi/Satar/Tajpuriya	35 (23 3)			35 (7 8)	66 (44 0)			66 (14 7)
6 Others	16 (10 7)	1 (1 0)		17 (3 8)	29 (19 3)	1 (1 0)	1 (0 5)	31 (6 9)
Total	150 (100 0)	100 (100 0)	200 (100 0)	450 (100 0)	150 (100 0)	100 (100 0)	200 (100 0)	450 (100 0)

In Surkhet, 50 percent of respondents come from occupational caste in experimental group and 55 percent were Mongols (most were Magars) in control group

In Kailali, the Brahmin/Chettri are in majority (41%) among the respondents from the experimental group, followed by occupational caste (30%) and Tharus (22%) In control group, there were Tharus (37 5%) followed by Brahmin/Chettri (35 5%) and occupational caste (24%)

3 3 2 Composition According to Religion

Table 3 3 shows that excepting few Buddhists, Christians and Kiratis almost all respondents are Hindus

Table 3 3 Composition of Respondents by Religion

Religion	Experimental Group				Control Group			
	Jhapa	Surkhet	Kailali	Total/Overall	Jhapa	Surkhet	Kailali	Total/Overall
1 Hindu	136 (90 7)	89 (89 0)	197 (98 5)	422 (93 8)	150 (100 0)	98 (98 0)	199 (99 5)	447 (99 3)
2 Muslim								
3 Buddhist	6 (4 0)	4 (4 0)		10 (2 2)		2 (2 0)	1 (0 5)	3 (0 7)
4 Christian	3 (2 0)	7 (7 0)	3 (1 5)	13 (2 9)				
5 Kirat	5 (3 3)			5 (1 1)				
6 Other								
Total	150 (100 0)	100 (100 0)	200 (100 0)	450 (100 0)	150 (100 0)	100 (100 0)	200 (100 0)	450 (100 0)

3 3 3 Language Usually Spoken in their Household

From the overall sample, 74 4 percent from experimental and 63 1 percent from control group usually speak Nepali language in their household followed by 14 9 percent and

16 7 percent speaking Tharu from experimental and control groups respectively Another major group i e 7 3 percent and 17 1 percent, respectively are Maithili/Bhojpuri/Rajbansi/Tajpuriya/Satar speakers The lower percentage of Nepali speakers in the control group indicates that less number of women from those control area are exposed outside of their local community The women respondents from ethnic groups with their own traditional dialects from the experimental groups mentioned that they use Nepali language as their language of daily use This shows that they are likely to have more interaction with Nepali-speaking people outside of their community compared to the women from the same language group from the control group

Table 3 4 Language Usually Spoken

Language	Experimental Group				Control Group			
	Jhapa	Surkhet	Kailali	Total/Overall	Jhapa	Surkhet	Kailali	Total/Overall
1 Nepali	101 (67 3)	76 (76 0)	158 (79 0)	335 (74 4)	59 (39 3)	100 (100 0)	125 (62 5)	284 (63 1)
2 Tharu	1 (0 7)	24 (24 0)	42 (21 0)	67 (14 9)			75 (37 5)	75 (16 7)
3 Maithili/Bhojpuri/Rajbansi/ Tajpuriya/Satar	33 (22 0)			33 (7 3)	77 (51 3)			77 (17 1)
4 Rai/Limbu	9 (6 0)			9 (2 0)				
5 Tamang/Gurung/Magar	5 (3 3)			5 (1 1)				
6 Other	1 (0 7)			1 (0 2)	14 (9 3)			14 (3 1)
Total	150 (100 0)	100 (100 0)	200 (100 0)	450 (100 0)	150 (100 0)	100 (100 0)	200 (100 0)	450 (100 0)

3 3 4 Average Age at Marriage

Among the 450 respondents from each of the groups, 33 (7 3%) from experimental group and 9 (2 2%) from control group were unmarried at the time of survey Among the ever married women, the experimental group has average age at marriage of 15 9 years and 15 5 years old for control group The average age at marriage in Jhapa, Surkhet and Kailali were found to be 15 85, 15 99 and 16 31 years and 15 53, 16 47 and 15 01 years respectively for experimental and control groups Among the remaining 417 respondents, 28 are widowed/divorced/separated household head and 27 are de-facto household heads in experimental group But in control groups 30 were widowed/divorced/separated household head and no de-facto household head in this group at the time of the study

Table 3 5 Average Age (Years) at Marriage

Marital Status	Experimental Group (Average Age in Years)				Control Group (Average Age in Years)			
	Jhapa	Surkhet	Kailali	Total/Overall	Jhapa	Surkhet	Kailali	Total/Overall
1 Unmarried/Never Married								
2 Married/ Living with Husband	15 99	16 07	15 94	15 98	15 65	16 31	15 17	15 57
3 Widowed and Not Remarried in Extended Family	12 00			12 00	14 33			14 33
4 Divorced/ Separated in Extended Family			16 00					
5 Married/Living in Parents House	17 00	17 00	17 50	17 20	21 00			21 00
6 Widowed/Divorced/Separated/Household Head	13 75	15 00	14 91	14 61	14 08	18 83	12 50	14 40
De facto Household Head		16 22	16 31	16 28				
Total	15 85	15 99	16 31	15 91	15 53	16 47	15 01	15 50

3 4 Participation in SO3 Interventions

3 4 1 Participation in Basic Literacy class

Among the 450 respondents of experimental group, 49 7 percent reported that they have completed six months literacy class and 45 6 percent reported that have participated for more than nine months of basic literacy class (including post literacy classes offered by SCF/US) Three participants from Surkhet and two from Kailali were found already literate before the SO3 program implementation in the area but have been included in the group by the implementing organisation In terms of attendance status, 93 7 percent completed the course, 4 3 percent dropped out and two percent were attending literacy classes at the time of the survey

Table 3 6 Participation in Basic Literacy Class by District and Duration of Participation

District	Experimental Group					
	6 Months	9 Months	< 6 Months	> 9 Months	Total Responses	Total Sample
Jhapa	42 (28 0)	2 (1 3)	3 (2 0)	103 (68 7)	150 (100 0)	150
Surkhet	92 (94 8)		4 (4 1)	1 (1 0)	97 (97 0)	100

Kailali	87 (43 9)	1 (0 5)	11 (5 6)	99 (50 0)	198 (99 0)	200
Total/Overall	221 (49 7)	3 (0 7)	18 (4 0)	203 (45 6)	445 (98 9)	450

On the reasons for dropping out in the literacy classes, sickness and no time because of household work (36 8% each) were the main reasons cited, followed by losing interest and problem related to teacher (10 5 % each)

3 4 2 Participation in Legal Literacy Class

Of the 450 respondents, 46 9 percent attended the legal literacy class for three months while 53 1 percent attended for less than 3 months District-wise data shows 42 7 percent in Jhapa, 70 percent in Surkhet and 62 percent n Kailali attended legal literacy class for less than three months

As mentioned in the Methodology, Jhapa respondents have taken legal literacy from the USAID/SUSS, while those from Surkhet and Kailali were through SCF/US's pilot legal literacy program which was not directly under SO3 Only four respondents from Surkhet who were also economic group members under NNDSWO have participated in the Asia Foundation's legal literacy program through its local partner in Surkhet, SAC Therefore while data were obtained about the duration of participation and completion status for the legal literacy part, but except for Jhapa, this should not be equated to be directly an SO3 intervention

Table 3 6 Participation in Legal Literacy Class by District and Duration

District	Experimental Group			
	3 Months	Less than 3 Months	Total Responses	Total Sample
Jhapa	86 (57 3)	64 (42 7)	150 (100 0)	150
Surkhet	4 (100)	--	4 (100 0)	100
Kailali	76 (38 0)	124 (62 0)	200 (100 0)	200
Total/Overall	166 (46 9)	188 (53 1)	354 (100 0)	450

3 4 3 Participation in Income Generation Training

As they were primarily members of SCF/US' economic groups, all the women respondents were members of savings and credit groups at the time of the study Still a few have not yet initiated or have no ongoing income generating activities yet Many

however were found to have attended income generation training (IGTs) Ninety-two percent have attended such training in Jhapa, of which 79 1 percent have attend a short training course of less than a week and 20 1 percent attended for one to two weeks Similarly 96 percent of the trainees of IGT in Surkhet have undergone training of less than one week and few (4 %) have undergone a training of more than a week The same trend was seen in Kailai 86 percent attended a training of less than a week, 8 8 percent with one to two weeks and 4 7 percent have undergone 2-4 weeks training Overall, 90 4 percent attended income generating training of which 86 2 percent attended training of less than a week The dropouts in IGT was almost negligible

Table 3 9 Participation in IGT by District and Duration of Participation

District	Experimental Group					
	Less than a Week	1 - 2 Week	2 - 4 Week	More than 4 Week	Total Responses	Total Sample
Jhapa	110 (79 1)	28 (20 1)	1 (0 7)		139 (92 7)	150
Surkhet	93 (95 9)	2 (2 1)	2 (2 1)		97 (97 0)	100
Kailali	148 (86 5)	15 (8 8)	8 (4 7)		171 (85 5)	200
Total/Overall	351 (86 2)	45 (11 1)	11 (2 7)		407 (90 4)	450

3 4 4 Participation in Savings and Credit Group

All respondents in all three districts were members of savings and credit groups at the time of the study

Table 3 10 Duration of Participation in Savings and Credit Activities by District

District	Experimental Group							
	1-6 Months	7-12 Months	13-18 Months	19-24 Months	25-30 Months	31-36 Months	Total Responses	Total Sample
Jhapa	35 (23 3)		34 (22 7)	41 (27 3)	6 (4 0)	34 (22 7)	150 (100 0)	150
Surkhet	2 (2 0)		6 (6 0)	47 (47 0)		45 (45 0)	100 (100 0)	100
Kailali	8 (4 0)	66 (33 0)	51 (25 5)	72 (36 0)	1 (0 5)	2 (1 0)	200 (100 0)	200
Tot/Overall	45 (10 0)	66 (14 7)	91 (20 2)	160 (35 6)	7 (1 6)	81 (18 0)	450 (100 0)	450

Table 3 10 shows the duration of participation in saving groups, where 23 3 percent in Jhapa, two percent in Surkhet and 37 percent in Kailali have started their saving groups during the last 12 months Similarly, 50 percent in Jhapa, 53 percent in Surkhet and 61 5 percent in Kailali have started their saving groups 24 to 12 months prior to the survey and 26 7 percent in Jhapa, 45 percent in Surkhet and 1 5 percent in Kailali have joined their saving groups 36 to 24 months prior to the survey

3 4 5 Participation in Income Generating Activities

Generally, it was found that the participants of saving groups have to wait their turn in order to receive the loan from the group so that they can start their income generating

activities Once the participants start the IGA, cases of dropouts are extremely rare Even if the participants return the loan to the group fund, they will carry on their income generation activities By district data shows that 90 percent in Jhapa, 84 percent in Surkhet and 99 percent in Kailali have already started their income generating activities Of those from the experimental groups, most of their income generating are agriculture-based, such as vegetable farming, livestock (goat/sheep/cattle/pig) and poultry, and some simple home-based food processing ("*gundruk*" or dried vegetables, beaten rice, pickles, spiced snacks like *titaura, lapsi* etc) There were only very few off-farm IGAs such as handicrafts, tailoring, running small shops and tea shops, knitting, weaving and fishery

Table 3 11 Participation in IGA by District and Duration of Participation

District	Experimental Group							
	1-6 Months	7-12 Months	13 18 Months	19 24 Months	25 30 Months	31-36 Months	Total Responses	Total Sample
Jhapa	28 (20 7)	19 (14 1)	40 (29 6)	28 (20 7)	12 (8 9)	8 (5 9)	135 (100 0)	150
Surkhet		1 (1 2)	24 (28 6)	18 (21 4)	3 (3 6)	38 (45 2)	84 (100 0)	100
Kailali	21 (10 6)	102 (51 5)	26 (13 1)	48 (24 2)		1 (0 5)	198 (100 0)	200
Total/Overall	49 (11 8)	122 (29 3)	90 (21 6)	94 (22 5)	15 (3 6)	47 (1 1 3)	417 (100 0)	450

Table 3 11 shows that most participants in Jhapa and Kailali have started their IGA within the last two years, whereas in Surkhet 45 percent participants have at least 30 months experience of income generating activities Overall, 85 percent participants have started their income generating activities during the last two years Only few (7 3%) are yet to start income generating activities

3 4 6 Participation in Training/Programs Other Than SO3's

Among the respondents of experimental group, 8 percent from Jhapa, 22 percent from Surkhet and 2 5 percent from Kailali reported having been involved in training/programs other than SO3 activities Similarly, in control group 2 percent from Jhapa, 4 percent from Surkhet and 5 5 percent from Kailali reported their involvement/participation in training/programs launched by organisations other than those from SO3 (USAID) Overall, 8 1 percent from experimental group and 4 percent from control group have participated in the training/programs other than those of SO3's

The types of training/programs attended by the respondents of experimental groups are on livestock, improved farming, poultry farming, female community health volunteer (FCHV), health, sanitation, family planning, child health care, handicrafts, and knitting/sewing Those from the control group had attended training on FCHV, health, family planning, sanitation, knitting/sewing etc

3 5 SO3 Indicator 1 Number of Collective Action for Social Change Initiated by Women

{PRIVATE }As mentioned in the Methodology, for this part of the study, Focus Group Discussions were used to elicit the required information from the women groups Using a FGD guide questionnaire, the purpose of this part of the study was to obtain information from the group members about the extent of the collective actions they have initiated so far Explicitly asked were the types of community issues, the steps or actions they have done for each of these issues, and the number of times for each of these actions For clarity of presentation, these three categories are presented in the following table

Since the SO3 indicator uses 'number' and not percentages or averages, the actual number for each district in all categories were totalled In consonance with the SO3 indicator of 'collective action for social change', while counting the issues for every FGD, those which were collective actions that benefit the larger community were separated from those issues and actions that benefit individual members either of the group, their family or their community For purposes of comparing the extent by which non-SO3 women have initiated some collective action for social change, one FGD was conducted in each of the control sites, the results of which were also presented at the end of this section

Table 3 12 Summary of Number of Issues, Action/steps, and Number of Times per Action from 12 SO3 Advocacy Groups during the Last Two Years

{PRIVATE }DISTRICTS	ISSUES		ACTIONS/ STEPS		NO OF TIMES PER ACTION		AVERAGE TIMES/ ISSUES	
	Com	Indiv	Com	Indiv	Comm	Indiv	Com	Indiv
JHAPA	29	12	35	19	116	25	4	2
KAILALI	23	3	35	3	52	8	2 2	-
SURKHET	30	11	58	14	393	41	11 6	-
TOTAL	82	26	128	36	561	74		

In the detailed tables that follow for every FGD in every district, these issues and the kinds of action/steps have been presented to see the array of issues and actions/steps that the women initiate in each district For Surkhet, it can be seen that the types of issues addressed (campaign against alcohol production and consumption, handing over of government forest for community forest user groups), and the actions or steps necessary for each of these issues require substantial number of times for each of these actions For alcohol production and gambling, the women groups took turns to organise and implement a kind of 'vigilante' group to monitor and patrol alcohol production and gambling areas They also went a substantial number of times to the VDC office to discuss and request for

the handing over of the government forest to be managed by them as members of the women community forest users groups

Experimental Group - Jhapa
FGD 1

Issues initiated	Steps/Actions taken	No of times
Collective actions for Social Change		
1 Lack of ORT solution	-Went to the health post for prompt distribution of ORS in the village	2
2 Demand for irrigation facility	-Went to the VDC office	3
	-Met the district irrigation officer	1
3 Demand for drinking water facility	-Went to the VDC office	2
4 Demand for loan for income generation activities	-Met Women Development Officer (WDO) in the VDC	1
5 Protest against delayed release of loans	-Organised a rally of 250 women and shouted slogans in front of the bank	1
6 Demand of more literacy classes for women	-Went to the VDC office	2
No of issues initiated = 6	No of actions = 7	No of times = 12

FGD 2

Issues initiated	Steps/Actions taken	No of times
Collective Action for Social Change		
1 Creating awareness about health and ORT	-Demonstration and actual cleaning of drinking water sources and public taps	5
2 Creating awareness about sanitation	-Door to door campaign	2
3 Protest against open air toilet	-Door to door campaign for use of toilet	2
	-Organised cluster of small meetings for households	5
4 Road maintenance	-Demanded for road maintenance at the VDC and DDC offices	5
	-Labor contribution	3
5 Demand for irrigation facility	-Approached to the VDC office	15
6 Demand for electricity	-Approached to the political leader	5
7 Tree plantation	-Planted trees in road side	1
	-Planted trees in school ground	2
No of issues initiated = 5	No of actions = 10	No of times = 45

FGD 3

Issues initiated	Steps/Actions taken	No of times
Collective Action for Social Change		
1 Road construction	-Labor contribution	2
2 Protest against drunken behavior	-House-to-house visit for awareness raising	4
3 Income generation	-Played "*Deusi*" to collect fund	2
4 Cleaning of public taps	-Every month (actual community action)	5
5 Demand for toilet	-Approached to the local NGO office	1
6 Creating awareness about Jeevan Jal	-Door-to-door campaign	5
7 Celebration of International Women's Day	-Organised a rally and a mass meeting	2
8 Celebration of Children's Day	-Organised a rally and a mass meeting	1
9 Tree plantation	-Planted trees in school ground	3
No of issues initiated =9	No of actions = 9	No of times = 25

FGD 4

Issues initiated	Steps/Actions taken	No of times
Collective Action for Social Change		
1 Awareness program against drunken behavior and gambling	-Organised rallies	5
2 Campaign against alcoholic drink production	-Publicly destroyed containers used to prepare alcoholic beverages	2
3 Demand for tube well	-Went to VDC office	3
4 Flood control of river	-Went to VDC office	5
5 Demand for drinking water facility	-Went to VDC office	3
6 Landslide control	-Went to VDC office	2
7 Celebration of International Women's Day	-Organised a rally and mass meeting	2
8 Awareness program for Jeevan Jal	-Door to door campaign	1
9 Tree plantation	-Planted trees in school ground	1

No of issues initiated =9 No of actions = 9 No of times = 24

Jhapa District (summary)

FGD #	Issues	Actions	No of times
1	6	7	12
2	5	10	45
3	9	9	25
4	9	9	24
Total	29	35	116
Average	7 25	8 75 ave action for 4 FGDs 1 2 ave action per issue	13 25 times over ave Actions

Kailali

FGD 1

Issues initiated	Steps/Actions taken	No of times
Collective Action for Social Change		
1 Protest against caste discrimination	-Raised the issue in mass meeting	1
2 Road construction	-Labor contribution	1
3 Protection of public property (*Chautara*)	-Labor contribution for repair	1
4 Wooden bridge construction	-Labor contribution	1
5 Group farming for income generation	-Organized onion farming	5
6 Fund raising for group saving	-Worked on daily wage labor basis and deposited wages earned in group fund	2
7 Creating awareness for health and sanitation	-Door to door campaign	1
8 Creating awareness program on small family size, compulsory education and gender equality	-Organised a mass meeting	1
9 Motivation program for other women to join the group for their advancement	-Organised a meeting for those women who were not in the group	3
10 Establishment of co-operative	-At their own initiation, they legalised their group by registering it as Co-operative Organisation and affiliated it to National Co-operative Development Board	1
No of issues initiated =10	No of actions = 10	No of times = 17

FGD 2

Issues initiated	Steps/Actions taken	No of times
Collective Action for Social Change		
1 Drinking water	-Cleaning up hand pumps	1
2 Maintenance of road	-Labor contribution	1
3 Construction of wooden bridge	-Labor contribution	3
No of issues initiated =3	No of actions = 3	No of times = 5

FGD 3

Issues initiated	Step/Action taken	No of times
Collective Action for Social Change		
1 Movement against drunken behavior	-Talked one-on-one and convinced the (alcoholic /drunken) person	1
	- Community informed about penalty through meeting	1
	-Reported to the VDC	1
	-Reported to the police	1
	-Informed police to arrest drunkard	2
	-Made him to give a written commitment not to repeat the activity again in future	2
2 Demand of public land for group farming	Went to request Tikapur Town Development Committee	1
3 Establishment of community center	Constructed small hut at the center of the village for group meeting	1
No of issues initiated =3	No of actions = 9	No of times = 10

FGD 4

Issues initiated	Steps/Actions taken	No of times
Collective Action for Social Change		
1 Movement against drunken behavior	-Convinced people about production and consumption of alcohol through mass meeting	1
	-Warned drunken/alcoholic men about the penalty	1
	-Imposed charge of Rs 100 as penalty for first time offenders and Rs 200 as penalty for the repeaters	1
	-Destroyed alcohol production and sales center	1
	-Reported to the police	1
2 School construction	-Labor contribution	1
3 Cleaning water resources	-Cleaned the wells	2
4 Awareness program on health and sanitation	-Organised mass meetings	2
5 Motivation for toilet construction	-Door to door visit	2
6 Bridge construction	-Demand for small bridge raised in mass meeting	2
	-Pressurised VDC to approach district office to release the budget for bridge	3
7 Registration of co-operative organisation	-Labor contribution	1
	-Consulted with concern officials to register women's group as Co-operative Organisation and to affiliate it with National Co-operative Development Board	2

No of issues initiated =7 No of actions = 13 No of times = 20

Kailali District (summary)

FGD #	Issues	Actions	No of times
1	10	10	17
2	3	3	5
3	3	9	10
4	7	13	20
Total	23	35	52
Average	5 75	8 75 ave actions for 4 FGDs 6 09 action per issue	5 94 times over ave/ action

Surkhet

FGD 1

Issues initiated	Steps/Actions taken	No of times
Collective Action for Social Change		
1 Campaign against alcohol production and consumption	-Motivated community not to produce and consume alcohol through door-to-door visit program	3
	-Monitored and patrolled likely alcohol production areas	60
	-Reported to the police	4
	-Set and imposed penalties for offenders	2
2 Protests against gambling	-Met and motivated gamblers to stop gambling	3
	-Patrolled likely gambling areas	60
	-Gamblers were warned about the penalties in small group discussions	5
3 Drinking water facility	-Constructed temporary wells	4
4 Forest conservation	-Requested VDC to hand over nearby government forest into community forest to be managed by women	50
5 Tree plantation	-Planted trees	1
6 Cleaning campaign	-Cleaned road and trails of the village	2
7 Restriction on cattle grazing inside the airport	- Held a meeting with Social Awareness Center	1
	-Organised a mass meeting where villagers agreed on restriction on cattle grazing inside the airport	1
	-Informed the police about the decision	1
	-Visited police office to confirm whether the action against the offenders were being taken or not	2
	-Formed groups of women and watched the airfield	14
8 Protest against increased school fees	-Discussed with Principal to reduce the increased fees	3
	-Locked main gate of the school	1
9 Celebration of International Women's Day	-Organised a rally with the slogan of safe motherhood	1
10 Taking bath at the public taps	-Discussed at the group meeting about this issue	6
	-Decided in a public meeting not to take bath at the public taps to minimise crowd and misuse of water	1

No of issues initiated =10 No of actions = 21 No of times = 225

FGD 2

Issues initiated	Steps/Actions taken	No of times
Collective Action for Social Change		
1 Forest conservation and management	-Reported to forest office against deforestation	1
	-Requested VDC to hand-over nearby government forest to women's group	
	-Women members worked to extinguish the fire in the forest	1
	-Tried to find out the culprit	4
	-Labor contribution	4
2 Community hall construction	-Labor contribution	2
3 Road construction	-Group fund raised by contributing wages earned	1
4 Income generation	-Conducted door-to-door visit to the alcohol producer and consumers to stop production and consumption	1
5 Protest against drunken behavior	-Reported to police	5
	-Charged penalties	3
	-Requested Dalit Organisation to provide materials to construct toilets	3
6 Toilet construction	-Demanded for drinking water project	3
7 Drinking water supply	-Organised a rally	3
8 Celebration of International Women's Day		1

No of issues initiated =9 No of actions = 13 No of times = 32

FGD 3

Issues initiated	Steps/Actions taken	No of times
Collective Action for Social Change		
1 Protest against gambling	-Group confiscated cards and torn on the spot	4
	-Reported to the police	5
	-Charged cash penalties ranging Rs 200-400	5
2 Protest against alcoholism	-Tried to convince producer and consumers of alcohol through small group discussions	4
	-Charged cash penalties to the consumers and alcohol producing materials were destroyed	3
3 Road cleaning	-Road was cleaned	2
4 Demand for the meeting hall construction	-Requested Dalit Organisation to provide materials support to construct a community hall	12
5 Forest conservation and management	-Tried to convince villager not to cut trees and graze cattle in the forest through small group discussions	2
	-Requested forest office to hand-over government forest to the community	2
6 Toilet construction	-Discussed about the importance of toilet at the monthly group meeting	10
	-Requested Dalit Organisation to provide materials for toilet construction	6
No of issues initiated =6	No of actions=11	No of times = 55

FGD 4

Issues initiated	Steps/Actions taken	No of times
Collective Action for Social Change		
1 Protest against drunken behavior	-Conducted door-to-door visit program to convince the consumers of alcohol	5
	-Formed watch groups to monitor production and consumption	14
2 Protest against gambling	-Tried to convince people against gambling through mass meeting	2
	- Confiscated cards and torn on the spot	2
	-Formed a watch group and monitored the likely gambling areas	14
3 Landslide prevention measures	-Warned stone collectors not to collect stones from the nearby river	25
	-Consulted Social Awareness Center for the official process to stop stone collection from the river	3
	-Went to the municipality	2
	-Mass protest by the groups	9
4 Use of public play ground by individuals with the approval of municipality	-Filed applications to the municipality	3
	-Women group nominated their representative for ward level election	1
5 Participation of women at local level election		
No of issues initiated =5	No of actions = 11	No of times = 80

Surkhet District (summary)

FGD #	Issues	Actions	No of times
1	10	21	225
2	9	17	32
3	6	10	55
4	7	10	79
Total	30	58	392
Average	7 5	13 5 ave action for 4 FGDs 1 93 action per issue	29 04 times over ave actions

Collective Actions for Individual Help

Many of the advocacy groups have also initiated collective actions but which benefit individuals in their communities To differentiate these from those that collectively benefit the majority in the community, these were separated and presented below

Most of these cases were on domestic violence (wife beating, or husband-wife quarrel, and one case of rape) where the groups rushed to help the victimised woman, and reported to police or CDO office Others were very specific social services/charity such as attending to a delivery complication, financial help, family controversy on money matters, share of property, acquiring citizenship, motivating husband to allow wife to attend literacy class, reporting missing child to police None of these individual cases were elevated to a level where it became a collective action for the good of the community in general Thus these were not included in averaging the collective action for social change

Jhapa

FGD 1

Issues initiated	Steps/Actions taken	No of times
Collective Action for Individual Help		
1 Husband-wife quarrel	-Went to house	3
2 A married women was molested by a person and she was abandoned by her husband	-Went to the molester and pressured him to accept her as his second wife	1

No of issues initiated =2 No of actions = 2 No of times = 4

FGD 2

Issues initiated	Steps/Actions taken	No of times
Collective Action for Individual Help		
1 Wife beating	-Went to house -Reported to police	1 1
2 Delivery complication	went to house and took the lady to the hospital	2
3 Financial need to a poor lady	collected money and donated to the lady	1
4 Controversy about money matter	spoke for the lady as pressure group	1

No of issues initiated =4 No of actions = 5 No of times = 6

FGD 3

Issues initiated	Steps/Actions taken	No of times
Collective Action for Individual Help		
1 Wife beating	went to house	1
2 Widowed sister-in-law beaten by brother-in-law	went to the house	1
3 Husband wife quarrel	went to the house	1

No of issues initiated =3 No of actions = 3 No of times =3

FGD 4

Issues initiated	Steps/Actions taken	No of times
Collective Action for Individual Help		
1 Wife beating (He beat his wife, wife left house and he set fire on his own house)	-Went to house -Went to the jungle (to catch him where he was hiding) -Took him to the police station -Took him to the temple	2 1 1 1
2 Female beaten by a village person	-Went to his house -Reported to police station	2 1
3 A woman was not provided her share of property	-Went to her husband's house -Went to the VDC office -Went to the advocate	1 2 1

No of issues initiated =3 No of actions = 9 No of times =12

Jhapa District (summary)

FGD #	Issues	Actions	No of times
1	2	2	4
2	4	5	6
3	3	3	3
4	3	9	12
Total	12	19	25
Average	3 0	4 75	5 26 times/actions

		times
Collective Action for Individual Help		
1 Wife beating	-Went to the house -Reported to the police -Took the lady to the District Hospital (she was injured by her husband) -Took the lady to the Regional Hospital	12 4 1 1
2 A woman was not allowed by her husband to attend literacy classes	- Women group motivated her husband to allow her to attend literacy class	1
3 problem of citizenship(husband of one of the members was facing problem to get citizenship as he was born in India)	-Discussed about the possible ways and means to help the person at the group meeting	2
4 Son of a group member broke his arm	-Provided financial assistance	1
5 Son of a group member died of drowning	-Provided financial assistance	1
6 Quarrel and fighting of two neighbours	-Convinced both parties and settled their disputes	2
No of issues initiated =6	No of actions = 9	No of times =25

FGD 3

Issues initiated	Steps/Actions taken	No of times
Collective Action for Individual Help		
1 Husband didn't allow his wife to attend literacy class	-Convinced him to allow her to join literacy class	3
2 House construction	-Contributed a day's labor to construct house of three group members	3

No of issues initiated =2 No of actions = 2 No of times =6

FGD 4

Issues initiated	Steps/Actions taken	No of times
Collective Action for Individual Help		
1 A 13 year girl was lost from the village	-Reported to the police	1
2 Brother-in-law*(Dewar)* abused his sister-in-law*(Bhauju)*	-Reported to CDO's office -He was arrested by police	7 1
3 Support to a handicapped	-Donation of Rs 50 was provided	1

No of issues initiated =3 No of actions = 3 No of times =10

Surkhet District (summary)

FGD #	Issues	Actions	No of times
1	0	0	0
2	6	9	25
3	2	2	6
4	3	3	10
Total	11	14	41
Average	2 75	3 5	11 71 times/actions

Kailali District

FGD 1

Issues initiated	Steps/Actions taken	No of times
Collective Action for Individual Help		
1 Wife beating	-went to house	2

No of issues initiated =1 No of actions = 1 No of times =2

FGD 2

Issues initiated	Steps/Actions taken	No of times
Collective Action for Individual Help		
1 Wife beating	-Went to house	5

No of issues initiated =1 No of actions = 1 No of times =5

FGD 3 (None)

FGD 4

Issues initiated	Steps/Actions taken	No of times
Collective Action for Individual Help		
1 Loan taken by a woman from her group fund was misused by her husband	-Talked with husband about inappropriateness of his actions	1

No of issues initiated =1 No of actions = 1 No of times =1

Kailali District (summary)

FGD #	Issues	Actions	No of times
1	1	1	2
2	1	1	5
3	0	0	0
4	1	1	1
Total	3	3	8
Average	0 75	0 75	10 67 times/actions

Collective Actions Before Participating in SO3 Activities
Experimental Group
Jhapa District
FGD 1

Issues initiated	Steps/Actions taken	No of times
Collective Action/s for Social Change		
1 Protest against Drunken behavior	-went to his house and threatened him not to do so	4

No of issues initiated =1 No of actions = 1 No of times =4

FGD 2 (None)
FGD 3 (None)
FGD 4

Issues initiated	Steps/Actions taken	No of times
Collective Action/s		
1 Protest against Drunken behavior	-Went to his house	1
2 Protest against gambling	-Went to his house	1
3 Wife beating	-Went to his house	2
	-Reported to police	1

No of issues initiated =3 No of actions = 4 No of times =6

Kailali District

FGD 1 (None)
FGD 2 (None)
FGD 3 (None)

FGD 4

Issues initiated	Steps/Actions taken	No of times
Collective Action/s for Social Change		
1 Protest against Drunken behavior	-Tried to convinced people against alcohol production and consumption through group discussions	1
	-Offenders were warned about penalties to be charged by women group	1
	-Charged Rs 100 as penalty for first time offenders and Rs 200 penalty for second time offenders	1 2
	-Destroyed alcohol production and sales center	1
	-Reported to the police	1

No of issues initiated =1 No of actions = 6 No of times =7

Surkhet District

FGD 1 (None)

FGD 2

Issues initiated	Steps/Actions taken	No of times
Collective Action/s		
1 Awareness creation on health and sanitation	-Door to door visit program to inform villagers aboupt Polio feeding and vitamin 'A' program	2
2 Wife beating	-Went to his house	12
	-Reported to the police	4
3 Protest against gambling and drunken behavior	-Motivated people through small group discussions	4
	-Reported to the police	3

No of issues initiated =3 No of actions =5 No of times =25

FGD 3

Issues initiated	Steps/Actions taken	No of times
Collective Action/s		
1 A girl, pregnant from her cousin, was disowned by her parents	-A group of women went to the parents and convinced them to treat her properly during her maternity period	1

No of issues initiated =1 No of actions = 1 No of times =1

FGD 4 (None)

Control Group

For the control group, only two issues were addressed by the women (who were not members of organised groups) acquiring c tizenship where they approached the VDC for five times, and water problem where they approached once to the ward member Since the women were not organised to address collective actions for their community, neither for individual benefits' sake, there was no significant social actions initiated by them

Collective Action for Social Change

Jhapa District

Issues initiated	Steps/Actions taken	No of times
Collective Action for Social Change		
1 Citizenship problem	-Approached to the VDC chairman	5

No of issues initiated =1 No of actions = 1 No of times =5

Surkhet District

Issues initiated	Steps/Actions taken	No of times
Collective Action for Social Change		
1 Water problem	-Approached to the ward member	1

No of issues initiated =1 No of actions = 1 No of times =1

Kailali District

(No collective action in the control group)

FGD Participants' Background

Districts	Jhapa	Kailali	Surkhet
VDCs (Expt)	Satashi Dham-9 Dangibari-1 Dangibari-8 Garamani-3	Tikapur-6 Baliya-9 Tikapur-6 Tikapur-9	Birendranagar-12 Uttarganga-1 Birendranagar-8 Birendranagar-11
(Control)	Panchgachhi-3	Masuriya-8	Lekhgoan-3
Average no of participants	5 4	4 8	4 0
Marital status	All married	All married	All married
Age range	24-56 years	20-55 years	19-50 years
Ethnic composition	Mixed(Brahmin /Chhetri,Rai/ Limbu, Bhujel, Newar,Sanyasi, Tribal, Dalit)	Mixed (Dalit, Tharu, Brahmin, Chhetri)	Mixed (Dalit, Brahmin, Chhetri, Gurung)

When the women members were asked what they will do if their initiatives of collective actions were not successful, almost all of them answered that they will keep on trying to make the actions successful They are also determined that whatever be the situation they will never disband the group It is very encouraging that women have realised their group strength They also told that they believe in group dynamics, so women are optimistic and determined Women also hoped that if it is necessary they will take help from others They also told that they are getting lots of help and benefit from being member of their group A sisterhood relation is shown as a positive effort of this program Some women's group of Kailali district, who are also economic groups, have taken one step further by initiating to establish themselves into a co-operative Some of the women group members have also run and got elected during the last local election, and it is expected that now they can have a stronger representation in the local government The overall FGD gives the impression and evidence that women participants of SO3 intervention want change in status quo These findings are supported by the social actions they have taken

3 6 SO3 Indicator 2: Women in Target Areas Who Increased Their Influence Over Household Decision-Making

This study is basically focused on the subject of participation and influence in decision making in their households by the SO3 program women participants, including spending their own income, spending the common household income and the education of the children, especially the girl child Therefore, a more or less objective quantification of the magnitude of participation and influence in decision is imperative For this, four levels of participation and influence in decision making were defined as follows

- No participation in decision making,
- Participated in decision making process without any influence in the decision,
- Participated in decision making and decision made jointly, and
- Full influence in decision

The above four decision categories are so defined as to show the increasing level of participation and influence in decision making Therefore, an increasing numeric value allocation to these will provide a meaningful index of the magnitude of participation in decision making This is done by assigning a numeric value of zero (0) for the first category and additional unit value of one (1) for the successive categories such that the final category of full influence receives a score of three (3)

For the purpose of targeting, it is necessary to compute the percentage of women who underwent changes in the influence over decision making on spending income arising out of various sources and various levels of spending Such a change in influence before and after SO3 intervention may theoretically be positive (increase), constant (no change) or negative (decrease) The positive or negative changes likewise may be one level to three levels For example, a woman who had no influence in spending decision under a category (zero decision score) before SO3 intervention may find herself fully controlling the decision (three decision score) after SO3 intervention which means a three-fold jump in decision influence Similarly, it is possible to decrease the decision influence by three-fold This was captured by cross-tabulating various levels of decision influence before and after SO3 intervention These are presented below for various categories and levels of spending

3 6 1 Influence on Spending Personal Income

Women in Nepal are likely to have their own private source of income either in the form of direct cash earning or through holding productive assets Since women do not generally inherit the parental property, they are often compensated by giving some valuable ornaments and productive assets such as chicken, sheep/goat, etc at their own disposal Such productive assets given by the parents during or after the marriage has been referred to in this study as *income producing assets* The cash and ornament part of the endowment thus obtained is likewise referred to as *personal asset* There are various

other activities in which the female members of the households can participate to earn their own income

Although there is natural entitlement to the personal earnings of the women, the decision to spend such income somehow does not always fully rests with them This section therefore assesses the level of women's influence in the decision to spend their own personal income

Spending Income from Personal Asset

Of the 450 women from the selected sample households interviewed from each control and experimental category, 45 women from the control group and 76 women from the experimental group reported to have possessed personal assets with spending decisions Among the experimental group, 64 women reported to have made some levels of decision both before and after SO3 intervention These cases were cross-tabulated and presented in Table 14

Table 14 Change in Decision on Spending Personal Asset Before and After SO3 Intervention

After / *Before*	0	1	2	3	Total
0	0	0	0	0	0
1	0	3	8	1	12
2	0	0	9	24	33
3	0	0	2	17	19
Total	0	3	19	42	64

% change in decision	No	Percent
Decrease by 3	0	0
Decrease by 2	0	0
Decrease by 1	2	3 1
Constant	29	45 3
Increase by 1	32	50 0
Increase by 2	1	1 6
Increase by 3	0	0 0
Total Increase	33	51 6
Total Decrease	2	3 1
Net Increase	31	48 4

The above table shows 3 1 percent women decreased their influence in decision by one level, 45 3 percent women had no change in decision status, 50 percent increased the decision influence by one level, 1 6 percent increased decision influence by two levels Altogether 51 6 percent women increased their decision influence while 3 1 percent decreased such influence thus showing a net increment in decision influence by 48 4 percent women

Spending from Income Producing Asset

The principal income producing assets held by the surveyed women were chicken, pigs, sheep/goat and cattle where a sizeable number of female respondents participated in the income spending decision

Spending Income from Chicken Of the 450 women from the selected sample households interviewed from each control and experimental category, only 13 women from the control group and 163 women from the experimental group reported to have possessed chicken with spending decisions Among the experimental group, 44 women reported to have made some levels of decision both before and after SO3 intervention These cases were cross-tabulated and presented in Table 15

Table 15 Change in Decision on Spending Personal Income Producing Asset (Chicken) Before and After SO3 Intervention

After	0	1	2	3	Total
Before					
0	0	0	0	0	0
1	0	1	2	3	6
2	0	0	3	18	21
3	0	0	0	17	17
Total	0	1	5	38	44

% change in decision	No	Percent
Decrease by 3	0	0
Decrease by 2	0	0
Decrease by 1	0	0
Constant	21	47 7
Increase by 1	20	45 5
Increase by 2	3	6 8
Increase by 3	0	0 0
Total Increase	23	52 3
Total Decrease	0	0
Net Increase	23	52 3

The above table shows 47 7 percent women had no change in decision status, 45 5 percent increased the decision influence by one level, and 6 8 percent increased decision influence by two levels Altogether 52 3 percent women increased their decision influence

Spending Income from Pigs Pigs are mostly reared by the occupational caste groups and these animals are considered untouchable by Brahmin/Chhetries Of the 450 women from the selected sample households interviewed from each control and experimental category, only four women from the control group and 99 women from the experimental

group reported to have possessed pigs with spending decisions to make from these Among the experimental group, 21 women reported to have made some level of decision both before and after SO3 intervention These cases were cross-tabulated and presented in Table 16

Table 16 Change in Decision on Spending Personal Income Producing Asset (Pigs) Before and After SO3 Intervention

After / *Before*	0	1	2	3	Total
0	0	0	0	0	0
1	0	0	4	3	7
2	0	0	8	5	13
3	0	0	0	1	1
Total	0	0	12	9	21

% change in decision	No	Percent
Decrease by 3	0	0
Decrease by 2	0	0
Decrease by 1	0	0
Constant	9	42 9
Increase by 1	9	42 9
Increase by 2	3	14 3
Increase by 3	0	0 0
Total Increase	12	57 1
Total Decrease	0	0
Net Increase	12	57 1

Table 16 shows 42 9 percent women had no change in decision status, 42 9 percent increased the decision influence by one level, and 14 3 percent increased decision influence by two levels Altogether 57 1 percent women increased their decision influence

Income from Sheep/Goat Sheep/goats are the most common form of income producing asset held by the women of Nepal Of the 450 women from the selected sample households interviewed from each control and experimental category, 48 women from the control group and 214 women from the experimental group reported to have possessed such asset with spending decisions Among the experimental group, 57 women reported to have made some level of decision both before and after SO3 intervention These cases were cross-tabulated and presented in Table 17

Table 17 Change in Decision on Spending Personal Income Producing Asset (Sheep/Goat) Before and After SO3 Intervention

After	0	1	2	3	Total
Before					
0	0	0	0	0	0
1	0	0	8	5	13
2	0	0	22	13	35
3	0	0	3	6	9
Total	0	0	33	24	57

% change in decision	No	Percent
Decrease by 3	0	0
Decrease by 2	0	0
Decrease by 1	3	5 3
Constant	28	49 1
Increase by 1	21	36 8
Increase by 2	5	8 8
Increase by 3	0	0 0
Total Increase	26	45 6
Total Decrease	3	5 3
Net Increase	23	40 4

Table17 shows 5 3 percent women decreased their influence in decision by one level, 49 1 percent women had no change in decision status, 36 8 percent increased the decision influence by one level, and 8 8 percent increased decision influence by two levels Altogether 45 6 percent women increased their decision influence while 5 3 percent decreased such influence thus showing a net increment in decision influence by 40 4 percent women

Income from Cattle Cattle are expensive assets in Nepal and hence they are less frequently owned exclusively by the women Of the 450 women from the selected sample households interviewed from each control and experimental category, 35 women from the control group and 37 women from the experimental group reported to have possessed this form of asset with spending decisions Among the experimental group, 17 women reported to have made some levels of decision both before and after SO3 intervention These cases were cross-tabulated and presented in Table 18

Table 18 Change in Decision on Spending Personal Income Producing Asset (Cattle) Before and After SO3 Intervention

After	0	1	2	3	Total
Before					
0	0	0	0	0	0
1	0	2	4	1	7
2	0	0	7	3	10
3	0	0	0	0	0
Total	0	2	11	4	17

% change in decision	No	Percent
Decrease by 3	0	0
Decrease by 2	0	0
Decrease by 1	0	0
Constant	9	52 9
Increase by 1	7	41 2
Increase by 2	1	5 9
Increase by 3	0	0 0
Total Increase	8	47 1
Total Decrease	0	0
Net Increase	8	47 1

Table 18 shows 52 9 percent women had no change in decision status, 41 2 percent increased the decision influence by one level, and 5 9 percent increased decision influence by two levels Altogether 47 1 percent women increased their decision influence

3 1 2 Spending Personal Income by Size of ExpenseThe preceeding section analyzed women's influence in spending their own income obtained from various sources without, however, referring to the size as well as the nature of spending Their participation in spending decisions could depend on such things as how much is being spent and where it is being spent This section therefore analyses women's involvement in spending decisions by the amount of money spent and the activity group for which the expenditure is incurred For this purpose, the amount of expenditure is divided into three mutually exclusive categories - less than Rs 100, Rs 100-500, and more than Rs 500 Similarly, the expenditure activity is grouped into that for personal/family cause and that for business While obtaining this information, the sample of items under Rs 100 for personal/family purposes cited to women respondents included the following tika/pote/chura, children's slippers/plastic sandals, copies/pencils, medicines, basic food items (salt, sugar, oil etc) Sample if items under Rs 100 for business purposes were dhoko, any other farm implement/tool under Rs 100 (or things needed for income generation such as tea/sugar/milk for tea shops, seeds, etc) Sample of tems Rs 101-500 for personal/family purposes cited were cholo/dhoti, children's dresses/shoes, for business

purposes, chicks/chicken, seeds etc Sample of items above Rs 500 for personal/family purposes were radio, simple jewelry, sari, for business purposes, calf, piglet, seeds, other farm implements, simple machinery etc

Spending for Personal/family Purpose

A maximum of 101 out of 450 women from control group, and 378 out of 450 women responded to this inquiry revealing their involvement in this decision

Spending Less than Rs 100 Among the experimental group, 164 women reported to have made some level of decision in this spending category both before and after SO3 intervention These cases were cross-tabulated and presented in Table 19

Table 19 Change in Decision on Spending Personal/Family Income (Less than Rs 100) Before and After SO3 Intervention

After	0	1	2	3	Total
Before					
0	0	0	0	0	0
1	0	0	0	12	12
2	0	0	2	55	57
3	0	0	0	95	95
Total	0	0	2	162	164

% change in decision	No	Percent
Decrease by 3	0	0
Decrease by 2	0	0
Decrease by 1	0	0
Constant	97	59 1
Increase by 1	55	33 5
Increase by 2	12	7 3
Increase by 3	0	0 0
Total Increase	67	40 9
Total Decrease	0	0
Net Increase	67	40 9

Table 19 shows 59 1 percent women had no change in decision status, 33 5 percent increased the decision influence by one level, and 7 3 percent increased decision influence by two levels Altogether 40 9 percent women increased their decision influence

Spending Rs 101-500 Among the experimental group, 164 women reported to have made some level of decision in this spending category both before and after SO3 intervention These cases were cross-tabulated and presented in Table 20

Table 20 Change in Decision on Spending Personal/Family Income (Rs 101-500) Before and After SO3 Intervention

After	0	1	2	3	Total
Before					
0	0	0	1	1	2
1	0	1	18	19	38
2	0	0	22	72	94
3	0	0	0	30	30
Total	0	1	41	122	164

% change in decision	No	Percent
Decrease by 3	0	0
Decrease by 2	0	0
Decrease by 1	0	0
Constant	53	32 3
Increase by 1	90	54 9
Increase by 2	20	12 2
Increase by 3	1	0 6
Total Increase	111	67 7
Total Decrease	0	0
Net Increase	111	67 7

Table 20 shows 32 3 percent women had no change in decision status, 54 9 percent increased the decision influence by one level, 12 2 percent increased decision influence by two levels, and another 0 6 percent increased decision influence by three levels Altogether 67 7 percent women increased their decision influence in this spending category

Spending More than Rs 500 Among the experimental group, 164 women reported to have made some level of decision in this spending category both before and after SO3 intervention These cases were cross-tabulated and presented in Table 21

Tablee 21 Change in Decision on Spending Personal Income (More than Rs 500) on Personal/Family Cause Before and After SO3 Intervention

After / *Before*	0	1	2	3	Total
0	0	1	5	2	8
1	0	13	57	6	76
2	0	1	42	35	78
3	0	0	0	2	2
Total	0	15	104	45	164

% change in decision	No	Percent
Decrease by 3	0	0
Decrease by 2	0	0 0
Decrease by 1	1	0 6
Constant	57	34 8
Increase by 1	93	56 7
Increase by 2	11	6 7
Increase by 3	2	1 2
Total Increase	106	64 6
Total Decrease	1	0 6
Net Increase	105	64 0

Table 21 shows 0 6 percent women decreased their influence in decision by one level, 34 8 percent women had no change in decision status, 56 7 percent increased the decision influence by one level, 6 7 percent increased decision influence by two levels, and another 1 2 percent increased decision influence by three levels Altogether 64 6 percent women increased their decision influence while 0 6 percent decreased such influence thus showing a net increment in decision influence by 64 0 percent women in this spending category

Spending for Business purpose

A maximum of 101 out of 450 women from control group, and 378 out of 450 women responded to this inquiry revealing their involvement in spending personal income for business purpose

Spending Less than Rs 100 Among the experimental group, 159 women reported to have made some level of decision in this spending category both before and after SO3 intervention These cases were cross-tabulated and presented in Table 22

Table 22 Change in Decision on Spending Personal Income (Less than Rs 100) on Business Cause Before and After SO3 Intervention

After / *Before*	0	1	2	3	Total
0	0	0	0	0	0
1	0	0	1	14	15
2	0	0	4	58	62
3	0	0	0	82	82
Total	0	0	5	154	159

% change in decision	No	Percent
Decrease by 3	0	0
Decrease by 2	0	0
Decrease by 1	0	0
Constant	86	54 1
Increase by 1	59	37 1
Increase by 2	14	8 8
Increase by 3	0	0 0
Total Increase	73	45 9
Total Decrease	0	0
Net Increase	73	45 9

Table 22 shows 54 1 percent women had no change in decision status, 37 1 percent increased the decision influence by one level, and 8 8 percent increased decision influence by two levels Altogether 45 9 percent women increased their decision influence in this spending category

Spending Rs 101-500 Among the experimental group, 159 women reported to have made some level of decision in this spending category both before and after SO3 intervention These cases were cross-tabulated and presented in Table 23

Table 23 Change in Decision on Spending Personal Income (Rs 101-500) on Business Cause Before and After SO3 Intervention

After	0	1	2	3	Total
Before					
0	0	1	1	1	3
1	0	4	35	16	55
2	0	0	33	47	80
3	0	0	0	21	21
Total	0	5	69	85	159

% change in decision	No	Percent
Decrease by 3	0	0
Decrease by 2	0	0
Decrease by 1	0	0
Constant	58	36 5
Increase by 1	83	52 2
Increase by 2	17	10 7
Increase by 3	1	0 6
Total Increase	101	63 5
Total Decrease	0	0
Net Increase	101	63 5

Table 23 shows 36 5 percent women had no change in decision status, 52 2 percent increased the decision influence by one level, 10 7 percent increased decision influence by two levels, and another 0 6 percent increased decision influence by three levels Altogether 63 5 percent women increased their decision influence in this spending category

Spending More than Rs 500 Among the experimental group, 159 women reported to have made some level of decision in this spending category both before and after SO3 intervention These cases were cross-tabulated and presented in Table 24

Table 24 Change in Decision on Spending Personal Income (More than Rs 500) on Business Cause Before and After SO3 Intervention

After / *Before*	0	1	2	3	Total
0	0	3	8	2	13
1	0	16	71	3	90
2	0	1	29	24	54
3	0	0	1	1	2
Total	0	20	109	30	159

% change in decision	No	Percent
Decrease by 3	0	0
Decrease by 2	0	0
Decrease by 1	2	1 3
Constant	46	28 9
Increase by 1	98	61 6
Increase by 2	11	6 9
Increase by 3	2	1 3
Total Increase	111	69 8
Total Decrease	2	1 3
Net Increase	109	68 6

Table 24 shows 1 3 percent women decreased their influence in decision by one level, 28 9 percent women had no change in decision status, 61 6 percent increased the decision influence by one level, 6 9 percent increased decision influence by two levels, and another 1 3 percent increased decision influence by three levels Altogether 69 8 percent women increased their decision influence while 1 3 percent decreased such influence thus showing a net increment in decision influence by 68 6 percent women in this spending category

3 6 2 Influence on Spending Household Income

Until now we have been talking about the spending decisions on the income earned or possessed by the women themselves Following the SO3 sub-indicator, viz influence in decision-making on household income, this section presents the findings on how much control the women had in deciding to spend the common household purse

Spending for Personal/Family Cause

A maximum of 395 out of 450 experimental group households answered on this querry

Spending Less than Rs 100 Among the experimental group, 395 women reported to have made some level of decision in this spending category both before and after SO3 intervention These cases were cross-tabulated and presented in Table 25

Table 25 Change in Decision on Spending Household Income (Less than Rs 100) on Personal/Family Cause Before and After SO3 Intervention

After	0	1	2	3	Total
Before					
0	1	8	15	10	34
1	1	3	54	33	91
2	0	0	36	151	187
3	0	0	0	83	83
Total	2	11	105	277	395

% change in decision	No	Percent
Decrease by 3	0	0
Decrease by 2	0	0
Decrease by 1	1	0 3
Constant	123	31 1
Increase by 1	213	53 9
Increase by 2	48	12 2
Increase by 3	10	2 5
Total Increase	271	68 6
Total Decrease	1	0 3
Net Increase	270	68 4

Table 25 shows 0 3 percent women had decreased their decision influence by one level, 31 1 percent women had no change in decision status, 53 9 percent increased the decision influence by one level, 12 2 percent increased decision influence by two levels, and another 2 5 percent increased decision influence by three levels Altogether 68 6 percent women increased their decision influence while 0 3 percent decreased such influence thus showing a net increment in decision influence by 68 4 percent women in this spending category

Spending Rs 101-500 Among the experimental group, 395 women reported to have made some level of decision in this spending category both before and after SO3 intervention These cases were cross-tabulated and presented in Table 26

Table 26 Change in Decision on Spending Household Income (Rs 101-500) on Personal/Family Cause Before and After SO3 Intervention

After	0	1	2	3	Total
Before					
0	2	25	37	5	69
1	0	34	142	22	198
2	0	2	73	44	119
3	0	0	0	9	9
Total	2	61	252	80	395

% change in decision	No	Percent
Decrease by 3	0	0
Decrease by 2	0	0
Decrease by 1	2	0 5
Constant	118	29 9
Increase by 1	211	53 4
Increase by 2	59	14 9
Increase by 3	5	1 3
Total Increase	275	69 6
Total Decrease	2	0 5
Net Increase	273	69 1

Table 26 shows 0 5 percent women decreased their decision influence by one level, 29 9 percent women had no change in decision status, 53 4 percent increased the decision influence by one level, 14 9 percent increased decision influence by two levels, and another 1 3 percent increased decision influence by three levels Altogether 69 6 percent women increased their decision influence while 0 5 percent decreased such influence thus showing a net increment in decision influence by 69 1 percent women in this spending category

Spending More than Rs 500 Among the experimental group, 395 women reported to have made some level of decision in this spending category both before and after SO3 intervention These cases were cross-tabulated and presented in Table 27

Table 27 Change in Decision on Spending Household Income (More than Rs 500) on Personal/Family Cause Before and After SO3 Intervention

After / *Before*	0	1	2	3	Total
0	11	68	38	1	118
1	0	83	112	3	198
2	0	0	66	13	79
3	0	0	0	0	0
Total	11	151	216	17	395

% change in decision	No	Percent
Decrease by 3	0	0
Decrease by 2	0	0
Decrease by 1	0	0
Constant	160	40 5
Increase by 1	193	48 9
Increase by 2	41	10 4
Increase by 3	1	0 3
Total Increase	235	59 5
Total Decrease	0	0
Net Increase	235	59 5

Table 27 shows 40 5 percent women had no change in decision status, 48 5 percent increased the decision influence by one level, 10 4 percent increased decision influence by two levels, and another 0 3 percent increased decision influence by three levels Altogether 59 5 percent women increased their decision influence in this spending category

Spending for Business purpose

A maximum of 101 out of 450 women from control group, and 395 out of 450 women responded to this inquiry revealing their involvement in spending personal income for business purpose

Spending Less than Rs 100 Among the experimental group, 393 women reported to have made some level of decision in this spending category both before and after SO3 intervention These cases were cross-tabulated and presented in Table 28

Table 28 Change in Decision on Spending Household Income (Less than Rs 100) on Business Cause Before and After SO3 Intervention

After / *Before*	0	1	2	3	Total
0	2	12	16	11	41
1	0	8	59	34	101
2	0	0	42	143	185
3	0	0	1	65	66
Total	2	20	118	253	393

% change in decision	No	Percent
Decrease by 3	0	0
Decrease by 2	0	0
Decrease by 1	1	0 3
Constant	117	29 8
Increase by 1	214	54 5
Increase by 2	50	12 7
Increase by 3	11	2 8
Total Increase	275	70 0
Total Decrease	1	0 3
Net Increase	274	69 7

Table 28 shows 0 3 percent women decreased their decision influence by one level, 29 8 percent women had no change in decision status, 54 5 percent increased the decision influence by one level, 12 7 percent increased decision influence by two levels, and another 2 8 percent increased decision influence by three levels Altogether 70 0 percent women increased their decision influence while 0 3 percent decreased such influence thus showing a net increment in decision influence by 69 7 percent women in this spending category

Spending Rs 101-500 Among the experimental group, 393 women reported to have made some level of decision in this spending category both before and after SO3 intervention These cases were cross-tabulated and presented in Table 29

Table 29 Change in Decision on Spending Household Income (Rs 101-500) on Business Cause Before and After SO3 Intervention

After / *Before*	0	1	2	3	Total
0	4	48	40	1	93
1	0	64	122	15	201
2	0	2	63	31	96
3	0	0	0	3	3
Total	4	114	225	50	393

% change in decision	No	Percent
Decrease by 3	0	0
Decrease by 2	0	0
Decrease by 1	2	0 5
Constant	134	34 1
Increase by 1	201	51 1
Increase by 2	55	14 0
Increase by 3	1	0 3
Total Increase	257	65 4
Total Decrease	2	0 5
Net Increase	255	64 9

Table 29 shows 0 5 percent women had decreased their decision influence by one level, 34 1 percent women had no change in decision status, 51 1 percent increased the decision influence by one level, 14 0 percent increased decision influence by two levels, and another 0 3 percent increased decision influence by three levels Altogether 65 4 percent women increased their decision influence while 0 5 percent decreased such influence thus showing a net increment in decision influence by 64 9 percent women in this spending category

Spending More than Rs 500 Among the experimental group, 392 women reported to have made some level of decision in this spending category both before and after SO3 intervention These cases were cross-tabulated and presented in Table 30

Table 30 Change in Decision on Spending Household Income (More than Rs 500) on Business Cause Before and After SO3 Intervention

After / *Before*	0	1	2	3	Total
0	19	87	42	0	148
1	1	92	83	2	178
2	0	0	56	10	66
3	0	0	0	0	0
Total	20	179	181	12	392

% change in decision	No	Percent
Decrease by 3	0	0
Decrease by 2	0	0
Decrease by 1	1	0 3
Constant	167	42 6
Increase by 1	180	45 9
Increase by 2	44	11 2
Increase by 3	0	0
Total Increase	224	57 1
Total Decrease	1	0 3
Net Increase	223	56 9

Table 30 shows 0 3 percent women decreased their influence in decision by one level, 42 6 percent women had no change in decision status, 45 9 percent increased the decision influence by one level, and 11 2 percent increased decision influence by two levels Altogether 57 1 percent women increased their decision influence while 0 3 percent decreased such influence thus showing a net increment in decision influence by 56 9 percent women in this spending category

Decision Score and Analysis of Results

The percentage change analysis of the decision influence made above may be useful for targeting purpose but it does not capture the jumps in decision performance For this, the decision scores have been computed for each category and level of spending These decision scores are presented in Annex 1 These decision scores are constructed by a linear aggregation and averaging of the individual decision values ranging from 0 to 3

3 6 3 Women's Influence onSending their Daughters to School

Young children seldom make their education related decisions by themselves This decision is made within the family, particularly by the parents As the parents become aware of the role of education, they are expected to persuade the children to join and regularly attend the school In Nepal, the rate of enrolment of the girl child is lower for several reasons In this section, an attempt is made to analyse the influence of the women in the SO3 area on the education of their children, particularly the girl child

The survey data showed that a total of 1,307 school-going children aged 6-14 years fell under the purview of the mother's decision about their education in the experimental group of 450 households while only 1,098 children represented schooling decisions of the mother in the equal number of control households

The following tables present both the number and percent of women in both experimental and control groups, that have made decisions on the schooling of their children For the experimental group, those who made decisions at levels 1 to 3 for the female children to **regularly attend school** total to 80 2 percent (less 1 8% that has 0 decision from the total of 82%) Compared to that of the control group of 68 percent for girl child, while the difference with experimental may not be much, but this is evident of the universal commitment of parents, mothers especially to educate their children, including the girl child Between sons and daughters, data also show no significant difference in the number of women who favored sending them to school, in both experimental and control groups

Between the experimental and control groups however, there is a pronounced difference in the percent of women who made decisions for the girld child **never to attend school** (18 3% in control and only 3 7% in experimental) Therefore, it can be said that SO3 women have higher level of consciousness in terms of sending their girl child to school

There is also a general trend of joint decision-making (score of 2) in the household for both male and female children , and across experimental and control groups

Decision by School Attendance Status of Children (Male children of Experimental Group) (Number)

Attendance Status	Decision 0	Decision 1	Decision 2	Decision 3	Total
Regularly attending	12	92	396	131	631
Re-enrolled every time	1	21	47	13	82
Pulled out once and re-enrolled	0	4	15	5	24
Pulled out and never re-enrolled	2	0	1	0	3
Never attended school	1	2	16	4	23
Total	16	119	475	153	763

Decision by School Attendance Status of Children (Female children of Experimental Group)

Attendance Status	Decision 0	Decision 1	Decision 2	Decision 3	Total
Regularly attending	10	76	272	88	446
Re-enrolled every time	3	13	31	6	53
Pulled out once and re-enrolled	1	1	12	6	20
Pulled out and never re-enrolled	0	1	3	1	5
Never attended school	3	3	13	1	20
Total	17	94	331	102	544

Decision by School Attendance Status of Children (Male children of Control Group)

Attendance Status	Decision 0	Decision 1	Decision 2	Decision 3	Total
Regularly attending	28	118	296	37	479
Re-enrolled every time	3	29	30	1	63
Pulled out once and re-enrolled	3	1	9	4	17
Pulled out and never re-enrolled	1	1	0	1	3
Never attended school	5	8	23	3	39
Total	40	157	358	46	601

Decision by School Attendance Status of Children (Female children of Control Group)

Attendance Status	Decision 0	Decision 1	Decision 2	Decision 3	Total
Regularly attending	20	126	199	13	358
Re-enrolled every time	3	16	12	1	32
Pulled out once and re-enrolled	3	0	10	1	14
Pulled out and never re-enrolled	0	1	1	0	2
Never attended school	26	16	45	4	91
Total	52	159	267	19	497

Decision by School Attendance Status of Children (Male children of Experimental Group) (%)

Attendance Status	Decision 0	Decision 1	Decision 2	Decision 3	Total
Regularly attending	1 6	12 1	51 9	17 2	82 7
Re-enrolled every time	0 1	2 8	6 2	1 7	10 7
Pulled out once and re-enrolled	0 0	0 5	2 0	0 7	3 1
Pulled out and never re-enrolled	0 3	0 0	0 1	0 0	0 4
Never attended school	0 1	0 3	2 1	0 5	3 0
Total	2 1	15 6	62 3	20 1	100

Decision by School Attendance Status of Children (Female children of Experimental Group)

Attendance Status	Decision 0	Decision 1	Decision 2	Decision 3	Total
Regularly attending	1 8	14 0	50 0	16 2	82 0
Re-enrolled every time	0 6	2 4	5 7	1 1	9 7
Pulled out once and re-enrolled	0 2	0 2	2 2	1 1	3 7
Pulled out and never re-enrolled	0 0	0 2	0 6	0 2	0 9
Never attended school	0 6	0 6	2 4	0 2	3 7
Total	3 1	17 3	60 8	18 8	100

Decision by School Attendance Status of Children (Male children of Control Group)

Attendance Status	Decision 0	Decision 1	Decision 2	Decision 3	Total
Regularly attending	4 7	19 6	49 3	6 2	79 7
Re-enrolled every time	0 5	4 8	5 0	0 2	10 5
Pulled out once and re-enrolled	0 5	0 2	1 5	0 7	2 8
Pulled out and never re-enrolled	0 2	0 2	0 0	0 2	0 5
Never attended school	0 8	1 3	3 8	0 5	6 5
Total	6 7	26 1	59 6	7 7	100

Decision by School Attendance Status of Children (Female children of Control Group)

Attendance Status	Decision 0	Decision 1	Decision 2	Decision 3	Total
Regularly attending	4 0	25 4	40 0	2 6	72 0
Re-enrolled every time	0 6	3 2	2 4	0 2	6 4
Pulled out once and re-enrolled	0 6	0 0	2 0	0 2	2 8
Pulled out and never re-enrolled	0 0	0 2	0 2	0 0	0 4
Never attended school	5 2	3 2	9 1	0 8	18 3
Total	10 5	32 0	53 7	3 8	100

CHAPTER IV

CONCLUSION AND RECOMMENDATIONS

For SO3 Indicator 1 collective action for social change initiated by women, data obtained through Focus Group Discussion show that the women from 12 groups have worked on 82 community issues, taking 128 actions or steps to address these issues, and for a total of 561 times over the period of two years while participating in the SO3 interventions

Therefore, taking 561 total action/times obtained, divided by 24 months (last two years of SO3) yields 23 5 action times SO3 can use this base number of 23 5 action/times multiplied by XX number of advocacy groups to yield XX target for SO3 indicator 1

The women initiated wide ranging types of community issues, such as demanding prompt distribution of ORT, protesting against delayed release of loans, campaigning against alcohol production and consumption, handing over of government forest for community forest user groups) Some of these actions or steps took the women a substantial number of times approaching respective authorities for action, such as their request to the VDC office to hand over government forest for them to manage as members of the women community forest users groups

For SO3 indicator 2 women who influence household decision-making on spending own income, and household income, the results of the analysis made from the field data shows impressive achievement of SO3 in increasing the influence of women in various decisions affecting the household The increase in decision score from the control case is positive for every decision category, the value ranging from 0 07 to as high as 1 07 This shows that the experimental group women could influence the household decision by nearly one step compared to the control group women The experimental group women were marginally better than the control group at the time of joining the SO3 and hence the overall increase in decision score from before to after joining SO3 is slightly less The summary of the results is presented in Table 36

Table 36 Summary of Percent of Women Increasing Their Decision Influence in various Categories and Levels of Spending Before and After SO3 Intervention

Particulars	Women Increasing the Decision Influence (Percent)
Personal Asset	48 4
Income Producing Asset	
Chicken	52 3
Pigs	57 1
Sheep/goat	40 4
Cattle	47 1
Own Income (Personal/Family Purpose)	
Less than Rs 100	40 9
Rs 100 - 500	67 7
More than Rs 500	64 0
Spending Own Income (Business)	
Less than Rs 100	45 9
Rs 100 - 500	63 5
More than Rs 500	68 6
Spending Household Income Personal/Family)	
Less than Rs 100	68 4
Rs 100 - 500	69 1
More than Rs 500	59 5
Spending Household Income (Business)	
Less than Rs 100	69 7
Rs 100 - 500	64 9
More than Rs 500	56 9

The influence in decision making did not vary much by income class except in few cases It however, varied considerably between various ethnic groups In particular, the occupational caste group were always ahead in increasing the decision score with the program The decision performance of Rajbansi/Satar/Tajpuriya women remained consistently lower although they were also able to make improvements

For the sub-indicator influence on household decision-making on sending daughters to school, data analysis revealed the following for the experimental group, those who made decisions at levels 1 to 3 for the female children to regularly attend school total

to 80 2 percent (less 1 8% that has 0 decision from the total of 82%) Compared to that of the control group of 68 percent for girl child, while the difference with experimental may not be much, but this is evident of the universal commitment of parents, mothers especially to educate their children, including the girl child Between sons and daughters, data also show no significant difference in the number of women who favored sending them to school, in both experimental and control groups Between the experimental and control groups however, there is a pronounced difference in the percent of women who made decisions for the girld child never to attend school (18 3% in control and only 3 7% in experimental) Therefore, it can be said that SO3 women have higher level of consciousness in terms of sending their girl child to school There is also a general trend of joint decision-making (score of 2) in the household for both male and female children , and across experimental and control groups

4 / Other Program Implications

Although the area of program implementation and program contents have already been defined, there is, nevertheless, the scope for micro-planning and contingent planning to increase the effectiveness of the program The result gives the increase in decision score for a particular decision variable for the current intensity of the program intervention If this score is to be further increased, then the intensity of intervention has also to be increased The quantification of decision together with the cost of the program will provide a clue as to how much investment is needed to increase the decision performance to a particular level

Targeting Program Participants The study shows that the income class of the women does not matter much in as much as improving the decision influence of the women is concerned This is an important piece of information implying that the program need not go for income class targeting This is not the case in the performance of the ethnic groups For the same level of intervention, the occupational caste group women were able to increase their decision score more than other groups Thus, these women can be targeted for increasing the output of the program in the form of increased influence of the women on household decisions In the same vein, targeting the Rajbansi/Satar/Tajpuriya women will reduce the program output

Program Operation Modality This study indicates two major areas where the program operation needs improvements The first is that the study has identified the causes of the failure of women in completing the literacy classes (drop-out cases) The program need to understand the dynamics behind these reasons for drop-out and introduce reforms to ensure that the participants complete the course The other area is to explore the causes (probably socio-cultural) as to why the Rajbansi/Satar/Tajpuriya women lag behind in influencing the household decisions Once the genesis of this is understood, then appropriate action can be taken to improve their decision performance

ANNEX 1

Analysis of Decision Scores on Various Categories and Levels of Spending

Decision on Spending Personal Income

Spending Personal Asset

Of the 450 women from the selected sample households interviewed from each control and experimental category, 45 women from the control group and 76 women from the experimental group reported to have possessed the personal asset with spending decisions Before joining the SO3, 83 experimental group of women had such income and a decision to make on its spending All these women had some level of participation in the decision to spend such income but the higher level of influence was exercised by the women in the experimental group after participation in the program Almost 62 percent of the women participating in the program had full control in spending the personal asset Before joining the program, such full control was exercised by only 28 percent of these women This indicates a marked improvement in influencing the personal income spending decision of women after participating in the program Their decision score in this head increased by 0 30 points compared to before the program situation and by 0 42 points compared to the control group women The comparative account of the influence in spending personal asset income with and without the program (control and experimental group) and before and after the program is shown in Table A 1

Table A 1 Women's Participation and Influence in Decision Making on Income From Their Own *Personal Assets*

Particulars	Control	Experimental	
		Before	After
Yes Cases	45	83	76
Not participated (%)	0	0	0
Participated without influence (%)	22 2	19 3	3 9
Participated with joint influence (%)	40	53	34 2
Participated with full influence (%)	37 8	27 7	61 8
Average Decision Score (All cases)	0 22	0 42	0 44
Average Decision Score (Yes cases)	2 16	2 28	2 58

The cross tabulation of the influence in personal asset spending decision by income group revealed no particular pattern except the prevalance of joint decision making among the lower middle income groups (Table A 2)

Ethnic groupwise also, the decision influence pattern was not revealing in favour or against any particular ethnic group (Table A 3) except a notable increase in the decision score of the occupational caste group women

Table A 2 Women's Participation and Influence in Decision Making on Income From Their Own Personal Personal Assets by Income Group

Income Group	Control		Experimental			
			Before		After	
	No	Score	No	Score	No	Score
Less than Rs 10,000	6	1 83	5	1 40	4	1 75
Rs 10,000 - Rs 20,000	8	2 50	19	2 16	25	2 64
Rs 20,000 - Rs 30,000	14	1 86	18	2 00	14	2 64
Rs 30,000 - Rs 40,000	3	2 00	11	2 27	7	2 30
Rs 40,000 - Rs 50,000	8	2 25	7	2 71	6	2 67
Rs 50,000 - Rs 60,000	5	2 40	8	2 00	7	2 71
More than Rs 60,000	1	3 00	15	2 13	13	2 69

Table A 3 Women's Participation and Influence in Decision Making on Income From Their Own Personal Personal Assets by Ethnic Group

Ethnic Group	Control		Experimental			
			Before		After	
	No	Score	No	Score	No	Score
Brahmin/Chhetri	25	1 96	41	2 10	36	2 61
Mongol	3	2 00	11	2 18	7	2 71
Occupational castes	4	2 75	17	1 76	18	2 50
Tharu	3	2 67	7	2 14	5	2 40
Rajbansi/Satar/Tajpuriya	8	1 25	2	2 50	5	2 40
Others	2	1 5	5	2 60	5	2 80

4 2 2 Income Producing Asset

The principal sources of *Income producing assets* are chicken, pigs, sheep/goat and cattle where a sizeable number of female respondents participated in the income spending decision

Spending Income from Chicken With the SO3 intervention, the decision making appears to be fastly shifting from simple participation to joint decision making and full influence Of the 450 women from the selected sample households interviewed from each control and experimental category, only 13 women from the control group and 163 women from the experimental group reported to have possessed chicken as *Income producing assets*with spendir g decisions Before joining the SO3, 63 experimental group

of women had such income and a decision to make on its spending All these women had some level of participation in the decision to spend such income with the experimental group women faring significant well after participation in the program Almost 72 percent of the women participating in the program had full control in spending the income from chicken Before joining the program, such full control was exercised by only 39 percent of these women This indicates a marked improvement in influencing the personal income spending decision of women after participating in the program Their decision score in this head increased by 0 45 points compared to before the program situation and by 1 07 points compared to the control group women The comparative account of the influence in spending income from chicken with and without the program and before and after the program is shown in Table A 4

Table A 4 Women's Participation and Influence in Decision Making on Income From Their Own Personal Income Producing Assets (from Chicken)

Particulars	Control	Experimental	
		Before	After
Yes Cases	13	63	163
Not participated (%)			
Participated without influence (%)	25 0	15 9	3 1
Participated with joint influence (%)	75 0	44 4	24 5
Participated with full influence (%)		39 7	72 4
Average Decision Score (All cases)	0 05	0 31	0 97
Average Decision Score (Yes cases)	1 62	2 24	2 69

The cross tabulation of the influence in spending decision by income group presented in Table A 5 revealed a slight improvement in influence as the income/asset category of the household increased In general, however, the clear pattern of difference in decision influence by income is not evident

Ethnic groupwise, the decision influence of Tharu women was highest after joining the program although, in absolute terms, the Mongol women had maximum control in spending income from chicken (Table A 6)

Table A 5 Women's Participation and Influence in Decision Making on Income From Their Own Personal Income Producing Assets (from Chicken) by Income Group

Income Group	Control		Experimental			
			Before		After	
	No	Score	No	Score	No	Score
Less than Rs 10,000			7	2 14	13	2 77
Rs 10,000 - Rs 20,000	3	1 67	16	2 25	51	2 69
Rs 20,000 - Rs 30,000	1	2 00	19	2 26	38	2 63
Rs 30 000 - Rs 40,000			4	2 75	20	2 65
Rs 40,000 - Rs 50,000			7	1 86	15	2 80
Rs 50 000 - Rs 60 000			3	2 67	7	2 86
More than Rs 60,000			7	2 13	19	2 68

Table A 6 Women's Participation and Influence in Decision Making on Income From Their Own Personal Income Producing Assets (from Chicken) by Ethnic Group

Ethnic Group	Control		Experimental			
			Before		After	
	No	Score	No	Score	No	Score
Brahmin/Chhetri	2	2 00	10	2 30	40	2 78
Mongol	2	1 50	9	2 44	20	2 90
Occupational castes	2	2 00	21	2 19	36	2 75
Tharu	2	2 00	15	2 07	43	2 70
Rajbansi/Satar/Tajpuriya	5	1 20	6	2 17	18	2 78
Others			2	3 00	6	2 33

Income from Pigs Of the 450 women from the selected sample households interviewed from each control and experimental category, only 4 women from the control group and 99 women from the experimental group reported to have possessed this *Income producing asset* Before joining the SO3, 30 experimental group of women had such income and a decision to make on its spending All these women had some level of participation in the decision to spend such income but the influence was decisively better among the women in the experimental group after participation in the program Almost 38 4 percent of the women participating in the program had full control in spending the *Income from pigs* Before joining the program, such full control was exercised by only 3 percent of these women Their decision score in this head increased by 0 66 points compared to before the program situation and by 0 58 points compared to the control group women The comparative account of the influence in spending income from *pigs* with and without the program and before and after the program is shown in Table A 7

Table A 7 Women's Participation and Influence in Decision Making on Income From Their Own Personal Income Producing Assets (from Pigs)

Particulars	Control	Experimental

		Before	After
Yes Cases	4	30	99
Not participated (%)	0	0	0
Participated without influence (%)	25 0	36 7	5 1
Participated with joint influence (%)	75 0	60 0	56 6
Participated with full influence (%)	0 0	3 3	38 4
Average Decision Score (All cases)	0 02	0 11	0 51
Average Decision Score (Yes cases)	1 75	1 67	2 33

According to the income group, the pigs were reared by the lower three income class and they were able to raise their decision influence significantly (Table A 8)

One interesting observation is that, according to the age-old Nepalese Tradition, the Brahmin/Chhetri ethnic group do not rear pigs in their homestead as these animals are considered untouchables However, after the project intervention, some households from this ethnic group had possessed pigs as *Income producing assets*with considerable control over expenses earned from the pigs This is a breakthrough in overcoming the superstitious religious barrier in development This is revealed from the ethnic groupwise cross tabulation of the participation in spending decisions presented in Table A 9

Table A 8 Women's Participation and Influence in Decision Making on Income from Their Own Personal Income Producing Assets (from Pigs) by Income Group

Income Group	Control		Experimental			
			Before		After	
	No	Score	No	Score	No	Score
Less than Rs 10,000			3	1 67	4	2 25
Rs 10,000 - Rs 20,000	3	1 67	11	1 82	43	2 30
Rs 20,000 - Rs 30,000	1	2 00	7	1 43	18	2 39
Rs 30,000 - Rs 40,000			2	2 00	12	2 67
Rs 40,000 - Rs 50,000			3	2 00	12	2 17
Rs 50,000 - Rs 60,000					1	3 00
More than Rs 60,000			4	1 25	9	2 11

Table A 9 Women's Participation and Influence in Decision Making on Income From Their Own Personal Income Producing Assets (from Pigs) by Ethnic Group

Ethnic Group	Control		Experimental			
			Before		After	
	No	Score	No	Score	No	Score
Brahmin/Chhetri					8	2 63
Mongol			5	1 80	14	2 36
Occupational castes			12	1 75	33	2 52
Tharu			11	1 64	35	2 14
Rajbansi/Satar/Tajpuriya			2	1 50	7	2 00
Others					2	2 50

Income from Income producing assets(Sheep/Goat) Sheep/goats are the most common form of *Income producing assets* in Nepal Of the 450 women from the selected sample households interviewed from each control and experimental category, 48 women from the control group and 214 women from the experimental group reported to have possessed the sheep/goat with spending decisions Before joining the SO3, 71 experimental group of women had such income and a decision to make on its spending All these women had some level of participation in the decision to spend such income but, in this category also, the performance of the women in the experimental group after participation in the program was clearly noteworthy Almost 37 percent of the women participating in the program had full control in spending the income from sheep/goat as *Income producing asset* Before joining the program, such full control was exercised by only 14 percent of these women This indicates a marked improvement in influencing the personal income spending decision of women after participating in the program Their decision score in this head increased by 0 45 points compared to before the program situation and by 0 50 points compared to the control group women The comparative account of the influence in spending *Income from sheep/goat* with and without the program and before and after the program is shown in Table A 10

Table A 10 Women's Participation and Influence in Decision Making on Income from Their Own Personal Income Producing Assets (from Sheep/Goat)

Particulars	Control	Experimental	
		Before	After
Yes Cases	48	71	214
Not participated (%)	2 1		
Participated without influence (%)	33 3	23 9	2 8
Participated with joint influence (%)	41 7	62 0	59 8
Participated with full influence (%)	22 9	14 1	37 4
Average Decision Score (All cases)	0 20	0 30	1 12
Average Decision Score (Yes cases)	1 85	1 90	2 35

An analysis of decision influence by income group shows that the such influence was progressively better among the higher income households before joining the SO3 and even the control households but this difference seems to have been smoothened by the SO3 as revealed by the similar decision score of all income class households after participating in the program (Table A 11)

Ethnic groupwise, the improvement in decision score was highest among the occupational caste women while the maximum influence was exercised by Mongol women exactly as in the case of chicken (Table A 12)

Table A 11 Women's Participation and Influence in Decision Making on Income from Their Own Personal Income Producing Assets (from Sheep/Goat) by Income Group

Income Group	Control		Experimental			
			Before		After	
	No	Score	No	Score	No	Score
Less than Rs 10 000	4	1 00	3	1 33	19	2 21
Rs 10,000 - Rs 20,000	18	1 89	17	1 88	64	2 38
Rs 20,000 - Rs 30,000	15	1 80	18	1 88	53	2 32
Rs 30 000 - Rs 40,000	3	1 67	11	1 82	29	2 34
Rs 40 000 - Rs 50 000	5	2 40	11	2 09	18	2 44
Rs 50 000 - Rs 60,000	1	3 00	3	2 00	12	2 25
More than Rs 60,000	2	2 00	8	2 00	19	2 42

Table A 12 Women's Participation and Influence in Decision Making on Income from Their Own Personal Income Producing Assets (from Sheep/Goat) by Ethnic Group

Ethnic Group	Control		Experimental			
			Before		After	
	%	Score	%	Score	%	Score
Brahmin/Chhetri	23	2 04	29	1 93	87	2 41
Mongol	7	2 00	5	2 20	14	2 57
Occupational castes	4	1 75	17	1 65	66	2 28
Tharu	1	2 00	9	1 67	23	2 30
Rajbansi/Satar/Tajpuriya	11	1 27	7	2 14	9	2 11
Others	2	2 50	4	2 50	13	2 23

Income from Cattle Cattle are expensive assets in Nepal and hence they are less frequently used by women in the form of *income producing asset* Of the 450 women from the selected sample households interviewed from each control and experimental category, 35 women from the control group and 37 women from the experimental group reported to have possessed the *income producing assets*with spending decisions Before joining the SO3, 41 experimental group of women had such income and a decision to make on its spending All these women had some level of participation in the decision to

spend such income but again the maximum control in decision was exercised by the women in the experimental group after participation in the program Almost 27 percent of the women participating in the program had full control in spending the *income from cattle* Before joining the program, such full control was exercised by only about 2 percent of these women This indicates a marked improvement in influencing the personal income spending decision of women after participating in the program Their decision score in this head increased by 0 51 points compared to before the program situation and by 0 53 points compared to the control group women The comparative account of the influence in spending income from cattle as *income producing assets* with and without the program and before and after the program is shown in Table A 13

Table A 13 Women's Participation and Influence in Decision Making on Income from Their Own Personal Income Producing Assets (from Cattle)

Particulars	Control	Experimental	
		Before	After
Yes Cases	35	41	37
Not participated (%)	2 9		
Participated without influence (%)	34 3	31 7	5 4
Participated with joint influence (%)	54 3	65 9	67 6
Participated with full influence (%)	8 6	2 4	27 0
Average Decision Score (All cases)	0 13	0 16	0 18
Average Decision Score (Yes cases)	1 69	1 71	2 22

As the number of women from different income class using cattle as *Income producing assets*is small, there is no particular pattern in decision control based on income class (Table A 14)

Ethnic groupwise, the occupational caste group women were able to increase their decision score or influence in decision considerably (Table A 15)

Table A 14 Women's Participation and Influence in Decision Making on Income from Their Own Personal Income Producing Assets (from Cattle) by Income Group

Income Group	Control		Experimental			
			Before		After	
	No	Score	No	Score	No	Score
Less than Rs 10,000	3	1 00	1	1 00	2	2 00
Rs 10,000 - Rs 20,000	14	1 64	7	1 71	7	2 29
Rs 20 000 - Rs 30 000	9	1 78	12	1 75	10	1 40
Rs 30,000 - Rs 40 000	3	1 67	5	1 40	6	2 17
Rs 40,000 - Rs 50 000	2	2 00	6	1 83	7	2 29
Rs 50,000 - Rs 60,000	2	2 50	3	1 67		
More than Rs 60 000	2	1 50	7	1 86	5	2 20

Table A 15 Women's Participation and Influence in Decision Making on Income from Their Own Personal Income Producing Assets (from Cattle) by Ethnic Group

Ethnic Group	Control		Experimental			
			Before		After	
	No	Score	No	Score	No	Score
Brahmin/Chhetri	19	1 79	25	1 72	18	2 22
Mongol	2	1 00	2	2 00	2	2 00
Occupational castes	7	2 00	5	1 60	10	2 40
Tharu	1	2 00	6	1 67	3	2 00
Rajbansi/Satar/Tajpuriya	4	1 00	2	1 50	1	2 00
Others	2	1 50	1	2 00	3	2 00

In other income generating sources, the number of observations (yes cases) were very low to make any conclusive statement about the decision behavior Some new income sources such as making and selling handicrafts, running a tea shop were begun by the program participants and their spending decision influence earned from these activities were quite impressive although the proportion of women engaged in these activities was very small

One interesting observation from the above analysis is that the influence in spending decision of women decreased in every category as the amount of income became more bulky For example, the influence in spending income from cattle is less than that in sheep and goat and even lesser in the case of chicken In this sense, this analysis is in tandem with the influence in decision of women by size of spending to be discussed later

Ethnic groupwise, the clear tendency from all observations is the distinct improvement in decision score of the occupational caste groups after joining the program Tharu and Mongol women have also fared relatively well in such decisions

4 3 Spending Personal Income by Size of Expense

The preceeding section dealt on the influence of the women in spending their own income obtained from various sources without, however, referring to the size as well as the nature of spending Their participation in spending decisions could depend on such things as how much is being spent and where it is being spent This section therefore analyses women's involvement in spending decisions by the amount of money spent and the activity group for which the expenditure is incurred For this purpose, the amount of expenditure is divided into three mutually exclusive categories - less than Rs 100, Rs 100-500, and more than Rs 500 Similarly, the expenditure activity is grouped into that for personal/family cause and that for business

4 3 1 Spending for Personal/family Purpose

A maximum of 101 out of 450 women from control group, and 378 out of 450 women responded to this inquiry revealing their involvement in this decision The compilation of the responses as presented in Table A 16 clearly shows the decreasing control over decision by women as the sum of money to be spent gets larger and larger This is true for both control and experimental group households and also for the experimental group households before their joining the Program

The tabulation of the findings clearly shows that the control of the women's own income by size of spending is gradually lowered as the level of spending rises This is invariably true in both personal/family expenses and business expenses The Table shows that while the decision score of the control group women and the experimental group women before joining SO3 were very similar, it was significantly increased in all expenditure sum categories after joining the Program In fact, the women have taken almost full authority in spending up to Rs 100

Table A 16 Women's Participation and Influence in Spending Decision of Their Own Income on Personal/Family Expenses by Size of Spending

Particulars	Control			Experimental					
				Before			After		
	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100 500	>Rs 500
Yes Cases	101	101	100	165	165	165	378	378	378
Not participated (%)	1 0	2 0	7 0		1 2	4 8		0 3	0 8
Participated without influence (%)	2 0	25 7	36 0	7 9	23 6	46 7	0 5	3 2	13 2
Participated with joint influence (%)	23 8	51 5	52 0	34 5	57 0	47 3	4 8	32 8	67 2
Participated with full influence (%)	73 3	20 8	5 0	57 6	18 2	1 2	94 7	63 8	18 8
Average Decision Score (All cases)	0 60	0 43	0 34	0 92	0 70	0 53	2 47	2 18	1 82
Average Decision Score (Yes cases)	2 69	1 91	1 55	2 50	1 92	1 45	2 94	2 60	2 17

Table A 17 shows the number of responses in this question by income class and the subsequent Table A 18 shows their respective decision score No definite pattern of influence is evident by income class

Table A 19 and Table A 20 show respectively the number of responses and the decision score of various ethnic groups The table indicates a more or less dominance of Brahmin/Chhetri women in the decision score in all control and experimental cases

Table A 17 Women's Participation and Influence in Spending Decision of Their Own Income on Personal/Family Expenses by Size of Spending

No of Yes Cases by Income Class

Particulars	Control			Experimental					
				Before			After		
	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100 -500	>Rs 500	<Rs 100	Rs 100 -500	>Rs 500
Less than Rs 10,000	11	11	11	11	11	11	32	32	32
Rs 10,000-20,000	37	37	35	44	44	44	125	125	125
Rs 20,000-30,000	30	30	30	41	41	41	85	85	85
Rs 30,000-40,000	6	6	5	21	21	21	32	32	32
Rs 40,000- 50,000	9	9	9	20	20	20	38	38	38
Rs 50,000-60,000	5	5	5	10	10	10	19	19	19
More than Rs 60,000	3	3	3	18	18	18	30	30	30

Table A 18 Women's Participation and Influence in Spending Decision of Their Own Income on Personal/Family Expenses by Size of Spending

Average Decision Score by Income Class

Particulars	Control			Experimental					
				Before			After		
	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100 -500	>Rs 500	<Rs 100	Rs 100 500	>Rs 500
Less than Rs 10,000	2 36	1 82	1 27	2 18	1 82	1 45	2 88	2 41	2 09
Rs 10,000-20,000	2 70	1 98	1 50	2 50	1 98	1 55	2 96	2 66	2 10
Rs 20 000-30,000	2 77	1 71	1 63	2 44	1 71	1 24	2 96	2 59	2 01
Rs 30 000-40 000	2 50	2 05	1 17	2 71	2 05	1 48	2 94	2 51	1 82
Rs 40,000- 50,000	2 78	2 25	2 00	2 75	2 25	1 65	2 97	2 79	2 11
Rs 50,000-60,000	3 00	1 90	1 80	2 40	1 90	1 60	3 00	2 58	2 21
More than Rs 60,000	2 67	1 83	1 33	2 33	1 83	1 33	2 80	2 50	2 00

Table A 19 Women's Participation and Influence in Spending Decision of Their Own Income on Personal/Family Expenses by Size of Spending

No of Yes Cases by Ethnic Group

Particulars	Control			Experimental					
				Before			After		
	<Rs 10 0	Rs 100- 500	>Rs 500	<Rs 100	Rs 100 -500	>Rs 50 0	<Rs 100	Rs 100 -500	>Rs 50 0
Brahmin/Chhetri	44	44	44	66	66	66	121	121	121
Mongol	12	12	12	18	18	18	37	37	37
Occupational castes	12	12	12	39	39	39	106	106	106
Tharu	10	10	10	28	28	28	64	64	64
Rajbansi/Satar/Tajpuria	18	18	17	9	9	9	33	33	33
Others	5	5	5	5	5	5	17	17	17

Table A 20 Women's Participation and Influence in Spending Decision of Their Own Income on Personal/Family Expenses by Size of Spending

Average Decision Score by Ethnic Group

Particulars	Control			Experimental					
				Before			After		
	<Rs 100	Rs 100 500	>Rs 50 0	<Rs 10 0	Rs 100 500	>Rs 50 0	<Rs 10 0	Rs 10 0 500	>Rs 50 0
Brahmin/Chhetri	2 84	2 18	1 70	2 56	1 97	1 50	2 97	2 68	2 07
Mongol	2 50	1 50	1 42	2 67	1 79	1 61	2 97	2 70	1 97
Occupational castes	2 75	2 00	1 92	2 38	1 82	1 31	2 97	2 58	2 12
Tharu	2 60	2 00	1 50	2 39	2 07	1 43	2 88	2 55	2 06
Rajbansi/Satar/Tajpuria	2 50	1 44	1 12	2 33	1 67	1 33	2 85	2 39	1 88
Others	2 60	1 80	1 20	2 80	2 20	1 60	2 94	2 53	1 70

4 3 2 Spending for Business purpose

A maximum of 101 out of 450 women from control group, and 378 out of 450 women responded to this inquiry revealing their involvement in this decision The compilation of the responses as presented in Table A 16 clearly shows that, as in the case of personal/family expenses, there is decreasing control over decision by women as the sum of money to be spent gets larger and larger This is true for both control and experimental group households and also for the experimental group households before their joining the Program

The compilation of responses clearly shows that the control of the women's own income by size of spending is gradually lowered as the level of spending rises This is invariably true in both personal/family expenses and business expenses The Table shows that while the decision score of the control group women and the experimental group women before joining SO3 were more or less similar, it was significantly increased in all expenditure sum categories after joining the Program In relative sense, however, the influence in spending for business purpose is slightly lower than spending for personal/family cause

Table A 21 Women's Participation and Influence in Spending Decision of Their Own Income on Business Expenses by Size of Spending

Particulars	Control			Experimental					
				Before			After		
	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100 500	>Rs 500
Yes Cases	101	101	98	160	160	160	378	378	378
Not participated (%)	6 9	7 9	12 2		1 9	8 8		0 3	0 8
Participated without influence (%)	4 0	30 7	43 9	10 0	35 0	56 3	0 5	5 0	18 3
Participated with joint influence (%)	36 6	50 5	39 8	38 8	50 0	33 8	9 8	49 7	66 1
Participated with full influence (%)	52 5	10 9	4 1	51 3	13 1	1 3	89 7	45 0	14 8
Average Decision Score (All cases)	0 53	0 37	0 30	0 86	0 62	0 45	2 43	2 01	1 64
Average Decision Score (Yes cases)	2 35	1 64	1 36	2 41	1 74	1 28	2 89	2 39	1 95

Table A 22 shows the number of responses in this question by income class and the subsequent Table A 23 shows their respective decision score The Table shows a generally positively correlated decision score with the income class in all control and experimental cases

Table A 24 and Table A 25 show respectively the number of responses and the decision score of various ethnic groups The table indicates a more or less dominance of Brahmin/Chhetri and occupational caste group in business involvement and clear

superiority of occupational caste group women in increasing joining the Program

Table A 22 Women's Participation and Influence in Spending Decision of Their Own Income on Business Expenses by Size of Spending

No of Yes Cases by Income Class

Particulars	Control			Experimental					
				Before			After		
	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100 500	>Rs 500
Less than Rs 10,000	11	11	11	11	11	11	32	32	32
Rs 10,000-20,000	37	37	35	44	44	44	125	125	125
Rs 20,000-30,000	30	30	30	41	41	41	85	85	85
Rs 30,000-40,000	6	6	5	21	21	21	32	32	32
Rs 40,000- 50,000	9	9	9	20	20	20	38	38	38
Rs 50,000-60,000	5	5	5	10	10	10	19	19	19
More than Rs 60,000	3	3	3	18	18	18	30	30	30

Table A 23 Women's Participation and Influence in Spending Decision of Their Own Income on Business Expenses by Size of Spending

Average Decision Score by Income class

Particulars	Control			Experimental					
				Before			After		
	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100 500	>Rs 500
Less than Rs 10,000	2 18	1 55	1 09	2 09	1 36	1 18	2 84	2 00	1 97
Rs 10 000-20,000	2 27	1 92	1 37	2 39	1 73	1 32	2 89	2 38	1 98
Rs 20,000-30,000	2 37	1 87	1 37	2 05	1 58	1 08	2 89	2 38	1 95
Rs 30,000-40,000	2 33	1 67	1 20	2 67	1 95	1 43	2 90	2 37	1 71
Rs 40,000- 50,000	2 33	2 33	1 44	2 65	2 05	1 40	2 97	2 26	2 03
Rs 50,000-60,000	3 00	2 60	1 80	2 44	1 78	1 44	2 95	2 47	2 21
More than Rs 60,000	2 67	1 67	1 33	2 33	1 78	1 28	2 80	2 40	1 90

Table A 24 Women's Participation and Influence in Spending Decision of Their Own Income on Business Expenses by Size of Spending

No Of Yes Cases by Ethnic group

Particulars	Control			Experimental					
				Before			After		
	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100 500	>Rs 500
Brahmin/Chhetri	44	44	44	125	125	125	125	125	125
Mongol	12	12	12	39	39	40	40	40	40
Occupational castes	12	12	11	112	112	112	112	112	112
Tharu	10	10	9	67	67	67	67	67	67
Rajbansi/Satar/Tajpuria	18	18	17	33	33	34	34	34	34
Others	5	5	5	17	17	17	17	17	17

Table A 25 Women's Participation and Influence in Spending Decision of Their Own Income on Business Expenses by Size of Spending

Average Decision Score by Ethnic Group

Particulars	Control			Experimental					
				Before			After		
	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100 -500	>Rs 500
Brahmin/Chhetri	2 64	1 82	1 43	2 48	1 63	1 32	2 93	2 46	1 99
Mongol	1 75	1 33	1 25	2 61	1 72	1 33	2 95	2 43	1 92
Occupational castes	2 08	1 67	1 73	2 24	1 58	1 13	2 88	2 42	2 01
Tharu	2 60	2 00	1 56	2 36	1 96	1 36	2 86	2 41	1 98
Rajbansi/Satar/Tajpuria	2 06	1 28	1 00	2 22	1 33	1 11	2 79	2 09	1 76
Others	2 40	1 40	1 00	2 80	2 00	1 40	2 88	2 24	1 59

4 4 Spending the Household Income

Until now, we have been talking about the spending decisions on the income earned or possessed by the women themselves From now on, it will be interesting to see how much control the women had in deciding to spend the common household purse This inquiry was posed to only the experimental group women including their situation on this variable before joining the Program

Evidently, the spending control over common household income of women is lower for each size of spending compared to the control over self-earned income The full control of women is a rarity in controlling the spending of household income The most that

seems to be achieved is the joint decision making SO3 appears to have been able to bring about increasing joint decision making in this front The control of women is further systematically reduced as the size of expenditure becomes higher Nevertheless, the decision score of women participating in the Program has risen in definite terms

4 4 1 Spending for Personal/Family Cause

A maximum of 395 out of 450 experimental group households answered on this querry Tabulation of their responses showed, like in the case of self-earned income, decreasing influence on spending decision with larger sum of money to spend both before joining the Program and after joining it There was consistent improvement in the decision score after joining the Program The incremental decision score accrued to SO3 intervention is of the order of 0 85 for up to Rs 100, 0 87 for spending between Rs 100-500, and 0 59 for spending over Rs 500 (Table A 26)

Table A 26 Women's Participation and Influence in Spending Decision of the Household Income on Personal/Family Expenses by Size of Spending

Particulars	Experimental					
	Before			After		
	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100-500	>Rs 500
Yes Cases	395	395	393	395	395	395
Not participated (%)	8 6	17 5	23 7	0 5	0 5	2 8
Participated without influence (%)	23 0	50 1	51 1	2 8	15 4	38 2
Participated with joint influence (%)	47 3	30 1	24 4	26 6	63 8	54 7
Participated with full influence (%)	21 0	2 3	0 8	70 1	20 3	4 3
Average Decision Score (All cases)	1 59	1 03	0 89	2 34	1 79	1 41
Average Decision Score (Yes cases)	1 81	1 17	1 02	2 66	2 04	1 61

The cross tabulation of decision results by income class as showed in Table A 27 (no of cases) and 4 28 (decision score) reveals the maximum involvement in this spending decision of the income class between Rs 10,000 and Rs 30,000 These income group women had more influence on spending decision for personal/family cause both before

and after joining the Program There is no other noticeable pattern of influence by income class

Ethnic groupwise, Mongol women demonstrated maximum control over spending smaller sum of money but failed to gain much control on spending larger sums The occupational caste group women improved their decision score on spending larger sums significantly The women from Rajbansi/Satar/Tajpuria community lagged seriously behind in the sphere of improvements in decision making (Table A 29)

Table A 27 Women's Participation and Influence in Spending Decision of the Household Income on Personal/Family Expenses by Size of Spending

No of Yes Cases by Income Class

Particulars	Experimental					
	Before			After		
	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100 500	>Rs 500
Less than Rs 10 000	37	37	37	37	37	37
Rs 10,000-20,000	129	129	127	129	129	129
Rs 20 000-30 000	87	87	87	87	87	87
Rs 30 000-40,000	50	50	50	50	50	50
Rs 40,000- 50,000	39	39	39	39	39	39
Rs 50,000-60,000	20	20	20	20	20	20
More than Rs 60,000	33	33	33	33	33	33

Table A 28 Women's Participation and Influence in Spending Decision of the Household Income on Personal/Family Expenses by Size of Spending

Average decision Score by Income class

Particulars	Experimental					
	Before			After		
	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100 500	>Rs 500
Less than Rs 10,000	1 51	1 05	0 76	2 49	1 97	1 51
Rs 10,000-20,000	1 88	1 21	1 10	2 67	2 06	1 65
Rs 20,000-30,000	1 85	1 22	1 06	2 70	2 02	1 62
Rs 30,000-40,000	1 62	1 04	0 92	2 64	2 02	1 52
Rs 40,000- 50,000	1 54	1 21	1 03	2 79	2 00	1 59
Rs 50,000-60,000	1 85	1 25	1 10	2 75	2 05	1 70
More than Rs 60,000	1 70	1 15	1 03	2 58	2 12	1 58

Table A 29 Women's Participation and Influence in Spending Decision of the Household Income on Personal/Family Expenses by Size of Spending

Average Decision Score by Ethnic Group

Particulars	Experimental					
	Before			After		
	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100 500	>Rs 500
Brahmin/Chhetri	1 90	1 36	1 08	2 72	2 10	1 66
Mongol	1 95	1 18	0 80	2 78	2 08	1 50
Occupational castes	1 88	1 15	0 88	2 76	2 11	1 79
Tharu	1 69	0 94	0 79	2 27	1 97	1 58
Rajbansi/Satar/Tajpuria	1 35	1 00	0 71	2 21	1 74	1 77
Others	1 76	1 18	0 76	2 65	1 94	1 18

4 4 2 Spending for Business Purpose

A maximum of 395 out of 450 experimental group households responded to this question Tabulation of their responses showed decreasing influence on spending decision with larger sum of money to spend both before joining the Program and after joining it There was consistent improvement in the decision score after joining the Program The incremental decision score accrued to SO3 intervention is of the order of 0 88 for up to Rs 100, 0 92 for spending between Rs 100-500, and 0 68 for spending over Rs 500 (Table A 30) The influence in decision on business spending by women from the household income, however, is lesser in overall sense than that in spending for personal/family cause

Table A 30 Women's Participation and Influence in Spending Decision of the Household Income on Business Expenses by Size of Spending

Particulars	Experimental					
	Before			After		
	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100 500	>Rs 500
Yes Cases	393	395	392	395	395	395
Not participated (%)	10 4	29 9	37 8	0 5	1 0	5 1
Participated without influence (%)	25 7	50 1	45 4	5 1	29 1	45 6
Participated with joint influence (%)	47 1	20 0	16 8	30 4	57 2	46 3
Participated with full influence (%)	16 8			64 1	12 7	3 0
Average Decision Score (All cases)	1 49	0 79	0 69	2 26	1 59	1 29
Average Decision Score (Yes cases)	1 70	0 90	0 79	2 58	1 82	1 47

The cross tabulation of decision results by income class as showed in Table A 33 reveals weak positive correlation between the influence in decision spending and the household income/asset

Ethnic groupwise, Brahmin/Chhetri and occupational caste group women dominated this business decision The improvement in decision score of the occupational caste group women was particularly revealing under each spending size The women from Rajbansi/Satar/Tajpuria community also had improved on the decision making count but their performance was the least throughout (Table A 31 and 4 32)

Table A 31 Women's Participation and Influence in Spending Decision of the Household Income on Business Expenses by Size of Spending

No of Yes Cases by Ethnic Group

Particulars	Experimental					
	Before			After		
	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100 500	>Rs 500
Brahmin/Chhetri	125	125	125	125	125	125
Mongol	39	39	39	40	40	40
Occupational castes	112	112	112	112	112	112
Tharu	67	67	66	67	67	67
Rajbansi/Satar/Tajpuria	33	33	33	34	34	34
Others	17	17	17	17	17	17

Table A 32 Women's Participation and Influence in Spending Decision of the Household Income on Business Expenses by Size of Spending

Average decision Score by Ethnic Group

Particulars	Experimental					
	Before			After		
	<Rs 100	Rs 100 500	>Rs 500	<Rs 100	Rs 100-500	>Rs 500
Brahmin/Chhetri	1 78	1 18	0 95	2 64	1 87	1 54
Mongol	1 87	1 03	0 69	2 10	1 73	1 30
Occupational castes	1 77	0 97	0 77	2 65	1 88	1 63
Tharu	1 52	0 88	0 76	2 54	1 85	1 51
Rajbansi/Satar/Tajpuria	1 30	0 88	0 48	2 09	1 44	1 06
Others	1 76	1 00	0 71	2 59	1 76	1 18

Table A 33 Women's Participation and Influence in Spending Decision of the Household Income on Business Expenses by Size of Spending

Average decision Score by Income Class

Particulars	Experimental					
	Before			After		
	<Rs 100	Rs 100-500	>Rs 500	<Rs 100	Rs 100-500	>Rs 500
Less than Rs 10,000	1 30	0 97	0 57	2 41	1 59	1 35
Rs 10,000-20,000	1 78	0 78	0 92	2 32	1 83	1 02
Rs 20,000-30,000	1 77	0 97	0 61	2 66	1 83	1 51
Rs 30,000-40,000	1 44	0 70	0 60	2 50	1 80	1 42
Rs 40,000- 50,000	1 90	0 90	0 74	2 69	1 82	1 41
Rs 50,000-60,000	2 00	0 90	0 84	2 75	1 95	1 65
More than Rs 60,000	1 67	0 82	0 73	2 55	1 91	1 36