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Being in control or being controlled?

A qualitative study to explore women's empowerment in Eastern Nepal

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Abstract

The overall aim of this thesis is to explore women's empowerment as a strategy for development. Awareness raising and changing power relations lay on the core of empowerment, and as such this thesis assesses, as part of the overall aim, empowerment as a means for more social inclusion in society. This study is formulated to understand both individual and collective empowerment within the sociocultural context.

Exploring women's empowerment in the Nepalese society, in which gender inequalities and discrimination remain on a high scale, is of great significance for further development. The Ilam district in Eastern Nepal provided a case and an interesting starting point for this study, since it ranks relatively well in comparison to other districts in Nepal in terms of women's empowerment indicators. The core methods of this thesis are individual in-depth and group interviews with women; however, numerous observations and informal conversations from the fieldwork have been integrated in the analysis as well.

The findings of this thesis point clearly to the interrelation of participating, interacting with others and communication skills as important aspects for women's empowerment. While the ability to make decisions varies much among the participants and is dependent on many other contextual conditions, the ability to express oneself and to interact with others is a more straightforward process in promoting women's empowerment. The feelings of having control is related to skills and abilities and points to the importance of skill development trainings for women. The husband's influence on the women's possibilities to participate and to take up work again after marriage is strong and indicates to the involvement of men in promoting women's empowerment, not least to counteract women's remaining role in domestic responsibilities. Isolated areas, lack of information and stigmata among Dalit caste groups are the greatest barriers in some women's life; however, women's empowerment seems to work as a tool to include and encourage other women to participate in local events.

This thesis provides an important contribution to the existing knowledge of empowerment from the perspective of some Nepalese women and of what can improve the path of empowerment in the future.

Abbreviations

CAC	Citizen Awareness Centre
EWDPI	Enhance Women Participation in Development Intervention
FEDO	Feminist Dalit-Organisation (NGO)
GDI	Gender-related Development Index
GEM	Gender Empowerment Measure
HDI	Human Development Index
MDG	Millennium Development Goal
MJS	Mahila Jagaran Sangh (NGO)
NCDC	Namsaling Community Development Centre (NGO)
NGO	Non-Governmental Organisation
NPR	Nepalese Rupees
OECD	Organisation for Economic Co-operation and Development
P	Participant (in direct quotes taken from transcriptions)
R	Researcher (in direct quotes taken from transcriptions)
T	Translator (in direct quotes taken from transcriptions)
UN	United Nations
UNDP	United Nations Development Programme
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
VDC	Village Development Committee

Contents

1 Introducing the Thesis

1.1 Study relevance and study aim

In the last decades, women's empowerment received enormous significance in developmental approaches. Its importance refers to issues of gender equality, poverty reduction and discrimination on the basis of human rights. The core of women's empowerment deals with awareness raising and changing power relations in favour for more rights for women, which is an essential issue considering the patriarchal and caste system in Nepal. The Demographic and Health Survey of 2011 for Nepal demonstrates that Nepalese[1] women face several elements of discrimination, concerning employment (remuneration) and caring and household responsibilities. Indicators of empowerment, like the ability to decide about the money they earn, varies among localities as well as among the amount of children they have and the age of the women. The survey also shows why empowerment matters: The ability to make decisions relates to other positive social and health outcomes, like safer sexual relations and the decrease in infant and under-five mortality. (Ministry of Health and Population (MOHP) 2012, 215-232)

The aim of this thesis is to explore women's empowerment through a qualitative study. This study assesses individual and collective empowerment, as well as the influence of contextual factors on women's perception of empowerment. The participants are members of a local NGO in Ilam, which aims to strengthen women's empowerment. The Ilam district in Eastern Nepal provided an interesting case for studying women's empowerment, since the district ranks relatively well in comparison to other districts in Nepal in human development and poverty indicators (National Planning Commission and UNDP 2014, 15, World Bank and the Central Bureau of Statistics 2013, 11). To explore women's empowerment in a society that was, and still is, dominated by hierarchical and patriarchal structures is of great significance. I hope that this study will add to the existing knowledge about empowerment from the perspective of some Nepalese women.

1.2 The importance and potential of empowerment

Why does the empowerment of women matter? As mentioned above, indicators of empowerment, like the ability to make decisions, show a positive correlation with other social and health outcomes (Ministry of Health and Population (MOHP) 2012, 215-232). Furthermore,

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[1] In this thesis, the term 'Nepalese' relates anything of, from or related to Nepal, while the term 'Nepali' refers to the official language of Nepal.

to discriminate human beings on the basis of gender is a human right violation, according to Article 2 of 'The Universal Declaration of Human Rights' by the United Nations (UN) (UN 2015b). The '2030 Agenda for Sustainable Development' by the UN recognises empowerment as one of the main indicators for development. As the Declaration says, "We resolve between now and 2030, to end poverty and hunger everywhere, to combat inequalities within and among countries, to build peaceful, just and inclusive societies, to protect human rights and promote gender equality and the empowerment of women and girls (…)" (UN 2015a).

The Nepalese constitution recognises the equal rights for women and men. "No discrimination shall be made against any citizen in the application of general laws on the grounds of religion, race, sex, caste, tribe or ideological conviction or any of these" (Committee on the Elimination of Discrimination against Women 2003, 12). However, as Singh (2011, 2) recognises, there resists a serious degree of discrimination against women in many of the world's societies. The '1995 Beijing Declaration and Platform for Action' from the fourth UN World Conference on Women recognises as well the deprived status of women due to barriers in society on the basis of their status, race, religion and many other factors (UN Women 1995). Despite the legal regulations and frameworks that promote women's equal rights to men, it is acknowledged that there remains structural disadvantages and elements of discrimination against women in Nepalese society (F.ex.: Committee on the Elimination of Discrimination against Women 2003).

Furthermore, Goldin and Reinert (2012, 4) treat the lack of empowerment as one dimension of poverty, next to income poverty, lack of education and lack of health. The United Nations Development Programme (UNDP) Report for Nepal refers empowerment to human development and poverty reduction and to "the centerpiece of development" (UNDP 2004, 11). According to UNDP (2004, 12), "Nepal can fight poverty successfully only if the government brings the empowerment agenda to the center of its poverty reduction strategies." Empowerment is therefore regarded as an important contributor to combat (global) poverty.

Moreover, the 'Capability Approach', developed by Sen, as the basis for the Human Development Approach, stresses people's welfare, capabilities and choices. (Goldin and Reinert 2012, 217-219). In that regard, empowerment is seen as one of the "central capabilities", next to education and health (Goldin and Reinert 2012, 218). Sen's approach goes further than development *per se* and focuses on enlarging capabilities and functionalities of people as a means to improve their quality of life (Goldin and Reinert 2012, 218). The concept of empowerment stresses the abilities and capabilities of both men and women. However, gender

inequality that is related to many kinds of discrimination against women is widely acknowledged and the focus of this study.

Regarding the aspects above, there is no doubt that women's empowerment is an essential part in developmental efforts, in human rights issues, in poverty reduction and in increasing equal opportunities and capabilities for human beings.

1.3 Research questions

On the basis of the theoretical background of this thesis and my own interest, I developed the following research questions (1), (2), and (3). The first research question reflects selected individual abilities of women's empowerment. The second question deals with the influence of the sociocultural and contextual factors, and lastly, the third research question asks if the empowerment of single women promotes the inclusion of other women.

(1) In what ways do women in Ilam make decisions in their everyday life, have feelings of control and participate in local activities, and what do these abilities mean for them?

(2) In what ways do sociocultural and contextual factors, especially the caste affiliation, family position and the location, influence the individual empowerment of women in Ilam?

(3) In what ways do women in Ilam contribute to other women's inclusion in society?

1.4 Outline of this thesis

To provide a background for this thesis, I will deal with the theoretical framework of empowerment in chapter 2, which discusses definitions and the process of empowerment and clears the question if there is a cultural diversity of the empowerment approach. The aim of this chapter is to define empowerment and to conceptualise it for this thesis. The third chapter is about the Nepalese context and describes, among other things, the situation of women and their opportunities in society, which provides more background information for this thesis. The methodological approach is the topic of the fourth chapter, which outlines the epistemology used in this study and discusses questions of validity and ethics. To address issues of validity, reflections upon the fieldwork and upon the process of analysis are embedded within this chapter as well. Chapter 5 presents the analysis. The aim of chapter 5 is to provide a comprehensive analysis of the data collected and to answer the research questions. Chapter 6 discusses the main findings of this thesis and brings up considerations for further research and

policy interventions. Chapter 7 rounds up the most important aspects of this thesis.

2 Theoretical Framework of Empowerment

2.1 Definition of the term 'empowerment'

What is empowerment? A concept, a construct or possibly a personal feeling? As shown in section 1.2, the term 'empowerment' is constantly used by intergovernmental organisations as the UN, by policy makers, by politicians, by NGOs and by researchers on a global level. However, the term empowerment is also used in often rather 'blurry' contexts and comes with loose definitions. How can empowerment be defined?

As the term suggests, empowerment deals with 'power'. In fact, the oxford dictionary defines the verb 'empower' as "to give (someone) the authority or power to do something", and "to make (someone) stronger and more confident, especially in controlling their life and claiming their rights" (Oxford University Press 1998, 605). These definitions imply that empowerment is *given* to someone.

However, Kabeer (1999, 437) describes empowerment as a change on both the individual and on the collective level, and she refers it to "processes by which those who have been denied the ability to make choices acquire such an ability". Cornwall (2016) reflects upon the development of the term women's empowerment and demonstrates that, traditionally seen, the core of empowerment deals with power relations and gender equality in favour of greater rights for women. The changing power relations imply "building critical consciousness". Empowerment is thus an achievement through changes in people's awareness, which "generate the impetus to act together to change society" (Cornwall 2016, 344). Awareness raising, behavioural change and changing power relations is therefore the core of empowerment. McWhirther includes in his definition of empowerment the ability of people to "support the empowerment of others in their community" (McWhirter 1991 in UNDP 2004, 123). As a consequence, empowerment can not only be seen as an individual process of changes but as a means for other people's empowerment.

The interplay of cognitive and behavioural aspects point to a rather complex concept, and as Kabeer and Cornwall define it, "a process" (Cornwall 2016, 344, Kabeer 1999, 437). However, not all theories of empowerment deal with the *process* of empowerment. According to Perkins and Zimmerman (1995), theories of empowerment must clearly be distinguished between

process and outcomes of empowerment. While the process of empowerment deals with, for instance, participation and decision-making, outcomes of empowerment assess the "consequences of empowering processes" (Perkins and Zimmerman 1995, 570). Nevertheless, since the process of empowerment is a prerequisite for outcomes of empowerment, I will go into more details about the process of empowerment in the next section.

2.2 The process of empowerment

Shamshad (2007, 140) states, "Empowerment is a multidimensional process and refers to the expansion of freedom of choice and action in all spheres (social, economic, and political) to shape one's life." This points to the influence of contextual factors. What does it mean to become empowered, and in what ways are contextual factors influencing this process? I will clear this question in the following.

Cattaneo and Chapman (2010) developed a process of empowerment model on the basis of a literature review on empowerment. According to Cattaneo and Chapman (2010, 647), empowerment is a "process in which a person who lacks power sets a personally meaningful goal orientated toward increasing power". The main features of empowerment are self-efficacy, competence and knowledge, which stand in a circular relationship to each other, as shown in figure 2. All features are related to achieving a goal; competence refers to working actively towards goal achievement, knowledge involves to observe and reflect upon goals, and self-efficacy implies to (re)define meaningful individual goals. (Cattaneo and Chapman 2010)
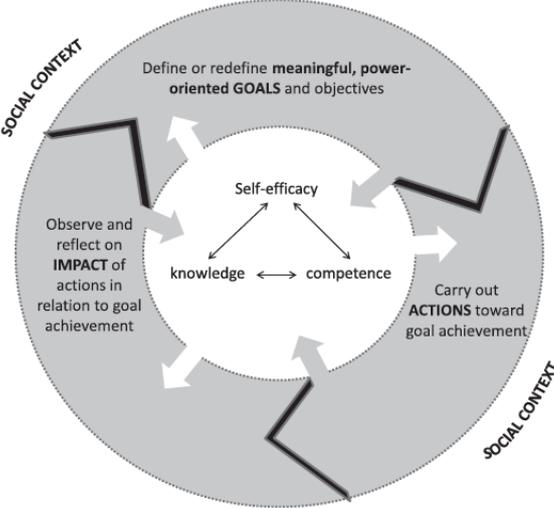
Figure 1: The Process of Empowerment Model (Cattaneo and Chapman 2010, 647)

As the figure shows, the process of empowerment is dynamic and nonlinear. Cornwall (2016,

344) describes the process of empowerment as well and points out that it is "not a fixed state nor an end-point, (…). Empowerment can be temporary, and some pathways of empowerment can lead women into experiences of disempowerment, from which they may or may not surface empowered." The difference between this model and many other definitions of empowerment (f.ex.: UNDP 2004, 123) is the inclusion of 'meaningful goals', which implies that defining goals and valuable decisions play an important role for empowerment. This points to the ability of people to make choices and evaluations, which comes close to Kabeer's definition and understanding of 'agency' that deals with motivation, purposes and meaning behind actions (Kabeer 1999, 438). Decision-making is then a key skill in the process of empowerment.

For Kabeer (1999), making choices is fundamental to the empowerment approach, since it implies to receive or to have power. Kabeer (2012), furthermore, provides a distinction between different kinds of choices and separates first- from second-order choices. While first-order choices represent "those strategic life choices which are crucial for people to live the lives they want", they also shape the second-order choices, the "less consequential choices" (Kabeer 1999, 437). First-order choices include issues that determine a great deal in a women's life, like, for instance, the choice and amount of children, the choice whether to marry and the marriage partner (Kabeer 1999, 437).

The model by Cattaneo and Chapman and Kabeer's approach moves away from Zimmerman's theoretical distinction between process and outcomes of empowerment. The model judges outcomes rather as an important contributor in the process of empowerment. Redefining goals, for example, is an important means of self-efficacy in the process of empowerment, but also a partial outcome of empowerment. The same counts for decision-making. Making decisions is, on the one hand, a prerequisite for empowerment, and, on the other hand, an important outcome in itself. Thus, I am using the term process of empowerment in this thesis that includes (partial) outcomes of empowerment.

2.2.1 The influence of the social context
The main features of the above named model do not stand on their own, but are in constant interaction with contextual factors, which is demonstrated as 'social context' in figure 1. The process of empowerment is thus embedded within a 'social context' that provides opportunities to gain power and influence. These opportunities are, however, not equally distributed and provided. The ability of empowering oneself, to become self-efficient, competent and

knowledgeable, is in that way limited by contextual factors. (Cattaneo and Chapman 2010)

Regarding the 'social context', institutions and organisations come then to the fore. Peterson and Zimmerman (2004) distinguish between individual, psychological empowerment (PE) and organizational empowerment (OE). The latter focuses on organizational efforts to promote individual empowerment and "deter community threats, improve quality of life, and facilitate citizen participation" (Peterson and Zimmerman 2004, 130). Peterson and Zimmerman (2004), furthermore, describe differences between institutions, which empower individuals, and institutions, which influence the system in which the individuals are living. As a consequence, the broader environment, which influences individual's opportunities in society, but also the system behind it, receives great significance in the context of empowerment. (Peterson and Zimmerman 2004)

Furthermore, Kabeer (2012) points to the values and norms of a country, which must be understood when contextualising empowerment. For example, in a society where women are highly dependent on a male bread-winner, attempts for more decision-making and authority might mean to question the perceived security in everyday life and to accept social pressure (Kabeer 2012, 218). Kabeer (2012, 218) refers furthermore to deep-rooted patterns that shape relations within households and kinships, which are perceived as taken for granted due to its acceptance and naturalness in society.

As a result, empowerment must be considered in the sociocultural context and with the valid norms of the society. Does this mean that empowerment is a culturally diverse concept? I will clear this question in the following section and provide my own definition of empowerment for this thesis.

2.3 Cultural diversity of empowerment?

Kabeer (2012, 216) mentions that women's empowerment has to do with individual changes, "changes in women's consciousness, in the way they perceive themselves and their relationships with others". In fact, Cornwall (2016, 356) suggests methods that "engage critical consciousness, question taken for granted norms and make, in doing so, a vital contribution to shifting power relations" as the core of an empowerment approach. The issue to bring changes in individual consciousness touches upon norms on societies, but also identities of women. In this regard, the some-what "fixed hierarchies *within* a given society" (Connell 2014, 158) are

important indicators for shaping the identities of individuals, and as Shamshad (2007, 141) points out, "For women, empowerment is a process, not an event, that challenges traditional power equations and relations." In that sense, the attitudes of people and the values and norms in societies become an important indicator for assessing empowerment. As UN Women have recognised, "structural causes of gender-based inequality lie in systems of discrimination that are often justified in the name of culture, history, or group identity" (UN Women 2013, 34), which points to the necessity to take up a critical stance towards sociocultural factors when assessing empowerment.

Furthermore, Syed (2010) critics the Gender Empowerment Measure (GEM) of the UNDP for being 'Western' biased and, for instance, too focused on formal, paid employment. Syed argues that empowerment must be seen in a more cultural-diverse context, in which 'work' and 'employment', for example, receive new meanings. Moreover, Syed (2010) points out that paid work does not necessary lead to empowerment, and having a paid employment might add to the high burden of household and caring responsibilities for women. Syed (2010) suggests a multilevel framework to assess a holistic and more context-based empowerment, which takes different kinds of paid and un-paid work and a comprehensive consideration of social and religious practices of society into account.

Nussbaum (2011, 101-108) discusses the issues of cultural diversity for the 'Capability Approach' as well and stresses that no society contains *a* culture or *a* tradition, but numerous cultural differences and minority groups. Culture as such becomes then relative but a position to evaluate in the context of human's freedoms and capabilities. However, giving people the freedom to choose to live the preferred life might stand in contrary to the dominating value and norms of one society and might bring social pressure and insecurity as a result (Kabeer 2012, 218). In this regard, Nussbaum suggests "the idea of human dignity" to evaluate traditional and cultural values in the light of increasing capabilities and freedoms (Nussbaum 2011, 107).

Consequently, there is no cultural diversity of the empowerment concept, but the cultural diversity of (paid and un-paid) work and responsibilities for women, as well as the manifold norms and values within societies must be considered critically and play an important role when studying and promoting empowerment.

Considering the previous subchapters, I developed my own definition of women's empowerment for this thesis. While the first part describes the core of individual empowerment,

the second part focuses on the process of it. The last part of the definition addresses the social context and the inclusion of other people.

Women's empowerment is a process in which a woman becomes aware of increasing possibilities, abilities and control in her life and sets goals towards a strengthened position in family/household, community or the greater environment[2]. This dynamic and contingent process involves cognitive abilities, like (critical) awareness, decision-making and reflection, and behavioural abilities, like active participation, skill development and the implementation of decisions. This process has the potential to shape other people's choices and possibilities, and it is influenced by and embedded in the structural, sociocultural and political environment.

2.4 The challenge of measuring empowerment

If empowerment is a complex process that is influenced by diverse factors, how can it be assessed and measured? UNDP (2004, 125-127) suggests the 'Capability Approach' for measuring empowerment by dividing capabilities into human and social, economic and political (including legal) capabilities. Further indicators at the example of social empowerment, as given in the Nepal UNDP Report (2004, 127-130), are:

	Indicators	Measurements
Social Empowerment	Educational attainment	Adult literacy, mean years of schooling
	Health status	Infant mortality, child undernutrition, access to sanitation
	Information and communication	Proportions of households having access to radios / telephone service
	Participation in local organisations	Proportion of household members participating in social organisations

 The given overview of indicators demonstrates the limitation in capturing an overall assessment of social empowerment. Mean years of schooling and adult literacy say little about the quality of education, and training as well as skill development programmes as important contributors to education are not included in the assessment of educational attainment. Capturing participation of individuals give further challenges. As UNDP points out, "The lack of information does not permit capturing the extent to which existing social organisations at the district level have enhanced social capabilities (…)" (UNDP 2004, 129).

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[2] The term 'environment' in this thesis refers to the definition of "the surroundings or conditions in which a person (…) lives and operates" (Oxford University Press 1998, 617).

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Furthermore, the above measurement neglects the cultural diversity of society, as well as individual motivations and abilities, which has been discussed above. Cornwall (2016, 343) recognises that to understand empowerment it needs more "than reducing dimensions of women's empowerment to a set of measurable indicators". UNDP acknowledges the lacking subjective and qualitative variables that is essential for measuring empowerment and the difficulty to link subjective variables to quantitative measurements (UNDP 2004, 127). In fact, other scholars point to the necessity and importance of individual and psychological variables in assessing empowerment. Banerjee and Duflo (2011) demonstrate and discuss in 'Poor Economics' how psychological factors influence the situations of poor people and their ability to save and empower themselves financially. Hawkins and Kim (2012) argue as well for a socioeconomic empowerment measurement that includes psychological impacts of poverty and financial insecurity. What does this mean for this study?

On the one hand, it shows (again) that empowerment is a comprehensive concept that involves various dimensions. The complex interplay of factors that contribute to empowerment makes the concept look impalpable. This, on the other hand, gives me the chance to shed light on this diffusion with a qualitative study that explores the perception of empowerment by women themselves. Which personal and contextual factors contribute(d) to their perceived empowerment, and which ones are, and were, counteracting? Exploring women's empowerment with a qualitative study becomes then a significant contributor to the existing knowledge of empowerment.

2.5 Applying empowerment to this study

Considering the above mentioned aspects, in what ways am I able to apply the concept of empowerment to this study? First of all, it means that empowerment must be understood as a nonlinear process that requires stimulating factors on the individual as well as on the contextual level. It means that cognitive abilities as well as behavioural abilities need to be explored to receive a comprehensive understanding of women's empowerment. Considering the process of empowerment model, the ability to decide, to define meaningful goals, to reflect upon them and to carry out actions are prerequisites for women's individual empowerment. The structural, sociocultural and political environment influences these abilities greatly. Consequently, in Nepal, the affiliation to the caste system and the patriarchal system must be considered as important factors, which shape the taken for granted perceptions and behaviours of individuals. Furthermore, the diverse sources of income, work and household responsibilities, the numerous

different ethnic and traditional practices and the complex caste relations play an essential part in the life of Nepalese women as well, which need to be taken into account.

Ironically, despite the fact that I acknowledge the comprehensiveness of the concept and various dimensions of empowerment, I have to limit the dimensions of empowerment due to lack of capacity of this thesis. On the basis of chapter 2, I conceptualise the individual abilities of empowerment into three main themes, namely decision-making, participation and having control over (financial) resources. I further acknowledge the cognitive abilities of being motivated, aware and reflected, which are intertwined with individual abilities. Furthermore, this study goes beyond individual abilities and asks about communal support and considerations for other people. In Nepal, where informal discrimination continues and shapes the relationships between family members and kinships, neighbours and communities, the questions of communal support becomes an important contributor to inclusion and the empowerment of (other) women.

To conceptualise empowerment further, I am using these five aspects of empowerment in this thesis, which are reflected in both the research questions and my own definition of empowerment:
- the ability to make decisions in socioeconomic daily issues (within and as well as outside familial settings) regarding meaningful goals for women,
- the motivation and possibilities to participate in work-, and non-work-related, local activities and training programmes and to be actively engaged in them,
- to have control over earned money and other resources and to be able to influence actively the distribution of resources within and outside family,
- to be aware of gender issues and power relations and to reflect upon the women's own position in family and community,
- to consider other women and to promote their inclusion in community

3 The Nepalese Context

Despite its economic growth in the last decades, Nepal remains among the low-income countries. More than 80% of the population lives in rural areas, they are highly dependent on agriculture, and still around 30% of the population does not have access to electricity (FAOSTAT 2015, World Bank 2015). Due to its topography, Nepal's development in infrastructure is slow, and the last year's disastrous earthquake and aftermaths proved the

country's vulnerability. However, the reasonable good economic growth since the mid 80's has generally improved the living conditions of the Nepalese people (Hatlebakk 2008).

Despite the fact that Nepal is among the poorest countries in the word, the incidence of poverty is quite unevenly distributed within the country. Statistics by the World Bank, which are mostly based on the 'Living Standards Survey 2010-11' and the 'Nepal Census 2011', demonstrate that the Eastern regions in Nepal have on average a much lower incidence on poverty than the Western part of Nepal (World Bank and the Central Bureau of Statistics 2013, 12-13). In fact, Ilam is among the eight least poor districts in Nepal (World Bank and the Central Bureau of Statistics 2013, 11). Hatlebakk and Ringdal (2013, 25-26) show furthermore that the percentage of poverty in Eastern regions in Nepal has been significantly reduced between 1995 and 2010-2011.

Ilam, where this study has been conducted, is in the hilly region of Eastern Nepal and borders India to the East. It is both the name of the district, of the municipality and of its main town (Ilam Bazar).

3.1 Political instability and discriminatory laws

Nepal has faced political instability throughout the last sixty years. Several failed attempts for democratisation since the 1950s on, the Maoist insurgency between 1996 and 2006 and a monarchical dictatorship have undergone in Nepal (Einsiedel, Malone, and Pradhan 2012, 2). The first democratic constitution was launched on 20th of September 2015. However, since the adoption of Nepal's new constitution, countless demonstrations, protests and strikes have been going on in the streets of Nepal's cities, especially by the ethnic minorities in the Southern Tarai (plain) region, that borders India, but also in the Ilam district. Lal (2015), a Nepalese economic researcher, describes in the newspaper Kathmandu Post where the anger of the protestors comes from. The inability of Nepalese politicians to close the gap for excluded and discriminated groups through the constitution has been fuelling the debate. This discrimination addresses

women as well. For example, according to the new constitution, women who are married to foreigners loose the right to transfer the Nepalese citizenship to their children, unless the father receives Nepalese citizenship (Lal 2015, Dulal 2015). Men, however, are able to enjoy this right when married to a foreign woman. Lal (2015) calls the new constitution a "misogynistic law".

3.2 Restricted opportunities and exclusions of women in society

However, since the democratic transition in 1990, Nepal has undergone great changes in reducing discrimination and to include marginalized groups in politics and sociocultural life (Lawoti 2012). Nevertheless, in the young federal democratic republic of Nepal, discriminatory laws and practices resist in institutions (UNDP 2004, 6-9). "In cultural matters, formal discrimination has ended, but informal discrimination continues" (Lawoti 2012, 148).

Lawoti (2012) stresses the exclusion and discrimination against women on the legal and informal level in Nepal. "Patriarchy is the root informal institution that has disadvantaged women across all ethnic/caste groups and classes even though its impact varies across caste, ethnic and religious groups" (Lawoti and Guneratne 2010, 30). Lawoti recognises that informal familial settings and social practices in households are key factors to promote empowerment; a realm in which national and legal arrangements face restricted influence (Lawoti and Guneratne 2010, 30-31). The domination over women have been enhanced by family and kinship structures, which decide much about the control over resources and assets. In Nepal, which is highly dependent on agriculture, owning land and property is an important indicator of wealth and empowerment; a right that has historically been refused to women. The realms of public and private spheres have been strictly distributed between men and women, respectively. Women's realms have in that way always been restricted to responsibilities within households, while political activities, civil society and formal employment have been - historically speaking - the realms of the men (Lawoti and Guneratne 2010).

The diversity of ethnic groups have contributed to a great deal to the discrimination in the Nepalese society today, in terms of women's discrimination, but also across ethnic groups. As Lawoti (2012) demonstrates, the 'higher' caste groups, which share the Hindu religion, the same language and a similar lifestyle, have dominated the political and cultural life for more than two hundred years. These ruling groups present more than 30% of the society in Nepal. Indigenous nationalities, the Madhesis (who are diverse in religion and share the culture and language with the neighbouring group in India) and the lowest Hindu caste group of Dalits face different

degrees of discrimination, for example in terms of access to resources. (Lawoti 2012) All these groups, however, are far from being homogenous, which means that there is a great amount of discrimination and exclusion within each ethnic group as well.

In Ilam district live more than 60 different ethnic or caste groups (Central Bureau of Statistics 2014, 50-51). Ethnic group affiliation impacts on access to wealth and on the opportunities in education, occupation and other rights, like, for instance, to own land (Allendorf 2007). However, despite the traditionally strong relevance of caste affiliation, Aasland and Haug (2011) find in their study in four districts in Nepal that perceived social changes among Nepalese varies not so strongly among ethnic groups, but much more in combination with local factors and the socioeconomic status. This result is similar to the Demographic and Health Survey of 2011 of Nepal, which demonstrates that locality plays an important role in terms of education and opportunities (Ministry of Health and Population (MOHP) 2012). The Hill regions achieve better outcomes in literacy than the Mountain and the Tarai regions, for instance. A similar result can be found at Das and Hatlebakk's study on social and economic exclusion in Nepal, which shows that both high castes and Janajatis (also written Janjatis) in Hill regions have a higher Human Development Index in comparison to their corresponding caste groups in Tarai regions (Das and Hatlebakk 2010). The Nepal UNDP Reports for 2004 and 2014 point to the same highly unequal distribution of human development and human empowerment status between ethnic groups and regions (UNDP 2004, 3-4, 19-21, National Planning Commission and UNDP 2014, 12-18).

Further variations in the degree of empowerment appear between younger and older generations and between households with different economic wealth (UNDP 2004, 22-23, Ministry of Health and Population (MOHP) 2012, 47-48). Allendorf (2007) demonstrates in her study on the relation of empowerment, child health and land owning that the most influential aspect of empowerment is the women's position in the household. Being married to the household head makes a positive difference for women, in comparison to being in the position of a daughter-in-law or a sister-in-law (Allendorf 2007).

This suggests that a complex interplay of locality, economic status, caste and age group, as well as gender and family hierarchy, plays an important role in providing opportunities for Nepalese women. In the following, I will turn my focus towards the Ilam distract, where this study has been conducted.

3.3 Ilam district

3.3.1 Development and women's empowerment in Ilam

As described above, the percentage of poverty incidence is lower in the Eastern part of Nepal, which Ilam belongs to, and there is statistics that show that Ilam ranks above average in different indicators of development. For example, the study 'Districts of Nepal. Indicators of development' demonstrates that Ilam is among the most developed districts in all three indicators of development, which are poverty and deprivation, socioeconomic and infrastructural development, and women's empowerment. Ilam ranks 12th position out of 75 in terms of overall development in this named study. Considering women's empowerment, Ilam is among the most developed districts in terms of literacy, share of females in non-agriculture occupations and female enrollment at primary level at almost 50%, which gives it a rank at 19th position out of 75. (Central Bureau of Statistics and International Centre for Integrated Mountain Development 2003)

The Gender-related Development Index (GDI) by the 2004 Nepal UNDP Report, which includes life expectancy, adult literacy, years of schooling and estimated earned income, assesses the status of empowerment for women and men in all 75 districts in Nepal. It ranks Ilam district at 9th position. (UNDP 2004, 148) The Gender Empowerment Measure (GEM) measures women's participation in local elections, women in administrative and professional jobs, and women's share in income in comparison to men's. It can thus be seen as a measurement of gender equality, and it ranks Ilam on an average 34th position. (UNDP 2004, 148-151)

However, as discussed earlier, the measurements by the UNDP received criticism and measuring empowerment remains challenging. Neither GDI nor GEM give a holistic view of gender- or empowerment-related issues. However, there is a consistency in statistics that the Ilam district achieves better results in indicators of women's empowerment and development than most other districts in Nepal. This provided an interesting background for this study.

3.3.2 'Mahila Jagaran Sangh' - Women's empowerment organisation

Tackling socioeconomic and gender issues and strengthening the role of women in society are the main objectives of Mahila Jagaran Sangh (MJS)[3], a NGO that was established in Ilam in 1991. MJS is a non-governmental, non-profit and apolitical organisation, which has as a main objective "to build creative, peaceful and prosperous society" by bringing "positive changes in

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[3] 'Mahila Jagaran Sangh' can be translated as Women's Empowerment Organisation.

socioeconomic development and gender friendly issues" (Mahila Jagaran Sangh 2012a). The goal of MJS is to promote women's participation and decision-making (Organisation Development Centre 2007, 7). Since its establishment in 1991, MJS has developed numerous projects to reach the desired objectives. It officially provides a platform for social and economic issues by giving women, but also men, the opportunity to participate in local arrangements, as board members and business partners.

The project 'Enhance Women Participation in Development Intervention' (EWDPI) is one of the main projects of MJS since 2003. The Norwegian Development Fund has supported EWDPI from August 2003 and until 2016. Its objectives focus on savings- and credit-capacities of women and the awareness of gender issues, like family planning, domestic violence and teenage pregnancy. By June 2013, EWDPI collaborated with 60 cooperatives that employed more than 10.000 male and female participants in the Ilam region. A network to tackle domestic violence has been established in this region as well. (Organisation Development Centre 2007, Mahila Jagaran Sangh 2013, Mahila Jagaran Sangh 2012) As a result, MJS promotes empowerment by focusing simultaneously on both social and economic issues.

External evaluations, carried out by Organisation Development Centre (ODC), have shown that EWDPI has contributed to poverty reduction, also in more remote areas, by providing easy access to small credits and savings opportunities. Dalit groups have been included in eight out of eleven Village Development Committees (VDCs)[4]. Training opportunities and workshops have been established for improving management and financing skills, but also to raise awareness of social and gender issues. However, the evaluation reports demonstrate that the group strengthening programs have mostly reached stakeholders of group cooperatives and not yet individual members. (Organisation Development Centre 2007, Mahila Jagaran Sangh 2013)

Nevertheless, being a member of MJS provided an interesting basis for recruiting participants. For this study, I interviewed beneficiaries of MJS cooperatives who are mostly self-employed, either in an agriculture-related work or as micro-business (co-)owners. The cooperatives are either individually run or by groups, and the sector is mostly related to agriculture, like turmeric cultivation, milk collection and different kinds of farming and animal keeping. Officially, every beneficiary has the possibility to participate in training programs, provided by MJS, in terms of enterprise development, financing and management. (Mahila Jagaran Sangh 2013)

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[4] Each district in Nepal is divided into Village Development Committees (VDCs) and municipalities, which function as administrative and local bodies under the Ministry of Foreign Affairs and Local Development.

4 Methodological Approach and Reflections upon the Research Process

In the following chapter, I am going to discuss the methodological approach and the limitations and opportunities for this study. I will furthermore describe the methods chosen and the research process in more details. The aim of this chapter is to demonstrate the research process and to provide extensive considerations of the methodology of this study.

Questions of validity are relevant throughout the research process and have received a mixed picture of measurement and criteria for qualitative research in the last decades (Hammersley 2008, Bryman 2012, 389-398, Guba and Lincoln 2004, 32). Despite the fact that scholars use different types and judgements for measuring validity in qualitative research, the common ground is that validity is concerned with "whether the findings or conclusions of a study are true" (Hammersley 2008, 44).

In this regard, reflexivity becomes an essential tool. According to Maso (2003, 40-41) and Bryman (2012, 392-393), reflection is not only a method to make clear in what way (inter)subjective elements have an influence on the research, but it adds to the trustworthiness and integrity of the study and thus to the quality and validity of it. This is consistent with the constructivist approach in this study, in which the role and the perspectives of a researcher is considered to shape the study in all its steps (Sadala and Adorno 2002, 287). Therefore, I will discuss issues of validity in more details in section 4.3, but embed reflections upon the research process and upon the validity of the analysis throughout the whole following chapter.

4.1 Methodological framework

In this thesis, I apply constructionism as an epistemology. The epistemological assumptions behind my research focus on human beings who construct and give meaning to reality out of interaction within a social context. The constructionist approach in this study sees human beings in an active relationship with the objects. Neither subjects nor objects can be seen and interpreted in isolation; instead, all meaning is constructed within a social context. As a consequence, human beings are engaging with the environment, trying to make constantly sense of interactions and the objects that are influencing them. (Crotty 1998, 42-48)

Bryman (2012, 33), however, interprets constructionism as an ontological stance and recognises that "social phenomena and their meanings are continually being accomplished by social actors". According to him, this position "implies that social phenomena and categories are not

only produced through social interaction but that they are in a constant state of revision" (Bryman 2012, 33). Applying Bryman's assumptions would then mean that empowerment is a phenomenon which is constructed out of interaction within the social context and which cannot be captured as a defined state, but as being constantly revised by the context.

To assess empowerment, I apply a critical position in the light of power relations in society, which is in accordance with my own assumptions and the theory of this thesis. The theoretical approach behind this study deals not only with descriptive experiences of women but also with a critical underlying stance. It focuses on the perception of empowerment in relation to "challenging conventional social structures" and "power relationships within society" (Crotty 1998, 157). The theoretical approach can therefore be classified as critical inquiry (Crotty 1998).

Furthermore, the stay in Nepal for two months provided me with many opportunities for informal chats, and more importantly, to live with Nepalese and to get to know their culture and lifestyle. From day one, I started to write reflections upon my experiences and what I got to know in conversations with others. Since I had never been to Nepal before, I took the chance to get to know as much as possible from the people around me, which included uncountable observations and chats in the homestays in Kathmandu, Ilam and Jhapa. While I did that rather unconsciously in the beginning, I became aware that my stay in Nepal itself provides valuable data. By using extensive field notes, I, consequently, applied ethnographic elements to my fieldwork (Bryman 2012, 447-448).

Despite the fact that I was not able to apply a full-scale ethnography at fieldwork, the ethnographic assumptions behind the fieldwork allowed me to integrate the in-depth interviews with the everyday experiences as being part of the community. In that way, I was applying a "minimally participating observer" role, which means that participation in group activities is low and alongside observations not the main source of data (Bryman 2012, 443). Instead, I used in-depth interviews as the main data, which I will focus on in details in sections 4.4.1-4.4.3. Complementing with the ethnographic elements, I used a grounded theory approach for analysing the data, which I will describe in section 4.6.

As a result, in this thesis, I follow Crotty's (1998) methodological distinctions and apply constructionism as an epistemological view, critical inquiry as a theoretical perspective and an ethnography that is influenced by a grounded theory approach as the methodology. However, despite the fact that I aim for an interrelated, coherent and not at least a logical approach for

this study, I acknowledge the different paradigms, and even tensions, that appear in qualitative studies (Denzin and Lincoln 2008). As Denzin and Lincoln (2008, 3-10) describe, the qualitative researcher makes choices about varieties of methods and research inquiries according to the need for the research topic and its context, even if it crosscuts disciplines and paradigms. However, the aim of qualitative research is to employ different practices for "hoping always to get a better understanding of the subject matter at hand" (Denzin and Lincoln 2008, 5).

Applying the epistemological and methodological assumptions to my research, this means that there is no defined truth of empowerment 'out there'. Instead, empowerment is a multifaceted phenomenon. The social context embeds power dynamics and relationships, which will be judged critically in the light of empowerment. The multifaceted truths request the researcher to "openness to its potential for new and richer meaning", but also to a self-reflective position to assess the phenomena (Crotty 1998, 51). The self-reflective position becomes clear in the following section.

4.2 Reflections upon my own role

As argued earlier, my own views and paradigms as a researcher shape this study in all its steps. Growing up, living and receiving education in Western countries have shaped my views about empowerment and the roles of women and men in society. The ability of every woman to live their life by their own choices and freedom is of a great personal interest and deep desire.

Before fieldwork, I was aware that my perspectives and my assumptions as a student will most probably be completely different to women in Ilam who are married, have children and a very unlike lifestyle and living standard to the one I enjoy. The differences between the participant's assumptions and mine became clear, for example, in the case of the question "Can you tell me what you like doing best in your free time?" My intention was to figure out which activities women like to do best beside their work and responsibilities, and what they value as important in their life. The question further arose from the assumptions that working life can be separated to leisure time or to the private life. However, after the first interview, I began to realise that my conception of working, free or leisure time has a completely different meaning to the Nepalese women, and that the strict separation of working and leisure time does not work like this in Nepal. The enjoyment and 'luxury' of having leisure time was familiar to me, but not to most of the women of Nepal, who have a great deal of integrated physically hard work in their

everyday life. This was one of many examples, where I noticed that my questions imply a different pre-judgement than the participants had.

Ironically, the fieldwork in Nepal was an empowering process for myself, which gave me the possibility to understand the participants better. The first days in a new cultural setting, without being able to speak the native language and thus to be unable to ask for and manage simple things in the everyday life, gave me a feeling of disempowerment. The fact that I could not talk to people in the way I am used to put me in a position that I never experienced before. By learning some words in Nepali, by approaching the field with the assistants, familiarising myself to their culture and being able to talk to people through the assistants made me feel more secure again. Consequently, I experienced some degree of disempowerment and empowerment during fieldwork. Several participants were talking about empowerment as a feeling from inside, as one participant said, *"Yes, I get so much motivation, and it does come from inside."* Through my own experiences at fieldwork, I felt that I am able to comprehend (more or better) what the participants feel in terms of empowerment.

Moreover, the involvement in interviews are important issues for reflexivity (Nicolson 2003). Especially in the beginning of the fieldwork, when I experienced feelings of insecurity, lack of control and distress, there was the risk that I transmitted these feelings unintendedly to the interview settings. To what extent these feelings might have influenced the interview is hard, probably impossible, to tell, but I am aware of that my own role as being more or less secure might have had both negative and positive influences on the interviews and on the possibility to capture experiences. As Nicolson (2003, 144) mentions, "it requires *commitment* to the life of the participant" when applying in-depth interviews to build up relationships between the researcher and the participant. This, however, has been challenging, since I used an interpreter for the interviews. The issues that arose with an interpreter will be dealt with in the following.

4.3 Additional dimension of an interpreter - Addressing issues of validity

The additional dimension of an interpreter must be considered when conducting and analysing the interviews, as well as the limitations and possibilities that comes with an interpreter. Kapborg and Berterö (2002) mention various threats to validity that occur when using an interpreter for qualitative research. These threats to validity are regarding biased ideas of the translator and different cultural perspectives that lead to different interpretations of the questions by both the translator and the researcher, for example. According to Kapborg and

Berterö (2002), it is important, for instance, to include an interpreter who has experience in the research field and who has the same cultural background as the participants to limit these threats of validity as best as possible. In the following, I will describe in what ways I met the challenges of using an interpreter and start this by introducing the fieldwork assistants.

4.3.1 Fieldwork assistants

The main assistant, Sunita, who assisted me during fieldwork for all but two interviews, is a 27-year old Master's student of 'Rural Development', who already conducted fieldwork and interviews in Nepal. She speaks and writes English well; however, she had no earlier experiences in translating. We got in contact before fieldwork, and Sunita received the research proposal to read it in advance of the fieldwork. She is local, from the Fikkal area, and therefore knows the area well, which was an important aspect at fieldwork and an essential contributor for validity, since different areas use different expressions in language. The director of MJS has suggested her for me, since they are working together for another agricultural project.

Several advantages as well as critical considerations came along with having her as an assistant. Despite the fact that she had no earlier experiences in translating, she was capable to translate the interviews well, and by going together through the transcribed interviews, we cleared up questions in relation to the research and interview questions. Before the first interview, we were going through the interview guide together, and we were discussing terms and meanings of the questions. In that way, I tried to limit the issues that appear when the researcher and the translator do not share the same mother tongue, which may result in different understandings of the questions. Nepali words that were difficult to translate, sayings and metaphors in Nepali, as well as agricultural terms, have been discussed after each interview. Our focus was on the meaning of words, not on the linguistic structure, which is another contributor for validity (Kapborg and Berterö 2002).

Another advantage was that her open and friendly character provided a comfortable setting for the participants, as far as I could assess that through the body languages of the participants and the transcriptions. Her caste affiliation is Limbu, a rather low Hindu caste, and since her study includes the social development of rural area, she is familiar with exclusion and discrimination of individuals and ethnic groups from a theoretical perspective, which goes further than everyday life experiences and which I assess as an advantage for this study. During fieldwork, I reflected upon her relation with the director of MJS and how this connection might influence

the research process. However, since we worked very closely on a daily basis, I assessed her connections to the field rather as an advantage to provide me with more information than as a threat to validity. The clearest advantage of having her as an assistant was her great interest in this topic and in doing a good performance. As described earlier, "it requires *commitment* to the life of participants" (Nicolson 2003, 144). I assess therefore Sunita's ability to ask questions in a sensitive way and her great interest and engagement in the interviews as an enormously important aspect for validity and the quality of this study.

The other two assistants that assisted me in two interviews each were not local to the Ilam district. The female assistant, Salina, is a 21-year's old Bachelor's student in 'Agriculture', also suggested by the director of MJS. She spoke and wrote English well; however, she had more difficulties in translating and writing down the recorded interviews, and so the transcribed interview has been double-checked and corrected by Sunita. Prashant, 24 year's old, is local to Birtamode, a student of 'political science' and voluntarily working for different projects in the rural education sector. I got to know him within the first days of fieldwork, and he provided me with many suggestions and helpful discussions throughout the fieldwork. As with Salina, neither did Prashant have any previous experiences in translating, but both he and Salina were familiar with my study and the questions asked, since we met on a regular basis and talked about my research. Sunita has transcribed the interview with Prashant as a translator. All assistants received compensations by myself for their work according to working hours.

4.3.2 Reflections upon further issues of validity

All three assistants are Nepalese, which means that they shared the same cultural background with the participants, which is a general advantage as mentioned before. Furthermore, in all but one interview, I consider the homogenous group of gender as an advantage in exploring women-sensitive issues and as another important contributor to validity. Before and during fieldwork, I reflected upon the different caste groups in Nepal and how interviewee and interpreter from two possibly different ethnic groups influence the dialogues. This was especially important when I conducted the group interview with participants from different social backgrounds and caste groups. However, these issues had been considered and discussed with Sunita before the interviews.

Despite the fact that I discussed interview transcriptions with Sunita, there remains issues of validity when analysing the interviews. One of the issues are grammatically incorrect sentences

in the transcriptions or misspellings, which may cause confusion or even misunderstandings. Sentences like *"My friend tell me not to cry"* might rightly be either "My friends tell me not to cry" or "My friend tells me not to cry". Having one or several friends does make a difference, and thus, there are small issues that appear when using a translator who is not fluent in the second language. Another threat to validity appeared in some directly translated sentences and expressions. For example, the expression *"I keep my matter"* has been directly translated from Nepali, which the assistant explained it as 'to speak about her matter by herself'. Without this additional explanation, I would have interpreted the sentence as the complete opposite, namely to keep something for themselves, not talking about it. However, despite these issues of validity, I assess the fact that I discussed intensively the content and the meaning of answers in details with the assistant as an important aspect of validity and quality.

In all transcriptions, I was doing the English translations by myself and left the Nepali parts to the assistants. The English parts (me asking questions to the assistant and the assistant translating back to me) have been kept in the transcriptions, since they helped me to remember the interviews better and to keep the authenticity of the interviews. One of the interview transcription has been double-checked by a Nepalese friend, and her approval of the transcription's good quality was another important aspect for the study's validity. Lastly, another essential contributor to validity is the ability of Sunita to go through the transcriptions with reflections. Despite the fact that she did some mistakes during interviews, she was able to correct them when writing down the transcriptions. For example, she wrote in the transcriptions, *"(the participant did not mention that)"*, *"(NOTE: just an assumption)"* or *"Yes, she's getting emotional support from most of the husband and friends (she did not mention friends)"* to indicate the small mistakes that she did during the interviews.

Nevertheless, using one interpreter for almost all interviews give further disadvantages in the sense that repeated answers may add to pre-interpretations and generalisation (Kapborg and Berterö 2002). However, I assess the trade-off between pre-interpretations and of knowing the study well in favour of the latter. In this case, it was to this study's benefit to have a Nepalese assistant, who knows the research topic and the asked questions well and who was familiar with the interview setting.

4.4 Fieldwork and methods

4.4.1 Methods chosen and data collected

The data has been collected during a two months stay in Nepal between August and October 2015. The fieldwork took place in the Ilam district; however, I also spent some days in the Jhapa district and a week in Kathmandu to collect data there as well. In this study, the core technique to collect data are qualitative, semi-structured and in-depth interviews with individual women. According to Brinkmann (2013), the semi-structured interview is a method that gives both interviewer and interviewee the possibility to stress relevant issues during the interview process. During fieldwork, I gained the possibility to spend more time with participants than anticipated, and despite the fact that I had no "established relationship based on mutual respect" with the participants, I consider the conducted interviews as elements of an ethnography (O'Reilly 2005, 127), as I also described in section 4.1.

By using interviews, I intended to give the participants possibilities to tell about their experiences, perceptions and daily activities, and simultaneously to keep my own focus on issues that are relevant for this study. The greatest benefit of using in-depth interviews was clearly the possibility to explore women's own perception of empowerment, as well as their feelings and thoughts. Before fieldwork, I developed an interview guide that provided me with an overview of research and interview questions. The interview questions, however, have been developed throughout the fieldwork in cooperation with the assistants, which allowed me to go deeper into (newly) raised issues and to ask in a more appropriate way.

During the fieldwork, I conducted 10 individual in-depth interviews with women. The interviews took place (in 8 out of 10 cases) at the participant's home or otherwise at their working place. The rather informal chats before and after the interview have been used in the analysis as well. Since these chats have usually not been recorded, I discussed them with the assistant and made notes as soon as possible. Complementary to this, I conducted one group interview with three women. Group interviews as a method have been considered before the fieldwork, since this method has the great potential to find out about similarities and differences between women from different backgrounds, the group dynamic, but also about the women's ability to express themselves in a group (Kvale and Brinkmann 2009, 26).

In line with an ethnographic and grounded theory approach, I gathered more relevant information by numerous informal conversations with local people and participant observations, which have been embedded in this study's analysis as well. All informal conversations have

been written down either during or straight after the conversation. A short description of the informants will be given in Appendix C. I was able to conduct unstructured participant observations during my own attendances in a 'Annual General Assembly' of one cooperative and in a 'Citizen Awareness Centre (CAC)'[5] session in Ilam. These observations gave important hints of participation opportunities in Ilam, and I consider them therefore as important data that influences the interpretation of interviews.

4.4.2 Informants and recruiting participants

My intention to spend some time in pre-chosen areas in Ilam district and to approach the field by getting to know people and to recruit participants by snowball sample could not be realised to the extent I was planning to. This was due to the fact that most areas are quite remote and often not accessible in rainy periods or due to public transport strikes. The period of launching the new Nepalese constitution during the fieldwork was accompanied by frequent strikes that included offices and (public) transports. As a result, it was not possible to get around in the Ilam district as much as I intended to. Furthermore, without local knowledge about the area and the ability to communicate in Nepali, it is very challenging to get around, and despite the fact that I learned some simple Nepali words, I was by far able to introduce my study and to answer questions that participants had in relation to that. As a consequence, I was completely dependent on assistants to recruit participants. This was both a great opportunity and a limitation. I felt, on the one hand, very dependent on others, but, on the other hand, I received great support by local people, who worked as key informants.

An overview of all cooperatives in Ilam district, which are supported by MJS, has been used as the starting point for choosing participants. This list of cooperatives shows the number of members and the number of women and men from the indigenous ethnic groups (Janajatis) and the lowest Hindu ethnic groups (Dalits) (see Appendix F). My first selection of cooperatives was based on the location, starting in Ilam Bazar, the main town in Ilam district. Six individual interviews and one group interview have been conducted there. Furthermore, I chose the three closest VDCs to Ilam Bazar that can be reached by public transport, and I conducted three interviews in two of them, namely in Sangrumba and Fikkal (see Appendix B). One participant from the chosen Sulubung VDC has been interviewed during her stay in Ilam Bazar, and one woman has been interviewed in her shop in Kankai municipality (Surunga, Jhapa district).

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[5] 'Citizen Awareness Centre (CAC)' is a programme, which targets the most vulnerable groups in society (mostly women) by offering weekly reflection meetings about their rights.

While the staff of MJS had selected the first participant – unaware and unintended of my knowledge – I chose the second participant in randomly through the member list of the cooperative and by the criterion of the Dalit caste group. Except from one more participant that was been suggested by MJS, all the other participants have been chosen randomly by myself or in two cases by the staff of the local cooperative in Fikkal. Since I aimed to have interviews with women from different ethnic groups, I chose some candidates randomly on the basis of their ethnic backgrounds. I further purposively chose women by their occupation and their participation in society. I took the chance to interview one woman, who is the manager of a cooperative shop and therefore not only a member of, but employed at a cooperative. Furthermore, in one case, I was interviewing a woman that attended voluntary an English class, and in another case, I was interviewing a woman that was participating at the 'Citizen Awareness Centre'. In the last two cases, I have been directly asking the women for participating. In the cases of choosing participants randomly from a list without any criteria, I applied a systematic selection by selecting the 12th member of the list (if unavailable, 24th member of the list, 36th, 48th, etc.).

In the following, I shall give a short presentation of the participants of the individual as well as of the group interview(s) which includes their living location, their sources of income and their ethnic background. The names of the participants have been chosen by myself.

Participant	Living area, ward nr.[6]	Ethnic affiliation, surname	Sources of income in households[7]
Junu	Ilam bazar, 6	Jogi, Sanyasi	Shop owner, in which her husband works, income from temple visits and healing performances, small shop in her home, goat rearing.
Mira	Ilam bazar, 7	Dalit, Kami	*Mela* (agricultural labour work), her husband works as a construction worker.
Laxmi	Sangrumba, 7	Chhetri, Thapa	Ginger farming, started with kiwi farming, husband is working in Qatar.
Sajita	Fikkal, 7	Dalit, Damai	Tailor at her husband's tailor business, pig rearing.
Maya	Fikkal, 10	Janajati, Rai	Owning tea farm, goat rearing, vegetable farming, together with her husband.
Amita	Ilam bazar, 1	Brahmin, Ghimire	Both she and her husband were jobless at the time of the interview.
Ranju	Sulubung, 2	Brahmin, Bhattarai	Owning a dairy, producing hard cheese and butter, owning tea farm, cardamom, kiwi farming, cow rearing, all together with her husband.
Gita	Ilam bazar,1	Janajati, Newar	Shop owner of an agriculture cooperative (selling tea, hard cheese, candies) and employed at the cooperative (regular income). Husband works outside Ilam as government service-holder.
Nanu	Ilam bazar, 9	Dalit, Century	Working in her husband's jewellery shop.
Birsha	Kankai, Jhapa	Brahmin, Dawadi	Beverage shop owner.
Karuna	Ilam bazar, 2	Janajati, Limbu	Working in her husband's hotel, they employ 4 staff members.
Reshma	Ilam bazar, 2	Janajati, Vaidhya	Shop owner.
Shristi	Ilam bazar, 3	Brahmin, Ghimire	Owning a pickle enterprise, employs 2-3 staff members and conducts training in pickling, started cardamom farming and flower nursery. Husband works as a technician.

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[6] Wards are political divisions. In average, nine wards make one VDC (depending on the population of the district).

[7] The sources of income can often not be separated within the households; therefore, if possible, I include the husband's profession as well. Furthermore, most of the participants have livestock (cows, goats and hens), but it does not necessarily provide a source of income.

As described earlier, I had numerous chats with local people or groups, but also with staff of NGOs and professionals that I considered as important informants for my thesis (see Appendix C). These informal chats took between some minutes up to half an hour, and the intention was to receive more information about the area and about relevant aspects for this thesis. In the following, I will describe and reflect upon the interview settings.

4.4.3 Interview settings

As mentioned earlier, in 8 out of 10 cases, the individual interviews have been conducted at the participant's home, or, in the other two cases, at the participant's work place. The group interview has been conducted at one of the participant's work place. There were several reasons for interviewing the participants at their homes. First of all, I intended to provide an environment for the participants in which they feel as comfortable as possible, also considering the "development of trustful, ethical, sensitive relationships" to the participants (O'Reilly 2005, 127). Secondly, visiting these women at their homes gave me the opportunity to observe their living conditions and the neighbourhoods. The participant's living area varied from in the middle of the market area to remote or isolated areas that can only be reached by many walking hours through nearly inaccessible territory. This gave me important indications of their participation possibilities, for example. Thirdly, since many of the participants work from home or have a working place very close to home, it was simply the most practical solution to have the interviews conducted at their homes. Lastly, due to the tight schedule that Nepalese women have and their high responsibility in household matters, I tried to avoid all unnecessary efforts for them to participate in my study, and so, coming to their homes was the easiest way for them. By complementing in-depth interviews with observations, I aimed to capture a holistic view of the living conditions and situations of the participants.

However, conducting interviews in their homes created also some issues and gave possibilities for interruptions. In some cases, other people were present, like family members, neighbours and friends, which raises the question to what extent their presence have influenced the interview setting. Since I intended to ask about women- and family-sensitive issues, the assistant asked kindly for privacy, so that we could talk in private with the participants. However, this could not be realised in some interviews. In one case, three children were present to receive their lunch in the kitchen where the interview took place, since the school has been closed at that day. In another case, the mother of the participant was sitting with us in the kitchen (the assistant let the participant choose if she wishes so or not), and later on in the same interview,

a friend of the family came by and had some tea in the kitchen. During this visit, the interview has been stopped in between. In another case, the participant received visit from two children (one had fever), and since she was performing healing rituals as her profession, we did let her perform her work and stopped the interview in between. In fact, my intention to have a natural setting has backfired in two cases, since the participants suddenly felt the need to cook, and consequently, the concentration for the interview was clearly disturbed for some time.

4.4.4 Interview questions

Conducting an interview guide has helped me to structure my ideas and intentions about what I wanted to find out. The interview guide has therefore been used as a tool that guides me through all the relevant topics. It has further helped me to break down my research questions into thematic and interview questions (see Appendix D).

Since I aimed to assess the personal experiences of empowerment, I developed questions that allow descriptions of daily routines and activities, but also of personal views and feelings. The questions were intended to be asked in a rather open way, followed by more concrete questions about specific situations and practices to catch some details and justifications. For example, "How do you feel about your work?" had the following-up question, "Were you able to decide your kind of work yourself?" and "If you were able to change something about your work, what would that be?" However, due to the fact that the participants had very diverse living and working conditions and manifold backgrounds, the interviews were relying on some specific questions about livelihood, profession, etc. to get enough information to set the more open questions into some kind of context. However, generally, the assistants and I tried to keep the interviews as natural as possible to make the participants feel comfortable and to stimulate the flow of the conversation.

Using more open questions, which allow narrative descriptions, gave me the chance to capture experiences, but also what the participants value as important. Since empowerment is a process, it was important to ask not only questions about the present situation, but also about changes that occurred in the past. Furthermore, asking about the participant's wishes for the future demonstrated their intentions, desires and possibilities to change their current situation. However, in fact, the intention to use semi-structured interviews with open questions has been a challenging task to realise, partly because of the translations and the interruptions in between.

Often I could not capture entirely the parts of the participant's responses, which are meaningful to them, and so I was forced to focus more on the interview guide than I intended to. Moreover, questions needed often to be asked several times, with different terms or with examples, to make clear what we wanted to ask or to remember the question after an interruption. Fortunately, the assistant got to know the aim of the study and the questions very well, and since we transcribed and discussed about the interviews together, we developed a mutual understanding of how to ask questions. This has helped a lot to keep a constant flow going between assistant and participants and to record more narrative descriptions by participants.

In accordance to my own cultural understanding, some questions needed to be revised to make them relevant in a Nepalese context. This was, for instance, the case when I asked about the free-time of participants, as described in section 4.2, but also regarding the use of words like 'friends', 'relatives' and 'family members', which interpretations differ between my own and the participant's cultural understanding. Since Sunita was local to this area, she could make many helpful suggestions to the interview (settings) and questions.

4.5 Addressing ethical issues

In the following, I will give a more theoretic discussion of ethical issues. In section 4.5.1, I present examples of ethical issues from the fieldwork and how I tried to solve them.

Bryman (2012, 135) argues that there are four main ethical principles in research, which deal with "whether there is *harm to participants*, whether there is a *lack of informed consent*, whether there is an *invasion of privacy* and whether *deception* is involved" (italics in original). Considering no harm to participations, there arise some issues. Individuals from different cultures and social backgrounds may have a different understanding of feelings of stress and discomfort. To limit the possibility of stressful and discomfort situations for the participants, I discussed the interview questions with the main assistant, and I arranged the interviews in a familiar setting for the participants, as mentioned before. I encouraged furthermore the assistants to make suggestions for the interview settings that might help the participants to feel comfortable.

Moreover, considering the consent to the research, Bryman (2012, 138) mentions that the "research participants should be given as much information as might be needed to make an informed decision about whether or not they wish to participate in a study". This was especially

important, since I conducted interviews with people from a different cultural background, who do not share the same mother tongue. My intention before fieldwork was therefore to talk to the participants with the help of an interpreter, if needed several times, to make sure that all conditions before the interview have been understood. Since most of the participants lived in quite remote areas, it was not possible to visit them several times; nevertheless, the assistants were aware of the informed content and asked the participants verbally for consent before each interview. A written informed consent in Nepali has been developed, which helped the assistant to remember all conditions of the interview (see Appendix E). Together with the assistants, I decided that a verbal agreement with the participants was more appropriate.

Brinkmann (2013, 52) points out furthermore that ethical questions involve to inform participants about any changes in the research process and to obtain agreement. This, obviously, gave me challenges, since I did not speak the language of the participants and relied on a translator. Some of the participants do not even have a phone, and thus, it would have been necessary to contact the microcredit organisation, who can contact and inform the participant.

Other dimensions of ethical issues ask about the "possible *beneficial* consequences of the study" (Brinkmann 2013, 51). This touches upon the question if the findings of the study can be of any benefit, especially for the people in Ilam. I would argue that the findings from the study have the potential to inform both the people working in Ilam as well as the Norwegian Development Fund that was supporting MJS for several years. MJS has the possibility to treat the findings of the study as examples of their own female beneficiaries, and so, I treat my findings as a basis for achieving possible positive consequences.

Moreover, Liamputtong discusses the morality of research and ethical issues when conducting research with a vulnerable group of people (Liamputtong 2007). The question is here if the women who participated in this study should and can be treated as a 'vulnerable group'. Considering the greater degree of discrimination that Nepalese women face in comparison to men, as described in chapter 3, which comes along with less decision-making power and less opportunities in everyday life, this categorisation would make sense. Whether the participants are seen as a 'vulnerable group' or not, by exploring the perception and feelings of women who are more deprived in society due to a patriarchal system, it requires sensitivity and the consideration of moral and ethical issues. Liamputtong mentions, for instance, that the stigmatisation of people in society must be considered when developing interview questions

and the emotional well-being of participants must be considered, also *after* the interview, so that the participants "are not left with painful experiences" (Liamputtong 2007, 26). This consideration has been in mind, especially when interviewing women from Dalit caste groups. Furthermore, ethical issues do not stop after data has been collected, but continues when writing down the research findings (Liamputtong 2007, 184).

This study received ethical clearance by the 'Norwegian Social Science Data Services (NSD)', and the Program Director of MJS has approved the research as well. Before fieldwork, I developed a contract between the assistants and the researcher for clearing the terms considering treating the data. However, at field, I decided that a verbal discussion about the data and its use is sufficient and more appropriate.

4.5.1 Ethical issues – Examples from the field

The awareness that the interview questions might raise painful or unpleasant experiences for the participants made me doubtful about my study topic. However, as mentioned above, the potential that the findings might be useful for others was my motivation to carry out this study. However, during fieldwork, it appeared to be that at the beginning of one interview, I was not able to assess if the participant was feeling distressed. The participant was crying and seemed to be somehow desperate. I asked the assistant if we shall stop the interview, but she encouraged me to continue. I trusted her in that case, despite the fact that I could not exclude the risk that I will harm the participant by asking further questions. During the interview, I realised that it was right to continue. The participant seemed to cheer up and got more and more chatty. Since we were stuck at her place due to heavy rainfall, she continued telling about her experiences for a long time. In the end of the interview, she seemed to be in a good mood, and I got the feeling that we did not "leave her with painful experiences" (Liamputtong 2007, 26). However, it was not always possible for me to assess the emotional situation for the participants due to the language barrier. Nevertheless, I tried to evaluate the well-being as best as possible through the participant's body language and the translations of the assistants.

The recording was an ethical issue in itself. Despite the fact that the assistant asked for permission to record the interviews, I could not tell for sure that the participants understood what this actually means, partly due to the fact that most participants have had no experience with it before. However, I understood when Sunita explained in Nepali why I want to record,

and after the first interviews, I understood the answer of the participants for their consent ('huncha', similar for 'OK' or 'yes'). In that way, I felt more and more secure that the participants gave their actual consent. In some settings, it appeared that the participant started to talk again after the recorder has been switched off. In these moments, I felt the dilemma of starting recording again to catch everything that was told or the necessity to ask for consent again. In one case, the assistant gave me a sign to continue the recording, but since I felt the urge to ask for consent again, I put the recorder noticeably in front of the participant. In the other cases, I renounced the recordings, but luckily, the assistant noticed that and started writing notes about the participant's narrations.

Another ethical issue arose for the responsibility to the assistant Sunita by interviewing women from Dalit caste groups. As Sunita was explaining to me, she was not able to talk freely with everybody about entering Dalit's homes and especially drinking and eating with them. According to her, *"My mother-in-law would mind"*. Consequently, I put her in a position which she cannot share openly with, for example, her family-in-law. Despite the fact that she insisted that this does not give her any issues, I was aware of that my research might put her unintendedly in problematic situations. Another ethical issue appeared due to the fact that Sunita was local to Ilam and knew many people in the main town and the surroundings. The issue if I risk to "abuse a privilege" for "gaining information about people who have not given (you) access?" have been in my consideration throughout the fieldwork, and I was seriously concerned to not put the assistants into any awkward situations with local people (O'Reilly 2005, 71).

In relation to my own role as a researcher, there appeared another ethical issue. As a female master's student, who is doing research independently, I represent a completely different lifestyle to that of the participants, and single participants did in fact react to that by reflecting upon the differences. One participant said, *"(...) if I had studied, I could have talked to her (researcher) by myself, but I did not had that chance."* I was thus asking myself if and in what ways participants may realise their fewer opportunities through the interview and possible develop negative feelings.

More ethical issues have been considered throughout the research process, which cannot be taken up due to lack of capacity of this thesis. This study involved ethical issues, but also the potential to create positive beneficial consequences. Reflectivity is an essential aspect to meet

and limit these issues, which I have realised to a great extent. In the following, I will switch the focus towards analysing and describe the benefits of applying a grounded theory approach for this thesis.

4.6 Analysing – The process of finding results

As Corbin and Strauss (1990) point out, in a grounded theory approach, analysing starts from the very first data collection. This is consistent with an ethnographic research, in which data collection and analysing are intertwined processes (O'Reilly 2005, 180-181, 185). Therefore, after the first interview, I started to analyse by transcribing the interview and by reading through it in cooperation with the assistant. I started to work intensively with the transcriptions by writing down aspects that appeared to me as relevant. These aspects have been written down as comments (other may call it 'codes') in the transcribed interviews and referred to both topics (for example, 'decision-making', 'involvement in organisation') and interpretations (for example, 'Age is giving her challenges in life'). By analysing the first interviews, I tried to stay 'open' for coding, but also to see similarities, patterns, differences or surprising elements. Later on in the process, I adopted a more "focussed coding" towards comparing codes and finding first conclusions (O'Reilly 2005, 203-204). In that way, I was using elements of a grounded theory approach (O'Reilly 2005, 203-204).

The grounded theory approach, developed by Glaser and Strauss, is used both as a method and as a methodology in literature and research (Kendall 1999). The different types of coding in a grounded theory approach received some debates due to their inconsistency (Kendall 1999). Despite the fact that I tried to see relations between categories and subcategories in this thesis, I moved away from axial coding and the paradigm model by Strauss and Corbin (1990, in Kendall 1999, 746-748), which sets codes and categories into predefined paradigms of a model. I rather use Glaser's approach (1978, in Kendall 1999), which focuses on codes and categories that emerge directly from the data without predefined paradigms.

The benefits of using a grounded theory approach were manifold. For instance, to transcribe at an early stage contributed to my understanding of the Nepali language and expressions. Some comments in the transcriptions referred to Nepali words and sayings that are difficult to translate into English. For instance, the translated sentence of *"we don't have to lay hand in front of anyone"* has been complemented by the comment 'asking for money' to explain in further terms

the Nepali translation. Nepali words, as *pewa*, for instance, have not been translated within the text, but its meaning has been explained as notes, as the following example from the group interview transcription demonstrates:

P3[8]   *Some women say, "I have my own pewa", but I don't have like that.*
P2   *(I) Don't have like that.*
        (NOTE: Pewa is a self-earned property of women, which she might think belongs solely to her)
        (…)
P1   *Yes, I have kind of pewa, I own a tea shop. All the income I get from there is mine.*

In that way, I was able to understand the participants better 'in their own terms'. The transcriptions have therefore been used as the main tool for analysing. Furthermore, the codes, which I 'found' and developed from the interview transcriptions, have been transformed to another document and summed up, which gave me an overview of all relevant topics. In that way, I was able to link codes together, develop and redefine (representing) categories, which is a fundamental step in the grounded theory approach (Corbin and Strauss 1990, 420). This has been an important step in further analysing patterns, regularities and frequencies of aspects and to start forming a theory out of the data. By relating the categories to each other, I recognised the importance of both communication skills and the husband's role in shaping the women's opportunities for working and participating, which became two of the main categories in this analysing.

The analysis of the group interview has been very similar to the strategy that I mentioned above. I used a table on a separate document to note down differences, similarities and other relevant aspects both to the other interviews but also between the group interview participants. However, I added comments about the group dynamic and about the flow of the dialogue as well. Furthermore, I assessed how the participants reacted and responded to each other's answers and noted down aspects about their body language. For example, in one case, while one participant talked about a difficult situation in the past, the other two women sympathised noticeably with her and one of them even got wet eyes, which I assessed as a relevant observation.

The participant's reactions or expressions from the individual interviews have been noted down

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[8] In the following extracts and quotations from the interviews, 'P' relates to participants and 'T' to translator. P1, P2 and P3 refer to the three participants of the group interview.

as well, for instance, when they raised their voice or suddenly showed a distinguished body language. On separate documents, I collected information about the participants, about the interview settings and noted down further thoughts and reflections of the conducted interviews. These notes - others may call it 'memos' (O'Reilly 2005, 204) - complemented the transcriptions and helped me to recall the interviews. The rather small amount of interviews allowed me to go into each interview in-depth, and so, I read frequently through the transcriptions as a whole to capture a holistic picture of the participants and to set quotas back into the greater context. In that way, I was able to compare more holistic views of participants with each other, which I assess as an important step regarding the concept of empowerment. Generally, the use of small notes and 'memos' has helped me throughout the process, but especially when writing up the findings to keep focus on relevant aspects and to support newly developed conclusions.

As already stated, the transcriptions of the first interviews gave me the possibility to learn from the process, to conduct the follow-up interviews in an advanced manner and to 'discover' new relevant issues, which is in accordance with a grounded theory approach (Corbin and Strauss 1990). This was, for example, the case for discrimination in participation. Besides the separated topics of 'participation' and 'discrimination', I recognised similarities of Dalit women talking about discrimination during participation at local events or training programmes. The importance of communication skills and the diverse character of decision-making were more examples, which have been 'discovered' during analysing. This way of analysing was especially important, since this study was conducted in a country unfamiliar to myself, and thus, the first interviews gave me hints for asking questions about issues that are relevant for Nepalese women.

In some cases, I contacted the participant via Sunita again to gather further or more detailed information if a new and relevant issue has been brought up. This is in line with ethnographic research, as O'Reilly (2005, 183) describes, where "you can go back, ask people more question, find the person you missed or look for more information (…)". The additional information from observations and informal chats have been written down as soon as possible, compared to each other and set alongside categories to keep the consistency of the data (Corbin and Strauss 1990, 421). In that way, I was able to 'ground the concepts', which is the base of a grounded theory approach and which adds to the validity of this study.

5 Analysis

In the following, I am going to present the data analysing and findings. The aim of this chapter is to provide a comprehensive analysis of women's empowerment on the basis of the research questions.

Considering the great interrelation of individual abilities and contextual factors that determine the perceived empowerment, I will firstly introduce Mira, Ranju and Nanu, three participants of individual interviews in section 5.1 and provide a big picture of their abilities and opportunities. I chose these three examples, since they represent different living situations of women, but they also demonstrate the interrelation of individual abilities and contextual factors well and how this interplay determines the perception of empowerment. I consider the analysis of some individual women, their differences and similarities, as an important contributor for answering the research questions. Moreover, providing a more holistic view of some participants adds to the internal validity of the study (Kapborg and Berterö 2002, 54, Bryman 2012, 390). While I used three individual interviews and some observations for the analysis in section 5.1, I used all data available (ten in depth interviews, one group interview, observations and informal conversations) in the sections to follow (5.2-5.4). Important aspects from section 5.1 will be used as background information and taken up within the whole analysis part again.

Sections 5.2-5.4 analyse the components of the research questions.
- Section 5.2 deals with the women's individual abilities but also with their motivations in relation to decision-making power and having control over resources.
- Section 5.3 explores the sociocultural and contextual factors that highly influence the women's perception of being (in)dependent.
- Section 5.4 demonstrates the interrelated issues of participation, inclusion and discrimination, which touches upon issues of caste affiliation.

Despite the fact that the analysis leans on the research questions, the findings suggest that aspects of empowerment are intertwined and related to each other. This is especially the case with the aspects the location and the ability to participate. The analysis of location will be taken up throughout chapter 5 and issues of participation will be mostly presented in section 5.4. A strict answering of the research questions is due to the interconnectivity of aspects hard to realise. In accordance to this study's theoretical methodology that seeks to analyse critically, I will take up the main findings in chapter 6 and discuss them critically in the review of literature.

5.1 Introductions of three women

5.1.1 *"I am afraid of my husband"*

In the following, I am going to present Mira, one of the participants, in more details, since she stands out in terms of her weak financial condition and her lack of social empowerment, which, she shows, are related to each other.

A weak financial situation

Mira is a mother of three children, lives in Ilam bazar ward number 7, a remote area that is not accessible by roads. The assistant and I needed to walk about 1,5 hours from Ilam bazar to reach her place. She belongs to the Dalit caste Kami, which is one of the most representative Dalit and caste group in Nepal (Central Bureau of Statistics 2012, 4, 144). The participant works at *Melapat (Mela)*, which is a Nepali word for different kinds of agricultural wage labour at other people's farm, like planting rice, but also maize and lentils. Mira mentioned that she gets between NPR 1.000 and 1.200 per month (equals about $ 9–11), depending on the amount that she is working, which, again, is dependent on the demands for planting and the seasons. Her husband works as a construction worker on an irregular basis, depending on demands in the construction sector. When asked about the husband's work, she replied, *"He works with cement, he makes walls, he spends money for children's education and brings rice."* This answer indicates that he earns more than she does, since he spends his salary on children's education and rice, the most important food ingredient. In fact, as she told later, he earned about NPR 15.000 per month at the time of the interview, which is 12,5-15 times more than she does. She repeated during the interview that her husband pays for the children's education, which indicates that it is either an outstanding high expenditure or an expenditure with values.

Thus, she and her husband do not only have low financial conditions, but their salaries are irregular and are depending on working opportunities in the agriculture and construction sector. Their livestock (two cows and two goats) does not provide a regular income source and the vegetables they grow are often not enough for their own consumption. *"We don't sell it (the vegetables), sometimes, it is not enough for us, so we have to buy more from outside."* On top of that, they do not own the place where they are living and have to pay rent (NPR 800 per year). Mira mentioned several times during the interview that she wishes to have her own property to live on. In fact, she does own a piece of land registered under her name, which is, however, of no use. *"Yes, we have (land), but that is covered with the forest, and we cannot deforest to make home over there."* The place where she lives contains only two rooms, one

room with a fireplace and another room for sleeping. The assistant made me aware that the participant is still cooking with fire and not even owning a gas cooker. Her two boys were eating close to the fireplace, where the interview took place, and I observed that they were eating only rice with some lentil soup, and with no other vegetables, which would be typical for that region. These observations are more signs of a weak financial condition.

"I feel that I don't have the same opportunities as my husband"

However, it is not only the lack of financial resources that restricts the participant's abilities. When asked about her possibilities to share feelings and opinions, she said quietly, *"I cannot tell anything, I am afraid of my husband."* And later on she interrupted the assistant for the first time at the interview and went on telling,

> *I don't tell anything to him, because I don't earn as much as he does. So, what else happens even I tell him everything. I might have discussed about things, if I were earning as much as he does. He might tell that I don't have any rights over his income, that's why I am not able to speak.*

This response points clearly to the interaction of financial and social power. *"I might have discussed about things, if I were earning as much as he does"* demonstrates the husband domination in financial and social terms. Since Mira interrupted the assistant, I assess the last quote as an important issue. Mira added later, *"Everything, the situation would have been better if he (husband) had been aware of my feelings"*, but she does not dare to tell him anything. Not only does Mira feel deprived in talking freely to her husband, but she also experiences no support from him in household tasks. *"Yes, I wish he would help me."* Her responsibilities and working conditions seem to be unequal to her husbands. As she said herself, she has a physically harder work, earns less than he does and has to do most of the responsibilities at home as well.

> *It (their work) looks like equal, but I have to do all household chores, he only cuts grass in the morning, and he goes to work and comes in the evening. The problems come only for me, I have to cook for children, have to feed them when they come from school, look after livestock, even after coming from Mela.*

> *I discuss with him and tell him to help, and he tells me that "I have to go to other places", and when he is gone, he is gone. (…) It's not every time, but sometimes he has to go to other places, but I don't ask him, and I keep on doing my work.*

This suggests that Mira and her husband do discuss, but it seems that she has no power in convincing him, neither does she know what he expects from her, *"Yes, maybe he thinks that I should give him what I earn."* In comparison to her husband, Mira feels to have fewer opportunities, also because of her gender, *"I feel that I don't have the same opportunities as my*

husband. Sometimes I think why I am like this, and I am weak, maybe because I am a woman."
I observed during the interview that she had a sad face expression when talking about her husband, and she turned slightly around, maybe so that we could not see the tears in her eyes. Interestingly, she also mentioned that she would be able to save more in the cooperatives, if she would be more independent – not the other way around. It seems that she sees herself as being very little independent, which also limits her private savings at the cooperative.

Dependent on others

Her deprived social empowerment is reflected in her limited abilities to decide. Mira mentioned that she is only able to decide about the vegetables that she is planting privately and that she is going to *Mela* for work. As described earlier, the vegetables that she is planting privately are often not enough for their own consumption, and she does not receive any good payment for her work at *Mela*. Consequently, the things that she decides upon are very limited and of no high financial values.

"Yes, I need to ask my husband for spending money." The financial dependency on her husband is clear. *"For expenses, my husband gives me money and tells me to bring what we need and want for household consumption."* Considering the differences of income between her and her husband, she confirmed, *"If I would have earned myself, I would have decided."* However, when I asked more specifically about her wishes if she had a higher income she was not able to articulate herself explicitly.

P	*If I could be able to earn more money, then I could use it for something.*
T	*Something means…?*
P	*Big things.*
T	*Big things means?*
P	*Like shop.*

Her expressions of 'something' and 'big things' are not specific. During the interview, she repeated several times that she would like to change work and do something else than going to *Mela*, but when asked about possibilities to change work, she said,

P	*No, it's not that I can have other work, but I wish I could get.*
T	*Why do you think that it is not possible to get (another work)?*
P	*There is no one in our village to tell me that "there is work for you and you can work".*

Mira does neither see the possibility to get another job, nor does she seem to have the willingness to search for other work possibilities. She showed a rather passive behaviour both

towards the ability to change work but also towards participation. Mira started to participate at CAC two years ago at the time of the interview, and when asked about the reason why she participates, she said, *"I represent as a Dalit, one Dalit is sent there."* Some seconds later, she repeated. *"Yes…they sent me. (…) Other people encouraged me to participate, and told me that Dalits should also move forward."* This points clearly to the fact that she participates due to other people's encouragement and not due to her own conviction or willingness.

"…why did they have made me backward?"

Despite the fact that she benefits from the CAC course, *"I can stay with many friends in the CAC, we enjoy and we also learn and understand many things"*, she seems to see herself in a lower position, compared to other people in her surroundings.

P	*I learned to cooperate with big people (at CAC).*
T	*Who are big people?*
P	*My elder sister-in-law, mother-in-law and other people in community.*

'Big people', again, is a vague and unspecific expression and indicates that she sees herself not equal to others, to the 'big people'. This response also points to the family hierarchy. 'Big people' are in the participant's case the elder sister-in-law and mother-in-law, both positions in the family that have traditionally seen more social power, especially in terms of decision-making. When asked if she feels included in her community, she responded that she does not get asked to join functions at events in community. To carry out functions for marriage, funerals and other events is of a high value and importance in Nepal, especially for the Hindu, which means that being excluded from or included in these functions is of a great significance. What are reasons for her exclusion?

P	*Dalit are said to be untouchable caste…*
P	*(Some seconds later) I think that because we are from the lower caste, that's why they are not including us.*
T	*Only because of the caste?*
P	*We belong to the lower caste, that's why we are being excluded.*

Mira was not saying much freely during the interview without being asked, but when the topic changed to caste affiliation and discrimination, she interrupted the assistant again, *"Whenever there is program of Chiyapani (drinking tea) people just walk from there, then I feel and think why they are doing this to me, why did they have made me backward?"* This is a clear example of discrimination, which she experiences both at CAC and as in other incidents in her community. Since Mira said that example freely from herself, without being asked anything, I assess the value of this statement as high, which indicates that this is an important incident in

her life.

The examples from this interview show that this participant is disempowered in several dimensions. First of all, her household is poor and relies on irregular sources of income, savings and the household has very little property. Secondly, her husband's financially stronger role leads to a strong social role and her dependency on him, which hinders her to take up discussions and to talk freely with him. This interview shows clearly her deprived situation in comparison to her husbands' in terms of decision-making power, of financial control but also of social power within the household. On top of her hard physical work at *Mela*, she does not get any support in household matters and childcare responsibilities. Thirdly, her caste affiliation and the experiences with discrimination led and leads to further restrictions in her life and to a feeling of exclusion. Lastly, Mira is passive in many dimensions and verbally not strong, which interact and intensify the other factors. The assistant told me after the interview by her own initiative that she felt that Mira had difficulties to express herself. Her participation does not come out of conviction, and she does not seem to be aware of the possibility to change work.

As this case indicates, both contextual as well as individual abilities determine a great deal of perceived empowerment. A financially weak household, perceived caste discrimination and a high dependency on the husband interfere greatly with Mira's perceptions of empowerment. As this case further indicates, limited individual abilities have the potential to intensify contextual barriers. Mira has limited decision-making power, a passive behaviour and a lack of verbal abilities, which further disadvantage her position. Despite the fact that the participant is a member of a saving group and participating in CAC, she does not show any indicators of empowerment; no decision-making power, no active participation and no financial control.

5.1.2 *"I learned so many things by looking at people outside"*
I noticed Nanu during the CAC meeting, since she stood out in the way she was taking part of the discussion. When she left the meeting, she mentioned to Sunita that she would like to talk to me, but that she is not able to due to her lacking English skills. I recognised her willingness to share, which I assessed as a criterion for being one of my participant. Indeed, her ability to talk and discuss, which stood out at CAC and during the interview, is one important contributor to her empowerment, as I will demonstrate in the following.

Nanu lives in Ilam bazar ward number 9 and belongs to the Dalit caste Century. She has two

children, her daughter gets a nurse education in Jhapa district, and her son is going to the private Green Valley School in Ilam bazar. She works together with her husband in a jewellery shop in the market area of Ilam, and while works as a goldsmith, she is mostly responsible for doing work outside. *"(...) and I work outside like, for going to the bank, sometimes going outside to bring materials for the store, (...). I do most of the outside work of the store."* Nanu used to have her own cosmetic shop at the market area, and despite the fact that she needed to leave and sell the business, she benefitted from being close to and in contact with other shops and traders at the bazar area.

> At that time, I used to run a shop in the bazar, and I, along with the neighbour around of the shop, we discussed about saving, and we started to save little amounts of NPR 50.
>
> Saving is definitely not a bad stuff. We started this in at around 2061-2062 BS[9] (2005/2006), at that time most of the people were not aware about saving, and there were not so many saving groups, and then we thought that little bit saving might be helpful for our children, too.

The contact with other people who carry out businesses had a positive effect on her, not only in terms of saving. When we talked about opportunities to discuss issues with her husband or with others, she said,

> That became possible in a way like, before I was only limited inside household, I was unknown about many things. I did not have an idea of about how to talk with people, in what ways to talk with different people and going to different places. Gradually, I came out of the house and walked to the market, and I learned to wear, to talk and to eat, looking at people outside. I learned so many things by looking at people outside. If I were limited inside the house, then I would not have known about these things, neither could be able to speak frankly.

Interestingly, she described essentials for everyday lives that she learned, 'how to wear, to talk and to eat by looking at people outside'. Being able to 'talk' seems to be an essential ability for Nanu, which, she said, is a matter of practice. She told about her first experience in speaking in front of others and how she got used to it.

> There was the time at the beginning, I used to get invited for attending the program, and I was not even able to stand and introduce myself. My body used to tremble, used to get shocked and nervous. It happened for the first time, and next time it was little less, and then likewise I got used to it and learned things outside like this from others. It is believed that people learn things by studying, but I learned by practice.

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[9] The Nepali calendar (Bikram Sambat (BS)) is approximately 56 years and eight months ahead of the Gregorian/Western calendar.

"…inform about this to other women and take them along for participation"

In the last two quotes, she said that she is learning from others by looking at and interacting with them. At the time of the interview, but also before in her life, she has been actively engaged in several different organisational programmes[10], like CAC or FEDO, an organisation that supports Dalit women. As she mentioned, the benefits that she gets from attending such kind of programmes is to gain knowledge and to get informed. Her verbally strong role gives her advantages in many terms and possibly also for people in her surroundings.

> *Whenever there is program of other organization, they send us letter and invite for voluntary participation and participant, and then I go along with the women to attend the programs, trainings related to laws and health. Women here stay inside the house, and they might not know about these (programmes), but I walk outside and at the bazar, and I come here (to her own place) and inform about this to other women and take them along for participation in the program for awareness and empowerment.*

This passage shows that she is not only active and able to communicate with others, but that she is also considering others and taking them along for participation. She lives in ward number 9 along with many Dalit households, and she seems to try to involve many women from this ward. Moreover, her ability to express herself seems to empower her own role in the community. When I asked about discrimination in her community, she said,

> *It is like, in this village people don't treat me that way, because I walk outside, then they know that I can keep my matters (express myself) and defend back, but my other friends do experience (discrimination).*

Her expression 'defending back' points to a clearly socially stronger role and a smaller degree of discrimination than her friends experience, who are not able to express oneself to a similar extent.

"…it used to make a difference using my own earning or husband's earning."

Having her own income is an important issue for Nanu. She is aware of that her own situation has changed since she is not earning herself anymore. Earlier in her life, she had some small incomes from farming and producing liquor.

> *It's like before, even though I used to stay at home I did not use to stay idle. I had pig farming, poultry and goat faming. I used to do by myself at that time, I used to make local liquor and even though I used to earn less, it used to make a difference using my*

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[10] The term 'programme' in the analysis refers to training programmes/skill development trainings by (microcredit) organisations, monthly meetings by organisations, and local events by, for instance, the municipality office (budget hearings, for instance). The different programmes that I refer to are manifold in character; but due to easiness of reading, I will use the general term 'programme' and specify more in the text if necessary and possible.

own earning or husband's earning.

In fact, she was doing many different kinds of work in her life to avoid being dependent on somebody. For Nanu, even small amounts that she earns herself makes her proud, so that she does not have to ask for money. *"I don't feel ashamed doing anything, I do any work, so I might be able to use money on my own, not being depending on other."* At the time of the interview, she was working in her husband's store and did not have her own income. Despite the fact that both earn a little bit more together, she dislikes being completely dependent on him.

> *If I were earning money by myself, sometimes, I would not have to ask my husband for making expense on small things. Now I have to ask, and he questions me for asking money, (…). If it was my earning then I could spend on anything that I need. But in his earning sometimes even my slipper and shoe might get torn, and if I ask to have new, he might refuse to have new one and tells me to use the old one I have and buy later, this kind of things.*

"I ask directly for why they are treating me that way"

However, despite the fact that she feels dependent on her husband, she is able to talk freely to him. As she told in the interview, they do have discussions, and she feels free to talk openly to him.

> *Sometimes when I talk with my husband, he tells me to earn by myself, then I told him "to take over my place, and then I shall take yours". This kind of things, I can talk right in front of their face. (…) Like in so many things, if my husband laughs at my things then I can ask for the reason for his laugh, whatever things comes in my mind, I can keep openly to others.*

The fact that she is asking him *"for the reason for his laugh"* shows that she does not accept but asks her husband about his behaviour. In fact, Nanu is able to inquire other people about their behaviour. *"Yes, if they exclude me, then I ask directly for why they are treating me that way."* Nanu mentioned in the interview that there is not so much caste discrimination in her community, but that she still feels restrictions by some households. She explained that there is one Koirala Brahmin family in her ward, which treats her differently, but that she was directly asking the head of the household for the reasons, *"Even I have asked to uncle[11] for why they are treating us that way, and he answered that his wife is old and like that."*

This is interesting, since it does not only demonstrate that her verbal abilities put her in an socially empowered position, but that she is inquiring critically the head of a Brahmin

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[11] 'Uncle' is a typical way of calling an older man in Nepal, who is not so close and therefore not called '(grand)father' or 'big brother'.

household, the highest Hindu caste group, about the way they are being treated. This in itself is a great indicator of empowerment. While the other two Dalit women I interviewed experienced discrimination in the same way, they seem to have no ability to question others about this condition. Nanu's ability to express herself led to a greater confidence. During CAC and during the interview, she talked about the lack of water supply for 15 days in the ward where she is living. This incidence is interesting in the way that she dealt with the issue.

> *We pay municipality for water, we have not got services and facilities in free of cost. One way I woke up in the early morning and cooked food early, and then I went to village and said that "this way is not going to work, we should not stay just like this, we have to go to the municipality office." I gathered all the villagers, (...), I gathered all women and men for going. (…) We talked directly with the head officer. He ensured us for supplying water from next day, we returned along with his number, then we had water supply after we warned.*

This incidence and the way she tried to solve the problem demonstrates that she is aware of her rights and willing to protest in case these rights do not get fulfilled. It, furthermore, points to her ability to involve and gather other people, also men, and to take on a leading function in her community. The expression *"after we warned"* proves a strong role and her awareness of rights.

This case indicates that Nanu empowers herself with her own individual abilities, especially from being verbally strong. Nanu is able to put herself in a better position due to her ability to express herself and to inquire other people in a critical way. Despite the fact that she feels financially dependent on her husband, she is able to talk openly to him. Nanu is able to use her surroundings in the neighbourhood as well as the bazar area to participate and to become more active in social and financial terms. Unlike Mira, who is passive and waits that someone offers her a work opportunity, Nanu was actively looking for and carrying out different kinds of work to be(come) independent, and in that way she interacts with different people, traders and business men and women. Nanu has a better financial situation and living conditions than Sira, which is an aspect that should not be neglected. Nanu is aware of discrimination, but she also considers others and tries to include other Dalit women in programmes that she came to know about.

As a conclusion, Nanu's case indicates the importance of communication skills and how it interrelates with participation, inclusion of other women and a socially strong role. In comparison to Mira's case, which shows that limited individual abilities have the potential to intensify contextual barriers, Nanu's case demonstrates how advanced individual skills support

to overcome contextual barriers and adds to the feelings of confidence and being empowered.

5.1.3 *"I need to do something and made an effort myself"*

In the following, I am going to present Ranju, who lives in Sulubung ward number 2, and who has a great knowledge of expanding farming opportunity. As one participant, Ranju was picked by MJS, and so, I was aware that this woman might represent a 'best-case' example in that region. Indeed, Ranju proved to be the most empowered woman that I interviewed in terms of financial and social aspects and of her great involvement in numerous organisations. However, also the 'best-cases' can give some hints about their process of empowerment, and as a result, I assess the information that I gathered from this interview as very interesting.

Early involvement

Ranju belongs to the Brahmin group Bhattarai, and next to her private farming activities, she is actively involved and engaged in several organisations as a secretary, as chairpersons and as an auxiliary health worker. Ranju's involvement and her contact with programmes, which aim to expand farming activities, started early in her life. She was willing to be voluntary involved in organisations, and her brother might have inspired or at least encouraged her to do so.

> *Yes, it started like my bother used to work in health service, no women from our ward area were willing to work as female health volunteer, and I, myself, volunteered. My brother also said that it was ok for me to volunteer. At that time Mechi Pahadi program was on its implementation stage, they used to form groups and distribute seeds, it was a program which aimed of minimum investment for maximum production with the aim of using improved variety.*

"…after I convinced him, he accepted"

After Ranju got marriage, she moved to her husband's family, which came along with feelings of awkwardness and vast changes for her life.

> *Yes, I did study CMA (Community Medical Auxiliary) and went to college, but I could not pass. I gave birth, and I had to be inside bondage. I fell sick, I had to live with unwell, ill and old aged parents and other members of family. It used to be hard.*

> *Before I used to feel scared and awkward. Hesitate to speak on matters, but after knowing him well, it became easy for me to speak in matter and suggesting to choose appropriate matter. It was not a love marriage, it was an arranged marriage, but we had a good relationship. (…) Yes, I felt somewhat awkward, coming in different family.*

The examples above show that it is the husband's influence that determines partly the women's

abilities to talk openly, but it also demonstrates the great changes that women experience when they move to the husband's family after marriage. However, she did not stop being active after she got married.

> *So, it was like from the very beginning, I was involved in different organization and institution, had a knowledge that involving and working in this place would make difference and learn something. Then after marriage, too, I thought that I need to do something and made an effort myself.*

Like Nanu, Ranju is able to express herself, and, on top of that, the way that she argues implies some degree of strategic thinking. She uses arguments to convince other people. When I asked about the atmosphere in her family, and in what way she experiences acceptance for talking openly, she replied, *"Acceptance is like, I had to convince, so after I convinced him, he accepted."* When I then asked how she managed to convince him, she said,

> *I can see and feel inside. Suppose, it is raining outside, it will be difficult to walk outside and even you are not having umbrella, and then I should tell you, "Look, it is raining heavily outside, maybe you are getting late, but you can wait for some time, later I can take you to your place by sharing my umbrella".*

This example demonstrates that she observes situations and tries to come with arguments that are appropriate in that situation. In that way, she is not only able to talk openly but gains decision-making power.

> *He (the husband) was telling to buy land in Kathmandu, but I said, "Now we have situation of frequent occurrence of earthquake, how can we buy? So let's not hurry in buying land. It is not necessary to buy there, we have money, we don't even need to buy land, might be there are other good places"…We consult in this way.*

At the time of the interview, they have not bought any land in Kathmandu, and it seems there that Ranju has decision-making power in financial terms. Their consideration for buying land in Kathmandu and her expression *"we have money, we don't even need to buy land"* points to their wealth and financial abilities. In fact, Ranju and her husband own their own dairy (registered under her name), where they produce butter (*Ghee*) and hard cheese (*Churpi*). They have kiwi, ground apple and cardamom farming, rear cow, plant maize and have their own tea farm. They have 75 *ropani* land for farming, which equals 3.75 hectare, and their combined income were at the time of the interview between NPR 60.000-80.000.[12] Ranju said during the interview that they are able to save sometimes up to NPR 50.000 (about $ 450) per month,

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[12] The Nepal living standard survey 2010/2011 demonstrates that the average area size for agricultural purposes is 0.7 hectare in Nepal, and farmers who use more than 2 hectare are considered as "large farmers" (Central Bureau of Statistics 2011, 6-7).

depending on the income and expenditures. However, it is not only wealth, property and financial income that puts Ranju in a better position. It is also her ability to plan and to invest in farming that gives her a good return.

> *We have planted tea and kiwi fruit, because they are perennial crop. When you plant this crop once, it can be harvested regularly and do not have to invest time and again. (...) It is like to get maximum production with the minimum investment.*

"I used to take little free time"

The last quote implies that she has some knowledge of farming, of investing and of producing. Indeed, the ability to improve her situation has been one of the most interesting aspects in this interview. When she was younger and had small children, her working conditions were physically more demanding, but she constantly tried to improve her situation.

> *We were growing vegetable in 5-6 ropani, I was alone, and I felt that it would be difficult for me to do, because I was pregnant and had to mill maize, and cook food, wash dishes, and even work in the field. It became difficult for me to cook for worker and serve them. I used to think often, 'If there would be any alternative to this, it would not have troubled me much', and I thought, 'What about flowing water?', and discussed with my husband to keep water mill by ourselves and grind maize.*

> *When water mill started process maize, I had little leisure time and time for milling maize was reduced, and then I started to go in association, organisation. I used to take little free time. I used to work for association, organisation, during the night after making my children to sleep.*

The last two quotes demonstrate how she tried to find solutions to improve her situation, and after her workload got a little bit reduced, she started to become more actively involved in organisations and was also working during night times. This proves not only a great capacity in doing things, but that she benefited from her ideas. The implementation of new methods gave her time to start something new.

Moreover, her willingness to expand the business exceeds national markets, since Ranju and her husband are selling hard cheese to America and now starting to supply the markets in London. This, obviously, is a great difference to most of the other participant who are either not able to sell their private products on the market or choose appropriate places to sell close to where they are living. Ranju and her husband seem to work mutually, also in financial terms, and they have the ability to plan investments ahead.

> *But, at first we plan and analysis the questions, for what to do? Where to do? Who does? How to do? How much to do? Why to do? Like, this much for paying children's fee, this*

much for Dashai, festivals and in emergency. This much for payment, this much is remaining, this is for saving fund. We discuss open this topic together, husband and wife, in one evening.

As the last quote indicates, Ranju spoke often in 'we' term, which indicates that she is working side by side with her husband. However, when I asked about his support, she said, *"Yes, he does support, I even support in dairy, and then he does support me at home, we work mutually."* Despite the fact that this quote further indicates that they work mutually and support each other, it becomes clear that he is (more) responsible for the dairy, while she is (more) responsible for the household tasks. In fact, she mentioned her household tasks several times during the interview, and when I asked how she feels about these responsibilities, she replied, *"I feel indifferent, they are must-do things."* This points to her opinion that these tasks are necessary to do and of her responsibility, which is very similar to the other participants. However, when I asked in what way she can share issues and emotions with her husband, her answer was very different to the other participants.

> *It is like, I have to look at the condition, like if I have difficult things inside. I don't immediately share with my husband, because there might be some terms, conditions and situations. (...) However, if I get in situation where I get compelled, then only I would share with husband, or I would talk directly face-to-face with mother-in-law for making myself understand in a clear way, after all I am also a human being. I don't drag my husband and others in this matter.*

This quote makes clear that Ranju reflects upon situations and conditions, and that she is able to solve disputes by herself. The expression to *"talk directly face-to-face"* for making herself understand implies that she is able to express herself, also towards family members who are - traditionally seen - 'above' her.

While the other interviews contained few surprises for the assistant Sunita, this interview surprised her, as she said herself. A few things were different to all the other participants. Ranju's life seems to be like one virtuous circle, where one success builds on the next one. She started early and in an encouraging environment to be voluntary involved, and she had the desire to continue like this after marriage. Gradually, she and her husband expanded the farming at her parents-in-law's place, and they are now involved in several different farming activities that provide them with a high income. Their ability to save of great scale gives her some freedom and makes it easier for her to invest in new ideas.

Next to her financial strong position, her success comes partly due to her great engagement and

motivation and not at least due to her knowledge and interest. This case demonstrates the importance of cognitive abilities for women's empowerment and how an encouraging environment stimulates involvement. In comparison to Nanu and Sira, who face barriers in terms of caste discrimination, dependency on the husband and a remote location, Ranju experience the contextual factors as more enabling. Nevertheless, there are two elements in the interview that are similar to the other participants, which are her responsibility in doing household tasks and the challenges that she faced after she got married.

In the following sections, I will present the analysis from all data collected and integrate relevant aspects from section 5.1 as well.

5.2 Individual abilities of women

The three examples above demonstrate that women's perception of empowerment is both determined by individual as well as contextual factors. Both Nanu and Ranju are able to empower themselves greatly through their own individual abilities and motivations, which I will focus on in the following. Section 5.2 thematises therefore the first research question, starting with what is regarded as one of greatest components of empowerment, namely decision-making power.

5.2.1 Multifaceted character of decision-making power

Generally, the ability to make decisions, and the meaning of it, is an issue that is complex and difficult to assess. For instance, as Maya told me, *"To bring household stuff for consumption, I tell my husband to bring whatever things we need, or to do whatever things are needed to do, and my husband does and bring it."* For me, this example sounds like some degree of decision-making, since Maya told her husband to bring what they need or what has to be done. However, later in the interview, it became clear that she does not assess her role as to make decisions but to *inform* him. As Maya said herself, when she was younger, she used to make decisions, kept the income and purchased goods by herself. Her physical weakness and her old age restricts her now in these abilities, and so her husband took over the role of purchasing the things needed. For Maya, decision-making means therefore more than suggesting what needs to be bought but actually making the final decision or purchasing the goods by herself. Sajita talks about the same issue. She explained that she comes with suggestions for buying something but that her husband acts as the final decision-maker.

Importance of purchasing goods by themselves?

This leads to the question what it means for women to purchase things by themselves. At the CAC meeting, I received the possibility to ask the participations some questions. Among other things, I was asking about in what ways they can use the husband's income. One woman was giving the response on behalf of the others, and she said that most women get some money from their husbands to buy the food needed. Other participants mentioned that they are able to decide about food, clothes, school stuff and small household consumptions by themselves and usually use either their own or mostly their husband's income for that. Since women are responsible for the household, they receive money from the husband to purchase what is needed. As a result, the women's power of purchasing goods seems to have no great meaning for their everyday life, since it emerges from their household responsibilities and often from the husband's income. The ability to buy food for daily consumption seems rather taken for granted and a normal and necessary thing to do. Moreover, getting money from the husband implies that the husbands have some kinds of control over the women's expenditures.

Karuna, one participant of the group interview, who runs a hotel together with her husband, does not purchase things by herself, since, as she said, *"I am busy running here at home (hotel), so he brings all the needed stuff."* However, she also informs him about the things that are needed. Reshma, another participant of the group interview, has a similar situation like Karuna, since she is busy in her shop and her husband is purchasing goods. The fact that women inform their husband about things that needs to be purchased is clearly due to their responsibility in cooking and other household tasks and of no real decision-making power as I firstly assumed. For Reshma and Karuna, who are busy in their own businesses, purchasing goods is not compatible with their work. The next question would then be if working on their own in the shop involves more decision-making power for the women than going outside and buy goods. This, as I found out through the interviews, depends on individual situations. In Reshma's case, another issue arises. She explained later on, *"For us, we cannot just walk outside, leaving the shop. If I tell him to stay and look after the shop, he does not want, so it's OK that he goes outside for purchasing."* Despite the fact that Reshma is working on her own in her shop and might have some decision-making power there, it is her husband who decides about who is staying in the shop and who is going outside for purchasing. In that sense, her husband decides on behalf of her.

Interestingly, the third participant of the group interview, Shristi, assesses herself as being more

forward[13] than the other two participants are, since she is getting outside and buying things by herself. She also explained the reasons for that. *"My husband is a technician, and he never has an accurate time for getting home, and if the office calls him at 7 am in the morning, he has to go, might be because of this."* Later on, she confirmed that he is very busy and that this might be the reason for her situation, which she assessed as more forward in comparison to the other women.

> *I have surprising (situation), my husband doesn't care about anything that are finished at home (consuming goods). He is always in office, goes to office and does office work and gives money to me and tells to buy whatever is needed, for buying clothes and appoint worker in the farm, he does not look after it.*

Shristi said herself that she has a *"surprising"* situation at home, she seems to feel free and independent. Why does Shristi feel more independent and forward than the other interviewed women who as well purchase things by themselves? The answer may lay in the responsibilities that Shristi has on top of her daily household activities. She owns her own pickle enterprise, and to *"appoint worker in the farm"* is out of the ordinary tasks to most of the other interviewed women and includes some higher degree of decision-making and managing, which she can do freely by herself without the influence of her husband. Like Ranju, Shristi is also using international markets for selling her products and there seems therefore to be a higher degree of control over her own products and the household consumptions.

In fact, the feeling of independence is related to more than financial issues. Shristi and Reshma feel independent in the sense that their husbands do not know what they are doing on their free day. Reshma said, *"We are coming from the saving program, and they do not know at home, we just go out of the house saying that it's Saturday (off day)."* Shristi replied on that, *"They even don't care thinking that we have gone for roaming."* These last two quotes indicate the freedom of these two women to decide by themselves what they are doing on their free day, without the knowledge of their husbands.

Consequently, the ability to purchase goods by themselves is of some importance, like for Shristi and Maya, while other women assessed it more like taken for granted conditions. The differences in perceptions come clearly from the husband's varying control over financial resources and the women's other responsibilities in and *besides* households. Shristi received

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[13] I am using the expression '(being/moving) forward' as translated from Nepali, which indicates some kind of progress or a strengthened, advanced position and which expression has been used by many participants.

more decision-making power and control due to the fact that her husband is working much and mostly outside home. Laxmi, a participant from Sangrumba, experienced as well a great deal of decision-making, since her husband started to work in Qatar. *"As long as my husband was here, he used to make decision."* Laxmi is now responsible for managing everything by herself for the household, also in financial terms.

"I feel dilemma on spending"

However, more decision-making power does not come without difficulties. In a society that is traditionally shaped by patriarchy, more decision-making power comes alongside feelings of insecurity. When I asked Laxmi how she feels about her current situation, she admitted, *"Sometimes, I feel it's difficult. I feel dilemma on spending, and something it is easy and sometimes it is not."* She further mentioned that she feels nervous when immediate decisions are required. Amita experienced as well some feelings of burden when she has great responsibilities in deciding. However, she reflects upon the benefits of it and upon what would happen if her husband would decide more.

> *(giggles) It feels like, sometimes, I don't feel like to take responsibility, because I feel burden. I would like to stay by doing what he (husband) tells me to do, and sometimes I feel that if I have control over household bearing, I could decide more. If he were having more control, then I would have to do according to him, maybe I would not be going to learn language going over there, I would have to live doing what he tells me to do, but I don't have situation like this.*

Amita reflects upon the fact that by managing the household she receives more decision-making power, even though it feels like a burden sometimes. In her case, *"household bearing"* involves financial aspects as well. She also concludes that if her husband would have more power in decision-making, she would not use all the possibilities that she is using now, like to participate in the English course. Thus, like in Shristi's and Reshma's cases, decision-making gives Amita a greater feeling of independence.

As a consequence, the ability to make decisions and the meaning of it is varying among women and depending on their situations. For some women, purchasing daily goods by themselves is of importance, while other women see it as necessary must-do tasks without having any control over the money. For Shristi, having more responsibility on top of daily tasks gives her a feeling of being forward and in control. As a result, it is important to consider the situation of women as a whole to understand the importance that they give to different kinds of decision-making. However, it seems consistently that financial issues play an important part in it.

5.2.2 Interrelation of skills and feelings of control

Amita's expression *"I feel that if I have control over household bearing, I could decide more"* points to the interrelation of decision-making and having control. Her situation as described in the interview indicates that she was managing many of the financial issues in the household. She had an overview of all the expenditures, and she is able to make new plans for the future despite the low financial abilities they were facing at the time of the interview. In fact, the taken interviews suggest that women's perceptions of control are in great response with their abilities and skills.

Maya is a good example that shows the interrelation of skills and feelings of control. Maya attended classes to learn how to write and read for over two years, and the ability to write her name made a difference in her life, as she said herself.

> T   *So, now you can keep accounts?*
> P   *No, I only can write my name and read and write little bit.*
> T   *So what else you can do beside that? Basic addition and subtraction?*
> P   *I cannot do that. I can better do it with my finger counting.*
> T   *So, you only can write your name?*
> P   *Even only being able to write name is also enough. I don't know much about the other, but for example let's see there is candlelit, we don't see other things which are in dark, people don't care about it. It is like this.*

Despite the fact that the actual skills that she got from the classes were small, the perceived benefits for her life were of a greater scale. This is very interesting, since even only being able to write her names make her feel more capable. According to her, when she is writing her name people would assume that she is able to write and read. The ability to write her name is her *"candlelit"*, while other things that people do not know about her stay in the darkness. However, she mentioned how hard it is being illiterate and that her husband, who had studied up to class three, had advantages. When asked if it made a difference for her that her husband had an education and she had not, she replied,

> *Yes, it used to be, he was able to write and I wasn't. I was not able to read that account when I used to take milk (to dairy), and how much we have collected. If I were able to know all the accounts of milk that I sold, that would have encouraged me.*

Thus, Maya was greatly lacking control when dealing with the dairy, and she also lacks control in terms of her own savings. She did not know how much she is saving in the cooperative or what happens to her money.

> P   *Oh, I don't know if that is cooperative (where she saves money).*

T	*(Laughing with P) So, how much do you save per month?*
P	*It is NPR 100-150, but I don't have idea where that money goes to.*
T	*So, it is NPR 100-150 in average?*
P	*I don't know where they have kept that money, and what they are doing with it, but I save NPR 100-150 per month.*
	(...)
P	*So, now my friends have taken the saving, and they say that I don't have money in the account, what to do now? It doesn't matter whether there is money or not.*

Since Titha gives her savings along with her neighbours to the cooperative, she is dependent on them in terms of information but also in terms of trust. Maya's ability to write her name may give her a feeling of confidence, but the actual benefits that she gains from it does not give her more control in terms of saving and financial abilities. Maya's example points to the interrelation of skills and feelings of control, but also that motivation plays an important part.

Motivation as an important contributor

Motivation is also an important aspect for Birsha. She told proudly that she was running the former hotel business with her husband and now her own beverage shop and that she learned every task by herself. She repeated that she has not taken any trainings and that she learned things gradually in financial but also in practical terms, which seems to make her proud. According to her, everybody can change her or his situation if the necessary skills and confidence are in place.

> *(...) If one have skill why wouldn't, skill is an important thing to have and the confidence inside that allows to do the things, we wouldn't be backward, anything can be done and no matter how much struggle one has to do, but we would move forward.*

As already noted, Ranju has a great financial overview, and so does Birsha, who is able to plan how she pays back the loan that she has taken.

> *Like, I have taken loan of NPR 50.000, and if I deposit/save NPR 300-400, then per month it becomes NPR 5.000, NPR 6.000, and then loan gradually gets light. Even now I can save NPR 200-300 per day, and the debit and interest are deducted from the loan amount, and in this way I am paying back loan. And now I am almost going to clear the loan amount.*

As Birsha said, she is able to deposit NPR 200-300 per day, which gradually is deducted from the amount of debts. In contrary to Maya, Birsha is fully aware of how much money she is able to spend for goods or to invest in her plans. That gives Birsha a certain degree of freedom to buy the things that she wants (in this case she was talking about necklace), independently from her husband, as she said.

Yes, just for information about the things I am going to do and wear. I can also inform him after purchasing the things that I liked to have, he would not argue, he would say, "It's ok, you can wear and buy the things that you would like to, you should wear whatever you feel like."

The perception of having control over resources is clearly different between Maya, Birsha and Amita. However, the age differences between Maya, who is 70 years old and who said herself, *"Now I have come to reach the age for dying",* and Birsha and Amita, two young energetic women, who have the motivation to expand or start up own businesses, shall not be neglected in that regard. Maya's expressions *"it doesn't matter whether there is money or not"* and *"Yes, it is like that, I don't have energetic feeling"* indicates that she might have personally given up on savings and on making plans in financial terms, which again might have been partly influenced by the tragic incidence that her only son died two years ago. In fact, she mentioned several times during the interview that she has no children, *"We are only two, husband and wife",* and that she lost the support in economic and emotional conditions but also her motivation.

Lowest financial control by Dalit women

As indicated earlier, the husband's overview of the amount of money that women spend gives him a certain degree of control. As Sajita said,

There are things I have done without telling him, but he (husband) came to know next day. (...) And he would say, "Oh you have done things without letting me know." (...) Like, if I like something at the market and want to buy it, and I have kept money without letting him know. And if I purchase that, he would say, "Why are you spending worthlessly?" Like, he would say, "You have done wrong, you should have spent this amount in other worthy place."

The last quote proves the husband's control over financial resources, which is the same as in Mira's and Nanu's case. As Mira said, *"For expenses, my husband gives me money and tells me to bring what we need and want for household consumption."* This is in contrast to all other women, who decide most of the household consumption on their own. Nanu described as well the high financial control by her husband. Since the other women did not mention such a high financial control by the husband, it seems that the three Dalit women have the lowest degree of financial control partly due to the lack of their own sources of income or due to a much lower income.

As a result, having control over resources is widely varying among women. However, there is

a clear correlation between the women's abilities to have a financial overview and to plan (financially) ahead and their perception of having control. As we have seen in Nanu's case, despite her socially strong role, she feels dependent on her husband and are not able to use the money independently as she wishes to. Financial resources and the actual use of it by the women themselves is thus an important contributor for feelings of control and confidence. However, as we have seen in Maya's case, this requires some basic skills to deal with financial resources and the motivation and interest in doing so. In the following, I will take up more issues of decision-making power and having control over resources and demonstrate that financial difficulties counteract greatly these abilities.

5.2.3 *"Dilemma on spending"* - And other financial difficulties

The interrelation of decision-making power and control is important to consider in light of the financial difficulties that women face in their everyday life. Despite the fact that 12 out of 13 women had at least one source of income on their own by the time I interviewed them, 11 of them lack regular income. Gita from Ilam bazar one, who is partly employed at a cooperative, gets a regular income, but also she is dependent as a shop-owner to sell her products. Except from Ranju, who receives a monthly income as a health worker on top of her other income sources, all other women are either dependent on if they sell their products in their shop, if they have customer at the hotel, and some are also dependent on activities in the agricultural sector and farming conditions. In some cases, the husband has a regular income, or like in Mira's case, whose household is relying on two irregular incomes. The insecurity of income does clearly interfere the possibilities of planning and making decisions in financial terms. As Laxmi described it, *"I feel dilemma on spending"*.

Amita, who used to have different kinds of businesses on her own or together with her husband, experienced great variations in terms of income. While she was running a hotel business with her husband, they were able to earn and save good amounts of money. *"Whenever we had earning, we used to save NPR 700 per day minimum, sometimes NPR 1.000-1.200 and at the time of having good earning NPR 1.500-2.000."* However, since they left the hotel business two months ago due to health issues, the savings have been used up. *"But the saving that we had at that time got finished in this two months for food and lodging."* This example illustrates how fast women and their families can reach a situation close to the poverty line due to many expenses and no income. However, Amita is planning to open a new business, and as she said, *"We have already sold the hotel, but they have not cleared the dues. (...) So, we will be doing*

the other business from same capital. If it is not enough we will take loan or take credit from friends." This shows that she also has the possibility to get out of this financially weak situation again within a short time.

"In those times we would use the savings"

As Amita explained, *"Sometimes, someone in family, like husband, children or myself, would fall sick. In those times we would use the savings."* Health-related issues, expenses due to repairs, loss of work; there remains many threats to the households of the interviewed women, which may take up quickly all the savings in a household. This, obviously, gives some degrees of insecurity and uncertainties and forces households to react flexibly with limited resources. Man's kitchen has been partly destroyed at the time I visited her. *"It has happened yesterday that heavy rain partially damaged my kitchen."* Furthermore, both houses of Nanu and Laxmi had been partly destroyed by the last year's earthquake, leaving them with high expenses to come. Laxmi has wishes to expand her farming activities, but she is not able to plan ahead.

> *I have not thought (to expand), he (husband) may come now, and this year we must build home, which is damaged by earthquake, that's why he will come and build home. And plans for farming, let's see how much it can be.*

The expression *"let's see how much it can be"* indicates the insecurity to plan financially ahead. In Nanu's case, the expenses for the education collide with the expenses of building a new home.

> *We had thought of building small home, but our daughter passed with the good marks and wished to continue further. (…) Now we can manage to live, there might something unfortunate happen, but we cannot stake our children's future. We did not feel that the house is more important than the children's future. We have been focusing on them. We choose Green Valley Academy School instead of another, because they have a better level of education. The education is good there, we have taken their education as our assets, that's why. Whatever we have earned before, we spent on them. We consider our children as assets.*

The last quotes by Nanu demonstrate, on the one hand, the importance of education and the willingness of the parents to invest their money in the children's education, but also, on the other hand, the collision of high expenses. As Nanu said during the interview, the house is not suitable for staying, but they *"can manage to live"* and assess the investment in education as more important. As a consequence, sudden expenses may put a major threat on households, and in this regard, making decisions about saved money does include a high degree of responsibility. The ability of women to decide over financial resources receives then another meaning, considering the insecurity that Nepalese households are constantly facing.

"My husband contributes in big expenses, like children's education"

As Nanu and Sajita, all other interviewed women talked about the importance of education or about the high expenses of education fees. To educate their children at private schools is the wish of all parents; however, not everybody has the financial resources to pay for it. Sajita repeated several times that she was not able to send her children to a *"good school"*. *"Yes, this is because of the low income we have. We could not send our son to good college."* Both Sajita and Amita expressed the hope that their children will take care of them in the future, which might be an important contributor to the importance of education. Education gains such a significance in Ilam's society that it makes parents to take up loans to pay for their children's education, like in Sajita's case. There is no doubt that education fees are high in relation to the household's financial resources. When I talked to the daughter-in-law at the homestay in Ilam, where I stayed for about six weeks, she mentioned the high education fees as well. NPR 4.500 in admission fee and NPR 1.500 a month has to be paid to the private Green Valley School in Ilam. According to Manita, exam fees, uniform fees, school utilities, lunch costs - just to name a few extra expenses - are not included in the monthly fees. Hence, the monthly fees for private schools exceeds, for example, Mira's monthly income.

Sajita called the highest expenses as *"major work"*, other participant talked about *"big purposes"* or *"big expenses"*. As Man said, *"I contribute for household activities and other outside activities, and my husband contributes in big expenses, like children's education and other big responsibilities."* Also in her case, her husband is paying for *"big responsibilities"* and *"big expenses"*. Laxmi's husband works abroad and sends money home. She agrees that without her husband's income it would not be sufficient.

> *My husband went (to Qatar) when my elder son was in class 7, now both my son and daughter have appeared class 12 exam, and the younger one has passed SLC (class 10). So right now the plan is to stay there (in Qatar) to earn until they complete their study.*

In most cases, it is the husband who pays for the education fees. However, does it matter who pays for them? In Mira's case, her husband's financial power is related to social power in their household, and so in her case, it does play a role. Indeed, several interviews indicate the same. For instance, Sajita mentioned that having more financial resources would give her the possibility to decide about her children's education. *"Like my son has passed SLC, and if I were having money, I would have decided myself to send him to Birtamod and Dharan[14] for higher*

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[14] Birtamod and Dharan are two cities in South-East Nepal.

education." Amita mentioned as well that education is important and was the main reason to move to Ilam bazar. At the time of the interview, she and her husband has left the hotel business and were looking for another business to do. According to her wishes, the future will look like this:

> *Like, right now we have the plan that my husband would go abroad and send us money, and I would like to do shop of clothes here or run canteen. I would like to use my earning for food, rent, and tuitions fee of children, children's health and every expense. Income from husband would be saving, and later on, we can use that saving for managing.*

As the last quote indicates, paying for more than daily household expenditures seems to be an important issue for Amita. Education has such a high value in this region's communities, and thus, several quotes indicate the importance for women to pay for education fees by themselves. Interestingly, some women mentioned that they want to decide to which school the children will be sent, even if the outcome - the choice of school - would not be different. These are important indicators of decision-making, which point clearly to the women's wish to pay and decide for the *"big responsibilities"* - for things that matter in their life and in their society.

"If there is good opportunity of work, then I will go"

There are plans to overcome financial insecurities among the interviewed women. Maya from Fikkal discussed with her friends the possibility to save money into a collective pot. The plan was that every household could use a greater amount of money on a rotational basis. However, this plan has never been realised due to the risk and insecurity it involves. *"(…) Me and my friend had a conversation that if one of the member runs away, deceiving, what would we do?"* To escape poverty and the financial insecurity in their own country, Amita and Laxmi have considered to migrate. As Amita said, *"If there is good opportunity of work, then I will go."* Sajita has already worked abroad for some time. At the time of the interview, she and her husband were planning for another trip to Dubai or Malaysia. Her wish to work and earn abroad are due to the reason that they rely on due payments for their work and that she does not see any possibility to increase her income in Nepal. *"We don't get paid as per our hard work."*

> *Like if we talk about the market area, every work is paid immediately and having only skills does not make difference in the village, we work on due (payments). Like even when we have worked the whole day and have stitched the cloths in NPR 500 wage and think of buying rice out of it, then we cannot be assured that s/he will come and pay wage for the clothes, neither buying rice. They come in 15 days sometimes, we have to sew on due (payments).*

Here we work on due (payments), people in village ask us to work for due (payments), and they will assure to pay soon saying that, "You are our neighbour, and we are not going to go anywhere, leaving your due (payments)." And we also feel that, living in society, we need them one day. That's why we are backward in that way.

Relying on expected payments comes with several disadvantages, especially in terms of planning financially ahead and loan repayment which regulations are stricter. Furthermore, as she explained, their income varies much during the year. Between August and December, they get most of the income from sewing clothes. When I asked in what ways they can manage, invest or save during this period, she replied, *"We don't save enough at that time, during this time we can repay the loan amount and are able to pay fee for children at that time, out of that income."* Some seconds later she continued: *"We also take loan from others, so, at the time of having income we pay back."* Consequently, in Sajita's case, she has to rely on very varying periods of income, and having income means to have financial resources to pay back debts. The only investment goes into children's education. There seems to be limited opportunities for other financial decisions in this household. Sajita mentioned that she saves NPR 100 every month. *"It's only NPR 1.200 every year, so it does not make any difference. (...) Saving only that much amount does not give us hope to do anything in the future."*

As a result, women's perception of empowerment must be seen in the light of their living situation and the threats of financial insecurity. Living in poverty, irregular incomes, relying on expected payments and high education fees that make households taking up many loans can be seen as threatening barriers in a woman's life, which determine to a great degree the individual abilities to decide and the control over resources.

5.3 The influence of sociocultural and contextual factors

The barriers by sociocultural and contextual factors have been indicated in many examples above. The following sections of 5.3 thematise the second research question, which asks about the influence of location, family position and caste affiliation. In fact, the greatest consistency among the interviews is the influence of the husband and his family on the women's life, as I will demonstrate in the following. The influence of the location and caste affiliation are greatly interrelated with other issues and will be taken up both in this and in the following section.

5.3.1 *"Dependent on others"*

If I think back, I am so much concerned about my son's and daughter's studies. And I

am ready to do anything for educating them, because I have a regret, because I have not studied much, and I would not like my children to have experience same like me, especially daughter, because son can survive in any way, earn and be self-dependent. But for daughter, I would not like her to be like me, dependent on others. And I am so much focused on my daughter.

This statement by Nanu shows that her concern for the daughter arises from her own experiences as a woman and her own dependency on men. As she implies, her *"son can survive in any way, earn and be self-dependent"*, but her daughter should not be *"dependent on others."*

The dependency on men stand clearly in relation to getting married, since women experience it as a vast change in their lives, not only but especially for women from higher castes. For four out of the five high-caste women (Brahmin and Chhetri ethnic groups) that I interviewed, getting married meant a stop in whatever activity and work they were doing and a sole focus on household and maternity for up to some years. As Amita, who belongs to the Brahmin Hindu group Ghimire, explained,

We are compelled. In our Nepalese culture, after children are born, it is the mother's most responsibility to raise and look after them, the husband works outside and the wife does work inside, so it is compelling.

Shristi, who is from the Brahmin group Ghimire as well, spoke about her restrictions to work after she got married.

Because before marriage I used to work in Jana Swastha (Public health office), and then I came to Ilam after marriage and wanted to work in the same place, but they did not allow me from my husband's home and even from my parent's home, they told me that after marriage you don't have to. Even though we had opportunities, but we have to leave it.

However, the changes, which women experience after they get married, are not only related to work. In Nepal's diverse culture, where arranged marriages are still the norm, women usually move to the husband's household, independently of caste. The following example has been given before, but it demonstrates clearly the challenges for Ranju when she moved to her husband's home.

(…) I gave birth, and I had to be inside bondage. I fell sick, I had to live with unwell, ill and old aged parents and other members of family. It used to be hard.

Before I used to feel scared and awkward. Hesitate to speak on matters, but after knowing him (husband) well, it became easy for me to speak in matter and suggesting to choose appropriate matter. It was not love marriage, it was an arranged

marriage, but we had good relationship. (…) Yes, I felt somewhat awkward, coming in different family.

Another example from Gita, who lives at Ilam bazar and belongs to the Newar ethnic group, experienced the following: *"Yes, I had good opportunity over there (her home place), but I had to leave that place after marriage. I used to do teaching before marriage."* The first time in Ilam, where she came after marriage, was not easy for her. *"This was a new place for me (Ilam), and I had to search for job here, it was a little bit difficult to settle."* When I asked about the possibility to discuss issues with her husband, she answered, *"Yes, it was same before. I did not feel difficult even just after marriage, my husband is understanding."* A little bit later she said, *"Even we raise our child well, and it was not hard regarding him too."* The last two quotes indicate that she did and does not feel difficulties in terms of discussing with her husband, but the expression *"I did not feel difficult even just after marriage, my husband is understanding"* points to the husband's possibility to shape the situation for women.

"…our mother and father told us to carry out own business"

As the example above indicates, women that experienced a break due to marriage and childbearing, take up work again. Birsha, the participant from Jhapa district, who belongs to the Brahmin group Dawadi, experienced the following: *"After finishing class 12, I got married and after marriage then for 2-3 years I stayed at home without doing anything. After 3 years I ran hotel, and then now I have come up to here."* With 'up to here' she meant her own shop at the highway-street close to Birtamode, which she runs by herself. Consequently, despite the fact that she had a break after marriage, she started doing business again; first a hotel, together with her husband and brother, and then later on her own shop. She also explained the reasons for why she started to work again.

> *(…) our mother and father told us to carry out own business, and they said they can cook and serve for themselves. "It is the age that you can earn, staying with us by washing dishes would not make your future. Make your future, because in the end you have to look after us in old age. Move forward and do something and make your future and think about the future", and lastly, mother and father sent us (to work).*

> *Father-in-law is an understanding person, and even my husband was understanding, (…). He even had the opinion that wife should not stay backward, should do something, he said that, "Even women are ruling the country, and you can also do something and then be self-dependent, not just being dependent on other. If you stand on you own feet it would be better, if we both earn we could save more and manage for expenses on our own, and then can save for the future, and it would be good for the future." Because of husband's support, I came out of the house and being able to do this.*

It seems that Birsha sees staying at home after marriage as normally and accepted. She did not work again out of her own initiative and willingness, but she got encouraged by her parents-in-laws and especially by her husband. As the quote indicates, financial aspects have played an important part, and her parents-in-law were concerned about their savings for the future, *"because in the end you have to look after us in old age"*.

The Brahmin woman from the group interview mentioned similar experiences. *"We have (parents-in-laws), I cook in the morning and evening, serve, and during daytime they understand that daughter-in-law is busy, and they do the work by themselves."* In the Brahmin homestay in Ilam, the daughter-in-law, who has a bachelor-degree, was not working but doing all the household responsibilities. Very seldom, I saw the mother-in-law helping her to make the dishes. As a consequence, the abilities for women to take up work again or to be fully occupied with household activities depends to a certain degree on the parents-in-law; if they are living in the same place, if they are in good health but also if they *"understand that daughter-in-law is busy and do the work by themselves"*.

New opportunities for women after marriage

Interestingly – and what should not be neglected – is the fact that getting married provides as well new opportunities for women to take up businesses with their husbands, as the participant in Jhapa did, or to start with a new work opportunity. Karuna, one of the group interview participant, who belongs to the Limbu caste, followed her husband's suggestion to leave her current job at the FOREWARD organisation and to support him in his hotel. As she said in the interview, her husband is mostly doing the work outside the hotel, including purchasing goods, for example, while she manages the tasks inside the hotel. She feels responsible for the hotel and employs four employees, *"I am able to provide (positions), I am satisfied with my profession."* The participant has also opened her own tea shop in the hotel, *"Yes, I have kind of pewa (Nepali word for self-earned property), I own a tea shop. All the income I get from there is mine."* She said proudly afterwards that she has more sources of income than her husband does. Therefore, in Karuna's case, getting married provided her the opportunity to have her own *pewa* and to work as an employer.

In another case, Sajita works in her husband's tailor-business, who belongs to the Damai Dalit caste, who traditionally have been tailors. Sajita learned to sew clothes from her husband, which is of less physical work than the agricultural work that she did before, *"I don't have to work hard as the other women"*, and which has the potential to give her the same payment for fewer

working hours.

> *Like, before I used to get paid only NPR 200 working whole day, but now I can earn NPR 200 by sewing the only one blouse even after doing all household chores, cooking, watching TV serials and looking after children.*

However, despite the fact that Sajita feels that her working conditions are better than before, she faces difficulties. Firstly, as already described, the household has to rely on irregular income and there remains differences between the husband's and her salary. *"My husband earns more than me. He stiches coat suits, while I sew only simple Kurta and Suruwal."* *Kurta* and *Suruwal* are clothes for women and easier to sew than men's suits and so cheaper to sell. The question is here if the husband has simply greater skills in sewing clothes and consequently focuses on the more advanced clothes or if there's an underlying assumption behind that men focuses on men's clothes and women on women's. Secondly, according to Sajita, *"This work does not pay respect"*, and she explained why.

> *Like, if I sew one clothes, which fits on the customer, but next day if the clothes don't fit them, they start blaming. The good one that I have made the day before does not count. They don't think on behalf of me, they don't think like I had been sewing good clothes as well (…).*

Whereas Karuna was able to open her own shop in the hotel and receives greater decision-making possibilities, Sajita works alongside her husband, receives criticism for her work and feels less capable than her husband in doing tailoring. On top of that, Sajita lives in Fikkal VDC ward number 7, which comes with disadvantages for her, for example regarding buying work material. As she explained, it takes her the same time to get to bazar area as to sew the clothes.

> *(…) like if I have to make Kurta, then I have to go Fikkal Bazar just to buy sewing thread for it, which is inconvenient, which will take my all time to sew the one pair of clothes. We have inconvenience of sending children to school and everything.*

The examples of Karuna and Sajita show that women gain through marriage the opportunities to learn new skills and to have more decision-making power, but also new challenges to face. While Karuna has more sources of income than her husband does, Sajita feels economically still dependent on her husband. *"So, if I was having that money, I would not have to ask husband, I would purchase whatever I feel like to and I would feel happy."* This quote indicates that following the husband's profession will not necessarily lead to the same financial outcome. In fact, as Sajita said, her income is mostly used for food, while her husband's income cover all expenses of a much greater scale. As shown in her case, the location must not be neglected and does play a role as well. The remoteness gives her further disadvantages, and despite the fact

that other participants talked about the solidarity between people in remoter areas, there remains a degree of insecurity that comes with risk management strategies, *"we need them one day"*.

The interviews showed that getting married proves to be a change in a woman's life, both in positive and negative terms. It depends very much on the husband's situation and on his family's personal views, if women are able to take up their old or a new occupation or even a business. That proves a certain dependency on the male and his family's condition. However, as the last examples above showed, a marriage provides as well new opportunities in skill development and a possibly increased income for women. Nevertheless, due to traditions, beliefs and caring responsibilities, all interviewed women remained in their traditional role in staying at home after they got married, and all of them have been going through an arranged marriage. They leave their home place, their parents and often their profession to move to the husband's place, where they focus solely on caring responsibilities and child bearing for some years, which seems to be widely accepted and considered as normally among the women. Nikki Sapkota, the Gender officer of the local NGO NCDC, told me proudly about the forwardness of women in Ilam in comparison to other districts and about their engagement in political and social spheres. However, as she belongs to the Brahmin caste, she refuses to get married and to deal with the consequences that comes with that.

5.3.2 *"Break obligations"* - The opportunity to leave domestic work behind
As already indicated in some quotes earlier, despite the fact that women may gain the chance of new and better working conditions after they got married, there remains a great responsibility in household matters, in addition to whatever occupation the women have. Amita described her household responsibilities.

> *If I want and search for work, I can get, but we (women) also have to take responsibility for household activities. Even if we work outside for 10 am - 4 pm, but before 10 am we have to do household activities.*

> *(...) At that time I can work outside and work until 4 pm. After this time my children come back from school, and (I have to) look after them, cook for them and other household activities, make them do their work (homework) and wash clothes. I have free time when my kids are going to school in between, at that time I can work outside.*

Other women explained that it is also their task to look after the livestock. Interestingly, when I began the interview by asking participants to tell me something about their work, they often started to name household responsibilities and activities related to their livestock, not as I

assumed activities that generate income. These unpaid activities seem to be manifold and to have a great role in a woman's life. This leads to the question if it is still taken for granted and in some way normatively accepted that women look after their children and/or the parents-in-laws as well as after the livestock and have a high burden of household responsibilities? Or is it perceived differently among women?

Interestingly, Amita does not only tell about her main responsibilities and that Nepalese women are compelled to their tasks in caring functions, but she also gives these responsibilities some value. She is aware of the fact that she manages many different tasks for her family, and if necessary, she is able to manage these tasks on her own. In that sense, she feels 'above' her husband.

> *It's like, I have more responsibilities than him. If I leave him alone for one day, it will be hard for him to cook and serve food to children, but I don't have problems there. If he falls sick and gets in bed for 7-15 days, we don't find so much problems in managing household activities and household bearings. But, if I fall sick for 2-3 days, it will be so hard for him to manage.*

However, Amita is the only participant who talked about household as valuable tasks. There is a great consistency among the other participants that these tasks are considered as necessary activities, as a burden or as their responsibilities. Ranju's expression *"I gave birth, and I had to be inside bondage"* points clearly to the high responsibility and burden of household tasks. Despite the fact that Amita recognises some values in her responsibilities, she said herself in the interview that she wishes that the traditional obligations for women are changing.

> *Nepalese women in comparison to other countries do suffer. We have situation where we (women) are compelling to take a responsibility inside home and husband works outside. They don't take responsibility inside home and tell us to go outside for work. We don't get rights, and it is not easy, we have to be courageous, we have to break obligation.*

"Men are always one step ahead"

During the second interview that I conducted, I came to know about the CAC. Out of interest, I wanted to participate in one of those meetings, and luckily, I had the chance to join the first meeting of a new CAC group in Ilam ward number 9. As one of the first present there, the great number of men arriving in this meeting surprised me. As I found out later, the social mobilizer visited the households that represented the most vulnerable ones in this area, according to a survey. Apparently, the social mobilizer was not clear enough that this reflection group is targeted for women. By asking the men why they are participating and not their wives, the men

replied surprisingly, *"They have to do the housework."* This slightly ironic anecdote shows that the women's household responsibilities counteract opportunities to participate. The social workers and mobilizers tried to explain the aim of the programme and how men can support their wives, namely as the social worker said, *"Do the household for two hours a week and let your wives participate in this reflection group."* Ironically, despite the fact that CAC provides opportunities for women to get outside, the last quote by the social worker proves again that it is generally acknowledged as the women's task to do household work.

Maya, as well, mentioned that she was limited in learning and in attending the courses for writing and reading due to household chores. *"(…) I couldn't learn more, because I had so many household works, I had pig, goat, cow and buffalo, and I used to get late for the classes, too."* Furthermore, I also noticed that some children were present at the CAC meeting, mostly sitting on the laps of their mothers. This is another indicator for women's responsibility in child caring but also for the lack of a system to support mothers in child caring before the children start going to schools.

As Amita said, it needs to *"break obligation"* - I interpret it as traditional obligation - to change the role of women and men. The three women in the group interview talked as well about the role of women and men.

P1	*No, we cannot be equal to them being females. We cannot walk freely like that.*
P2	*Even we might have, but men are always one step further.*
P3	*Men are always at the front.*
P1	*Men are always one step ahead.*
P3	*Everywhere.*
P1	*If we walk with the freedom, then the society starts talking behind.*
P3	*Yes, it will be hard.*
P1	*We have to care about our prestige too, for that we have to move backward, I feel that way.*
P2	*Until now we are not being able to walk equally, there is a difference.*

This passage is interesting, because all participants are economically active, earning their own money, even in their own business, but still feeling to lag behind men's opportunities. Furthermore, they all agree on the men's and women's role in society. According to them, there remains a male dominance in society, and despite the fact that Karuna (P1) is working together with men, she said that, *"No, we cannot be equal to them"*. The participants of the group interview are aware of underlying assumptions, they *"have to care about our prestige"*, otherwise *"society starts talking"*.

Ranju, who got introduced in 5.1.3, talked about the underlying assumptions in society as well. *"I even used to have Dalit friends back then. We were said that, we should not eat at their home, but there was no discrimination. In Pachthar, even then I used to go to their place. (...) However, we have to be a bit afraid of society too."* Being *"a bit afraid of society too"* points clearly to the underlying assumptions and norms of a society.

"Walk with the freedom"

The examples above contain the expressions *"walk freely"*, *"walk with the freedom"* and *"go outside"*. In fact, similar expressions of walking outside[15] can be found in other interviews as well. For instance, the 70-years-old Maya from Fikkal experienced *"walking in villages"* as a benefit from being a member of a microcredit organisation. *"It was good, they used to provide us training, we used get a chance to walk in villages."* The perceived empowerment that Nanu gained from walking outside has become clear in section 5.1.2.

Sajita talked about the situation of Nepalese women in general and used a similar expression as well. *"For instance, women in Nepal have not walked freely until now. If she would be earning enough to run the house, she would not have to ask men."* According to her, being able to run the household financially would give women the possibility to spend money on their own, but it would also give the chance to *"walk freely"*. Gita, a shop-owner and employee at a cooperative in Ilam bazar, relates 'coming outside' to the opportunity to talk to others, when I asked about the possible reasons that some people do not become members of cooperatives.

> *The main reason for that is education and lack of awareness, they don't come out and communicate freely and share what they feel inside with others but keep inside. Because of that they face difficulties.*

Many other women were also talking about *"limited inside home"*. As a consequence, 7 out of 13 participants mentioned in different contexts the expressions of *"walking outside"*, *"walking freely"*, *"go outside"* or the opposite of *"limited inside home"*. Interestingly, the participants referred the expressions of walking outside to other benefits in their life, like interacting with others, expressing themselves, gaining knowledge or feelings of independency. It seems that leaving the household and walking outside is an opportunity that is not taken for granted, especially as the participant from the group interview said, *"walk with the freedom"*, clearly due to women's high responsibility in household task. *"Walking free"* points to the feeling of

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[15] In this thesis, I am using the expression 'walking outside' in literal sense, like many participants expressed it themselves. The expression refers to the ability to get outside the household.

independency, to *"break obligations"* of traditional roles of men and women.

In fact, as the little anecdote at the CAC meeting indicates, the support of the husband and other family members play a crucial part for the abilities of women to participate and to walk outside. Maya, who lives in Fikkal ward number 10, and hence far from the bazar area, explained it like this:

> *When I used to walk outside for trainings, my son and husband used to do the house-hold things. We used to have cattle, my husband used to cut the grass for it. I used to go for trainings[16] of seven days or sometimes of five days. I did not go far away, because I was the only women in my family, the others who had joint family did go to those places, (…), like Manakamana and Pokhara[17].*

Nanu experienced a similar support.

> *Yes, he has more economic opportunities than I do and for working outside he has also given me time, and he also manages time for inside household work, doing my work. Even before, at the time we had no shop and I had to move outside in the field. I used to have no time, and my husband used to cook, feed and send children to school. He has also supported me, if he had not, I would not have been moved forward like now.*

Despite the fact that Nanu recognises household tasks as *"her work"*, her husband supported her so that she got the opportunity to attend fieldwork activities, and, as she said, *"if he had not, I would not have been moved forward like now"*. As a result, despite the often high burden for women in domestic work, there are examples in the interviews that indicate that some men are supporting and helping in household activities that has been so long the sole responsibility of women.

The expressions and examples shown above demonstrate the underlying norms and values in Nepalese society, which are often still taken for granted. Considering the second research question, it seems therefore that the husband and his family but also underlying societal values are great influences in a women's life, which determine the perception of being empowered to a great extent. Giving women the chance to walk outside and to communicate and share experiences with others becomes then a significant action for women's empowerment, which I shall deal with in the following.

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[16] The participant was talking about training programmes related to sewing, weaving and doing vegetable farming.
[17] Manakamana and Pokhara lay both west of Kathmandu and thus far from the Eastern Ilam district.

5.4 Participation and issues of inclusion and discrimination

The importance of participation has become clear. While the participation in training programmes is regarded as useful and desirable among the participants, the opportunity to get outside the household has a much greater meaning in terms of women's empowerment, as described above. However, the participant's degree of (more formal) participation is widely varying, and closely related to issues of exclusion and discrimination, as I will show in the following. While Ranju and Nanu are actively engaged in organisations and training programmes in their own but also outside their communities, many of the participants are either not participating at all or very seldom in single events or training programmes. According to the answers of the interviews, the benefits of participating are mostly related to gaining knowledge and getting informed, but Mira mentioned also - despite the perceived discrimination - that she enjoys meeting other women. The reasons for non-participation are manifold and include the participant's own belief that restricts them, their own lack of interest, but also remote living areas and the lack of information about opportunities for participation.

"I will go if I get informed"

Sajita from Fikkal expressed her motivation to participate several times during the interview, but she seems to have no possibilities due to lack of information. *"We don't get any information regarding those programs. If I come to know about any type of programs, which are like income generating activities, I, too, wish to join it."* Maya, who lives in Fikkal ward number 10 and who is already 70 years old, is despite the remoteness and her age motivated to join programmes as well, but she does not receive any information about it either. Like Sajita, Maya repeated several times that she would go to (training) programmes if she would get informed.

> *I will go if I hear about it, I will go if I get informed. (...) Yes, I will go, it is not so far. If we reach up to the paved road we will get a vehicle to go, it is only difficult for getting informed.*

> *Sometimes, they (others members of the cooperative) tell me there was some events, "why did you not come"? At that time, I feel surprised, because I feel like, why did they not inform me, and I ask my friends why they did not inform me. (...) I could not be included in programmes, because they did not inform, and I did not go.*

Not getting informed is a big issue in her life. In fact, she mentioned the lack of information eight times during the interview. Lack of receiving information seems to collate with the disadvantage of living in a remote area. Sajita, as well, mentioned that the remoteness of her living area is one of the factors that excludes her from training programmes.

Maybe the reason is our location which is far from Bazar, that's why we not included for trainings. (...) We were not included. Like, the people from Aahale and Arubote[18] were not included, but the women from Fikkal Bazar and Tinghare Bazar, the one from the market areas, were included for the skill development trainings.

5.4.1 *"I feel behind them and backwards"*

The expressions of discrimination, of fewer opportunities and of restrictions due to caste affiliations are clear, especially for women from Dalit caste groups, *"I feel behind them and backwards"*, as Sajita said. By *"them"* she meant other members of the cooperative, who, in comparison to her, have a better income and a possibility to make their own living. For her, discrimination is clearly in relation with socioeconomic conditions. Sajita said later on,

Now I feel that people value property more than the caste. If I were earning enough then the people might not discriminate me in terms of caste. (…) I feel like that, observing all the present situations. The ones who used to have poor condition have now better economic condition, and now he is respected well who used to be disliked before. It is because of the property he has now.

Sajita sees clearly financial abilities and wealth in relation with caste discrimination, and she feels that she would experience less discrimination if she would have more wealth and property. She, furthermore, gave two examples why she feels behind and backward.

I feel sad, the so-called upper caste performs rites after death and purifies themselves and wear the clothes that we have sewed. When we (Dalits) go to their house, they keep us outside. The dogs and cats enter the house, which we take along, but we are not allowed to enter inside.

Like, if we are four in groups (saving groups) and someone invited to attend marriage function, the three of them are only invited for the work in the marriage function, and they are not restricted for doing any work, and we (Dalits) are not called for any works. We feel backwards.

For Sajita, belonging to a Dalit caste group gives her fewer opportunities and restrictions regarding social network, interacting with neighbours and carrying our functions for marriage or other events. Not being allowed to enter a home is a clear sign of discrimination that all interviewed Dalits have experienced.

Considering the deep-rooted beliefs and practices in Nepalese society, these patterns of

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[18] Aahale is in Fikkal ward number 8, Arubote is close by.

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discrimination might not come as a surprise. What might be more surprising is the discrimination that the interviewed Dalit women experienced during their participation in societal events. CAC is a programme, which targets mostly women and which aims to "empower marginalised communities in local development" by reflecting and discussing the rights of people (Rural Reconstruction Nepal (RRN) 2013). Furthermore, "Issues addressed at the CAC level include social inclusion, participation in local governance, women's rights (…) (Rural Reconstruction Nepal (RRN) 2013, 4). As demonstrated above, Mira experienced that people leave when tea is served during programmes, also during CAC. It seems that programmes that reach out to the most vulnerable ones in society, like CAC, do not manage to avoid caste discrimination in their programmes themselves, which points clearly to deep-routed practices of discrimination in society. Nanu experienced that people do not serve her and other Dalits tea inside.

> *(…) about the matter of untouchability, whenever we attend some events, even in this place, some don't allow us to enter inside the house, if we go along with Chhettri, Brahmin friends, they invite them for tea, but serve us outside.*

Sajita mentioned that discrimination persists in practical terms. Similar to Mira, who talked about *"big people"*, Sajita talked about *"great people"*, which points to a hierarchical understanding of people.

> *Like the great people from village come with slogan "Nepal is common garden of four social class and 36 caste." However, they discriminate inside the house, and this should be removed.* (…) *We are living in a society where people say that we all are equal. They only say this in group events, but they start discriminating when they are out of it.*

"We are interacting more with our own caste"

Nanu observed during her own fieldwork for the FEDO programme that there are varying degrees of discrimination in different communities. In fact, the degree of discrimination depends on the location and on the constellations of caste groups that live in wards and communities. As demonstrated, Nanu lives together with many Dalit households in the same ward, and she identifies herself with the group that supports her in her active role in the community. At CAC, 16 Dalit women participated out of 30 participants. Mira, to the contrary, lives with only a few Dalit households in the area, and as she said, there are only five Dalit women visiting the CAC meeting among the 28 women, which seems to give her challenges. *"(At CAC) When we talk about exclusion in front of people of upper castes, they (people from upper castes) refuse that they are doing so."* Sajita, as well, lives with only two other Dalit

households in the ward. Both Mira and Sajita experience more discrimination in their wards than Nanu does.

Sajita said, *"We are only three Dalit household in this ward number 7"*, and some seconds later, *"We are interacting more with our own caste."* Nanu indicates as well that she is mostly interacting with people from the same caste group. Interestingly, as the quotes above indicate, all Dalit women that I interviewed switched from their first person views 'I' to the plural views 'we' when talking about discrimination or caste affiliation. It seems that despite the fact that the participants experience discrimination on an individual level, they identify themselves strongly as a group. When I asked Mira who told her that she is not allowed to join religious events, she replied, *"Everybody has, they have said no to people like us"*, which shows again the strong identification among Dalits but also the underlying values and assumptions between caste groups. Sunita, who is aware of social discrimination and educated in rural development, has been eating and drinking at Dalits home and for her, this has never been an issue. However, as she admitted, she would never marry a Dalit man, and she cannot share with her mother-in-law that she is visiting Dalit households, *"My mother-in-law would mind"*. Consequently, despite the fact that some degree of discrimination seems to disappear, there remains a social stigma on the people who belong to the Dalit caste groups, and their exclusion might partly come from the fact that they interact mostly within their own caste groups, intentionally or out of no other choice.

"Sometimes they make us feel lower"

However, not only Dalit women experienced exclusion. Maya from Fikkal, who belongs to the Rai ethnic group, experienced group exclusion as well. *"Sometimes they make us feel lower, most of the people here are Gurung"*[19]. This, however, has not always been like that. *"They used to involve me before, but now I feel excluded."* As Maya said herself, it is not only due to caste affiliation but also due to her age and the lack of information that excludes her from other groups. In Ilam bazar, I was talking to one woman who belongs to the Chhetri caste, but who had been excluded from her family after her husband has divorced her. Her parents still deny giving her *tika*, the common blessing that one receives as a red spot on the forehead. This woman does not see any possibility to become a member of a microcredit organisation, *"They only take people from their own groups"*, or to receive any other support from society. She feels

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[19] Both Rai and Gurung are indigenous nationalities in Nepal with similar position within the Hindu caste system; however, both ethnic groups are far from being homogeneous.

ashamed due to the divorce, and her daughter does not want to bring friends to their home. Furthermore, a small community in Jhapa district that I visited during fieldwork told me that they have been excluded from any municipality budgets and that they have no other possibility than to work as agriculture labours. Their children do not go to school. When I asked if they belong to Dalit caste groups, they replied, *"No, we are lower than them."* Thus, there exists many different forms of group exclusion.

Considering the second research question, caste affiliation proves as well to be a great influence on women's empowerment. According to my observations and the interviews, Dalits are the caste groups which experience still the greatest degree of caste discrimination in terms of stigma, exclusion and feelings of being different. In comparison to the husband's and his family's influence, which is very consistent among the participants, discrimination on the basis of caste affiliation persists in very different degrees and is often connected to other contextual factors, like the location, the support in community or the financial situation.

5.4.2 *"They think that we all are equal"*
Despite the remaining degree of discrimination, participants talked about changes in daily life practices, which points to the weakening of exclusion and discrimination and to an increasing inclusion of discriminated groups. Nanu spoke about heterogeneity among Dalit groups and that Dalits from other groups, like Damai, were not allowed to enter her parent's home when she grew up, but that this practice is disappearing. When I stayed in Fikkal bazar at one assistant's home place, I observed visitors in her family's kitchen, and later on, the assistant told me that these were women belonging to Dalits, who formerly were not allowed to enter the kitchen. However, she went on telling that this has changed over the years, and now they would stay with them in the kitchen. Furthermore, after the CAC meeting, Nanu invited the social mobilizer and social worker at CAC to her home, and together with Sunita and me, we had tea inside her kitchen. At this moment, there were men and women from all different castes present, and the assistant mentioned afterwards that this was a sign of progress, which she has not experienced many times before.

Ranju was interacting with people belonging to Dalit groups from early age on. According to her, Dalits are included in nearly all activities in her community. *"They are allowed to attend general Puja (worshiping god) and marriage ceremony"*, which is a clear sign of advancement in this community. However, there remains religious restrictions, and as Ranju said, due to her

own belief, she cannot attend *Pirta Puja* (annual ancestor celebration) if Dalits would attend this celebration as well. Nevertheless, as already stated, inviting Dalit women and men for functions at events and for worshiping god is a strong sign of progress in terms of inclusion.

Moreover, during fieldwork, I was able to observe women during *Teej*, the annual women festival. Traditionally, women are supposed to refuse drinking and eating and pray and worship for a long marriage with their husbands during this day, which in itself points to male domination and women's discrimination. However, during the ceremony at the market place in Ilam, the Officer District of the Department of Women and Children handed out water bottles and encouraged women to drink. Amita mentioned as well that the tradition of starving and not drinking during this day is vanishing, and that she was drinking tea and water during the day.

> P   *So, in fasting of Teej, we don't drink even water, but if someone's husband allows to drink water than one can drink.*
> T   *So, your husband told you to drink water?*
> P   *No, not like that. I drank with my own decision, but did not eat after prayer (in the morning after sunset), (…).*

Despite the fact that there remains traditional practices, in this case fasting at *Teej* festival, Amita decided on her own that she drinks tea and water at that day, which is one step towards more women's decision-making power and breaking traditions that disadvantage women's well-being.

Maya was describing many changes in practices that she observed during her life regarding behaviours towards other family members, the practices of being impure when having menstruation, and eating practices that disadvantages unmarried women, which mostly have vanished by now. Interestingly, the participants did not only talk about changes in practices, but also about different ways of thinking among younger generations. Mira explained it like this: *"The younger generation wants to treat us equally. They don't want to make us backward because of caste. They think that we all are equal."* To the question of why younger people think like that, she replied, *"They have learned by seeing how elder people behaved, so they live in harmony treating us like friends."* Other women agreed on the question if there are changes in younger generation, and many women mentioned as well the changing way of thinking. Junu was mentioning, *"Older people used to have different thinking like, foolish thinking. (…) We should not do that way. (…) We should take everyone in equal manner, i.e. no partiality, no injustice."* According to many participants, education is the main reason why this thinking has changed, which may partly explain why education remained such a high value in

today's society in Ilam.

"Not only us, every women"

Changing or resolving discrimination patterns in society points to an increasing inclusion. In fact, there are many examples in which the interviewed women show considerations for other women, as the following extract from the group interview shows:

P1 *(…) and if possible women like us would like to have provided more training, it would might be better.*

T *What kind of training?*

P2 *Skill development.*

P1 *Skill development.*

P3 *Skill development.*

P2 *We feel like we can do it.*

T *Yes, it is skill development, but on what subject? Like, in agriculture, sewing, etc.?*

P1 *We want to have any program related to women, not only for us, but for every women.*

P3 *Not only us, every women.*

P2 *Might be they are our friends.*

P1 *Yes, for women.*

This example shows that the participants of the group interview do not only value training opportunities as important but also in regard to other women in their surroundings. In several other quotes, especially Reshma (P2) and Shristi (P3) showed sympathy with other women and talked about disadvantages for women in rural areas.

P3 *I want to share event from last Thursday, one women had brought 20 kg tree tomato and 8 cucumber and then she sold to trader in 15 NPR/kg tree tomato and the actual price of tree tomato is NPR 50-60 per kg, and then the buyer gave her NPR 300 and NPR 20 per cucumber might have sold immediately for NPR 50.*

P2 *What a thug (trader).*

P3 *And then I asked that women, "Why did you do that?", and she was so much honest and even afraid to talk, and then I scolded merchant for cheating her. Then he sold for NPR 1.500 to the customer of bazar area. Such type of women are there in village, they are concealed.*

P2 *Yes, concealed.*

P3 *Not able to speak and selling her product as much buyer is giving. It is also so much difficult for women farmers from village. We live in bazar and we are different, but they do have difficulties.*

P2 *Yes, it is like this.*

<table>
<tr><td>P3</td><td>Women like that are there, might be they get chance to learn skills and might do something.</td></tr>
<tr><td>T</td><td>Might be this is because they don't know about the market?</td></tr>
<tr><td>P2</td><td>Yes, that might be.</td></tr>
<tr><td>P3</td><td>Might be she got nervous.</td></tr>
<tr><td>P2</td><td>If she was not aware of bazar and what is the actual rate of her product.</td></tr>
<tr><td>P3</td><td>It was so good, the tree tomato, and she was selling it cheap. There are women like that. If they were having some basic skill they might have earned the living.</td></tr>
</table>

The conversation about this incidence was highly interesting, since it does not only reveal the clear advantages and disadvantages of rural and more urban areas, but also about the reaction of Shristi (P3) and her consideration for and willingness to help others. On top of that, she does not seem to be afraid to express herself and was talking to both the woman and to the male trader about this incidence. *"I scolded merchant for cheating her"* proves some confidence.

Considering the third research question, discriminating practices in society and households seem to disappear to a certain extent and point to an increase in inclusion. All participants showed a strong identification with other women. Nanu, Ranju, Shristi, Reshma, Birsha, Junu and Maya expressed the greatest considerations for other women and all of them showed active attempts to include other women in their community. Among these women are the verbally strongest and most independent ones, which allows the conclusion that a strengthened women's role in society has the potential to increasingly include other women.

6 Discussion

Related to the research questions, the aim of this study was to assess women's individual abilities, the influence of the sociocultural and contextual factors and the contribution to other women's inclusion. The findings suggest that the living situation of the interviewed women are manifold and show different degrees and aspects of empowerment. Four of the participants have their own business registered under their names, and all women have been at some point participating at a training programme or an event that is related to an (microcredit) organisation or awareness raising programmes. Ranju was outstanding in terms of her ability to expand farming and to be actively engaged in several organisations. Nanu's ability to be verbally strong benefits her in an enhanced social role and less caste discrimination. Karuna has her own *pewa* and more sources of income than her husband does. Shristi owns her own pickle enterprise and employs people in her business. As demonstrated in chapter 3.3, Ilam ranks above average in different developmental indicators, and in fact, there are many indicators that prove that women

in Ilam have gained some degree of empowerment in terms of participating, decision-making power and having control over resources. As Shristi said, *"might be you have thought while walking from the Tundikhel (playground), women are there in each shop"*. In fact, one can see women sitting in almost every shop when walking through the streets of Ilam Bazar. However, it is necessary to look closer at some conditions.

The importance of communication skills and participation, the great influence of the husband and his family, the importance to decide about meaningful matters and the barrier of caste discrimination and remoteness are the main findings of this thesis, which will be discussed critically in the following. The following sections is presented according to the research questions. Sections 6.1.1 and 6.1.2 deal with individual abilities, sections 6.1.3 and 6.1.4 discuss sociocultural and contextual factors, and issues of inclusion, respectively, and section 6.1.5 provides a discussion of possible trends for the future. Furthermore, despite the fact that this study is not generalizable to a greater unit, I try to give suggestions for further research and policy interventions on the basis of the clearest patterns.

6.1 Considerations for further research and policy interventions

6.1.1 Focus on communication skills and participation

Firstly and maybe most importantly, there is a clear pattern concerning the benefits of communication skills. The interviewed women experienced different kinds of barriers and disadvantages in their life in terms of family hierarchy, caste discrimination, but also remoteness and lack of information. A common pattern to overcome these barriers are communication skills, or to consider the contrast: The lacking ability to express oneself has the potential to intensify other disadvantages, as we saw in Mira's case. Having a 'voice', being able to express oneself, both inside and outside the household, is an ability that makes a difference in a woman's life and may empower women to a great degree. Except from one participant, whose ability in talking was hard to assess, I observed a clear pattern that the interviewed women were gaining benefits from communication skills or having disadvantages by the lack of it. The benefits were manifold and range from participation possibilities and getting different kinds of information to job opportunities or an advanced position in the household.

In comparison to the ability of (increasing) decision-making power, which benefit is depending on contexts and situations, having communication skills seem to be a more straightforward

benefit for women's empowerment. Considering the first research question, participation seems then to have a greater potential for women's empowerment than making decisions. An important step in women's process of empowerment is to set "a personally meaningful goal orientated toward increasing power" (Cattaneo and Chapman 2010, 647). In that regard, communication skills can function as a crucial tool to realise this goal-achievement, as we have seen in Nanu's and Ranju's cases. Nanu is able to inquire critically people in her surrounding, as she said, *"defending back"*, and thus, working actively against exclusion and caste discrimination. Ranju, as well, managed to put herself in a high familial position through her ability to bring forward arguments and new ideas. Shristi were not afraid to interfere at the market incidence to help the woman and to scold the buyer. Communication skills can then work as an essential tool for women's self-efficacy and for changing power relations.

This points clearly to the interrelated benefits of participating and improving communication skills. As Laxmi stressed, people benefit much from participating, also in their ability of talking, *"Even the people who were not able to speak right are now able to do so."* Giving women possibilities to participate and to speak, especially outside their household, becomes then a significant aspect in their empowerment and in the empowerment of other women. Furthermore, both Nanu and Ranju try to encourage and motivate other women in their surrounding by spreading information. Communication skills have then the potential to work as a crucial tool in inclusive community work, which is an important consideration regarding all research questions. As Nanu said, she learned to talk in front of others and generally by practicing it. A sensitive support and encouragement for women to start and to learn to speak in small groups and in front of others might therefore be one great step in their empowerment and a crucial implication for policies and programmes that target women's empowerment and inclusion. Considering my own definition of empowerment in section 2.2, I would then add communication skills as one of the main abilities for promoting empowerment and the inclusion of other women.

Participating at more targeted (awareness raising) programmes seems to have several benefits, since it provides the possibilities for women to give them a 'voice', to walk outside and to interact with others. Furthermore, communication skills and participation receives significance, considering Cornwall's (2016) main core of women's empowerment, namely "building critical consciousness". In that sense, the content of such programmes comes to the fore. As Mira told me, *"We understood about many things (at CAC). We understood about domestic violence,*

respect elder people and cooperate with others." Later on in the interview she repeated, *"I learned to cooperate with big people (at CAC)"*, who she specified as *"My elder sister-in-law, mother-in-law and other people in community."* To *"respect older people"* and to cooperate with family members, who are traditionally seen socially more advantaged, might counteract the idea of independency and critical thinking, also against older generation and traditional practices, but might work as a tool to deepen familial hierarchy. This is clearly working against critical awareness raising. The social worker's expression *"Do the household for two hours a week and let your wives participate in this reflection group"* points as well to the underlying assumption of that the household chores are the 'realm of the women'. The lack of information and the perceived discrimination against Dalit women during their participation are other issues that may have disempowering effects and counteract the idea of inclusion. As a consequence, it would be interesting to study the benefits for participants from and effects of such programmes as well as the interaction within these groups in greater details in terms of inclusion and critical awareness building. Nussbaum's ideas of human dignity might be an interesting basis for such evaluations and studies. Despite the fact that Nussbaum focuses on the 'Capability Approach', the idea of human dignity involves issues of respect that are relevant in women's empowerment and in power relations as well.

Furthermore, the outcome of programmes on women's empowerment refers to the organisational empowerment (OE) by Peterson and Zimmerman (2004), which promote, among other things, the participation of citizens. In this regard, further studies on organisations (in this case cooperatives and microcredit organisations) and on how they are able to contribute to the individual's and group's empowerment and influence the greater system that is shaped by patriarchal structures receive great significance for policy makers.

Moreover, the ability to express oneself has not received a great consideration in empowerment definitions and policy applications. The UNDP (2004, 123) provides an overview of 18 definitions of empowerment, and none of them include communication skills. The UNDP (2004, 127-130) measures social empowerment by the indicators of 'educational attainment', 'health status', 'information and communication' and 'participation in local organisations'. Neither 'information and communication' nor 'participation in local organisations' deals with communication skills of individuals that have the potential to empower themselves and other women. Furthermore, UN Millennium Project (2005) give several strategies for implementing the MDGs for gender equality and empowering women in practical terms; however, their focus

is on shaping the women's environment, not the women's capabilities. How communication skills interact with other competences and contribute to women's confidence, their critical thinking and empowerment - in a Nepalese context but also in different cultural settings - is not only a lack of knowledge but also an interesting topic for further research.

6.1.2 Multilayered approach for more decision-making power and control

Decision-making in terms of empowerment seems not to be a straightforward process, since it is determined by many conditions in a woman's life. For policy makers and interventions, it is important to consider traditional, social norms and values in societies when targeting women's empowerment in Nepal and to adopt more holistic understandings. It would be interesting to assess in more details if all possibilities for decision-making is benefitting women's empowerment as such. For instance, deciding increasingly about what is related to household responsibilities might intensify their traditional role, even if it includes purchasing things by women themselves. Instead, focusing on decision-making in terms of issues that used to be the 'realm of the men' in Nepal might have the potential to empower women greatly. The focus could be on opening a new business, expanding farming opportunities, being politically active and *deciding* who is purchasing goods outside and *who* is responsible for different tasks in the household. However, in this regard, Cornwall's (2016, 344) notion that empowerment is not a "fixed state nor an end-point, (…). Empowerment can be temporary, and some pathways of empowerment can lead women into experiences of disempowerment" is an important aspect to consider.

In fact, financial issues seem to be of great importance in a women's life. Despite the fact that 9 out of 13 women have their own income, their financial abilities remain mostly much lower than their husbands. Except from Ranju, Karuna and Shirsti, all other women are very dependent on the husband's income or on loans to pay for high expenses and for expenses that has a value for them, like education. Working actively towards meaningful and power-orientated goals is a main feature of the process of empowerment model (Cattaneo and Chapman 2010). Consequently, women's abilities to pay (partly) for the *"big responsibilities"* would be one step towards more decision-making power and the perception of control. A stronger focus on women's abilities to manage their own salary and to invest it in opportunities to receive a greater financial return might be one step towards a greater appreciation of the women's often small(er) income. A more intensified and wide-spread approach to strengthen women's skills and knowledge in making financial decisions and to provide a sensitive support

in making such decisions would be one step forward for women's empowerment in Ilam.

Moreover, making choices is an essential aspect of empowerment, which deals with the possibility and the realisation to change situations. In fact, there are examples among the interviewed women that shows that they have a 'choice' in working opportunities. Shristi decided to start with flower nursery, since she experienced bad health effects by making pickles with chili. Ranju is able to realise her ideas to make her working conditions easier. Birsha was able to start up her own beverage shop after she failed with the hotel. These women stood out by their ideas and by taking up new opportunities for improving their (working) situation. However, all these three women belong to the Brahmin caste, the highest Hindu caste. It seems that to have a real 'choice' in working opportunities, it is necessary to have some advantages in society, shaped by traditional practices. The 'choices' of women from lower castes, however, are limited and of lower financial values. To start up new business and being flexible in terms of expanding and carrying out businesses is still rare among women due to lack of resources and due to traditional practices that keeps them in ethnic or caste-related businesses. Nanu provides an exception, as she started up several businesses. An increased approach, which targets low castes (or only Dalits), to promote their flexibility in terms of business-related opportunities might be a path towards more integration of businesses and general inclusion, which might benefit other people in the area as well due to a general economic growth.

Despite the fact that some women have registered their business under their own names, two out of four women that I interviewed were only working partly or not at all in their registered business. Bushell (2008, 552) mentions as well that statistics about female entrepreneurs do not reveal the actual control of the business by the women. The question is then if their registered business are of any actual benefit for the women's empowerment. The fact that households receive tax reliefs by a female business-owner might be another important factor to consider. However, in other cases, women are working in the husband's business and gain some decision-making power, like Karuna, who is solely responsible for the tasks inside the hotel. As a result, the condition of owning a business does not necessarily lead to more decision-making power for women, nor does it mean that working in the husband's business means to be dominated by him. Consequently, the cases are unique and show no clear pattern that counts for all women in terms of working conditions and empowerment. Further qualitative studies on women's abilities, motivations and possibilities to run and control businesses would be interesting to shed light on this issue and to determine the *actual* status of women's empowerment that is in relation to

running a business.

6.1.3 Inclusion of men

There are clear patterns and consistencies when it comes to the influence of the husband and his families on the women's possibilities. As shown in several quotes, male domination is still strong, and the husband has a great influence on women's participation opportunities and working conditions. It can thus be seen as the greatest contextual, social factor, regarding the second research question. As it has been seen at CAC, the husband's awareness and his own view of roles of women is a great factor contributing to women's empowerment. As Nanu explained it to me:

> *Yes, there are so many issue, like I told before few days back, I told one male participant to send his wife for attending the program, but he replied that he had come, and there was no need that she should come. It all happens because of lack of awareness, everything happens because of lack of awareness. Even I had same kind of situation before at my home, but I learned so many things outside and even taught my husband about everything I learnt about the rightness of things, and even he taught me.*

This quote shows the possible benefit of an overall awareness in communities by men and women. In this regard, the (remaining) taken for granted norms and role models of women and men must come to the fore, and consequently, the involvement of men is an important factor to consider and to study. In what ways are men able to contribute to women's empowerment through their own awareness? Awareness raising programmes that target both deprived groups, men and women, might promote women and men interactively in their process to become empowered. Despite that some issues are gender-sensitive, like domestic violence, the inclusion of men may lead to an overall awareness in communities that may promote a change in norms and power relations - both inside and outside the household - to a greater extent. For instance, a consensus of dividing household tasks would make a big difference for women, for their physical burden and for their opportunity to *"walk freely"* outside home. Becoming aware, receiving a stronger position in society for women seems hardly to be achievable without including men's issues in this process, which would be an important issue to study in the diverse Nepalese society.

Involving men might lead to more positive outcomes regarding women's empowerment. Receiving more control and power might involve the risk of social pressure and lack of security for women in a (former) patriarchy society. Involving men in the women's process of

empowerment might counteract these risks and has the potential to increase women's general support to *"break obligation"*. However, considering the importance of sensitive approaches to encourage women to express themselves, the advantages of homogenous women groups must not be neglected. The comparison between women only groups and gender mixed awareness groups for promoting empowerment in combination with women's feelings of security would therefore be a thrilling topic for further studies.

6.1.4 Getting closer - To people and remoter areas

Further contextual barriers are isolated locations and belonging to Dalit groups, which seem to be often intertwining aspects. Among the participants is a consistency that living close to bazar area comes with many advantages. As Kamla said, *"I feel that, if I would be living there (bazar area), we would be more forward."* According to the interviews, it seems that the stigmatisation of the caste group Dalit is varying according to the ethnic group constellations of the communities and socioeconomic statuses. As a consequence, it would be interesting to study the interplay of constellation of caste group members in communities and the socioeconomic status of women in more detail, also in light of the increasing trend of inter-caste marriages and urbanisation in the Ilam district. Furthermore, the multifaceted practices in communities and its dynamics are important aspects that should not be neglected when targeting women's empowerment in Nepal by policy makers.

The role of microcredit (or similar) organisations can play a much bigger role in terms of integrating demands for different businesses in remoter areas. As Nanu said, she needs as much time as it takes to sew a woman's dress only for getting threads for sewing. This counteracts any work efficiencies and points to greater investments in infrastructure that would improve the (working) situations greatly. Organisations which provide much of the needed goods and utilities for businesses might give women a chance to focus more intensively on their income-generated work and to include them in their organisational work.

This thesis shows that being a member of microcredit organisations give women the opportunity to interact with others, and it further shows that women are considering other women in their surroundings and try to include them, although, in varying degrees. The interviews also pointed to a greater degree of solidarity between people in remoter areas, which is a significant indicator regarding the third research question. How these patterns of cooperation and solidarity can be used for women's empowerment and inclusion would be another interesting issue to study.

6.1.5 Glimpse into the future - New trends to come?

As the participants have observed, education is an important tool to include girls and to promote gender equity. Nanu's expression *"We consider our children as assets"* describes the parent's motivation well. However, the high costs of education force many parents to take up loans, which, in return, drives many households into high amounts of debts and counteracts other financial efforts or feelings of control. The significance of education seems to limit parents in other financial possibilities, for example to expand their businesses. The high willingness to invest into their children's education, girls and boys, point to the need for greater efforts by the state. Improving the infrastructure and supporting educational facilities to lower costs for parents, possibly in the form of subsidies, could be one step towards better and equal access to education and less of a financial burden for households.

Many women are motivated to learn and to participate in training programmes, but do not know about the possibilities in their surroundings. In this regard, information and spreading knowledge is of an essential importance in the future. Training programmes that target women's financial independence and their skill development is officially the goal of most microcredit firms; its realisation, however, is varying. Increasing effort in spreading information and a greater focus on different kinds of training programmes would give women greater benefits but also a higher efficiency rates for microcredit organisations. On top of that, learning new skills open new ideas for income generating activities, as discussed above. The importance of spreading knowledge is not new (Goldin and Reinert 2012, 227), but information through (social) media becomes in the Nepalese context a new tool. Nanu explained how she heard about incidences of caste discrimination and shared this information with other participants at CAC. *"This case has spread worldwide. It was even on the internet. So even in villages this kind of things still exist."* Through my own network in Nepal, I was reading and getting to know about incidences of discrimination and the outraged responses on them in social media. The role of (social) media and its possibility to get more easily informed about participation possibilities and the opportunity to share more easily with other people may have an impact on the inclusion of people, which would be an interesting research topic to study in the future.

Furthermore, women's (changing) identity is another thrilling and important topic to observe in the years to come. Many interview examples point to the common identity of women and to their consistency in having fewer opportunities than men have. Mira explained her disadvantaged situation as a consequence of being a woman, and other quotes indicate to the

same taken for granted condition that *"men are always one step further."* Considering Kabeer's (1999) distinction between first-order and second-order choices, the interviewed women seem to have very little opportunities in making first-order choices in terms of choosing their partner by themselves and *not* to bear children after marriage. However, through observations during fieldwork it seems that the generation of the assistants and Karuna, who was one of the youngest participants and childless, have more freedom in lifestyle and family planning. Furthermore, arranged marriages are less common than it used to be, and thus, the consequences of marriage preferences on women's empowerment and on their identity, or as Kabeer (1999) calls it, *agency*, will be an interesting topic to study in the following years. This issue is further interesting to study in relation to the increasing trend of migrated husbands (ILO 2010, 30-31) and from the perspective of men themselves.

7 Concluding Remarks

This thesis demonstrated how women experience elements of being empowered, but also the enormous barriers that interfere with their motivation. Male domination in society, existing traditional responsibilities in household tasks, isolated living areas, lack of information and the stigmatisation of caste affiliation for Dalits are great disadvantages that women face to varying degrees. Despite the fact that some women started to question the role within the household responsibilities, there is an overall normative acceptance that this is still the 'realm of the women'. Ranju proved to be the most empowered woman, but on the other hand, she remains in the role of being solely responsible for the household. Many other women do not manage to break traditional expectations and the interplay of disempowering effects. However, being active in the community, getting knowledge from others and especially being verbally strong are personal abilities of women to *"move forward"*. The interrelated benefits of participation, communication skills and increasing inclusion demonstrate this thesis' most valuable finding.

This thesis has shown that empowerment is a complex process that involves many abilities and conditions in a woman's life. It further demonstrates that single aspects of empowerment do not necessarily lead to a permanent empowered situation or changing power relations in society, but that much effort is needed to improve the women's situation. Giving women opportunities to break the obligation to be *"limited inside home"*, to *"walk freely"* and interact with other women and to encourage them to express themselves seems to be one big step towards women's empowerment. Including men in this process could be resulting in a higher degree of critical thinking and the start of changing power relations and norms in society. Programmes that are

shaped for women and men might make that a reality; however, providing comprehensive information and avoiding discrimination and male domination during the programmes are important issues. Focusing extensively on women's basic skills in using their little resources wisely may lead to a greater appreciation of their often low income and may strengthen their decision-making power in terms of the *"big responsibilities"*.

All of the interviewed women showed an identification with or consideration for other women, and especially verbally strong women showed attempts to include and support other women. This points to the great potential of the interrelated issues of empowerment and inclusion. However, the expression of one of the assistant *"This discrimination is so deep inside us"* proves that the hierarchical and discriminating thinking is remaining in society. But there are signs in Ilam's society that points to more inclusion in the future. To teach all children – regardless of the parent's income, their caste affiliation and their gender – in high quality educational facilities would be another step towards women's empowerment and inclusion in the diverse Nepalese society.

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Appendix A: List of caste/ethnic groups in Nepal[20]

	Caste/ethnic group	Caste/ethnic sub-group (last names)	Number of participants
Hindu caste groups	Brahmin	Ghimire	2
		Bhattarai	1
		Dawadi	1
	Chhetri	Thapa	1
	Dalit	Kami	1
		Damai	1
		Century (Biswakarma)	1
	Others	Yogi (Sanyasi)	1
Indigenous nationalities	Janajati	Newar (Shrestha, Vaidhya)	2
		Gurung*	0
		Limbu	1
		Rai	1
Total			**13**

* Mentioned by participant

(National Planning Commission and UNDP 2014; additional information from assistants)

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[20] The list of ethnic/caste groups is very simplified and shows only the caste groups that are relevant for this thesis. The Hindu caste groups indicate the hierarchal system; however, there are variations within every caste group and between regions.

Appendix B: Mapping the fieldwork

The interviews were conducted in two different districts (Ilam and Jhapa) and four different VDCs in Eastern Nepal. Three VDCs are in Ilam (Ilam N.P. (Bazar), Sangrumba and Fikkal (Phikal) Bazar), which are marked in the map below.
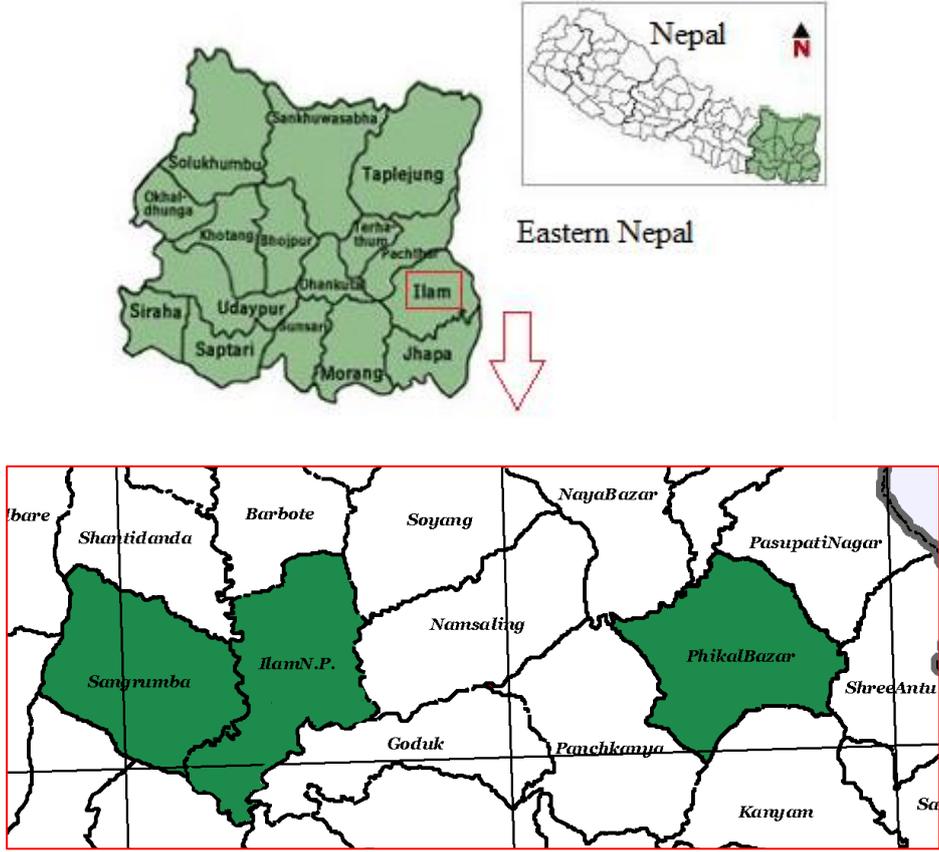
Appendix C: List of informants

The following list demonstrates all informal conversations that I integrated in the analysis (in chronological order).

In Ilam I was talking to the following people:

- A woman, who belongs to the Chhetri community, at her small grocery shop in Ilam bazar, who talked about her social exclusion and financial issues (translated by Prashant).

- Officer District at the Department of Women and Children in Ilam (the implementing body of the Ministry of Women, Children and Social Welfare of the Government of Nepal), talking about the general situation of women in Ilam.

- Nikki Sapkota, gender officer at the local NGO NCDC, talking about women's situation in Ilam in comparison to other districts of Nepal.

- Sudip Shrestha, former employee at MJS and working currently with the development of regulations for microcredit firms, talking about the situation of microcredit firms in Ilam.

- The husband of the 1st participant, while visiting their shop, talking about their (financial) situation at home and about the property that they are owning.

- Manager of Setidevi multipurpose cooperative, talking about participants and regulations of this cooperative, and he provided me with evaluation documents of which I had a quick look through.

In Jhapa district I was talking to:

- A small community that lives outside Birtamode, close to Lixampur, talking about their ability to participate in local events and about their possibilities to receive skill development training.

In Kathmandu I was talking to:

- Junu Didi, former employee at MJS, who was responsible, among other things, for domestic violence issues, now living in Kathmandu, talking about her former work and general differences between Kathmandu and Ilam.

- Indira Rana Magar, social worker that received the World's Children's Prize for 2014, who is currently running eight foster care homes for children, talking generally about her life and about the situation of women in Nepal.

Appendix D: Interview guide

Themes	Interview Questions
Working situation, sources of income and saving possibilities	Can you tell me something about your working situation? (Where does your income come from?) How do you feel about your work? Are you able to save? (Has it always been like that?) How do you feel about saving?
Experiences with work and decision-making about financial resources	Can you tell me more about your work: Were you able to decide your kind of work yourself? (Was it this kind of work you wanted to do? Why?) If you were able to change something about your work, what would that be? Can you tell me what happens with the earned money or produces and goods that you sell? In what ways can you decide over it? What are you using your income for? (And your husband's income?) Would it change anything if you would earn as much as your husband?
Membership of cooperatives	When did you join the … cooperative? What were the reasons for that? How did you come to know about it? (Did you feel that it was easy to join?) Has the membership changed anything in your everyday life? (Examples)
Participation and inclusion in community	Are you joining events/programmes in your community? (What are reasons for that?) • If yes: What do you gain from participating? • How did you hear from it? • Can you decide anything at these events? • If not: What hinders you? • Would it change anything if your friends would go? Do you feel included in your community? (Why, why not?) Do you feel that you are active in your community? (How do you feel about that?)

Would you like to be more active? (What hinders you?)

Do you remember the first time you attended? (Feelings, reasons)

Decision-making inside the family/household

If you think of your family/household, in which situations are you able to make decisions? (Has this changed over time?) (How do you feel about that?)

Can you think of any situations where you would like to make decisions but are not able to? (What could change that?)

Do you discuss what to buy with your husband/family? (How do you feel about that?)

Support in life; emotional support

If you think generally about your life, where do you get most support from? (And emotional support?)

Do you feel that you get enough support?

Can you discuss with your husband/family members? (What kind of things? Do you feel that you are 'heard'?)

If you think of your family/neighbours, do you feel that you have the same opportunities as them? (How do you feel towards them?)

Influence of contextual factors (social network, caste affiliation)

Can you tell me something about your social network and your friends? How important are they and what do they mean to you?

Can you tell me what you like doing best in your free time? (Are you able to choose this yourself?)

Do you feel that your life would be different if you would belong to a different caste? (Live at a different place)

Reflections upon the future; the participant's wishes and hope

If you think of the next years, what are your wishes and plans for the future? (For your family and your children?)

In what ways are you able to influence your children's life and future?

Is there something else you want to tell me?

Appendix E: Written consent in English and Nepali

Statement of consent

INVITATION TO PARTICIPATE IN A MASTER'S STUDY, WHICH IS ABOUT THE PERCEPTION OF EMPOWERMENT OF BENEFICIARIES OF MJS IN ILAM, NEPAL.

Dear beneficiary of Mahila Jagaran Sangh (MJS),

My name is Sarah Petzl, and I am a Master's student at the University College in Oslo, Norway. I am writing my Master's thesis about the perception of empowerment and the experiences of decision-making, having control over resources and participation. I would like to invite you to participate in my research project and to tell me about your experiences.

I wish to interview women who are participants of co-operatives of MJS, and who are in a position to provide for their own living. It is important for me to learn more about empowerment, since it is a mean to tackle poverty and an important human right issue. I would like to find out how women in Ilam feel empowered through paid or self-employed work, involvement and participation, and what this means for their family routines. I believe that you can help me by telling me about your daily activities and about your kind of work and participation outside your family. I would like to find out what it means for you to provide your own living, to participate in events and to be able to make decisions within and outside your family.

Your participation will include being interviewed for 1 - 1,5 hour. A second interview of the same length or a group interview may be added if it seems necessary, and if you agree to it.
The interview will be guided by myself and a female translator who interprets the questions and answers in Nepali and English. The place and time of the interview will be arranged according to your wishes, but within the next four weeks. I will record the interview and make notes during the interview, which will be deleted once the study is finished. If you want to make changes of what you said, you can contact me at any time.

Your participation in this research is entirely voluntary. It is your choice whether to participate or not. If you choose not to participate then nothing will change for you. You may also change your mind later and stop participating even if you agreed earlier, without giving me any reason. I will neither share any information about you with staff members of MJS, nor with anybody else. All information that I receive from you will be kept private, and I will use a pseudonym for your name.

I greatly appreciate the time you contribute to this study, which will help me learn more about empowerment. If you have any questions, please feel free to ask me.

Thank you,

Sarah Petzl

Please sign below if you are willing to participate in the research outlined above.

Signature _____

पूर्वसूचित सहमति

स्नाकोत्तर अध्ययनमा सहभागिताको लागि अनुरोध :महिला जागरण संघ इलाम अन्तर्गत परियोजनाको लाभान्वित महिलाहरुको सशक्तिकरण प्रतिको धारणा र अनुभवहरु ।

आदरणिय,
महिला जागरण संघ इलामका परियोजनाबाट लाभान्वित,
महिला दिदी बहिनीहरु !

मेरो नाम शारा पेल्ग्ल हो र म ओस्लो, नर्वेमा कलेज विश्वविद्यालयमा अध्ययनरत स्नाकोत्तरका विद्यार्थी हु । हाल म महिला जागरण संघ इलामको परियोजनाबाट लाभान्वित महिला दिदी बहिनीहरुको सशक्तिकरण प्रति धारणा, निर्णय प्रक्रिया, काम र सहभागिताका विषयमा अनुभवहरु लिएर स्नाकोत्तर शोधपत्र लेखन कार्यमा संलग्न छु । सोहि कारण म हजुरहरुलाई मेरो यस शोध कार्यमा सहभागिता जनाइ आफ्ना अनुभवहरु सुनाईदिन लागि अनुरोध गर्न चाहान्छु ।

विशेषगरी महिला जागरण मातहतका सहकारी सदस्यहरु जो जिवन निर्वाहकोलागि सक्षम हुनुहुन्छ यहाँहरुसँग अन्तर्वार्ता लिन चाहन्छु । सशक्तिकरणका बारेमा थप जान्न वास्तवमा मेरो लागि अत्यन्तै महत्वपूर्ण कुरा हो किन भने यो गरीबी निवारण र मानव अधिकारसँग पनि सम्बन्धित सवाल हो । साथै इलामका महिलाहरु स्वरोजगार, संलग्नता र सहभागिताबाट कसरी लाभान्वित अनुभव गर्नुन् भन्ने बारे र यी कुराहरुले यहाँहरुको दिनचर्यामा के महत्व राख्दछ जान्न चाहान्छु । हजुरहरुले आफ्ना दैनिक कार्यहरु र घर बाहिर कस्तो किसिमको कार्यहरुमा सहभागिता जनाउनु हुन्छ सो बारे जानकारी दिई सहयोग गर्नुहुन्छ भन्ने मैले विश्वास लिएकी छु । साथै जीविकापार्जनको लागि कार्य गर्नु, कार्यक्रममा सहभागिता जनाउनु र घर भित्र बाहिरका निर्णय लिन सक्षम हुनुले पनि कस्तो महत्व राख्छ भन्ने कुराको पनि जानकारी लिन चाहान्छु ।

यहाँहरुको सहभागितामा एक देखि डेढ घण्टाको अर्न्तवार्ता हुने छ । दोस्रो अर्न्तवार्ता आवश्यक परेमा यहाँहरुको सहमतिमा थप सानुष्ठिक अर्न्तवार्ता लिइने छ । यो अर्न्तवार्ता र मेरा महिला सहयोगी भएर लिने छौं । अर्न्तवार्ताको समय र स्थान यहाँहरुले ईच्छा अनुरुप चयन गर्न सक्नु हुनेछ तर यो कार्य सामान्य ४ हप्ता भित्र गरिसक्नु पर्ने छ । अर्न्तवार्ता रेकर्ड र टिप्पण गरिने छ र अध्ययन सकिए पश्चात नष्ट गरिने छ । यदि हजुरहरु दिएको अर्न्तवार्तामा परिवर्तन वा सो बाट हट्न चाहानुहुन्छ भने मलाई जुनसुकै समयमा सम्पर्क गर्न सक्नुहुनेछ तर डिसेम्बर १ तारिक २०१५ तत् पश्चात लेखन कार्य अन्तिम चरणमा जाने छ । उक्त समयमा परिवर्तन गर्न वा अभिलेखबाट हटाउन सकिने छैन ।

यस अनुसन्धानमा हजुरहरुको सहभागिता पूर्ण रुपमा स्वेच्छिक रहने छ । सहभागिता जनाउने या नजनाउने भन्नेमा यहाँहरु आफै निर्णय लिन सक्नुहुनेछ । यदि यहाँहरु सहभागिता जनाउन चाहानुहुन्न भने यहाँहरुको लागि केहि रोक हुने छैन । पहिले नै सहमति जनाएको भएता पनि पछि सहभागी हुन चाहानु हुन्छ भने पनि केहि कारण नजनाई हट्न सक्नुहुनेछ ।

यहाँहरुले दिएको सुचना महिला जागरणका कुनै कर्मचारी वा कुनै व्यक्तिसँग आदन प्रदान गरिने छैन । यहाँहरुबाट प्राप्त सबै जानकारी गोप्य राखिने छ र यहाँहरुको सक्कली नामको सट्टा छद्म नाम राखिने छ ।

यहाँहरुले यस अनुसन्धानमा योगदान गर्ने समयको कदर गर्ने छु जसले मलाई सशक्तिकरणका बारे थप जान्न सहयोग गर्नेछ । यदि यहाँहरुसँग केहि जिज्ञासा भए निर्धक्कसँग मलाई सोध्न सक्नुहुनेछ ।

धन्यवाद,
शारा पेल्ग्ल
ओस्लो, नर्वे ।
कृपया माथि उल्लेखित बमोजिम शोधकार्यमा सहभागिता जनाउनु चाहनु हुन्छ भने,

हस्ताक्षर...........................

नाम.......................................

Appendix F: Overview of cooperatives MJS is supporting[21]

<table>
<tr><th colspan="9">List of Cooperatives MJS is working with</th></tr>
<tr><td rowspan="2">SN</td><td rowspan="2">Name of Cooperative</td><td rowspan="2">Address</td><td rowspan="2">Total Capital</td><td colspan="5">Number of Members</td></tr>
<tr><td>Total</td><td>Dalit</td><td>Janjati</td><td>Female</td><td>Male</td></tr>
<tr><td>1</td><td>Naagbeli Krishi Coopertive</td><td>Godak VDC</td><td>629825</td><td>150</td><td>6</td><td>76</td><td>68</td><td>82</td></tr>
<tr><td>2</td><td>janahit Agri Cooperative</td><td>Panchkanya VDC</td><td>1501671</td><td>89</td><td>0</td><td>5</td><td>84</td><td>5</td></tr>
<tr><td>3</td><td>Mahila Srijana Multipurpose Cooperative</td><td>Fikkal VDC</td><td>10691010</td><td>516</td><td>11</td><td>316</td><td>189</td><td>327</td></tr>
<tr><td>4</td><td>Mahila Suryadhoya Multipurpose Cooperative</td><td>Kanyam VDC</td><td>3244937</td><td>519</td><td>6</td><td>205</td><td>305</td><td>214</td></tr>
<tr><td>5</td><td>Hariyali Krishi Cooperative</td><td>Laxmipure VDC</td><td>1532023</td><td>141</td><td>1</td><td>95</td><td>45</td><td>96</td></tr>
<tr><td>6</td><td>Jirmile Krishi Cooperative</td><td>Jirmale VDC</td><td>2849228</td><td>427</td><td>23</td><td>188</td><td>216</td><td>211</td></tr>
<tr><td>7</td><td>Samalbung Krishi Cooperative</td><td>Samalbung VDC</td><td>564938</td><td>103</td><td>2</td><td>62</td><td>39</td><td>64</td></tr>
<tr><td>8</td><td>Gautam buddha adhuwa agri cooperative</td><td>Kolbung VDC</td><td>317948</td><td>108</td><td>10</td><td>57</td><td>41</td><td>67</td></tr>
<tr><td>9</td><td>Parijaat Krishi Cooperative</td><td>Pasupatinagar VDC</td><td>2008082</td><td>78</td><td>7</td><td>33</td><td>38</td><td>40</td></tr>
<tr><td>10</td><td>Baganvelly agri cooperative</td><td>Gorkhe VDC</td><td>242633</td><td>62</td><td>0</td><td>40</td><td>22</td><td>40</td></tr>
<tr><td>11</td><td>Basudha Krishi</td><td></td><td>99833</td><td>65</td><td>3</td><td>22</td><td>40</td><td>25</td></tr>
<tr><td>12</td><td>Karmasil Krishi Cooperative</td><td>Sri Antu VDC</td><td>1398050</td><td>126</td><td>3</td><td>50</td><td>73</td><td>53</td></tr>
<tr><td>13</td><td>Sadabahar Krishi Cooperative</td><td>Puwamajhuwa VDC</td><td>10882964</td><td>444</td><td>0</td><td>416</td><td>28</td><td>416</td></tr>
<tr><td>14</td><td>Samriddhi Agri cooperative</td><td>Ilam Municipality</td><td>1515135</td><td>247</td><td>6</td><td>112</td><td>129</td><td>118</td></tr>
<tr><td>15</td><td>Koseli Agri cooperative</td><td>Ilam Municipaity</td><td>2008082</td><td>254</td><td>9</td><td>103</td><td>142</td><td>112</td></tr>
<tr><td>16</td><td>Seti devi agri cooperative</td><td>Ilam Municipaity</td><td>26806574</td><td>2059</td><td>22</td><td>910</td><td>1127</td><td>932</td></tr>
<tr><td>17</td><td>Mahila Nawa Prativa Multipurpose cooperative</td><td>Irauntar VDC</td><td>2260265</td><td>299</td><td>20</td><td>150</td><td>129</td><td>170</td></tr>
<tr><td>18</td><td>Jogmai Mahila Multipurpose cooperative</td><td>Jogmai VDC</td><td>669515</td><td>141</td><td>4</td><td>105</td><td>32</td><td>109</td></tr>
<tr><td>19</td><td>Mangsabung Agri cooperative</td><td>Banjho VDC</td><td>1469367</td><td>178</td><td>7</td><td>166</td><td>53</td><td>125</td></tr>
<tr><td>20</td><td>Unique Krishi Cooperative</td><td>Ivang VDC</td><td>449741.6</td><td>89</td><td>0</td><td>85</td><td>41</td><td>48</td></tr>
<tr><td>21</td><td>Jitpur Agri Cooperative</td><td>Jeetpur VDC</td><td>45000</td><td>40</td><td>5</td><td>18</td><td>40</td><td>0</td></tr>
<tr><td>22</td><td>Pragati Krishi Cooperative</td><td>Jeetpur VDC</td><td>2092720</td><td>90</td><td>0</td><td>55</td><td>38</td><td>52</td></tr>
<tr><td>23</td><td>Samudayiek saving and Credit cooperative</td><td>Mangalabare VDC</td><td>489009</td><td>259</td><td>8</td><td>70</td><td>144</td><td>115</td></tr>
<tr><td>24</td><td>Kaybung Krishi Cooperative</td><td>Mangalabare VDC</td><td>302011</td><td>123</td><td>2</td><td>42</td><td>35</td><td>88</td></tr>
<tr><td>25</td><td>Panitar krishi Cooperative</td><td>Sanghrumba VDC</td><td>1209083</td><td>306</td><td>0</td><td>161</td><td>120</td><td>186</td></tr>
<tr><td>26</td><td>Pariwartan Cooperative</td><td>Dhuseni VDC</td><td>90699</td><td>68</td><td>5</td><td>52</td><td>18</td><td>50</td></tr>
<tr><td>27</td><td>Didibahini Krishi cooperative</td><td>Yekatappa VDC</td><td>344424</td><td>230</td><td>9</td><td>108</td><td>162</td><td>68</td></tr>
<tr><td>28</td><td>Dharapani Krishi cooperative</td><td>Fuyatappa VDC</td><td>6097502</td><td>373</td><td>8</td><td>194</td><td>174</td><td>199</td></tr>
<tr><td>29</td><td>Mahila Machhapuchhre Multipurpose</td><td>Lumde VDC</td><td>370301</td><td>307</td><td>30</td><td>173</td><td>307</td><td>0</td></tr>
<tr><td>30</td><td>Mahila Gajurmukhi Multipurpose cooperative</td><td>Gajurmukhi VDC</td><td>1138296</td><td>527</td><td>47</td><td>286</td><td>527</td><td>0</td></tr>
<tr><td>31</td><td>Mahila Sandakpur Saving and Credit cooperative</td><td>Nayabazar VDC</td><td>612511</td><td>227</td><td>9</td><td>63</td><td>227</td><td>0</td></tr>
<tr><td>32</td><td>Pairebhanjyang milk Cooperative</td><td>Shantidanda VDC</td><td>3999819</td><td>225</td><td>15</td><td>70</td><td>38</td><td>187</td></tr>
<tr><td>33</td><td>Mahila Prasanti Multipurpose cooperative</td><td>Jamuna VDC</td><td>276404</td><td>142</td><td>5</td><td>102</td><td>142</td><td>0</td></tr>
<tr><td>34</td><td>Panchami Krishi Cooperative</td><td>Pyang VDC</td><td>1068902</td><td>137</td><td>3</td><td>85</td><td>61</td><td>76</td></tr>
<tr><td>35</td><td>Nabaratna Krishi Cooperative</td><td>Pyang VDC</td><td>401616</td><td>105</td><td>7</td><td>70</td><td>105</td><td>0</td></tr>
<tr><td>36</td><td>Tribeni Krishi Multipurpose Cooperative</td><td>Namsaling VDC</td><td>546169</td><td>66</td><td>5</td><td>11</td><td>16</td><td>50</td></tr>
<tr><td>37</td><td>Kalikhola Krishi Cooperative</td><td>Soyang VDC</td><td>538747</td><td>240</td><td>11</td><td>118</td><td>155</td><td>85</td></tr>
<tr><td>38</td><td>Sanghrumba Krishi Cooperative</td><td>Sangrumba VDC</td><td>478926</td><td>114</td><td>3</td><td>48</td><td>69</td><td>45</td></tr>
<tr><td>39</td><td>Sahara Krishi Cooperative</td><td>Ivang VDC</td><td>113298</td><td>38</td><td>3</td><td>22</td><td>38</td><td>0</td></tr>
</table>

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[21] Received from MJS before fieldwork.

40	Parijaat Multipurpose cooperative	Fuyatappa VDC	491000	332	18	204	332	0
41	Sandakpur Agri Cooperative	Maimajhuwa VDC	340000	199	4	190	122	77
42	NawaJagaran Agri Cooperative	Mabu VDC	121000	176	5	168	93	83
43	Maipokhari Multi Cooperative	Sulubung VDC	241500	115	0	38	91	24
44	NawaJyoti S/C Cooperative	Sumbek VDC	238000	351	65	117	210	141
45	Namuna Agri cooperative	Barbote VDC	255600	383	42	174	192	191
46	SuryaJyoti Agri Cooperative	Sakhejung VDC	310000	354	25	151	223	131
47	Lalupate Agri Cooperative	Chamaita VDC	55600	223	6	113	88	135
48	ChandraSurya S/C Cooperative	Phakphok VDC	1641000	280	10	178	102	178
49	MahilaPasanglahamu Multi Cooperative	Aamchok VDC	55900	313	33	102	313	0
50	SinghaDevi Multi Cooperative	Siddhithumka VDC	142400	58	0	10	22	36
51	Balikanya Agri /Livestock Cooperative	Soyak VDC	126700	91	0	57	57	34
52	Pragatisil Agri Cooperative	Chisapani VDC	234600	231	20	117	203	28
53	Siddhibinayak Agri Cooperative	Danabari VDC	117500	61	3	15	53	8
54	JunTara Agri Cooperative	Mahamai VDC	32000	66	1	49	20	46
55	Triveni S/C Cooperative	Mahamai VDC	99000	67	6	13	30	37
56	Pativara S/C Cooperative	Chulachuli VDC	2279600	285	4	172	148	137
57	Phulbari S/C Cooperative	Chulachuli VDC	496000	136	2	97	90	46
58	Toribari Agri Cooperative	Sakfara VDC	127900	130	12	37	107	23
59	Bihani Agri Cooperative	Safara VDC	192000	63	1	1	39	24
			98954559	13626	572	6947	7792	5834