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Exploring dimensions of women's social exclusion and inclusion in Nepal[1]

The article examines a variety of social exclusion and inclusion indicators grouped by domains that are commonly referred to in the social exclusion literature: economic, social, political and intra-household. Levels of social exclusion and inclusion among different groups of women across these domains are studied. This analysis reveals a complex pattern with great variations among women with different socio-demographic and socio-cultural backgrounds. Subsequently we perform a factor (principal components) analysis that

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identifies four major dimensions of women's social exclusion and inclusion: outward orientation, civil society involvement, household decision-making power, and monetary income. These four dimensions help us uncover factors that have contributed to the social inclusion of women, from a position of exclusion a generation ago. Crucial drivers of change have been education and urbanisation, but participation in community based organisations has also contributed. We find that gender relations in the household are the most resistant to change and cannot be easily influenced by external change agents. There appear to be different mechanisms operating for social inclusion within each of the identified dimensions. This means there is no blueprint for any policy measures that would increase social inclusion along all the four dimensions, but measures should be specifically designed for each dimension. The data are drawn from a household survey of 2,547 women between 18 and 49 years of age living in 16 districts across Nepal.

Key words: social inclusion, women, ethnicity, caste, region, Nepal

Traditionally Nepalese women were confined to the household and the family farm, and have typically been excluded from the market economy and from political life. In 1980, the ratio of female to male school enrollment was 41[2], while today for the first time, more girls than boys are sitting for the grade 11 and 12 exams[3]. Women constitute over 30 per cent of the representatives in the Constitutional Assembly and gender has been central to the agenda of restructuring the state to become more inclusive of ethnic, regional and caste groups. Women's share of wage employment in the formal sector has doubled to 45 per cent within a short time (GoN and UN 2013). Although Nepal is unlikely to achieve the Millennium Development Goal on gender equality, most of the indicators show an upward trend. Given these changes, we want to examine dimensions of inclusion and exclusion and discuss factors that contribute to inclusion. We first assess the traditional model of exclusion and consequently develop an alternative model that more accurately describes dimensions of exclusion in our data material.

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[2] http://data.worldbank.org/indicator/SE.ENR.PRIM.FM.ZS?page=6

[3] Ekantipur.com reports on June 2nd 2015 that for the first time in, June 2015, the number of girls sitting grade 11 and 12 final exams was higher than the number of boys.

Influential explanations of women's participation and inclusion processes in Nepal have drawn attention to macro theories of development and the societal conditions for women's inclusion. In a seminal study published in 1979, women's lack of public participation was explained in terms of their inward orientation and their confinement to the private sphere. The study suggested that women in traditional society had little time for outwardly orientated activities, and were primarily inwardly orientated. This first comprehensive study of the situation of women in Nepal focused on women's socio-economic conditions and role in agricultural labor, being tied down to long working hours that did not allow time for activities outside of the household as a productive unit. Men were much more likely to combine their work on the family farm enterprise with work in the market economy either within the village on a daily basis or beyond the village on a seasonal basis. Yet women contributed more time and generated more income than men. Men's role was different because of their socialisation, greater mobility and generally greater access to capital and education equipping them better to participate and compete in the market economy (Bennett and Acharya 1979). One of the consequences of women spending time on the inside, involved in subsistence production, was that they were largely dependent on men as mediators with the outside world, with the market economy, legal system, government bureaucracy etc. In this perspective, women's confinement within traditional society was contrasted with men's opportunities for integration into the market economy and access to modern education, and thereby inclusion into modern society.

Another prevalent dichotomy in the discussion on women's situation in Nepal has been that of the state versus traditional communities. Studies have investigated the role of the state in breaking down traditional community structures that have hindered women's participation and inclusion in society (Shresta and Hachhethu 2002). This argument is linked to the point above where traditional society constrains women's participation. The majority of scholars who have investigated the role of the state, have taken the view that in recent times the state has been a modernising force in women's lives. Women have claimed and been given rights, non-discriminatory laws have been passed, and the state as a development agent has instituted inclusionary public policies. Similarly, as the state expanded to incorporate new geographical areas, girls and women gained access to services and new opportunities, such as in health and education. Another strand of research has maintained that the consequences of state outreach must be disaggregated by group to trace variations in impact of state legislation and policies, depending on group status before the new measures were introduced. Tamang, for example, argues that by imposing Hindu norms on non-Hindu groups, the state placed new restrictions on women who had traditionally enjoyed access to the public sphere (Tamang 2000).

Recently, the binaries of tradition versus modernity and state versus community have been replaced by the inclusion-exclusion framework where women have been labeled as excluded. For example in a survey on the state of democracy in Nepal in 2007, 88 per cent of citizens perceived women as socially excluded (Hachhethu, Kumar et al. 2008). The notion of the state and politics being dominated by Hindu, high caste males, has been central to the social exclusion discourse in Nepal. In this view, Nepalese elites have traditionally consolidated power by interlinking it with the Hindu caste system and the high caste Brahmin, Chhetri and Newar[4] caste groups of the hill region were accorded positions of power and privilege in a hierarchically organised social system. Other groups were considered excluded, such as low caste Hindus considered to be impure and untouchable (Dalits), the Adivasi/Janjati ethnic groups, people living in the southern plains of Nepal, referred to as the Madhesis, and women and girls. Women were ascribed a subordinate status in the social hierarchy and as late as in 1963, the National Code of Nepal (Muluki Ain) curtailed women's rights to inherit property and severely restricted economic options for women. However, the recent debate on restructuring of the state has addressed inclusion issues as one of its main tenets, and women's empowerment has been one of the key components of the debate (Hachhethu 2009). Thus, in Nepal caste, ethnicity, region and gender are commonly seen as factors that determine forms of participation in social and political life.

Since 1990, Nepal has experienced a tremendous social and political transition process, from the partyless, panchayat system to the new, federal, republican, interim constitution of 2007, and finally to the new constitution of September 2015. The democratic institutions of 1990 replaced the former panchayat system that allowed for participatory planning, but had no democratically elected institutions. Since the elections to the Constitutional Assembly in May 2008, and its decision to declare Nepal a federal state, Nepalese politicians have debated the design of a new constitution that would accommodate the interests and views of Nepal's diverse ethnic and caste groups and secure women's representation in state bodies. In 2006, break through legislation was introduced, granting women the right to 33 per cent representation in all state bodies through the May declaration made by the reinstated house of representatives (Hachhethu 2009). As a result of the declaration 199 women were elected to the Constitutional

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[4] Newar is a privileged ethnic group that traditionally occupies the Kathmandu valley.

Assembly, of a total of 601 representatives. The declaration referred to several principles such as the rights of women, positive discrimination for women, and that political parties should provide for the inclusion of members "from neglected and oppressed groups including women" (Hachhethu 2009).

In opposition to the Kathmandu-based, high caste Hindu elite, social movements representing ethnic and low caste groups, as well as the southern region (Madhesi/Tarai) and women have gained momentum since 1990 as new democratic spaces opened up (Lawoti 2007). Civil society came to represent new spaces for political participation and a broadening of democratic space and the number of women's organisations grew exponentially (Lama 1997). Women also played an important part in establishing the power of the streets, and for example during the period of the People's Movement 14 per cent of women participated, compared to 33 per cent of men (Hachhethu, Kumar et al. 2008). The People's Movement reached its peak in April 2006 when the monarch agreed to step down. Nevertheless, these spaces were largely restricted to urban areas and the educated middle class, with students playing a critical role. Women also joined the armed struggle of the Maoist movement on a large scale (Lama 1997, Pettigrew and Schneiderman 2004, Tamang 2009). Moreover, women's NGOs have implemented activities in the areas of health, education, literacy, micro-credit, women's rights, voter education etc. (Tamang 2009). Most of this work has been funded by Development Partners. At the local level there are numerous community-based organisations, such as savings and credit groups, forest user groups, water user groups, school management committees, and mothers groups.

Finally, the contrast to the late 1970's and the situation described by Bennett and Acharya (Bennett and Acharya 1979) becomes clear when one turns to recent data showing how a new generation of women is catching up with men. The 2013 UN report on Nepal's progress towards the Millennium Development Goals (MDGs) reports that gender indicators on education, wage employment and political participation show strong progress. In education girls have caught up with boys in primary and secondary education, but not yet in tertiary education where there is a considerable gap. Figures show 100 per cent enrolment rates for boys and girls in primary and secondary education. Literacy rates still differ at 79 per cent for women and 92 per cent for men in 2011 and there is also a gap between women and men in the 15-24 age groups. Women's share of wage employment in the formal sector made a leap from 20 per cent in 2009 to 45 per cent in 2011. In contrast to women's national level political participation, women make up only 10 per cent of core civil servants. In the last decade, however, the number of women in government service has increased and increasingly younger women seek government employment. Despite progress, violence against women and harmful traditional practices, including domestic violence, sexual harassment in public spaces, child marriage, and trafficking continue (GoN and UN 2013). In sum, the achievement of the equality goal has been labeled as 'unlikely' whereas Nepal is on track to achieving the other MDG objectives (GoN and UN 2013).

The discussion above suggests that the status of women depends on the group they belong to, and also that market and state expansion have affected groups differently. Nepal is a mosaic of ethnic and caste groups. According to the 2011 census there were 125 caste/ethnic groups with distinct language and culture (GoN 2012). The categories included in this study are Brahmin/Chhetris, Newars, Hill Janjatis (ethnic groups), Muslims, Tharus and Yadavs. Moreover, the study included communities from Nepal's three ecological zones; from north to south; the mountains, the hills and the Tarai[5].

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[5] Tarai is the flat plains adjoining India in southern Nepal.

The Hindu group is the majority group in Nepal[6]. Group membership is inherited, members marry within their own cultural group, and purity and pollution have traditionally governed the day-to-day life of people. They are organised in a hierarchical structure whereby one group, Brahmins, is placed at the top, and Dalits are placed at the bottom. Chhetri is the largest high caste Hindu group and constitutes 17 per cent of the total population while Hill Brahmins is the second largest and make up 12 per cent (GoN 2012). Both groups are spread across Nepal. The Newar community is indigenous to the Kathmandu valley and make up five per cent of Nepal's population. There are both Hindu and Buddhist Newar communities. As Newars have been living in cities for generations, many Newar families have established businesses and wealth.

The ethnic groups, or Janjatis, have a distinct collective identity, their own language, tradition, culture, an egalitarian social structure, a traditional homeland or geographical area, and a written or oral history. The National Foundation for Development of Indigenous Nationalities (NFDIN) has recognised 59 indigenous, or Janjati, groups. They make up 36 per cent[7] of the population, but have traditionally played a minimal role in politics and government in modern Nepal. The largest ethnic groups are the Magar, Tharu, Tamang, Rai and Gurung[8]. Compared to other groups, the hill ethnic groups of Janjati origin have been the most vocal in expressing concerns about their social exclusion. Due to their low status in the Hindu caste system their socio-economic position has been below average for most socio-economic indicators. Yet, the Janjati groups are far from homogeneous, and there is considerable variation both within and among them in terms of living conditions and political influence.

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[6] The account below is based on Haug, M., et al. (2009). "Patterns of socio-political participation in Nepal and Implications for Social Inclusion." Forum for Development Studies **36**(1): 105-136.

[7] http://www.iwgia.org/regions/asia/nepal

[8] Magar 1.8 million, Tharu 1.7 million, Tamang 1.5 million, Rai: 600 000 and Gurung 500000.

The Tharu and the Yadavs reside mainly in the Tarai. The Tharu follow their own traditional religion, but with some Hindu elements. They are largely engaged in farming, but unlike other farming communities, they do not own significant amounts of land and most are tenant farmers. This has been a source of economic disadvantage for the Tharu. The Yadavs are one of the dominant caste groups living in the eastern and central Tarai and make up around four per cent of the population. Yadavs are known for being politically active, and a number of national political leaders have emerged from the Yadav community at the local and national levels.

Muslim communities form four per cent of the population and can be found throughout Nepal, but there are large concentrations of Muslims in the Tarai and within the Kathmandu valley. In the Tarai, most Muslims are farmers, but in urban areas, they are mostly engaged in various types of business. Due to discrimination, their options of income generation have been restricted, and they show low scores on socio-economic indicators. Additionally, in the past, Muslim children were legally prevented from attending government schools because they were believed to be an unclean caste. As a result traditional Urdu education developed and flourished as an alternative for Muslim children.

As suggested above, gender roles are highly stratified among Hindus, but less so among Janjati groups (Shresta and Hachhethu 2002). For Hindus, the concept of honour is crucial in defining gender relations. Exploring the concept of honour in traditional society in Western Nepal, Cameron writes that the honour of the collective depends on the honour of its women

(Cameron 1998). Honourable behavior is defined through the Hindu concept of dharma where 'the inevitable order of society made possible through wife and husband intersects with the Hindu concept of the inevitable order of the world, dharma. The Dharma of high-caste women is idealised in relation to the husband (and vice versa) and involves acceptance of an asymmetric relationship, in which the husband's rights and privileges are greater than the wife's and her productive and reproductive labor is transformed into his prestige. The husband is believed to be, and is ideally treated as, the equivalent of a god by the wife. The hierarchical relationship between husband and wife requires her to provide many services and act deferentially toward him' (Cameron 1998).

Cultures and traditions among the hill-ethnic, tribal and occupational castes have granted women a higher degree of public mobility compared to women from the high-caste Hindu groups. 'While for women of the higher caste Hindu communities there is no respectable alternative role to being a wife and mother, alternative role models do exist for women in the Tibeto-Burman[9] speaking communities and if a woman decides not to marry and be a wife, she will have other channels of gaining social status' (Bennett and Acharya 1979). Cameron also argues that low caste women are more explicitly valued and valued differently within their group than are women of upper caste. 'Women of lower caste because of their jat position and what that has meant historically, materially, and ideologically, differ from high-caste women in their labor, in their kinship relationships, in their religious practices, and in their marital relations' (Cameron 1998). So, although the caste system is based on ritual purity, it is also based on differential power in land and resources.

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[9] Tibeto-Burman and Janajati is used interchangeably in this article.

The discussion so far has demonstrated the multi-dimensionality of gender-based exclusion in Nepal, bringing attention to many causes of deprivation and lack of participation. The debate on traditional rural life in Nepal showed how exclusion was rooted in constraints on participation in the market economy, or the economic sphere. The analysis of the role of the state as a modernising force, highlighted women's rights and their access to services, in particular to education, as inclusionary mechanisms. The debate on social inclusion stressed the exclusive nature of the state and politics, and the dominance of high caste, Hindu men in the governance of Nepal up to the Constitutional Assembly election in 2008. The Constitutional Assembly elections were preceded by an unprecedented civil society mobilisation that in combination with the Maoist war, brought down the monarchy and paved the way for a federal republic. More than anything, civil society and political mobilisation highlighted the governance arena as critical to equality and inclusion. Finally, intra-household dynamics stemming from cultural and religious practices structure gender relations in Nepal, in particular in Hindu households. Given the apparently complex patterns of social inclusion and exclusion in Nepal and recent processes of inclusion, we want to examine dimensions of inclusion and exclusion, and investigate the factors that explain differences between those who are included and those who are excluded.

Based on this discussion we can discern economic, political and social domains of exclusion and inclusion. These domains are often found in literature on social exclusion both in the west (Millar 2008, O'Brien and Penna 2008) but also in Asia (Rao and Karakoti 2010). There is considerable variation, however, as to how these domains are operationalised.

1) The economic domain usually concerns rights and access to land and work. As we have seen in the debate in Nepal, the economic dimension has been linked to participation in the market economy. Women's participation has traditionally been restricted, but recent

data suggest that women are rapidly becoming included in the market economy. The difference in women's and men's rights to inherit land, has recently gained attention and women's rights to inherit became a crucial demand by women's organisations lobbying the Constitutional Assembly.

2) The political dimension refers to integration into the democratic and legal system and encompasses formal rights to participation. Political participation became institutionalised in the Interim Constitution of 2008 that promulgated 33 per cent reservation for women in all state bodies, included elected assemblies and bodies at the national and local level.
3) Social participation has two aspects. Firstly, it includes participation in civil society organisations, including community based organisations, which through collective action lead to inclusion. Secondly, it involves women's access to social services, such as health and education.

In addition, the application of the social exclusion concept specifically to the situation of women has brought attention to intra-family dynamics, and relations between men and women at the household level as an important factor in explaining gender-based exclusion (Bennett 2005). Discriminatory practices at the household level operate through gendered hierarchies whereby women are subordinated to men, and often these practices have prevented women from participation in society outside the confines of the household. These norms often are reflected in local communities and the behaviour of women is watched not only by women's immediate family but also by local communities.

Overcoming social inclusion has been central to the agenda for social change in Nepal over the last decade - despite the origins of the concept in European social science and social policy. Social exclusion has been defined as the inability of a person to participate in the normal activities of the society in which one is resident, despite a willingness to do so, due to factors beyond the control of the individual (Burchardt, Grand et al. 2002). Max Weber referred to exclusion as a form of social closure whereby one group attempted to ‘secure for itself a privileged position at the expense of some other group through a process of subordination’ (Burchardt, Grand et al. 2002). This focus on agency, the idea that somebody, be it an institution or an individual, excludes others ‘through a process of subordination’ sets the literature on exclusion apart from the classic literature on poverty where poverty often is explained as a consequence of individual level characteristics. This definition of social inclusion matches well the social inclusion discourse in Nepal, which has focused on the privileged position of the Hindu, high caste men who have dominated governance in Nepal.

In this article, we want to capture the dynamics of social inclusion by looking in more detail at women’s exclusion on the four dimensions referred to above; economic, political, social and intra-household. We also know that in Nepal women who have been living in rural, and often remote areas, have been customarily confined to the household, but that such practices vary across groups. At the same time modernisation and economic and political collective action have brought about change in women’s lives. These processes suggest that women have become more included. Keeping these complexities in mind, the objective of this article is twofold; to assess the traditional model of exclusion and how well it captures the situation of women, and through a critique of this model, to develop an alternative model for exclusion that more accurately describes dimensions of exclusion in our data material. Finally, we briefly touch on policy implications of our findings.

Data and Methodology

This article is based on data from a household survey carried out in 2007-8 by Shtrii Shakti in collaboration with NIBR. A total of 2,547 married women in the age group between 18 and 49 years of age living in 16 districts across Nepal were interviewed in personal interviews[10]. The survey was specifically aimed at measuring women's social exclusion and inclusion in Nepal.

Not only did the survey ask questions directly about the women respondents, but detailed information about all members of the household was collected. In this way the survey includes individual, household and intra-household indicators.

Covering 16 geographic communities in Nepal, the survey is not representative of all the variation across the country. The communities were purposefully selected and based on a similar survey conducted 15 years previously (Shakti 1995). These communities represent a large amount of ethnic, caste, economic and geographic variation. Within each community respondents were, when possible, randomly selected from the voters' list. In three communities with many migrants, and one community in the capital with predominantly Newar trade and business people, it was not possible to use voters' lists due to high mobility of the population. In these cases lists of the households in the community were produced in collaboration with locals and respondents drawn randomly from these lists. The sample was two-stage; first the household was selected, then all eligible individuals (married women between 18 and 49 years of age) in selected households were listed and one respondent randomly selected among these.

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[10] The communities studied were Maithili (Dhanusa), Tamang (Sindupalchowk), Gurung (Lamjung), Thakali/ Baragoanle Gurung (Mustang), Kham Magar (Rolpa), Tharu (Dang), Highland Chhetri (Jumla), Industrial workers (Morang), Lohrung Rai (Sankhusabha), Brahmin/Chhetri (Kavrepalanchowk), Newar Traders (Ason), Mixed Migrant Business Groups (Baneshwor), Newar (Bulu), Mixed Business and Tourist Traders (Kaski), Muslim (Banke) and Mixed Brahmin/ Chhetri (Kanchanpur).

The proposed sample size per stratum was calculated using a standard method based on the proportion of literate females in the 2001 population census.[i] The minimum sample size computed was 154 households per strata (survey site). However, in order to account for any inaccessibility, non-response, incomplete, or erratic response, and for non-substitution purposes, a 10 percent sample was added to the original sample size determined through the specific sample formula. This increased the calculated sample size to 170 per survey site. Thus, the total minimum sample for all 15 strata was estimated to be 2,550 with a minimum of 2,310 completed questionnaires in total.

There are important limitations to the study that should be mentioned. It is not based on a random selection of study sites and the aggregate should not be treated as a representative sample of women in Nepal. One should be particularly cautious since a number of caste and ethnic groups are underrepresented or not in the sample at all. It is better suited to say something about the selected 16 communities than about women in Nepal as such. However, the survey covers a large variation in terms of urbanisation and economic development, and the geographic spread is substantial, so we still believe the survey is sufficiently representative of major trends in Nepal. We would nevertheless recommend a certain caution when e.g. interpreting differences between Tarai, hills and mountains, since the number of communities from each is limited (5-6 each) and not randomly distributed across the regions.

Four domains of women's exclusion and inclusion

Several researchers have attempted to operationalise social exclusion at the individual level when applying social surveys (Aasland and Fløtten 2001, Sucur 2004, MLSP 2006). Though recommendations have been given about which indicators to include in empirical operationalisation (Barnes 2005, Levitas, Pantazis et al. 2007) such social surveys differ very much in terms of how the indicators are grouped and which indicators to include. We would argue that the selection of indicators needs to take into account specific features of the societies in which the research is taking place. In this article we have selected indicators that are considered particularly relevant in a Nepalese context and which cover the three life domains most commonly referred to in the literature: economic, social and political. In addition the importance of intra-household exclusion (Adelman, Middleton et al. 1999, Bennett 2005) is recognized through the inclusion of a few indicators about intra-household decision-making.

Several indicators are of importance for women's exclusion and inclusion in the *economic domain*. Both the aggregate level of economic resources in the household as well as the women's access to these household resources are essential. In a household characterised by deep poverty or lack of access to vital resources, economic inclusion of women is problematic, as the main everyday focus will be on how to make ends meet. However, even within a household with sufficient aggregate resources, there may be distributional patterns restricting individuals, such as females, access to them. Thus, in the survey we examined both joint household economic resources and women's own economic resources.

Ranking number 160 out of 182 countries listed by IMF for GDP per capita (derived from purchasing power parity) Nepal finds itself among the poorest countries in the world.[ii] With an economy deriving most of the resources from agriculture, ownership of land and livestock is essential, especially for those who are not participating in wage work outside the household. To get a picture of the economic situation of a household it is therefore not enough to have information about the household income. In the survey we collected data about three types of economic resources: ownership of land and livestock, household income and ownership of capital and consumer items. These sources may compensate for one another; a household may have sufficient economic resources even without outside employment if they have access to land and/or livestock. Similarly, ownership of land or livestock is not necessary if a household has other income sources, e.g. wage work or remittances.

The second domain, the *social* one, is understood as women's networks or participation in public life. In the survey there are four major indicators representing this domain. First we examine women's participation in professional life[iii]. Second, women's activity levels in the community are measured by her encounters and use of a variety of offices and other institutions. Third, NGO/CBO membership represents women's participation in civil society activities, and we also included a question about community benefits of NGO/CBO activity. Finally, women's access to media represents her possibility to orient herself in the world outside her household and community. For the latter access to a range of media sources was asked (radio, TV, newspapers, etc.), and after checking for the internal consistency an index was constructed ranging from low (zero access) to high (access to all five types of media).

Several indicators from the *political domain* were also included in the survey.
First, we examined different types of political activity performed by women. A weak form of political activity would be voting in elections; The next level is involvement in a number of political activities (listening to political speeches, rallies and demonstrations, monitoring,

etc.). Finally, the strongest form of political activity asked in the survey concerns party membership.:

Furthermore, knowledge about political parties locally was asked. Such knowledge is important for being able to participate in the public debate. The respondents were finally asked about their knowledge about political leaders (by naming local and national political leaders) and national political processes (constitution assembly). This we consider a proxy to political awareness.

The last domain is related to *internal household decision-making*. One way of exerting influence over household economic decision-making is to be the one keeping the household money, and hence the respondents were asked who keeps the household money in their household.

The next item was about their role in deciding on issues related to household consumption and shopping.

Finally there was a battery of questions asking about other aspects of household decision-making varying from buying land, livestock, sending children to school, buying gold and jewellery, starting small businesses, and so on. The respondents were asked whether they had performed such decision-making during the past year, and a decision-making index thereby computed.,

We are aware that one could question the grouping of indicators into domains and that some of the indicators are cross-cutting and could arguably be placed into a different domain. This is a topic that will be explored in greater detail in subsequent sections.

Results of women’s inclusion and exclusion in the four domains

Table 1 gives the survey results concerning women’s inclusion and exclusion in the four domains introduced in the previous section. In the economic domain it can be observed that just over half of the surveyed households own land and an even larger proportion own their own livestock. One third (32%) of the households has neither land, nor livestock. Ownership of land and livestock tends to be quite male dominated; the land and livestock are usually registered in the name of a male household member. In three quarters of the households with such ownership, men are the sole owners, while only one quarter has female ownership (either alone or together with her husband).

Table 1 about here (OR IN APPENDIX)

When it comes to household monetary income, 14 per cent of the households do not report any. That means they have to manage on own production of food or barter economy. Calculating the female share of the income generated by the households, shows that women earn on average one third of the aggregate household income but also that 63% of the households with monetary income have at least some of this income earned by women. The female share of the aggregate income varies significantly between different income sources: it makes up almost three quarters (73%) of the household income in cotton production, more (between 55% and 60%) of income from different types of agricultural production, respectively 44% and 41% of incomes from business activities and regular wage income, but only 18% of income from services and 10% of income from foreign employment (remittances).

As regards ownership of capital and consumer goods, the respondents were presented a list of different items (buildings, agricultural equipment, transport vehicles, bank deposits, gold/silver/jewellery, and so on). From this list, containing 11 items, an average household owns 5.3 items. However, the ownership is predominantly male: women own on average less than two of these 11 items.[iv] As many as 29% of the women own none of the listed items, while 26% own only one. In the opposite end of the scale only 4% of the women own four or more items on her own.

In the social domain, the first item regards women's external employment. The survey data give the following distribution: 40% of the respondents are working in agriculture (own land), 27% work predominantly at home while 30% have some external job. The boundary between the first and the second group is probably rather blurred, however, as many women participate in agricultural activities at the same time as they are engaged in household chores. Our proposition is that social inclusion opportunities increase for women who have a job outside of her household. This is not always the case, however, as women exploited by external employers (about which the survey does not contain any information) are far from being socially included.

Many of the women have not been active in their community, 45% have not visited any institutions at all, and an additional quarter has only visited one institution. Taking into account low levels of outside employment as well as the rather few approaches to the local institutions, NGO/CBO membership appears to be quite widespread, however. Almost one third of the female respondents in the survey reports membership in an NGO or CBO. It is also worth noting that more than a quarter reports that their community has benefited from work carried out by such NGOs or CBOs. Finally, less than one in ten of our respondents did not have access to any mass media, while nearly two in ten had access to all five types of media. The mean number of women's media access of 2.7 indicates relatively large media consumption.

In the political domain results are mixed. A clear majority of women vote in elections, but the fact that 15 per cent of the respondents are not on the voters' list is a reason for concern. On average respondents were able to name four political parties. Furthermore, when given four questions to indicate their knowledge about politics, they were able to answer correctly on 2.5 questions, and very few had no correct answers as shown in the table. As could have been expected, other forms of political activity, including party membership, are much less widespread, as shown by the table.

Results regarding intra-household decision-making give a nuanced picture of women's involvement. Women do appear to play a significant role in keeping the household money which they do more often than their husbands. Women also more often dominate decisions on household consumption and shopping. For other types of intra-household decisions with economic implications, however, women's contribution is much less prominent, and she very rarely is the sole decision-maker. From the list of six such types of economic decisions, only 13% of the respondents had made at least one such decision by herself without consulting her husband or other household members.

Bivariate relationships

Bivariate analysis (illustrated in Table 2 in the Appendix) shows that relationships between the exclusion/inclusion indicators presented in the previous section are not straight-forward. Though for most indicators having a high score (being advantaged) on one indicator increases the likelihood of having a high score also on other indicators, this is not always the case. Some of the indicators even have negative internal correlation; this is e.g. the case for women's ownership of land and/or livestock with many of the other indicators. If a woman, for example, owns land or livestock, she is less likely to be engaged in professional work outside of her household. This makes sense, since many women with land or livestock will work in home-based farming. Thus, in some instances a negative score on one indicator may be compensated for by a high score on another.

Table 2 about here (OR IN APPENDIX)

The table furthermore shows that there is no systematic relationship between the four domains: though a majority of indicators are positively correlated, correlations vary across and between domains. Within the political and intra-household domains we find that all indicators have internally positive correlations and reinforce each other, but this is not the case for the other two domains where indicators may also be negatively correlated. Furthermore, our analyses reveal that the correlations are not necessarily stronger within each of the domains than they are with indicators from other domains. An overview of the bivariate relationships between the exclusion and inclusion indicators and some selected background variables (illustrated in Table 3). show that there is no all-encompassing key as to which groups of the population are better or worse off; it depends on each indicator in question. In order to compare across variables and domains we have standardised each of the exclusion and inclusion variables so that they all have the same mean (0) and the same standard deviation. In the table means for the standardised variables are displayed. In order to make it easier to discern patterns, we have coloured cells of groups with negative mean scores on each of the variables in grey.

Table 3 about here

The analysis finds that Brahmin/Chhetri and Newar women overall are more included than other caste, religious and ethnic groups of women, with Tharu and Muslim women overall being least included. Urban location appears to be a clear advantage, and naturally education is associated with more social inclusion. Results from Tarai, the hills and mountains show that women in Tarai have lower inclusion levels for the largest number of indicators among the three, while women in the hills are most advantaged. Having suffered conflict appears to be a draw-back for most forms of inclusion.

One problem with such bivariate analysis is that other background characteristics are not controlled for, implying that for example a bivariate relationship between ethnicity of respondents and a certain position for an indicator may in reality be a result of place of living (the ethnic group being concentrated in some regions) rather than ethnicity as such: other people in the same region could share this specific characteristic. In the subsequent analysis we will deal with this problem by applying multivariate analysis. Another caveat is that the indicators are not weighted. Thus, nothing is said about the relative importance of each of the indicators for overall exclusion and inclusion. There may be compensatory mechanisms, meaning an unprivileged position along one indicator (e.g. ownership of land or livestock) can be (more than) compensated for by a high income gained from work. It would therefore be a large risk to attempt to make one aggregate exclusion/inclusion indicator. The approach furthermore does not allow for setting a cut-off point for when a woman can be considered excluded or included. In the next section we will nevertheless attempt to systematise these rather fragmented findings.

Exploring dimensions of women’s exclusion and inclusion

The above exploration of univariate results and bivariate interrelationships between a number of exclusion/inclusion indicators and key background variables has provided a complex picture of women’s social exclusion and inclusion in Nepal. It has been shown for certain indicators that women show higher inclusion levels than could have been expected, while the opposite is the case for others. Where we have comparative data, we find that women still lag far behind men for most indicators (who again are characterized by great variations in *their* levels of social inclusion). The analysis has also shown that though there are some clear tendencies, there are no absolutes as to which groups of women are more excluded or included than others; it depends on the specific indicator. Thus, while women in Tarai appear to be less included than women in the hills and the mountains for quite a few indicators, there are also some indicators where the pattern is the opposite. The same goes for ethnic, caste and religious backgrounds, urban or rural settlement, household composition and so on. Age and, particularly, educational level appears to have a high correlation with certain indicators, but for others they seem to be of limited relevance in explaining differences. In this connection it should be noted that the increase in education in Nepal, and especially among women, during the past decades naturally has benefitted the younger part of our survey respondents to a greater extent than middle aged respondents, something that will be controlled for in the multivariate analysis. Still, the most interesting finding for the purpose of our article is that even within the selected domains (economic, social, political, and intra-household) different patterns and strengths of relationships are observed.

Thus, our initial typology of variables into domains is apparently not very appropriate for discerning the variations and the patterns among the different exclusion and inclusion indicators. By conducting a factor analysis we will attempt to seek more clarity as to whether the available indicators can be grouped into a smaller set of factors or dimensions. Our exploration of bivariate relationships indicates that these dimensions are unlikely to correspond completely with the domains presented in the previous sections. If we succeed in reducing the larger set of variables into a smaller number of factors, we will then proceed to examine which groups of the women (according to caste, ethnicity, religion, place of living, age, work status, educational level, household characteristics and experiences with conflict) that are more or less excluded and included according to the identified dimensions.

Criteria for the selection of variables were first that they need to cover different domains of women's exclusion and inclusion. Second, the indicators must be sufficiently independent to measure a variety of aspects of women's exclusion and inclusion. Given the constraints and available questions in the survey questionnaire we included all the variables from the bivariate analysis in the factor analysis.

This factor analysis (Principal Components Analysis, PCA, with rotation using the oblimin principle allowing for correlation between the factors) shows that women's exclusion/inclusion can be grouped into four major factors or dimensions (based on the cut-off point of eigenvalues at 1). These four dimensions explain all together 52% of the variation in the data. Table 4 shows the four factors selected by the PCA and the variables with a loading of 0.3 or more on each of the factors.[11]

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[11] The Kaiser-Meyer-Olkin measure of sampling adequacy was 0.70, which is considered satisfactory for a factor analysis. Likewise, the Bartlett's test of sphericity was 8801, a result that is statistically significant ($p<0.01$).[12] In the data material, no distinction was made between NGO and CBO participation. While people in local

Table 4 about here (OR IN APPENDIX)

The first factor/dimension which we have called *outward orientation* represents the degree to which women orient themselves outside the confines of the household. The variables for knowledge and awareness of local and national politics both have high factor loadings. Likewise, media access has a high loading on this factor. The dimension also includes women's participation in work outside the household. Such work seems to provide a space for orienting herself externally. Furthermore, voting in elections, participation in politics and in local life are all associated with such an outward orientation. It is noteworthy that women's ownership of land and livestock is negatively associated with an outward orientation. It could be that such ownership restricts women to the domestic sphere and gives her less time and opportunity for external involvement, especially for women residing in rural areas.

Dimension number two has been given the label *civil society involvement.* Women's NGO/CBO[12] participation has a high loading on this dimension. The dimension also includes a perception element in terms of appreciating the benefits of the work of NGO/CBO organisations. In addition, the dimension is associated with women's active involvement in local life. For this dimension ownership of land and livestock has a positive loading while professional life outside the household has a negative loading. The many CBOs active in Nepal do not seem to target or attract mainly working women but rather emphasise local community development.

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communities often are members of CBOs, their association with an NGO is more likely to be in the form of benefitting from the work of development NGOs.

[12] In the data material, no distinction was made between NGO and CBO participation. While people in local communities often are members of CBOs, their association with an NGO is more likely to be in the form of benefitting from the work of development NGOs.

Dimension number three has been labelled *household decision-making power*. This dimension includes all forms of intra-household decision-making (control over household money, decision-making authority over consumption and shopping, as well as influence over major household economic decisions). In addition to the variables that were included in the intra-household decision-making domain this dimension furthermore contains women's ownership of wealth and durables which is likely to give her more decision-making power.

The final fourth dimension is associated with *monetary income* alone; it consists both of the aggregate household income and women's own monetary income which turn out to be strongly correlated. Surprisingly, this factor does not include other types of household or women's own economic resources, so it seems a high income in itself can be considered an independent form of inclusion with only a moderate relation to the general economic status of the household and the women living there. One explanation could be the great role played by remittance incomes from foreign employment which cuts across socio-economic, socio-cultural and regional population groups and thereby remains rather independent from the background variables applied in the model. Another explanation could be membership in micro-credit groups that cuts across social, economic and cultural divides.

As mentioned above, we chose a factor analysis method that allows for correlation between the dimensions. A moderate correlation was indeed found between most of the dimensions in the factor analysis (Table5)). Only two of the dimensions – civil society involvement and monetary income – are not mutually correlated. Thus, it appears that exclusion or inclusion along one dimension is for the most part positively associated with corresponding inclusion or exclusion along another one and that the dimensions mutually reinforce one another. However, we should be cautious about drawing firm conclusions about the exact mechanisms for inclusion and exclusion from the data. It should also again be emphasised that we consider these dimensions as continuums and that we have not attempted to define exactly where along these dimensions people could be defined as being included or excluded.

Table 5 about here (OR IN THE APPENDIX)

The bivariate analysis in previous sections enabled us to see whether certain groups of women are over- or underrepresented among those with high or low levels along the various indicators. In the subsequent analysis we will apply multivariate analysis (multiple linear regression) where we will obtain the effects of the different variables on each of the dimensions of women's exclusion/inclusion after controlling for all the other background variables in the model.

Such regression analyses were performed using the factor score of each of the four dimensions as dependent variables (i.e. each respondent was located on a continuum from low to high value based on the identified dimensions).[13] Region, urban or rural settlement, ethnicity/caste/religion, educational level[14], age, household structure (type of family and respondent being household head or not), and experience with conflict during the Maoist insurgency were included as independent variables. Regression results for each of the four models are presented in Table 6.

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[13] Since we did four independent regression analyses, for space constraints we have made a summary of the main findings.

[14] Educational level is treated as a continuous variable based on years of schooling. We also tested using dummy variables (no schooling, middle and higher education) which turned out not to give very different results.

Table 6 about here (OR IN APPENDIX)

The first model (Model 1 in the table), using factor scores of the outward orientation dimension as dependent variable, turned out to be very strong in the sense that almost half of the individual variation on the outward orientation dimension was explained by these background characteristics of the respondents (measured by the adjusted R square as reported in the table).

Educational level turns out to be a very significant variable in explaining different levels of outward orientation after controlling for the other independent variables in the model: the better education the greater tendency to orient oneself outside the household or the small local community. Degree of urbanity has a very large effect as well: women in urban households are on average much more oriented towards the outside world than people in rural districts. Age is also of relevance: within the 18-49 age bracket covered in the survey it is the oldest respondents who are the most oriented towards the external world. Outward orientation is surprisingly most common among women in the mountains. Thus, living in the mountains does not seem to negatively affect women's ability to participate in public life. Among the caste and ethnic groups it is respondents with Brahmin/Chhetri and Newar backgrounds who display the highest levels of orientation towards the outside world. Hill *Janjati* groups have an exceptionally low level of outward orientation according to our survey data. Significantly lower-than-average levels are also found among Yadav, Muslim and Tharu women. Finally, women in households and communities affected by conflict are less likely to be oriented about external affairs than those not affected. Being subject to conflict seemingly has induced concentration on day-to-day coping, and fewer possibilities have been given for an external focus.

Regression analysis with the factor score on the dimension for civil society involvement as dependent variable shows that the selected background variables account for only 8% of the total variation along this dimension (Model 2 in the table). This shows that civil society involvement does not appear to be influenced so much by the score on the independent variables in the model and that members of CBOs and NGOs do not have such a distinct socio-economic profile. Still, we do find some statistically significant patterns. Local community participation is more widespread in the surveyed mountain communities than in other regions, and least developed in Tarai. Interestingly, it is slightly stronger in rural than in urban areas. When exploring inclusion in Nepal, we have found that there are more NGOs/CBOs present in rural than in urban districts and less in Tarai than in other regions which could explain these findings (Haug, Aasland et al. 2009). Brahmin, Chhetri and Tharu women are the most socially included ethnic/caste groups along this dimension, and it is noteworthy that Newar women are in the opposite end of the scale, significantly less active in local community activities than most other ethnic and caste groups. Furthermore, women having been affected by conflict are less likely to be involved in civil society activity, probably due to other commitments. On the other hand due to their vulnerabilities, living in conflict affected areas, it should be of concern that CBOs/NGOs have not been able to reach out to conflict-affected women. Being the household head increases civil society engagement all other variables in the model being controlled for, while women in nuclear families are less likely to be involved in civil society activities compared to women from extended families. Civil society involvement among women tends to increase with increasing age. It is worth noting, however, that education does not have a statistically significant effect on levels of civil society involvement.

The regression analysis for the third dimension (household decision-making power, see Model 3 in the table) shows that a large share, more than a quarter,of the variation along the dimension is explained by the score on the independent variables in the model. Variables describing the household structure are very important: both households headed by the women respondents and nuclear family households are associated with high levels of decision-making power. These findings are of course not unexpected, given that women who are household heads necessarily make the most decisions in their households, and also that the likelihood of having an impact on decisions is higher for people in a nuclear household than in a larger extended family. The age of the respondent is very important; decision-making authority increases with increasing age, though it should be remembered that only women up to 49 years are included in the survey. Women have considerably more control over daily expenses in urban than in rural locations. There is some variation between ethnic groups for this dimension as well, which could indicate some cultural effects on opportunities for intra-household decision-making. Hill Janjati women display the highest scores, whereas particularly Tharu but also Muslim women score lower than other groups when all other variables in the model are controlled for. It is also noteworthy that the education variable does not have a statistically significant effect.. This is surprising as education is often thought to contribute to women’s empowerment and inclusion in the household.

Regression analysis for the income dimension (Model 4 in the table) with the same background variables that were used previously reveals a relatively weak effect of the selected background variables on the factor score (their score on the independent variables explains only 10% of the variation in the model). As can be seen in the table, particularly education but also location are relevant: the more education and level of urbanisation of a woman, the more included she is along this dimension (when the other background variables in the model are being controlled for). It also shows that women living in the mountains and hills are better off than women in Tarai along this dimension, which is hardly a surprise. Newar women are somewhat more included than other ethnic groups along this dimension, even after controlling for their tendency to live in an urban location. Compared to the other dimensions, however, differences between ethnic and caste groups as regards monetary income appear to be rather moderate.

The analysis, then, corresponds with our findings from the bivariate analysis showing cross-cutting exclusion and inclusion across domains commonly referred to in social exclusion literature. It also shows variations as to which background characteristics of women are associated with higher exclusion and inclusion levels. The next section, then, will discuss possible explanations of the findings.

Conclusions

In this section we will elaborate further on four major findings from the rather complex picture that has emerged on women's social exclusion and inclusion in Nepal.

1. Ethnicity, caste and religion make a difference to patterns of exclusion and inclusion

A larger number of indicators could be reduced into four major dimensions, each with their specifics regarding their correlation with demographic, socio-economic and socio-cultural background characteristics. All the dimensions are associated with socio-demographic and socio-cultural background characteristics of the respondents – but not necessarily with the same characteristics for each of them. Similarly, the same socio-cultural group is likely to have a high score along certain dimensions, but average or low score along others, so that no group systematically has high scores on several dimensions. Women belonging to *hill Janjati* groups are, for example, much less likely than other women to be oriented towards the outside world, but at the same time they enjoy a great degree of decision-making autonomy in their households. Thus, there appear to be different mechanisms that operate for exclusion and inclusion within each of the identified dimensions.

The policy implication is that there is no blueprint for any policy measure that would increase social inclusion among Nepalese women across the four identified dimensions. By focusing attention only on e.g. increasing the education of women, one would perhaps increase the outward orientation of less advantaged women, but it would not automatically follow that their intra-household status and power would increase. It seems that the combination of a complex society with cross-cutting ethnic/caste, socio-economic and regional specifics and the complex nature of exclusion and inclusion along different domains and dimensions make it necessary to specify goals along each of the four dimensions and target policy-measures, aid and assistance accordingly.

2. Education

The findings confirm results from previous studies that education is a crucial driver of inclusion, though only for certain aspects. Our survey data reveal that education highly affects both outward orientation and monetary income. This means that education is critical for knowledge and awareness about politics, and consequently for political participation. Education is thus a route to acquiring the competence, social standing and leadership qualities that active participation in politics requires. Similarly, education increases income earning power, as educated persons are likely not only to be higher earners, but also to have a less ad hoc and more stable income stream.

The emphasis placed by the Government of Nepal and Development Partners on education, thus is likely to drive the social inclusion of a new generation of women.Nevertheless, challenges remain as parents send more boys than girls to private schools and girls lag in tertiary education although in relative terms progress has been equally impressive at this level (GoN and UN 2013). According to UNESCO high repetition and dropout rates especially among grade one students means that almost one third of grade one students do not continue in grade two[15]. Despite progress in educational enrolment, the crucial importance of education for social inclusion means that quality education should remain a priority, and the preference given to boys in private education and repetition and dropout rates should be addressed. Our survey data indicate that increasing education cannot be the only measure for combatting social exclusion, however, as its effects on intra-household decision-making and civil society involvement appear to be rather limited.

3. *Improvements in socio-economic status has not given women more economic autonomy*

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[15] http://www.unesco.org/new/en/kathmandu/about-this-office/single view/news/high_dropout_and_repetition_rates_challenge_nepal_in_achieving_universal_primary_education_by _2015/#.VWh4QGccSbx

Nepalese society has undergone rapid modernisation and there have been significant welfare improvements and higher political participation of women over the past decades. It seems, however, that this modernisation of economic and political life has not been followed by corresponding improvements in women's economic decision-making in the household. We have found that it is not necessarily the same women who have benefited from economic and social changes who have high scores on household decision-making power. In fact, some of the groups that have benefited the most from economic and social progress in society (e.g. Hindu high-caste women) have less economic independence and decision-making authority compared to for example Hill Janjati women. Women show the highest score on intra-household decision-making in urban households, and their score is also influenced by age. This means that intra-household decision making is not easily influenced or changed by external agents but are likely subject to social norms and traditions that reflect the patriarchal nature of Hindu society, and change is only brought about through social transformation driven by urbanisation. .

The policy implication is that if the goal is social inclusion of women, the focus cannot solely be on improving their economic welfare, outward orientation and community participation. A proper understanding of socio-cultural conditions that impede or further women's intra-household decision-making is needed. These conditions may vary both between and within different socio-cultural groups. It is harder for external policy-making bodies to affect power-relations in the household than it is to improve women's participation in economic and political life. Moreover, one is less likely to observe change in a short time frame. Development partners, most of whom have gender equality as one of their objectives, need to find ways of addressing intra-household gender inequalities by working both with men and women.

4. NGOs/CBOs have contributed to social inclusion of all socio-cultural groups

Women's participation and benefits from NGOs/CBOs is a dimension of its own, independent from other types of social networks and political participation. While other types of participation (e.g. in professional life and political participation) are associated with certain background characteristics of women, this is not the case with NGO/CBO participation which is more independent of women's socio-economic and socio-cultural traits. Thus, it seems NGOs and CBOs are scattered in different communities across the country and involve women belonging to different caste, ethnic and religious groups. While outward orientation, including political awareness and participation, is mainly characteristics of already privileged groups (the higher educated, high-caste and urban women), NGOs appear to have managed to reach a wider spectrum of women, though not necessarily the most marginalised.

Development partners in Nepal have prioritised collective action through support for various forms of community mobilisation and civil society organisations, and have also supported income generation through savings- and credit groups. Both strategies, according to the findings of this study, contribute to social inclusion of women. They also comprehensively target all girls and women, making no differentiation between ethnicity, caste and religion. Both strategies are therefore highly valuable from a social inclusion perspective.

Despite ongoing processes of social inclusion, none of the variables in our material suggest specific mechanisms that may help change intra-household gender relations. Rather what we have found is that women may gain in knowledge, become more economically active, increase their participation in CBOs, and increase their incomes but be unable to make significant changes in gender relations. While women have gained access to public spaces and paid work outside the family farm, changing the norms and values regulating private spaces has proven to be a lot harder. Patriarchy is deeply ingrained in Nepalese culture.

Notes:

1. For more on specific ethnic/caste groups, see below.

2. The other 50% were elected on a first-past-the-post principle.

3. The Ministry was originally established in 1995 as the Ministry of Women and Social Welfare.

4. The sample size was determined by using the following formula:

n = D [(ZÞ + Zß) 2 * (P1(1-P1)+P2(1-P2))/(P2-P1)2]

where,

n = required minimum sample size per survey round or comparison group/ strata

D = multi-stage design effect (assumed 1 as census data is used)

ZÞ = the Z-score corresponding to he degree of confidence with which it is desired to be able to conclude that an observed change of size (P2- P1) would not have occurred by chance (Þ – the level of statistical significance)

Zß = the z-score corresponding to the degree of confidence with which it is desired to the certain of detecting a change of size (P2- P1) if once actually occurred (ß – statistical power)

P1 = the estimated level of an indicator measured as a proportion at the time of the first survey or for the control area, and

P2 = the expected level of the indicator either at some future date or for the project area such that the quantity (P2- P1) is the size of the magnitude of change it is desired to be able to detect.

5. Data refer to the year 2009. World Economic Outlook Database-October 2010, International Monetary Fund: http://www.imf.org/external/pubs/ft/weo/2010/02/weodata/index.aspx. Accessed on February 22, 2011.

6. This and the subsequent indices were all computed after performing Reliability Analysis. Items were included if they increased the item-scale correlation. All indices have high internal item correlation with *Chronbach's Alpha* of at least above 0.6.

7. Some authors (O'Brien and Penna 2008) have included this indicator within the economic domain, but we would argue that the social participatory element of women's professional work is equally important.

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