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Series on Gender in the Life Cycle

**THE LINKAGES BETWEEN WOMEN'S EMPLOYMENT,
FAMILY WELFARE AND CHILD LABOUR IN NEPAL**

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Foreword

In most regions of the world, a common thread runs through the fabric of women's lives, regardless of their age. Poverty for many women and girls means not just the lack of material resources but an intrinsic inability to realize their full potential, to build their capabilities and live their lives in truly empowered and self-confident ways. Social roles prescribed for women and men from the earliest stage of life influence to a large extent how girls and boys are enabled to live. That is why a life cycle approach is crucial – people can achieve decent work, security and human dignity only if there is equality of opportunity and treatment for women and men from childhood to old age, if discrimination encountered at one stage of life is not perpetuated at later stages or gains made at one stage are not lost as people grow older, and if there is better harmonization of work and family responsibilities.

For women, whether participation in paid employment empowers them and has a positive inter-generational impact on their children, especially on their female children, hinges on a number of factors: importantly, the nature of women's employment and their working conditions; the opportunities for using child labour in the kinds of work women are involved in; whether women are able to translate employment into control over income and resources and a greater say in decision-making within the family; how women's working lives are affected by the presence of young children; who takes over household chores when a mother goes out to work.

To better understand the linkages between women's employment, household dynamics and child labour from a life cycle perspective, the ILO's Gender Promotion Programme initiated an inter-regional project spanning five countries in three regions, namely Bangladesh, India and Nepal in South Asia, Tanzania in East Africa and Nicaragua in Latin America. This report presents the findings of the survey conducted in Nepal. The women surveyed were largely confined to work that was defined and valued in gender terms. Whether they were part of a formal enterprise, or confined to the informal economy, many worked without a contract, were unorganised and had little or no awareness of their rights. And to balance work and family responsibilities, many women opted to accept work that was home-based and unregulated or to simply take their children to work with them.

It is hoped that this report will provide information useful for the formulation of policies and programmes for enhancing women's empowerment, breaking the cycle of poverty and promoting decent work and family welfare, including the reduction of child labour. Appreciation goes to the research team at NEW ERA for their tremendous effort in conducting the survey in spite of the country's difficult circumstances. The ILO Kathmandu Office and the ILO's International Programme on the Elimination of Child Labour (IPEC) national project provided excellent technical and logistical support. In GENPROM, Marie-Laure Genini initially co-ordinated the research and provided technical backstopping to the project, and Theresa Smout coordinated the finalization of the study and edited the report.

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ACRONYMS

AIDS	Acquired Immune Deficiency Syndrome
BCHIMES	Between Census Household Information Monitoring and Evaluation System
BPEP	Basic and Primary Education Programme
CBS	Central Bureau of Statistics
CEDAW	Convention on Elimination of all Forms of Discriminations Against Women
CWD	Centre for Women Development
CWIN	Child Workers in Nepal Concerned Centre
GEFONT	General Federation of the National Trade Unions
GENPROM	Gender Promotion Programme
HMG	His Majesty's Government
ICIMOD	International Centre for Integrated Mountain Development
IFAD	International Fund for Agricultural Development
ILO	International Labour Organization
IPEC	International Programme on the Elimination of Child Labour
MGEP	Mainstreaming Gender in Education Program
MOU	Memorandum of Understanding
MPHBS	Multipurpose Household Budget Survey
MPs	Members of Parliament
NDHS	Nepal Demographic and Health Survey 2001
NFHS	Nepal Family Health Survey
NGO	Non Governmental Organisation
NLFS	National Labour Force Survey
NLSS	National Living Standard Survey
RTI	Respiratory Tract Infection
SAARC	South Asian Association for Regional Cooperation
STD	Sexually Transmitted Diseases
TBA	Traditional Birth Attendants
UN	United Nations
UNICEF	United Nations Children's Fund
WHO	World Health Organisation

EXECUTIVE SUMMARY

1. Background

Current policies and programmes tend to address separately the problems of women's employment and those of child labour. On the one hand, efforts to promote women's employment often do not go on to address related factors, such as how empowerment can lead to more equal gender relations within the family, improved family welfare and, in particular, children's education and their protection from labour exploitation. On the other hand, whilst long term measures to reduce child labour focus on the reduction of poverty through the promotion of adult employment, there is still limited knowledge of the most effective means to sustain family livelihoods once child labour is removed as a source of income.

2. Objectives

The current study was carried out to contribute, and build on existing knowledge of the linkages between women's employment, family welfare and child labour in Nepal. Specifically, the study looked at the socio-economic background of 1,463 women workers and their husbands; their work environment and working conditions; their level of empowerment; the household division of labour, and the work status of their children.

3. Methodology

The study was funded by the Gender Promotion Programme (GENPROM) of the International Labour Organization and carried out by NEW ERA, a research institution in Nepal. A structured questionnaire prepared by GENPROM was used to collect information and views from women workers. The survey interviewed 1,463 working mothers from seven sectors: 200 garment workers, 205 carpet weavers, 250 pashmina weavers, 320 agricultural workers, 80 tea plantation workers, 208 beedi workers and 200 domestic workers. The sectors had been selected by GENPROM to represent a cross-section of women workers in Nepal. Focus group discussions and informal interviews with knowledgeable persons were also carried out to supplement information collected from the structured questionnaires, and also to gain further insights into the issues and linkages.

The seven sectors covered by this study were grouped into urban sectors (garment, carpet, pashmina and domestic service), and rural sectors (agriculture, tea plantation and beedi). The garment, carpet, pashmina and tea plantation sectors are organized sectors and part of the formal economy while the domestic service, agricultural and beedi sectors are part of the informal economy. In that sense, the sectors selected do represent a cross-section of women workers, as well as a cross-section of households of different income categories.

4. Main Findings of the Study

The important findings of the study can be summarized as follows:

Workers' Profile

- The majority of the women workers covered by the study were young, i.e. between the ages of 20 and 29 years. They had started working at a relatively young age, some as early as 10 years. Generally workers in the formal economy (garment, carpet, pashmina and tea sectors) had started working after 14 years of age, whereas in the informal economy (domestic work, agriculture and beedi) they tended to start at a relatively earlier age, many before the legal age of 14 years.
- Many of the women workers were living with their husbands. However, a relatively high proportion of domestic workers were separated, divorced or widowed. Most women workers were married by the age of 20 years; cases of childhood marriages were also reported.
- In general, the educational status of the women interviewed was low. Education-wise, garment and pashmina workers were relatively better off, while domestic workers, beedi workers and agricultural workers had the lowest level of education. Overall, the level of education among the women workers seldom went beyond primary level largely due to economic constraints and the refusal of parents to a continuation of education.

Work and Work Environment

- Garment workers were usually part of relatively larger establishments, i.e. over 200 workers, as were women working in the tea plantations. Work units in the remaining sectors/industries were very small, with not more than 10 employees. In general, the physical conditions of the work places were of a poor standard.
- Across the range of sectors, many women workers did not have job security. Most of those working in the relatively more organised sectors of garment, carpet, pashmina and tea sectors, as well as those in the beedi sector worked on a piece rate basis and were therefore ineligible for any benefits due to a regular employee, as stipulated in the Labour Act. Generally, no written employment contract existed; verbal agreements were reached with the employer.
- In the agricultural sector, workers earned a daily wage, while domestic workers usually received a monthly salary, meals and clothing. Medical expenses for minor illnesses were also usually borne by the employers of domestic workers. In some cases, where the worker was a child, and where that child had been allowed to go to school, employers covered education expenses.
- As most of the women worked on a piece rate basis, their working hours were generally not fixed. Nonetheless, for all the sectors, workers reported having relatively long working hours, with domestics - particularly those staying with the employer's family - having extremely long hours.

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- There were occasional reports of verbal abuse from the employer or supervisor, but very few of the women interviewed reported sexual harassment.
 - Employers did not pay much attention to occupational hazards and workers did not take precautions even when they were aware of such hazards, for example the hazard of wool dust for carpet workers.
 - The incidence of child labour was reported to be high in the informal economy (domestic work, agriculture and beedi). In the formal economy (garment, carpet, pashmina and tea plantation) the highest incidence was in the carpet industry although the working children were reported to be around 14 years of age. The garment industry had virtually no incidence of child labour.
 - The average monthly earning of workers in the formal economy was higher than that earned in the informal economy. For all the women, monthly earnings were, however, lower than the minimum monthly wage fixed by the Labour Department.

Household Dynamics

- The general education level of households was low, especially among women. Although there was a higher rate of school attendance among the younger generation, there were still some children between the ages of 6 and 9 years who had no formal education. This was highest (39%) among children of beedi workers, and particularly affected girls. A lack of formal education was also high among the 6-9 year old children of domestic workers and agricultural workers (19%), with girls affected the most.
- Generally, the women interviewed did not mention the cost of education as one of their top three priority expenses. However, in relative terms, education was highly valued by urban dwellers, and so urban-based workers from the garment, carpet, pashmina, and even domestic service sectors, spent heavily on the education of their children, whereas agricultural, tea and beedi workers spent less.
- In line with the general pattern in Nepal, the average monthly income of women workers in all the sectors covered by this study was lower than the average monthly income of their husbands. However, the fact that women were making a considerable cash contribution to household income, enabled them to have a greater say in decision-making. This was reflected by the fact that a group of women workers reported making many decisions alone, or jointly with their husbands.
- House ownership among the respondents was very common, although there was a wide variation in the quality of house owned. Land ownership was also widespread but not as common as the ownership of houses. Among domestic workers, tea plantation workers, and beedi workers, land ownership was low, particularly among the last group. Those who owned land tended to have relatively small landholdings and as such, had to depend on other sources of income for their living.
- Although the average annual per capita income of households in all the sectors was above the national poverty level, in some sectors a significant proportion of households had an annual per capita income below the poverty level. These included

the agricultural (47%), beedi (37%) and domestic service (35%) sectors. In the garment, carpet, pashmina and tea plantation sectors, between 2% and 14% of the households had incomes below the poverty level.

- In terms of the household division of labour, the women interviewed certainly carried a heavy burden. Except for one or two household chores, everything else was the sole responsibility of women. This pattern was evident among households of all women workers, regardless of whether they were rural- or urban-based.
- Family planning methods were widely practiced by couples in both rural and urban areas. The highest contraceptive prevalence rate¹ (CPR) was observed among pashmina workers (76%) and the lowest was recorded among agricultural workers (48%).

Attitudes Towards Children

- Women workers across the sectors regarded children as their old age security and this was the main reason for having children.
- All rural based workers (agriculture, tea plantation and beedi) and domestic workers regarded living costs as the biggest burden of bringing up children. Education costs were also seen as a significant burden but only second to living costs. Domestic workers earned a relatively low income and were forced to send their children to public schools. Nonetheless, they were spending significantly more for the education of their children than other rural-based workers because of the importance generally given to education by urban dwellers. For urban-based workers, (garment, carpet and pashmina), the sequence was reversed, with education costs considered a larger burden than living costs.
- Although the women interviewed had a very low level of education, virtually all indicated that they wanted their children to get a better education. Virtually all the women workers thought their children should obtain at least a secondary level of education, although there was a slight gender bias in favour of a higher level for the male child.
- Only a few workers preferred their children to get vocational or technical education.
- With regard to the minimum age for working, virtually all the women workers felt their children should attend school up to the age of 14 years. Although most workers extended this age to 17 years, some felt that children should start working, at least partly, from the age of 15 years. This sentiment was particularly expressed about the girl child, and was stronger among the agricultural, tea plantation, beedi and domestic service sectors.
- The incidence of child labour was quite low among the children of women working in the organized sectors (garment, carpet, pashmina and tea plantation); higher among children of workers in the informal economy. The incidence of child labour was

¹ Contraceptive prevalence rate is the proportion of eligible married couples using family planning methods.

highest (18%) among children of beedi workers but also relatively high among children of domestic workers (10%) and agricultural workers (8%).

- Gender-wise, the incidence of child labour was almost double among girls. Generally, children tended to start working between 10 and 14 years.
- Children were usually working in private homes, either as domestics or in the case of children of beedi workers, contributing their labour to the final beedi output of the household. Beedi companies tended to verbally contract households and not individual workers.
- Children usually worked 6-8 hours a day but slightly over one-third worked longer than eight hours. Girls usually worked longer hours than boys.
- Although on average, working children earned low monthly wages (generally less than Rs. 700/month), these earnings were a significant supplement to the household income, particularly for households of beedi workers. Without their children's income 70 per cent of the beedi workers would be living below the poverty level income instead of the current 46 per cent. In other words, if the children of beedi workers were to stop working, 24% more families would be pushed below the poverty level line.
- While the education level of the women workers was generally low, the level of education was even lower among those workers whose children worked. In other words, the incidence of child labour was higher among workers who had a lower level of education; and highest among workers without any formal education.

5. Conclusions

- Women workers were usually deprived of most worker benefits stipulated by labour law. In the formal economy, employers tended to avoid paying benefits by hiring workers on a piece rate basis, and labour law coverage did not fully extend to the informal economy.
- Child labour was more likely to be found in the rural and less organised sectors that were virtually exempt from monitoring, and did not face the buyers' pressure that garment and carpet industries faced.
- In the agricultural, beedi and domestic service sectors, children were a significant part of the employment arrangement.
- The provision of employment opportunities to women in the organised sectors was closely associated with a reduced incidence of labour among their children.
- Women working in exploitative conditions were more likely to have their children working with them, or engaged in other types of exploitative work.
- In general, women's education was more significantly associated with a reduced incidence of child labour. Similarly, the level of earnings among women workers and

the family as a whole was negatively associated with child labour. In other words, the higher the level of income, the lower the incidence of child labour.

- Although the survey results do not directly shed light on whose employment (women's or men's) has the greatest impact on reducing child labour, the focus group discussions with women workers revealed that women's employment was much more effective at reducing child labour.
- A significant proportion of working children's families would be living in absolute poverty if it were not for their children's income. Therefore, providing opportunities for families to earn a reasonable income is key to reducing the incidence of child labour.
- Discrimination against women in general, and against the girl child in particular, was widespread. This was one of the main reasons for a higher incidence of child labour among girls.

6. Recommendations

The findings of this study clearly showed that the conditions of women workers in low paying and low esteem sectors were poor (domestic work, agricultural wage work and beedi-making). The incidence of poverty was higher among these groups and their children were also more likely to end up working in the same type of exploitative conditions to survive. Future programmes should therefore focus on women workers in sectors that are low paying and carry low esteem. Increasing employment opportunities for women in the modern and more organized sectors of the formal economy; expanding the coverage and strengthening the enforcement of labour laws; organizing literacy programmes for women workers and involving locally elected bodies in future programmes supporting women workers are the recommendations provided at the end of this report. Future programmes should ideally start small, in two or three districts at the beginning so that lessons can be learnt about what works and what does not work in a particular context. Successful experiences could then be replicated in other districts and sectors.

CHAPTER 1: INTRODUCTION

1.1 Project Context

The Gender Promotion Programme (GENPROM), complementing work being carried out by the International Programme on the Elimination of Child Labour (IPEC), implemented an inter-regional project that looked at the linkages between women's employment and the reduction of child labour. In order to gain a better understanding of these linkages, studies were conducted in five countries: Nepal, India, Bangladesh, Tanzania and Nicaragua. In Nepal, a research institute, New ERA, carried out the study, interviewing 1,463 working women in seven sectors as follows: garment, carpet, pashmina, tea plantation, beedi, agricultural, and domestic service sectors.

1.2 Rationale for the Study

Current policies and programmes tend to separately address the problems of women's employment and those of child labour. On the one hand, efforts to promote women's employment often do not go on to address related factors, such as how empowerment can lead to more equal gender relations within the family, an improved welfare of the family, and, in particular, the education of children and their protection from labour exploitation. On the other hand, whilst long term measures to reduce child labour focus on the reduction of poverty through the promotion of adult employment, there is still limited knowledge of the most effective means to sustain family livelihoods once child labour is removed as a source of income.

In addition, linkages within the household economy are inadequately understood for practical programme purposes. For example, is there a greater impact on the reduction of child labour if mothers or fathers are employed? What complementary measures need to be in place to ensure a positive impact? What types of women's employment affect child labour and in what ways? Certain types of employment may, in fact, lead mothers to withdraw their children from school either to join them in the work that they do, or to take over household responsibilities. And women who are themselves in hazardous or highly exploitative forms of work may have children in the worst forms of labour as well. In the case of prostitution, for instance, there may be an inter-generational impact where mothers provide a negative role model to their daughters.

The linkages between the employment of women and the use of child labour may be particularly significant for the girl child, especially adolescent girls in poor families where mothers are working outside the home. The eldest daughter tends to be in the greatest danger of being withdrawn from school to help her working mother with family responsibilities. In some societies, girls may be brought up with the belief that it is their duty to help support their families by earning income through any means available to them – and this makes them susceptible to trafficking, debt bondage or forced prostitution. As future income earners and mothers of the next generation, special measures need to be in place to ensure that these young girls are protected and offered ample opportunity to enter the labour force under better conditions in the future.

1.3 Objectives of the Study

The current study was carried out to contribute, and build on existing knowledge of the linkages between women's employment, family welfare and child labour in Nepal. Specifically, the study looked at the socio-economic background of 1,463 women workers and their husbands; their work environment and working conditions; their level of empowerment; the household division of labour; and the work status of their children.

The study looked at the following specific questions:

- Within the pre-selected areas of employment were the women subcontracted with tight production deadlines, self-employed, pieceworkers or home based producers, etc.? What types of industries/sectors were most likely to involve the use of child labour? Did children only help out after school or were they a part of the employment arrangement?
- Was the provision of work for women in factories or other formal workplaces more effective in reducing child labour than home-based work? Where women had no care arrangements for their children, were they more likely to bring their children to work in the same factory so that they were at least under some parental supervision?
- Were women, themselves involved in hazardous or highly exploitative forms of work more likely to have children in the worst forms of labour? What distinguished the families whose children were in the worst forms of work from the families with other less serious forms of child labour?
- In addition to employment, what other forms of empowerment did women need so that they were able to translate their employment and income-earning opportunities into better health, nutrition and education for their children? How could women better protect themselves and their children from various forms of exploitation, abuse and violence?
- For those primarily concerned with eliminating child labour, was it more effective to address the root causes through the promotion of employment for women or for men? Should measures be addressed to families as a whole or to communities?
- What kinds of employment did poor female heads of households need, to be able to reduce their dependence on child labour? Were the measures currently targeted at female heads of households adequate and effective? What additional measures should be addressed to the children, especially the adolescent girls, themselves?

1.4 Methodology

The study used both qualitative and quantitative methods to collect information about workers in the selected sectors. A structured questionnaire prepared by GENPROM was largely used to collect information of a quantitative and qualitative nature. Focus group discussions with the community, with the women themselves and their children were organized to obtain additional qualitative information. Informal interviews with knowledgeable persons were also carried out to supplement information collected from the structured questionnaires and the focus group discussions, and also to gain further insights into the issues and linkages.

1.4.1 Sampling

The survey interviewed 1,463 working mothers and their children as follows:

Sector	Number of Workers Interviewed		Total Number of Workers Interviewed
	Outside Kathmandu	In Kathmandu	
1. Agriculture	320	None	320
2. Tea Plantations	80	None	80
3. Carpet	9	196	205
4. Garment	50	150	200
5. Pashmina	None	250	250
6. Beedi	208	None	208
7. Domestic Service	100	100	200
Total	767	696	1463

1.4.2 Selection of Workers

The women workers were selected in the following way:

i. Agriculture Sector

For the survey, the country's five development regions (of East, Central, West, Mid-West and Far West) were arranged into four, by combining Far West and Mid-West into a single development region. Mountain and hill regions were included so that there were eight eco-development regions in total (4x2). Forty agricultural workers were selected per eco-development region, in a step-by-step process as outlined below.

First, with the consultation of the ILO office in Nepal, the Eastern districts of Jhapa and Illam, the Central districts of Kavrepalanchok and Parsa, the Western districts of Kaski and Nawalparasi, and the Mid- and Far Western districts of Doti and Banke were selected.

In each selected district, two Village Development Committees (VDCs) with the highest number of agricultural households were chosen. New ERA relied on information from sources such as the District Development Committee (DDC) Chairman, the VDC Chairman and Ex-DDC Chairman as well as the municipality mayors to aid the selection.

Within the selected VDCs, women working in agriculture were identified with the help of local knowledgeable persons. In many cases, the identified workers helped to identify others. A total of 20 women workers were interviewed in each VDC.

ii. *Tea Plantation Sector*

Virtually all the tea plantations in Nepal are located in the Eastern region - mainly in Jhapa and Ilam districts. Jhapa is a *terai* (in the plains) district and Ilam is a hill district. All 80 plantation workers in the tea sector were selected from these two districts. With the help of a list of tea and coffee producers' prepared by the Tea and Coffee Development Board, two classifications were drawn up: small plantations with less than 200 workers and large plantations with 200 workers or more. Then from each district, a selection of one large and one small plantation was made. From each plantation, 20 women workers living in a Dhura² were interviewed.

iii. *Garment Industry*

Using the membership directory of the Government Association of Nepal, garment industries were classified into large-scale operations having 300 workers or more and small-scale operations having less than 300 workers. Ten large-scale and ten small-scale industries were then randomly selected. Interviews were conducted on the premises with the permission of the factory owners, which also meant that the selection of interviewees was not truly random.

Two small factories that were chosen refused to co-operate with the study team, and so interviews could only be conducted in ten large-scale and eight small-scale factories. In total, 200 married women workers were interviewed of whom 50 were from Jhapa and Morang (i.e. outside of the Kathmandu Valley), and 150 from Kathmandu.

iv. *Carpet Industry*

Thirty industries located outside the Kathmandu valley were randomly selected from the Central Carpet Association member's directory (published in 2000) but only one of those factories was still in operation, which meant replacements had to be found in Kathmandu. As the factory owners were quite suspicious of the study, many of them refused to have their workers interviewed. For this reason, the research team used personal contacts to identify carpet manufacturers willing to co-operate.

Altogether 205 carpet workers were interviewed, almost all from factories located in the Kathmandu Valley. Only nine women were from a carpet factory in Pokhara. Of the 205 workers interviewed, 96 came from nine unregistered carpet factories. The rest of the factories where interviews took place were registered.

v. *Pashmina Industry*

Identifying women workers in the pashmina industry proved to be quite difficult. The study had hoped to use directories published by pashmina industry associations but many of the listings were either fictitious or factories had closed down with the recent decline of the

² A temporary hut on a plantation provided to workers.

pashmina industry. The study team had to therefore resort to personal contacts once again, in order to identify factories.

Interviews were conducted in 13 pashmina industries based in Kathmandu as no pashmina industry could be identified outside the valley. A total of 250 women workers were interviewed, but again, the selection of respondents was not truly random as only those available for an interview were interviewed.

vi. Beedi Industry

Five districts where beedi-making was common were identified for the study. The districts are Bara, Parsa, Rautahat, Morang and Banke. In these districts, local knowledgeable persons helped identify VDCs where beedi-making was prevalent. Interviews were conducted in households where a married woman was involved in beedi-making. A total of 200 women workers were interviewed.

vii. Domestic service

In the absence of organised institutions representing domestic workers, those interviewed had to be reached individually. Community leaders, teachers, shopkeepers and community members were contacted to assist with information about the availability of domestic workers, and respondents identified were then asked to help locate other domestic workers in a particular area. In the Kathmandu valley, in addition to the above-mentioned key informants, ward chairmen as well as a government school were approached to contact domestic workers. The main purpose for contacting a particular school was that most of the children studying there came from poor families. With the help of teachers, potential respondents were identified and approached for an interview.

A total of 200 domestic workers were thus selected from six districts. A hundred women were interviewed in the Morang, Bara, Parsa and Banke districts, and a hundred women were interviewed in Kathmandu.

1.4.3 Instruments

A survey questionnaire pre-designed by ILO/GENPROM and adapted to the Nepali context and the conditions of the respective sectors was used to interview the women workers. Questionnaires were translated into Nepali and then back into English. Issues to be covered at the in-depth focus group discussions and informal interviews were also prepared prior to their taking place.

1.4.4 Pre-testing

The Nepali version of the questionnaire was pre-tested in the districts of Kathmandu (for the carpet, garment and pashmina industries, as well as the domestic service and agricultural sector), Bara (for the beedi industry) and Jhapa (for the tea plantation sector).

After the pre-test some changes were made to three sections of the original questionnaire. Following a translation from Nepali back into English, the questionnaire was sent to ILO/GENPROM (Geneva) and to the ILO Nepal office for final approval. Comments received from both these offices were incorporated into the final version of the questionnaire.

1.4.5 Recruitment, Training and Field Work

A team of seven well-experienced supervisors and eighteen experienced interviewers were recruited for the survey. Women were a predominant part of the research team. Field staff were trained between January 21 and February 15, 2001; the initial part of the training focussed on a general briefing of the objectives of the study, which was followed by extensive training to familiarize staff with the questionnaire and the operational definition of key words. Training also included role-play and actual practice with the administration of questionnaires.

Fieldwork started on February 16, 2001 and lasted for two-and-a-half months. It was divided into two phases: fieldwork outside Kathmandu in the first phase and within Kathmandu in the second phase.

1.5 Data Processing

All completed questionnaires and the codes assigned to each individual question were thoroughly checked by the research assistant before coding started. Prior to coding, a manual for each set of data was prepared. On the basis of this manual, coders began their work with all open-ended questions, rechecking codes assigned by the field staff in the process. Data was divided into 11 different files and a coding manual was also developed for each of these files. Data can thus be linked through a unique common field in each of the 11 files. After checking, data was entered into the computer, initially using the database program of FOXPRO and then later converting to SPSS PC for further analysis.

1.6 Problems Encountered During the Fieldwork

The research team faced many difficulties locating respondents – whether they were women working in the organised garment, carpet or pashmina industries or the informal domestic service and agricultural sectors. Directories published by respective industry associations were not helpful in the selection process, as more than 80 per cent of industries listed had either closed down or were simply fictitious. Furthermore, the identification of women workers in the agricultural and domestic service sectors was particularly hampered by their availability during working hours, making it generally impossible to have a truly random sample selection.

Time-wise, it was also difficult for women workers in the organised industries to commit to an interview, for the following reasons:

- Most women in the garment, carpet and pashmina factories worked on a piece-rate basis and their interest was naturally, to earn more by increasing their output. Spending time with an interviewer meant earning less. When the respondents were asked to commit time after work they usually refused because they did not want to compromise their household work and responsibilities towards children.

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- Owners of garment and carpet factories were very reluctant to allow their workers to give interviews during working hours as it disturbed not only that particular worker but also several other workers on the same assembly line.
 - Many employers in the garment and carpet industries would give an initial approval for interviews to take place but would later stop the process on seeing the length of the questionnaire. On average, the questionnaire took about three hours to complete.

CHAPTER 2: STATUS OF WOMEN IN NEPAL

2.1 Global Perspective

The Human Development Report for South Asia, (2000) stated that South Asia had one of the most distorted sex ratios in the world: 940 females for 1,000 males. As a region, South Asia had both the lowest literacy rates and largest gap between male and female literacy rates, 64%³ and 37% respectively, in 1997. While South Asian women make up about 21% of the world's female population, they represent 44% of the world's illiterate women. From an early age, girls in South Asia face barriers in obtaining education.

In many countries, the economic contribution of women is greatly under-estimated in national accounts, and South Asia is no exception. In developing countries, most women work at home and in agriculture, undertaking subsistence work that is not valued as economic activity. In fact, the definition of gross national product in the United Nations System of National Accounts specifically excludes household work (UN 1989c).

Available data indicates however, that in all parts of the world women make up substantial proportions of the population employed in the formal economy. In 1985, 37% of the labour force worldwide was female. The proportion varied considerably from region to region. In the more developed regions, it was somewhat larger (42%) than in less developed regions (35%). In market economies, women made up a higher fraction of the labour force (39%). In Asia (excluding China), women comprised 28% of the labour force. Around 1980, women in developed countries were about as likely as men to be engaged in agriculture; they were much more likely than males to be working in the service sector and far less likely to have jobs in industry (UN, 1989c). In developing countries today, employed women are more likely than men to be in agriculture and less likely to have service jobs.

The vast majority of South Asian women work in the informal economy or as unpaid family workers, with the informal economy providing employment for 96% of economically active women in India, 75% in Bangladesh and Nepal and nearly 65% in Pakistan (Human Development in South Asia, 2000). Most South Asians earn their living from agriculture.

In the present context, many characteristics of modern life propel women into employment. With improved access to education, aspirations have risen and more opportunities have opened but in many developing countries, girls and women still do not have the same educational opportunities as boys and men. Factors such as technological innovation, the burden of international debt and changing terms of international trade, growing income disparity, changing patterns of land ownership, environmental degradation, the increasing likelihood of marital disruption, population growth, and migration have weakened previously existing support systems, forcing women to seek new ways of sustaining themselves and their families. With continued discrimination, women are prevented from being fully rewarded for their important contribution, and are concentrated in

³ All percentage figures have been rounded off to the nearest whole sum.

low-paying occupations where they do not have the same access to, or control over, economic, technological and training resources.

Increasing urbanization and industrialization have caused greater numbers of women to change the nature of their work and to engage in cash-earning activities⁴. Even if work is low paid or insecure, the participation of women in the labour force is likely to increase, and their contribution to household income is likely to affect household expenditure patterns. Difficulties measuring the female labour force participation rate is however, widely recognised, particularly in developing countries where most women work in the informal economy or take on unpaid farm work as part of family labour.

Still, in the past decade women throughout the world have also been moving into heavy industrial jobs, construction trades and other new professional fields, though larger numbers tend to remain concentrated in the informal economy: in agriculture, small enterprises and home-based piece work; in nursing; as well as in teaching and clerical positions, in micro-electronics and manufacturing industries (clothing, footwear, textiles, leather), and in some countries, tobacco production. Despite their level of education, women generally tend to be concentrated at the lower rungs of the employment ladder; few hold decision-making or managerial posts.

On the one hand, when women's employment means long hours away from home, with little help for childcare, an overall negative impact on children can be expected. While it is said that working mothers with infants tend to introduce supplementary nutrition sooner than unemployed mothers (United Nations, 1992), in many developing countries, women engage in types of work - such as small-scale trading and agricultural work - that allow them to take their children with them to work (Basu, 1992). The belief then, that women's employment away from home will compromise children's welfare is largely based on the supposition that mothers are the sole caretakers of young children. Many other factors should be considered, including the availability of substitute caregivers, a sharing of the work burden in the home⁵, and the circumstances of the mother's work, (for instance, how many hours it requires the mother to be away from home or what level of commitment is needed).

On the other hand, several studies have demonstrated that maternal employment can have a positive effect on child welfare. Women's paid work increases the overall family income, which benefits all family members, including young children (Tucker, 1989). Some have also argued that women spend more of their income on child-related expenses such as food, clothing and education. In the presence of substitute adult caregivers such as grandmothers, the positive relationship of women's work and child welfare is reinforced as children do not lose out on quality care-giving and enjoy the benefits of a working mother with resources (Engel, 1989; Tucker, 1989).

⁴ 'Living Arrangement Of Women And Their Children In Developing Countries: A Demographic Profile-UN, 1995.'

⁵ That women spend more of their time working than men has been revealed in a number of studies (UN 1991b) that state the amount totalled an additional 12-13 hours a week. In an economic crisis, the working hours of many of the poorest women increased as they struggled to ensure the survival of their families with minimal access to resources for basic needs.

A report entitled 'Women, Work And The Need For Child Care' published by UNICEF in 1992, stated that the majority of women in both developing and developed countries were confronted with the need to combine economically productive work with the care and nurturing of their children. The combination of bearing the burden for these responsibilities and having limited options, affected low-income women in the third world particularly. Although the economic value of women's work in the Third World may not have substantially increased since the post-colonial period, their work patterns have changed significantly. Factors such as increased urbanization, industrialization and migration have given rise to greater numbers of women working away from home. In developing countries, the percentage of women in the paid labour force increased from 28% in 1950 to 32% in 1985 (Sivard, 1985). Faced with economic difficulties, low-income women do not have the option of devoting themselves full-time to childcare, even in the child's critical first year of life. This constraint pushes a high proportion of women to work in the informal economy, in low-paying jobs that provide little, or no security (Lycette and White, 1988).

2.2 National Context

This chapter describes in detail the existing reality faced by Nepalese women and government's initiatives for addressing various problems in different sectors.

Nepal is a multi-ethnic and multi-cultural country. The country's cultural landscape is extremely diverse, comprising more than 50 known language groups and sub-groups. These groups are divided largely into Indo-Aryan and Tibeto-Burman groups on the basis of the languages they speak. There is a large variation within each of these groups regarding the social relations governing the status of women but across the cultures, the majority of communities are patriarchal and a woman's life is strongly influenced by her father and husband. A woman's life options and subsequent livelihood is largely determined by marriage and sexual purity is extremely important for women from the Indo-Aryan group.

In Hindu tradition, marriage is an essential step in life for men and women. Girls are encouraged to marry in their early teens or even earlier by their parents, so the average marriage age for Nepalese girls is 18 years (CBS, 1990). Marriage in the Hindu tradition is a social contract rather than an emotional bond between two people, and in this respect, women rarely have any say in the choice of their own life partners. Child marriages and arranged marriages are still widely followed, and a restriction on widows remarrying is also common.

Women from the Tibeto-Burman groups are free to engage in various income-generating activities or involve themselves in business outside the household. They are known to travel widely for the purpose of trading and engaging in business. Women from these cultural groups have relative freedom in their choice of marriage partner, and pre-marital sexual relations and social mixing occur.

The overwhelming majority of both men and women in Nepal are married before 25 years of age. Regardless of cultural heritage, fathers pass on land to sons. Women lag behind men in terms of access to resources, knowledge and modern alternatives of employment. The country's prevailing socio-economic conditions have had a greater impact on women, and their generally limited awareness, limited access to education and information, as well as early marriage and motherhood entrench women's low status in every aspect of life. The existing legal system further reinforces patriarchal practices because women are kept away from the mainstream of social development. For example, women's limited access to

productive assets such as credit, land and property, and their limited access to knowledge and information further entrench the negative impact of unequal inheritance laws and discriminatory social norms that confine women's access to a resource base that is only available within a marriage.

According to the Civil Code (Mulki Ain) as amended in 1975, a woman shares equal rights of inheritance to her husband's property with her sons. She is also an equal co-partner in the ancestral property if her husband is deceased, provided she is at least 30 years old and/or has been married for at least 15 years. However, she is entitled to equal inheritance rights with her brothers in her parental household only if she is unmarried and is at least 35 years of age at the time of division of the property. The property she receives from the marital household is conditional on her remaining faithful to her husband and his clan - even after his death. She loses all rights to his property upon marriage to another person or upon divorce. A woman inheriting property in her parental household must return this property to her brothers or their direct descendants if she marries afterwards. But she has absolute rights over a type of property (*Stridhan*) that originates from her own earnings and from gifts from her parental household, her husband and his household, or from any other source. She is free to make legal contracts on this property only. Family laws stipulate that the husband has the right to decide the place of settlement and a wife must receive her husband's permission to work outside the home, thereby limiting her opportunity to earn an income. Women's common property rights have also been limited in that a wife can only exercise them if her husband does not abandon her. Under the common practice of polygamy however, this is not guaranteed. If a husband marries another woman and subsequently leaves his first wife - which is highly probable in the average woman's life - she may lose access to her husband's property as well.

Women's entitlement to land has been limited also in the context of involuntary settlement. For example, the provision of land to female heads of household has often been neglected in practice, however poor these households might be. While on the one hand, women are not aware of their rights, their access to credit is limited because both formal and informal credit institutions cater to property owners who can provide collateral. Since they have little or no access to inherited property, women are denied institutional credit. The Nepal Rural Credit Review Study (1991/92) conducted by the Nepal Rastra Bank revealed that among the total number of borrowing female-headed-households, only 15% borrowed from institutional sources while 84% borrowed from non-institutional sources.

Poverty in Nepal is endemic. According to the National Planning Commission, 42% of the population in 1996/97 lived below the poverty line (The Ninth Plan, 1998). Women were considered the poorest of the poor but no estimate of poverty among women exists for that year. While some studies indicate that the number of women living below the poverty line is much higher, an IFAD study, estimated the figure was 48% living below the poverty line. Being one of the least developed countries in the world with a total GDP of US \$ 4.9 billion (US\$ 220 per capita) in 1997, women's contribution to the national economy is clearly visible when one notes that nearly 40% is gained from the agricultural sector, where more than 70 % of production is of a subsistence nature, and where women are found to be predominantly working. The share of women workers found in the non-agricultural sectors is similarly prominent.

2.2.1 *Prevailing Gender Relations*

Education

The Human Development Report in South Asia (2000) correctly stated that the most damaging form of discrimination against women in the region was the denial of the right and opportunity to education. The report reiterated that education was the key to breaking the vicious cycle of ignorance and exploitation of women and girls, while empowering them to improve their lives. Although Nepal witnessed a spectacular expansion of the education system in the last 50 years, a vast majority of women (65%) remain illiterate⁶. The present national literacy rate is 51%, which is the lowest rate in South Asia, and there is a wide gap between female (35%) and male (66%) literacy rates (BCHIMES Survey-2000).

There are wide variations in female literacy rates by region, with the lowest rates being in the Mid-Western and Far Western parts of the country. With the present trends it is unlikely that literacy goals set out in the Ninth Plan (70% by the end of the Plan's period, with a 10% reduction of the gender gap from 30 to 20%⁷). Urban/rural differences in literacy levels and differences in the male/female ratios are quite noticeable. While 47% of adult urban women can read and write, only 17% of adult women can read and write in rural areas⁸.

School enrolment levels still show a wide gender gap in access to primary education. The net enrolment rate was reported to be 80% for boys and 60% for girls as stated in the Nepal Living Standard Survey (NLSS), (CBS, 1996). The dropout rate for girls is double that for boys - for every 2 boys, 4 girls drop out. As the level of education increases, the female enrolment rate declines progressively. The current gross enrolment ratio for grades six to ten is 40% but there are twice as many boys in schools as there are girls. By lower secondary, there is an enrolment figure of only 31% for girls compared to 46% for boys; by higher secondary level, the figures drop to six per cent for girls and sixteen per cent for boys (NLSS). The enrolment of women in higher (tertiary) education is only 26% of the total enrolment at this level.

A household's income, its workload and the level of concern with the purity of the female body in preparation for marriage were important influences in deciding whether to send girls to school or not. As long as there was no financial constraint for the family, primary school-age girls attended school - once a constraint arose, the first casualty was a girl's education. Girls in lower income groups had little opportunity to go to school at all and were often working more hours than boys per day. In the age group 6-9 years, girls were reported working 2.6 to 4.5 hours per day compared to the 1.7 to 2.9 hours that boys worked per day. Girls in the age group 10-14 years worked as many hours as adult men (Nepal Rastra Bank, MPHBS 1984/85).

Bearing in mind the need to educate women, the government launched the Basic and Primary Education programme (BPEP) in 1992. Some policy initiatives taken by the Ministry to improve the status of education of girls/women include:

⁶ Mainstreaming Gender in Education Program Report (MGEP, 2001).

⁷ Emphasized in the National Platform for Action.

⁸ National Living Standard Survey, (NLSS), (CBS,1996).

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- Scholarship programmes at various levels for girls
 - Nutrition programmes implemented in eight food deficit districts of the Mid- and Far Western regions of Nepal where enrolment rates for both boys and girls are low
 - Community-based child development programmes to encourage girls' participation in education from an early childhood
 - A free and compulsory primary education programme
 - A non-formal literacy programme
 - A women's empowerment programme

These programmes were launched to increase the literacy rate among women, by making people aware of existing gender disparities and the rights of women to equal access to education. Other goals include a revision of textbooks and curricula that perpetuate stereotypical images and roles of women, providing free education to girls, and rewarding individuals who make outstanding contributions to women's education.

Health

Discriminatory social norms and socio-cultural practices, as well as inadequate health services are major reasons for the low health status among Nepalese women. General poverty combined with a socio-cultural inclination towards sons, has led to limited attention being paid to women's health issues in Nepal. The outcome of poor health services available to women is reflected by the fact that Nepal is one of two remaining countries in the world, where female life expectancy is lower than that of males (Human Development Report 1999). About one-fifth of those women aged 15-19 years are married and 24% have started having children. The fertility rate is currently 4.6 and the maternal mortality rate is 539 per 100,000 live births, which is one of the highest in the world as reported by the Department of the Health Services (NFHS 1996). In South Asia, the under-five child mortality rate continues to remain higher for girls than for boys. In Nepal, this trend sees 125 boys of every 1,000 under five, die each year compared to 139 girls (World Bank, Human Development Report).

Furthermore, trained health personnel or trained traditional birth attendants (TBA) are present at only 10% of deliveries in Nepal⁹. With malnutrition being common among Nepalese women, some 30% of married women in the age group 15-49 years are acutely malnourished while 75% suffer from anaemia. The high incidence of malnutrition and a lack of health awareness results in illness among children, as well as high infant and child mortality rates. Even by South Asian standards, the infant mortality rate in Nepal is high. Gender discrimination and family preferences for male children is revealed in a higher mortality rate among female infants and children. To lessen the impact of high female infant and child mortality, women are forced to have multiple pregnancies that in turn lead to a deterioration of her health.

Bearing in mind the poor health status of women, His Majesty's Government (HMG) adopted the national reproductive health strategy of Nepal in 1997. The strategy basically makes integrated reproductive health services available to all and addresses a range of issues including: family planning, safe motherhood (including new-born care), child health, prevention and management of complications related to abortion, Reproductive Tract

⁹ Nepal Multiple Indicator Surveillance Report, 1997.

Infection (RTI)/Sexually Transmitted Diseases (STD)/AIDS, prevention and management of infertility, adolescent reproductive health, and health issues related to elderly women.

Fertility

National survey results indicate that fertility in Nepal has declined steadily in the last 20 years. The total fertility rate has declined from over 6 in the mid 1970 to 4.6 during the period 1994-1996. Total fertility rate for urban Nepal (2.9) is about two children less than rural Nepal (4.8). Fertility decline in Nepal has been influenced in part by a steady increase, over the past 25 years, in age at marriage. The median age at first marriage has risen from 15.5 years for women currently aged 45-49 years to 17.1 years for women aged 20-24 years. There is also a strong relationship between female education and age at marriage. The national survey results show that the median age at first marriage for women with no formal education is 16 years, compared with 19.8 years for women with some secondary education. There is also evidence that educated women are more likely to start childbearing at a later age, and then have fewer children than non-educated women.

Despite the trend towards later age at marriage, childbearing begins early for many Nepalese women. One in four women aged 15-19 years is already a mother or pregnant with her first child, with teenage childbearing more common among women in the rural areas. Short birth intervals are also common in Nepal, with one in four births occurring within 24 months of a previous birth. Early childbearing and short birth intervals remain a challenge to policy makers because high fertility has both social and economic costs. Firstly, early childbearing, and close spacing of births are strongly associated with maternal death, child illness and mortality. Secondly, scarce household resources are stretched over many children, so that resources available for education, health and nutrition per child are extremely limited. Thirdly, the higher the number of children, the greater the challenges are for policymakers to ensure that a sufficient number of quality, formal employment opportunities are generated in the future.

Nevertheless, despite a decline in fertility, Nepalese women continue to have more children than they consider ideal. At current fertility levels, the average woman in Nepal is having almost 60% more births than she would ideally envisage.

Women at the decision-making level

The empowerment and autonomy of women and the improvement of women's social, economic and political status is a must for sustainable development in all areas of life. Participation of women at the power and decision-making levels is required to raise the status of women. But in Nepal, electoral candidacy and electoral holding-of-office continues to remain highly limited to men. The number of women parliamentarians has slowly increased in the last ten years but the overall representation is still not large enough to make a significant impact in Parliament. At present there are 12 women MPs in the House of Representatives and nine in the National Assembly (as of May 2001) among a total of 265 members in both Houses of Parliament. Thus, the representation of women in the House of Representatives is only just 6% whereas in the National Assembly, it is only 15%. In May 2001, a woman was appointed a Supreme Court judge for the first time. And in the country's civil service of 98,689 employees, women make up only 8% of the total¹⁰.

¹⁰ Ministry of Women Children and Social Welfare, 2000.

Aside from the provision in the Local Self-Governance Act that reserves for women 20% of the seats in local bodies, political parties have not gone beyond the legislative requirement of fielding at least a five per cent number of women candidates in parliamentary elections. However, the Local Self-Governance Act, 1999 reserves one seat in each district and village development committee for a woman and requires at least one woman to be a member of the ward-level committees. An estimated 40,000 women have thus become engaged in local governance as a result of this law. Similarly the Administrative Reform Commission of 1991 has recommended efforts to integrate women into all levels of decision-making. In order to promote the participation of women in the civil service, the First Civil Service Amendment Act has made provision for female candidates to join the civil service (at entry level) up to the age of forty.

Though Nepal signed the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) in 1990, and the Constitution of the Kingdom of Nepal (1990) unequivocally states that all citizens shall be equal before the law and no person shall be denied the equal protection of the law, women in Nepal are still widely discriminated against and repressed socially, economically and politically. Since the restoration of democracy in the country, His Majesty's Government has been making continuous efforts to empower women by guaranteeing the right of equality under the Constitution, by implementing various gender sensitive programmes, and by ratifying 16 important human rights instruments including CEDAW. His Majesty's Government has also established the Ministry of Women, Children and Social Welfare, which is responsible for promoting the human rights of women.

Working conditions for women and law

Though the Constitution of the Kingdom of Nepal (1990) guarantees equal pay for men and women in similar jobs, on an average, women receive 57% of the wage paid to men. The Labour Act of 1992 and the Trade Union Act promulgated in 1992, govern working conditions. The Labour Act outlines provisions for job security, minimum wages, a clean and healthy working environment, and security and welfare measures. It also sets the basis for a code of conduct and penalties, consultative and co-operative management and a labour court in respect of dispute settlements. The Trade Union Act is primarily geared to maintaining industrial peace while at the same time protecting the constitutional rights of workers to organize for collective bargaining and have their legitimate demands addressed according to ILO standards. Legally, women are entitled to equal pay for similar jobs and enjoy a series of gender-related privileges such as maternity leave, infant-feeding intervals during working hours, and the use of crèche facilities. In practice, however, they are deprived of such facilities.

Under the Labour Act of 1992 and Labour Regulations of 1993, women workers enjoy the following special rights:

- 52 days of paid maternity leave up to two pregnancies, replaceable in case of the death of either child;
- Crèche facilities for the infants and children of women workers, in cases where the factories employ more than 50 women, and necessary breast-feeding time for women with young infants;
- Working hours fixed at 48 hours per week or 8 hours per day, including a half hour lunch break, and allowing only 5 hours of continuous work;

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- Overtime work allowed for 4 hours per day only, paid at 1.5 times the regular daily rate;
 - Current minimum wages including allowances fixed by the Government on the recommendations of the Minimum Wage Board as constituted under the Act.

Generally, women may not be employed from 6:00 pm to 6:00 am, except in cases where special arrangements have been made between management and workers; and except for the hotel, travel, tourism and other related businesses. In such cases, women had to be provided with the necessary security. Furthermore, individuals were not generally required to carry loads larger than their own body weight, except in cases where adult male workers carried pre-packaged loads. Girls aged 16-18 years were allowed to carry loads up to 20 kilograms, while boys in the same age group could carry up to 25 kilograms. Adult men and women could carry 55 kilograms and 45 kilograms respectively.

According to a report on 'The Status of Women Workers in Some Industries' (Basnet Prabha, 1992), only about 55% of women workers had permanent jobs. About 17% were temporary employees and 29% were casual labourers. Only 20% had been promoted and about 29% believed that they were getting as much pay as male employees. Women were mostly hired on a piece rate basis, and they worked under difficult physical conditions, suffering a range of work-related health problems. Very few received additional benefits to their wages. Even the highly skilled work that women do in the carpet industry was treated as unskilled which lead to exploitation. In reality, legal entitlements were not widely practised and women worked under poor physical working conditions, without sufficient facilities.

Thus, girls and women, particularly those coming from poor households had greater difficulty escaping poverty, and in fact were part of the idea of a feminisation of poverty. In the context of poverty, social discrimination had a greater impact on girls and women because their access to resources was so severely limited (i.e. access to food, health, nutrition and education), while their share of the workload remained higher than that of boys and men. With less access to decent employment opportunities and a consistent trend of receiving lower wages even when they did find work, women and girls were thus trapped in a cycle of poverty.

2.2.2 Women's Participation in the Labour Force

Employment

Women in Nepal as elsewhere, have the triple responsibility of taking care of children and elders in the home, assuming the bulk of household work, and taking on work that would earn them an income. Care-giving and household work are not considered work (in the first instance) or productive work (in the second instance). As they spend more hours than men working in the household, women have a limited chance of gaining full-time formal employment, while persistent patriarchal attitudes and practices further hinder women's empowerment so that fewer women actually find opportunities open to them. As a result, one sees a persistent low participation of women in the formal economy types of work, and a higher concentration of women in the informal economy.

A low-recorded rate of female participation in economic activities is well illustrated by the very low proportion of women in selected occupations. Male/female participation in economic activities by occupation indicates a very wide gap in all occupations except for agriculture, which is becoming progressively feminised. Many women working on family farms are still reported as being economically inactive (Acharya, 1997). In 1991, for every one hundred employed persons in agriculture, 55 were men and 45 were women. Only about 7% of the female population as against 27% of the male, were employed in non-agricultural sectors. Of this figure, wage employment constituted fewer than 3% for women and 16% for men¹¹. In all other occupations the gap between men and women was more than 50% - the widest being in the professional/technical category (70%). As of 1991, the male/female breakdown of employed persons in the top five occupations was as follows:

Table 2.1: Gender distribution for the top five occupations

Occupation	Male	Female
Agriculture	54.9	45.1
Service	74.9	25.1
Production	81.2	18.8
Sales	77.4	22.6
Professional/technical	84.9	15.1

Source: Statistical profile on women of Nepal, Ms. Savitri Singh, 1995.

Similarly, the percentage distribution of employed persons by major industries for 1991 was:

Table 2.2: Gender distribution of employment for major industries

Industry	Male	Female	Total
Agriculture/forestry	74.9	90.5	81.2
Manufacturing	2.6	1.2	2.0
Electricity/gas/water	0.6	0.0	0.2
Construction	0.7	0.1	0.5
Commerce	4.5	4.5	3.5
Transport/communication	1.1	0.1	0.7
Finance/business service	0.4	0.1	0.3
Personal/community services	13.6	5.3	10.3
Others/not stated	1.8	0.7	1.4

Source: Statistical profile on women of Nepal, Ms. Savitri Singh, 1995.

Labour Force Participation

In the national context, it should be noted that the proportion of women in the total labour force has always been less than that of men for the last four censuses from 1961 to 1991. According to the 1991 census, women constituted only 40% of the total labour force. While 68% of males aged 10 years and over were reported to be economically active in 1991, the corresponding proportion for women was 45% - a difference of approximately 23 percentage points. The male participation rate was considerably higher in all age groups, except for the age groups of 10-14 and 15-19 years. The female rate was substantially higher than the male rate between the ages of 10 and 14 years, and almost equal to the male rate in the age group of 15 to 19 years.

¹¹ National Living Standard Survey reprocessed.

Later statistics, from the National Labour Force Survey 1998/99 showed that around 54% of the total population of the country was involved in economic activities, with the participation rate for women nearing 56 per cent and for men, 53 per cent. This implied that the number of women engaged in economic activities was higher than the number of men. Though women's participation was increasing in the labour force, prevailing socio-cultural practices and discrimination had led to a devaluation of women's income, and their exploitation. Only eight per cent of the total female labour force was paid in cash or kind and 63% were unpaid workers.

Taking into account the existing situation, an Action Plan on Women and the Economy was formulated as part of the National Plan of Action to implement the Beijing Platform for Action. Similarly, the Ninth Plan (1997-2002) recognised the problem of women's marginalization in the national economy. Accordingly, the Ninth Plan adopted gender mainstreaming as the main approach to reduce existing gender disparities, empower women and overcome their marginalization in the national economy. The Ninth Plan endorsed the following action:

- 25% of employment oriented training opportunities reserved for women.
- 20% of job opportunities reserved for women - if appropriate candidates are available.
- An expansion of the credit programme for women.
- The gender sensitisation of agricultural programmes.
- The promotion of women's entrepreneurship through training and access to credit.
- Monitoring along gender disaggregated lines.
- A modification of the national accounting system to recognise women's contribution to the national economy.
- Preparations to ensure the Census in 2001 gathered sex disaggregated data.

Women's Participation in Trade Unions

With the enactment of the Trade Union Act, 1992 the process of registering unions gained momentum. At present, the Department of Labour has listed the number of trade unions in the country to be fifty. About 18% of the 3.5 million wage workers in the country are affiliated to a trade union¹² but the concentration of women in the informal economy poses new challenges for trade unions. Women make up only 13% of trade union leadership.

2.2.3 Women's Participation in Selected Industries/Sectors

The Garment Sector

The textile and garment industries have been known to provide an impetus for transforming strategic industrial policies from import substitution to export promotion. Due to their labour intensive character, these industries are also known for their capacity to generate employment on a large scale. The history of the garment industry in Nepal is little over a decade-and-a-half old. The much-needed boost came at a time when garment-exporting industries in Asia were hit by the quota system imposed by importers in Europe and the USA. This coincided with rising labour costs in garment exporting countries that undermined their

¹² Women's Participation in the Labour Movement, GEFONT-2001.

low cost advantage. Producers were forced to look at cheaper alternative locations. Nepal thus emerged as a relocation site, especially for India that had already hit the quota ceiling. Businesses from India began pouring into Nepal to evade the quota constraint imposed by the US Government during the late 1970s. It was only then, in 1984/85, that ready-made garments could be said to have entered the 'take-off' stage in Nepal. Since then however, the number of units exporting garments from Nepal has fluctuated due to various reasons. In 1984/85, garments worth Rs. 471 million were exported which went up to Rs. 803 million the following year. According to data provided by the Trade Promotion Centre, Nepal's garment export to the international market was Rs. 3,112 million (three thousand, one hundred and twelve million) in 1991/92 which went up to Rs. 8,368 million (eight thousand, three hundred and sixty eight million) at the end of 1999.

The proximity of Nepal to India enabled the latter to source raw materials like cloth, cotton and thread in India without having to move their base. As a result, Indian industrialists had a much better bargain in Nepal than in any other country. For them, the quota limits affected only the location of factories, which had to be transferred. Other benefits like sourcing raw material from India and employing Indian labourers could still go on because of various inter-governmental agreements that were signed at various times.

Previously, Indian industrialists made up 60% of the industry. Today, Nepalese industrialists make up 95% of the industry. At its peak, the number of registered factories reached 1,200 but today, there are only about 100 garment factories in operation. More than 2 billion rupees have been invested in this industry as it provides employment to more than 40,000 people.

In a developing country like Nepal, the expansion of modern textile and garment manufacturing was based on the use of readily available low-cost labour. In fact, the garment industry relied heavily on a cheap labour force – one that was predominantly female. A Nepal Rastra Bank study published in 1989 showed that the garment industry had a labour force that was just over 7% female. The age of women working in garment factories varied a great deal but a large number had no formal education mainly due to conservative social norms and values as well as financial constraints. Migration to the urban areas where garment factories were located was common as the industry was regarded as a good place of employment, even though women in the garment factories were generally given the unskilled work of sewing labels or cutting thread, etc. Through site visits, it was observed that very few were given the responsibility of supervision, a task largely assigned to a male worker.

Most women in the garment industry tended to be relatively indifferent about their participation in unions, and although many trade unions were active in the sector, their activities benefited women workers the least. Women had been forced to work in the informal economy due to a lack of decent employment options in the face of rising poverty, even though they were aware that informal work did not offer the best conditions. Many remained unaware of their rights at work, and of the laws that protected them as workers. Others were in constant fear of losing their jobs if they were seen to be too critical.

Working conditions in garment factories are relatively better off by industry standards, but with the exception of a few larger factories, women typically worked without safety equipment and in rooms without ventilation. For example, thread cutters required masks to prevent dust from entering their lungs, but this was not provided to the women. Unaware of the health hazards associated with their work, many women did not understand the

importance of using protective equipment where it was provided. Awareness raising around occupational health and safety issues was urgently required.

On the legislative front, the Department of Labour is responsible for ensuring satisfactory standards of employment and it also has the authority to regularly monitor employment conditions by visiting workplaces and addressing problems through appropriate means. This includes monitoring work settings to ensure they are safe. The Department is expected to take proactive measures to improve industrial relations by promoting a joint consultative mechanism and through collective bargaining. Weak implementation has, however, undermined monitoring and evaluation and hindered workers from enjoying their rights. It was widely complained that even rudimentary laws expected to take care of workers' concerns were not well enforced.

The Carpet Sector

Carpet weaving is a traditional Tibetan art introduced to Nepal by Tibetan refugees. Though the first known commercial shipment of hand-knotted woollen carpets dates back to as early as 1964, the visibility of the industry became evident only since the late 1970s. It is now an important industry contributing to the national economy and one of the major sources of foreign currency income as well as the second-largest employment-generating sector. The carpet trade flourished from the early eighties to the mid-nineties, earning approximately 190 million US dollars in the fiscal year 1993/94. The following table shows more recent export trends in the country's carpet industry:

Table 2.3: Carpet exports in square meters in the last three years

Carpet export situation from 1997 to 2000			
Fiscal Year	1997/98	1998/99	1999/2000
Volume	2,415,246.67	2,604,475.87	2,509,452.43
Growth +/-		+189,229.20	-95,023.44
Percentage		+7.83%	- 3.64%

Source: Nepal Carpet Exporters Association, News Bulletin-2001.

Table 2.4: Volume of carpet exports in square meters in recent years

Carpet export during FY 1999/2000 and first 4 months of FY 2000/2001		
Month	Volume (1999/2000)	Volume (2000/2001)
Shrawan (July-August)	185,548.72	176,855.40
Bhadra (August-September)	226,966.92	216,422.82
Asoj (September-October)	232,317.46	167,283.13
Kartik (October-November)	158,553.18	193,770.42
Total of the first four months	803,386.28	754,331.77

Source: Nepal Carpet Exporters Association, News Bulletin-2001.

The above figures indicate that there has been a decline in the carpet industry in recent years, which was quite noticeable for the fiscal year of 2000/2001.

In Nepal, carpets are primarily manufactured for export. Work is usually organised in one of two ways: as household-based off-farm work or as factory-based work. The factory system, even in large enterprises, is heavily dependent on the 'putting out' system, which is usually dictated, organised and managed by middlemen, suppliers of raw materials, factory managers and agents (ICIMOD, 1993).

Manufacturers, contractors and middlemen mainly hire carpet factory workers - many of whom are women and children - from marginal and landless rural or semi-urban families. When the increasing absorption of children as workers in the carpet industry came to light, negative reactions from the European market affected the sale of carpets abroad. A large number of women and children were actively engaged in either spinning/weaving or both, since women were able to combine this activity with household work.

Spinning and weaving - the major production processes in this industry - employ the maximum number of female workers on a flexible piece-rate basis. In the carpet industry, the terms 'skilled', 'unskilled' and 'semi-skilled' are very loosely applied because skill grading is determined on an *ad hoc* basis, depending on the quality of output. In weaving, the skill factor is of prime concern. Training is mostly done on an informal basis where the trainee is placed between two workers at the loom and skill is acquired quite easily through observation and practice. It was observed that manufacturers did not organise on-the-job training or specific training programmes. Women were considered basic producers and the emphasis on productivity meant that there were limited opportunities for upward mobility through skill training. Moreover, many women worked from dawn to dusk, as factory owners provided them with shared accommodation. These practices were not in line with what was prescribed in the Labour Act.

In spite of the involvement of trade unions in the carpet industry, workers were still deprived of their rights. Working conditions were generally poorer than working conditions in other sectors; there was not enough light or ventilation in the work room and dust particles from carpet wool could impair lungs if inhaled. During site visits, women could be seen weaving carpets with babies on their laps, unaware of the negative impact of dust particles. Though Government officials visited carpet factories from time to time, minimal attention was paid to the working environment.

The Pashmina Sector

Though the history of pashmina is more than a century old, it was only in the mid-1990s that it emerged as a major export commodity. In the study carried out by the Nepal Rastra Bank, the number of registered pashmina factories rose from 25 in 1993 to 959 by 1999. Many more unregistered factories were in existence but had to be closed down due to a lack of market information and the persistence of problems with quality control. As a result, orders for pashmina declined and the closure of many factories was widely covered in various reports and newspapers. At its peak in 1999, the country exported Rs. 6.22 billion worth of pashmina scarves, shawls, blankets, mufflers and even dressing gowns (Nepali Times, May, 2001).

Today, the sector employs approximately 50,000 people but it is not well organised, and so precise information about the number of women working in the sector was not available. It is presumed that more than 50% of the workers are women. Very few women are pashmina weavers however, because they do not have the specific skill required. From on-site visits, it was observed that women were mostly tasked with knot-making, embroidery of shawls, filling of spindles, and washing and drying. While no specific research on working conditions was undertaken, the following observations can be made. The sector offers the option of flexible working hours, so although pashmina enterprises sometimes lack an appropriate place for women to sit and work, the survey found that even educated women accepted work in this sector because they were able to work from home. Training was not

usually provided as women learnt by watching others perform the same tasks. While some women were salary-based workers, many were piece rate workers with little option for union representation because the sector was not organised. The practice of working without a formal contract was common, even though labour law covers the sector. The government has not done anything of significance for the welfare of women workers in this sector; and although women did have some knowledge of worker rights and other human rights, they remained indifferent because they perceived these rights to have little connection to the type of work they did.

The Agriculture Sector

According to the NLSS, in 1995/96, 83% of the working population were involved in agriculture yet only about 14% (15% men and 13% women), were in wage employment. Agriculture is the only source of livelihood for the majority of Nepalese - it is not just an occupation but also a way of life. The country's agricultural system is dominated by small-scale farming since on average, the majority of households (66%) have less than a hectare of land. In the hills of Nepal, agricultural activity is predominately women's work due to male migration. In the terai (southern plains) women in smallholdings made a substantial labour contribution and were involved in decision-making (Women Farmers in Nepalese Agriculture 1993b). Women also played a major role in the raising of livestock. In this sub-sector, women made up 70% of the labour force and 26% were involved in decision-making at the farm level (Ministry of Agriculture, 1993). It can therefore be said that agriculture has become progressively feminised.

Yet, in keeping with previous trends, women working on family farms were still reported as economically inactive. According to the census figures, the proportion of the female labour force in agriculture increased from just over 30% in 1971 to just over 36% in 1981, and 45% in 1991 (CBS). Although the employment of women is increasing in non-agricultural sectors, they form the larger group of workers in the agricultural sector. However, with the share of agriculture in GDP declining, one could suggest that women are being left out of structural changes in the Nepalese economy, further contributing to their marginalization.

Women devoted almost the same amount of working time as men in agriculture did but annually, their working time allocation was 10% less in terms of working days. Agricultural wage workers were usually paid in a number of ways. Some were hired on an annual basis and provided meals and lodging in addition to wages, in cash or kind. Others were hired just on a daily wage basis. The NLSS report indicated that an overwhelming majority of wage workers across the sectors were paid on a daily basis. Among those in this latter group, women wage earners seemed to earn about four-fifths of the amount paid to male labourers (NLSS Reprocessed). Since illiterate workers largely dominated agriculture, people were less aware of their rights.

The Tea Plantation Sector

Up to 1985, the daily wage rate of men, women and children was Rs. 11.25, Rs. 9.15 and Rs.7 respectively. Though the situation improved after the restoration of democracy and the implementation of the Labour Act, discrimination between men and women still exists on some tea plantations. The minimum wage fixed by the Act is Rs. 62 for adults and Rs. 46 for workers below 18 years of age. But, according to the GEFONT study, the minimum wage for

tea estate workers had been fixed at Rs. 40/day. Men were getting Rs. 28-35/day while women were getting only Rs. 21-32/day. Wages also varied between regular workers and seasonal workers. For example, in some tea estates regular workers got Rs. 40 per day whereas seasonal workers received only Rs. 34.

Working conditions in this sector were particularly bad. Workers' accommodation was nothing more than a very small hut made of bamboo and mud, regardless of the size of the family. Workers received bamboo once in a four or five year period whereas *Khar* (long grass for roof) was provided once every two years. Except for first aid, no medical facilities were available. On some tea estates, medical facilities were provided for permanent workers but there were few workers employed on a permanent basis. The incidence of pesticide-related illnesses, such as respiratory problems and tuberculosis, was common as a worker could typically spray up to 150 litres of pesticide in a day with inadequate protection.

On the tea estates, the female percentage of the workforce was far higher with more than 40% engaged in the plucking of tealeaves (GEFONT). Typically, there were mainly four categories of workers on a tea estate, the bulk of whom did not have a contract: salary-based, regular day-wage workers, seasonal and contract workers. Unions were present but women's participation was very low as there was little awareness of the benefits to be gained from joining a union. The regular day-wage workers were also called permanent daily-wage workers, but they did not receive employment benefits such as a weekly day off or holiday/annual leave. For permanent workers, benefits such as the provident fund, the provision of accommodation and medical facilities were accessible but, in totality, two-thirds of the workers were deprived of such benefits. Though child-care facilities were available, they were not usually satisfactory so many women worked with an infant on their back.

The Beedi Sector

Beedi-making in Nepal is largely confined to the *terai* region. Although beedi-making in Nepal dates back to the early 1950s, a readily available list of beedi factories producing a significant amount of beedi was not available. Since beedi making is easily done at home factory owners provide a contract to a household member for a stated amount of the product; and the contractors also receive essential raw materials. According to a CWIN study, although the average earning of beedi-making households was Rs. 30/day, half that number actually earned less than Rs. 30/day. On that amount households cannot afford to meet the daily food requirements of an average family of six. From November to February, during the peak season of beedi-making, the entire household is engaged in beedi-making, in particular women and children. As stated in the CWIN study, some 45% of children aged 5 to 18 years were involved in beedi-making and only 30% were attending schools. On an average more than one-third of the total household income came from child labour. The average household was earning just over Rs. 33 per day, out of which children contributed nearly Rs. 10.

The study also revealed that children worked a little over 5 hours a day. Since beedi tobacco is hazardous, most of those who worked with, or lived around the leaves, suffered from different types of disease. The CWIN study stated that $\frac{3}{4}$ of those children involved in beedi-making, and sick during the 12 months prior to the study had associated their illness with beedi-making. As home-based, piece rate workers, the women had neither signed a written contract nor benefited from training. Beedi work was seen as a craft learnt on the job, a traditional activity that allowed women to combine income earning with household and

child-care work. The sector is still largely unorganised, with women generally indifferent to the idea of having unions.

Not many studies are available regarding the following sector, and perhaps due to a lack of information and its relatively limited capacity to generate employment, policy makers pay less attention to the sector.

The Domestic Service Sector

The tradition of using domestic servants in Nepal is very old, and is mostly prevalent among households in the urban areas and elite homes in the rural areas.

Before the abolition of slavery in the early twentieth century, well-to-do families in Nepal had slaves as domestic servants. Slaves were considered commodities that could be bought and sold. The children of slaves, like their parents, were also considered the property of the household. As a result, domestic work is considered one of the most degrading types of work in Nepal. People take on domestic work as the last resort. Most domestics are from the poorest families, and usually originate from the rural areas. They have little bargaining power regarding remuneration and other working conditions. Many end up working for food because existing labour laws do not cover this sector, and unions basically ignore domestic workers.

Of late, however, the situation has improved with other opportunities being made available to domestic workers thanks to the spread of education and awareness in rural areas. The general unwillingness to work as a domestic is growing which means that there are fewer domestics than before which in turn gives those who remain in the sector a better bargaining position when it comes to negotiating for better treatment and working conditions than in the past. Nonetheless, domestic work remains the last choice of employment.

Although specific statistics were not available, it is generally observed that domestic servants were mostly children below the age of 14 years. A recent report of the Ministry of Women, Children and Social Welfare (MWCSW) estimated that there were at least approximately 7,000 children working as domestics in the municipality (urban) areas of Nepal. Over 40% of those children were girls but these figures may be underestimated.

A number of women also worked as domestics, although there was virtually no information on their numbers. As indicated above, most came from poor and destitute households, a number could have been widows or separated from their husbands. Owing to discriminatory legal provisions with regard to parental property inheritance, and combined with the low educational status of women and other socio-economic constraints imposed, widowhood or separation often puts women in Nepal in dire straits.

2.2.4 Emerging Issues

HIV/AIDS

WHO estimates that the number of HIV/AIDS infected persons in Nepal was around 25,000 in 2000. A year earlier, 10,373 women were living with HIV/AIDS while 926 children under 15 years were living with the disease (UNAIDS, 1999). The same year, UNICEF statistics showed that among 1,293 diagnosed HIV/AIDS positive cases, one-third was female of whom 32% were adolescents (UNICEF, 1999). This rate is second only to India in South

Asia. Among 1,293 diagnosed HIV/AIDS positive cases, one-third was female, and these were mainly sex workers (Beijing Plus Five Country Report, May, 2000).

Child Labour

Child labour is widely prevalent in Nepal, particularly in the informal economy. Most children are found working in agriculture and on family farms, not in factories. Until recently, working children under 14 years were considered child labour by Nepalese law, which meant that most child labour statistics provided only partial estimates.

According to a nationally representative sample survey conducted by the Central Department of Population Studies of the Tribhuvan University in 1996, there are just over 6 million children aged 5-14 years in Nepal (*estimated as of February 1996*), which make up 29% of the country's total estimated population. The overwhelming majority of children (92%) lived in rural areas. Of all children aged 5-14 years, some 42% - or 2.6 million - were found to be regularly working and 1.7 million were found to be economically active. The bulk of the economically active children were not paid for their work. Of the 1.7 million economically active children, some 1.4 million were involved in unpaid activities and 278,000 in paid activities. This implied that 83% of those children involved in economic work were not paid. Close to 11% of those children considered economically active did not attend schools.

Children worked in agriculture, in manual trades and in industry. Some were exploited as domestic workers, porters and rag pickers. Still others were bonded labourers who had to work to pay off parental debts. A number of girls were also trafficked into prostitution. About 42,000 children were used to transport goods and construction materials on rugged cross-country trails while another 3,900 transported goods around urban market centres and bus parks.

ILO/IPEC estimates that some 55,000 children under the age of 18 work as domestic servants in Nepal. In the Kathmandu metropolis alone an estimated 22,000 children under 18 work in this sector with one in five households employing a child for an adult job. Likewise, an estimated 4,000 children earn their living through rag picking. The gravity of the problem of child labour in Nepal has drawn the attention of various governmental as well as non-governmental/international organisations. Over the past few years, the Government and several NGOs and INGOs have made efforts to address the problem of child labour in Nepal. Some bilateral and United Nations agencies such as the ILO and UNICEF are also involved in this effort.

His Majesty's Government has shown positive signs of commitment towards eradicating child labour at the international, regional and national levels. At the global level the Government ratified the Convention on the Rights of the Child in 1990. At the regional level the government endorsed the Colombo Resolution of the SAARC Ministerial meeting, which confirmed its commitment to work towards "eliminating child labour in a progressive and accelerated manner". At the national level, the Constitution of the Kingdom of Nepal formulated in 1990 contains specific provisions, which prohibits child labour in factories, mines or any other hazardous occupation. Nepal has also enacted laws to control child labour.

In February 1995, a Memorandum of Understanding was signed between the Ministry of Labour and the ILO to establish the International Programme on the Elimination of Child

Labour (IPEC) with a view to enabling the government to progressively prohibit, restrict and regulate child labour on the one hand and to create awareness in the national and international community of the consequences and solutions to the child labour problem on the other. IPEC provided support to various action programmes that looked at various child labour and child abuse related issues. During the past five years more than 73 action programs have been implemented for the benefit of more than 13,500 children and their families.

Although there is now more awareness and concern about the situation of child labour the problem remains widespread. Poverty, family disruption, parental illiteracy and instances of agrarian bondage are major contributory causes of child labour. Legislation prohibiting child labour, although adequate, is rarely enforced. Child labourers face long hours of work in unhealthy environments, low wages and hazardous conditions of work but their wages contribute a meaningful sum to household income. Many families are too poor to support their own children, others have abandoned their children, or children are orphaned, with no extended family support system to turn to.

Violence Against Women

In Nepal, violence against women takes many different forms. The major factors behind the phenomenon have their roots in existing patriarchal social norms and values, the low status of women, extreme poverty, a lack of education and awareness as well as general aspects of the Nepalese traditional culture. The most pathetic forms of violence against women and girls include trafficking and domestic violence. It has been estimated that 5,000-7,000 girls between the ages of 12-20 years are trafficked out of Nepal every year. Nepal's traditional culture supports institutionalised forms of violence against women such as polygamy, *Deuki* (the tradition of offering a girl to a deity), *Badi* (a caste group in western Nepal whose women are often forced to engage in prostitution), *Jhuma* (the tradition among some northern communities of offering second girls to the monasteries) and *Jari* (the system of paying compensation to the former husband of a woman by the new husband). These practices are violations of women's basic human rights. To take an example, in 1998/99 the Women's Cell of Police Headquarters recorded a total of 590 reported cases of crimes against women. Of that figure, 161 were murder cases, 110 concerned trafficking, 141 rape, 96 polygamy, and 81 abortion. There was just a single case of child marriage. It must, however, be kept in mind that many crime cases simply do not come to the attention of the police.

CHAPTER 3: WOMEN WORKERS' PROFILE

Selected characteristics of the respondents from the seven sectors/industries covered by this study are presented in this chapter. Since some characteristics of the respondents were affected by their place of residence (urban or rural) and the type of sector/industry (formal/organized or informal) in which they were working, the analysis of data took both into account.

Garment, carpet, pashmina and domestic workers were living mostly in or close to urban areas, while agriculture, tea plantation and beedi workers were living in rural areas. Those sectors/industries considered formal/organized included the garment and carpet factories, the pashmina sector and tea plantations, whereas domestic work and beedi-making in Nepal were considered part of the informal economy. The agricultural sector in Nepal is basically a traditional sector that for many is simply a way of life.

It should be kept in mind that the sectors/industries covered by this study do not represent the situation of women workers in all of Nepal. Generally, women workers in the organized sectors as well as those residing in urban areas would be considered better off in the Nepalese context in view of their relatively easier access to health, education and other services. In the context of this study, only women working in the agricultural sector could be said to come close to representing the reality of most Nepalese women workers.

It should also be noted that simply because women were working in an organized sector and residing in an urban area, did not mean that they fared equally to men. Women workers in organized sectors faced several constraints (e.g. the double burden of work at home and work outside the home) and discrimination in the labour market (e.g. getting lower end jobs only). Similarly, while they may have had easier access, urban-based women still received less educational and health services than men due to the prevailing discrimination against women in society in general.

3.1 Age Profile

3.1.1 *Starting Age for Work*

Women in Nepal generally start working at an early age. As a girl, they help their mothers with domestic chores and later they get involved in their family's economic activities. The pattern may vary however, in urban areas or in those families that are economically well off. The involvement of women in economic activities outside the household is usually not before 12 years of age, although in many instances girls below 10 are found working in the domestic service sector or in an informal economic enterprise.

The practice of women starting to work at an early age in Nepal was corroborated by the age at which respondents said they had started working (Table 3.1). This was especially true for rural-based workers among whom one-third or more of the respondents had started at an age below 14 years, which contravenes existing law. Among carpet workers and domestics, a significant proportion of the respondents had started working before 14 years but

in general, urban-based workers usually started work after 15 years of age. Employers preferred hiring younger workers, as they were less expensive, easier to discipline and also less demanding (Table 3.1).

Table 3.1: Starting age for work

Age at Entry to the Current Job	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agri-culture	Tea Plantation	Beedi
Below 10	0.0	2.0	0.0	2.5	1.2	2.5	0.0
10-14	0.0	20.5	1.2	13.0	50.0	32.5	31.2
15-17	5.0	28.8	1.6	13.0	32.8	17.5	23.1
18-39	89.5	44.4	90.8	65.5	15.9	46.2	44.2
40+	5.5	4.3	6.4	6.0	0.0	1.3	1.5
Average Age	27.2	19.7	27.4	23.0	15.0	18.5	18.9
Median Age	26.5	17.0	26.0	21.0	14.0	16.0	17.0

3.1.2 Current Age

None of the respondents in the sectors covered by this study were below 15 years (Table 3.2). This was due to the way the sample was designed as the study focused only on those workers who were married and already mothers.

Table 3.2: Current age distribution of women workers

Age Group (Years)	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea Plantation	Beedi
16-19	5.0	11.2	4.0	3.5	4.1	0.0	1.0
20-24	16.5	28.3	23.6	13.5	18.5	13.8	16.3
25-29	26.0	25.9	31.2	20.0	22.5	27.5	23.1
30-34	24.0	15.6	18.8	23.5	17.9	18.7	15.9
35-39	15.5	8.4	12.4	14.0	13.8	7.5	18.2
40-44	8.5	6.3	6.0	11.5	8.8	12.5	9.2
45-49	2.0	1.5	2.0	6.5	6.9	7.5	10.5
50-54	2.5	1.4	1.2	2.0	5.3	8.8	2.4
55-59	0.0	0.5	0.4	1.0	0.9	3.7	2.0
60+	0.0	1.0	0.4	3.5	1.2	0.0	1.4
All Ages	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average Age	30.8	28.1	29.2	33.6	32.7	34.6	33.4
Median Age	30.0	26.0	28.0	32.0	32.0	31.0	32.0

Source: New ERA Survey, 2001.

A significant proportion of young mothers aged 16 to 19 years were found in most of the sectors, especially the carpet sector. This is indicative of the trend of early marriage and early motherhood among Nepalese women. A relatively high proportion (11%) of teenage mothers in the carpet sector also indicated that girls started working early in this sector and then eventually married one of their male co-workers.

Between tea plantation and beedi workers, there were relatively fewer young mothers. However, it is difficult to generalize on this basis because the study samples were not selected through a truly random process.

Most of the respondents were between 20 and 39 years. This was true for all sectors covered by the study and is to be expected, as this is the prime working age for Nepalese

women. It should be noted that the age profile of the workers interviewed did not truly represent the age profile of all women workers in the selected sectors. It represented only the working mothers in these sectors. As young single workers were not included in this study, the age profile of all women workers in the various sectors would be much younger than what was actually noted among the respondents.

The garment, carpet and pashmina sectors are relatively new in Nepal. Accordingly, there was a relatively higher proportion of young mothers who were less than 25 years of age working in these sectors. Among the urban-based workers interviewed, the proportion of women aged 45 years and above was particularly low, except for domestic workers who were the poorest group economically. By comparison, the proportion of older workers aged 45 and above was relatively high among rural-based workers, which explains the economic compulsion that pushes those in poor households to work.

3.2 Marriage and Current Marital Status

3.2.1 Marriage and Age at Marriage

Marriage is virtually universal in Nepal, and except in special circumstances (e.g. infertility), polygamy is illegal. Polygamy was more common in the past but it is now quite infrequent, especially in the urban areas.

Nepal has several caste and ethnic groups with their own distinctive marriage practices. By and large, all marriage practices in Nepal are patrilocal, i.e. the bride marries into, and goes to live with, the bridegroom's family. Usually, the family elders of the bride and the groom arrange the marriage. However, in urban areas love marriages are becoming popular (Table 3.3). Among conservative groups, e.g. beedi workers from the southern plains, the practice of arranged marriages continues to be the norm.

Table 3.3: Marriage type

Marriage Type	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea Plantation	Beedi
Arranged Marriage	77	43	71	81	84	66	97
Love Marriage	23	57	29	19	16	34	3
Total	100	100	100	100	100	100	100

According to the prevailing law, the legal age for marriage (with the consent of parents) is 16 years for the bride and 18 years for the groom. The legal age of marriage (without the consent of parents) increases to 18 years for the bride and 21 years for the groom. However, under-age marriage is quite common in rural areas, especially in the southern plains where social practices are more conservative (Table 3.4). This is the reason for a very high rate of under-age marriage among beedi workers. Nearly four-fifths of the beedi workers interviewed had married at an age below the legal age of marriage.

Table 3.4: Marriage before the legal age

Category	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea Plantation	Beedi
Respondent	22.5	19.0	22.8	51.5	53.9	38.8	78.3
Husband	8.0	19.0	13.6	18.0	25.7	12.5	29.4

Note: Legal age for marriage with parental consent is 16 years for female and 18 years for male.

The practice of under-age marriage was also relatively common among the husbands of the respondents (Table 3.4); however, it was generally uncommon to find instances of men having married before the age of 14 years. The general belief is that women mature relatively earlier than men and the longer an unmarried girl is kept in the family, the greater the risk is of family honor being compromised.

As already indicated, although Nepal's existing laws clearly stipulate the minimum age for marriage, the practice of child marriage continues, particularly in the rural areas of Nepal. For more than one-fifth of the garment, carpet and pashmina workers who had rural origins, their marriages took place before they were 14 years of age (Table 3.5). Child marriages were also prevalent among domestic workers who mostly came from rural areas.

Table 3.5: Age at first marriage for the respondents and their husbands

Age (Years)		Urban Based Workers (%)				Rural Based Workers (%)		
		Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea	Beedi
Below 10	Respondent	0.5	0.0	0.0	1.5	2.2	2.5	3.8
	Husband	0.5	0.0	0.0	0.0	0.3	0.0	0.5
10-14	Respondent	10.0	7.8	13.6	37.0	32.6	25.0	56.3
	Husband	1.0	2.4	1.6	4.5	5.3	2.5	4.3
15-19	Respondent	58.5	63.4	63.6	50.0	55.5	43.8	37.0
	Husband	17.2	34.1	27.2	32.5	39.6	27.5	44.2
20-24	Respondent	26.0	24.4	21.2	10.5	8.5	23.8	2.9
	Husband	44.9	45.4	43.6	41.0	37.4	40.0	38.0
25-29	Respondent	5.0	3.4	1.6	1.0	0.6	5.0	0.0
	Husband	26.8	15.6	23.6	14.5	10.7	22.5	4.8
30+	Respondent	0.0	1.0	0.0	0.0	0.6	0.0	0.0
	Husband	9.6	2.4	4.0	7.5	6.6	7.5	8.2
Average Age	Respondent	18.0	18.2	17.5	15.6	15.6	17.0	13.8
	Husband	23.4	20.9	22.1	21.6	20.8	22.7	20.5

The highest incidence of child marriage was noted among the beedi workers (Table 3.5) who lived in the rural areas on the northern fringes of the Indo-Gangetic plain. People living in these areas marry their daughters quite early to avoid paying a large amount of dowry, which is a practice very common in these areas.

The practice of early age marriage among women also leads to early motherhood. This has been identified as one of the important reasons behind a very high maternal mortality ratio in Nepal (539 in 100,000 live births). It is also one of the reasons behind the relatively high total fertility rate of 4.1 children for women in Nepal. Accordingly, there is a vigorous effort being made by government and concerned NGOs to convince women to delay marriage until after the age of 20 years, the impact of which will only begin to show in due course.

Like many other countries in the world, Nepalese men generally marry at a later age than women. This pattern was noted as well from the responses given by the interviewees.

The average age at the time of the respondent's first marriage ranged from 14 to 18 years, while for their husbands the age was generally 21 to 23 years (Table 3.5).

3.2.2 Current Marital Status

Most of the women interviewed were residing with their husbands. With the exception of domestic workers, this pattern was true whether the worker was urban or rural based. However, the incidence of separation/divorce and widowhood among women workers covered by this survey was higher than the national averages (separated/divorced being 1.7% and widowed being 2.7% - NFHS, 1996). The incidence of separation/divorce and widowhood was particularly high among domestic workers (Table 3.6). In a patriarchal society like Nepal where women face many economic, social and legal discriminations, a situation of separation/divorce or widowhood can often mean a situation of extreme economic hardship for women, forcing them to take up jobs regarded as demeaning by society in order to survive.

Table 3.6: Current marital status

Current Marital Status	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea Plantation	Beedi
Married and living with husband	84.5	86.8	88.0	73.5	85.9	88.8	89.9
Married but husband elsewhere	8.0	2.0	4.0	2.0	4.4	2.5	1.4
Separated/Divorced	4.0	8.3	4.8	13.0	4.7	3.7	1.5
Widowed	3.5	2.9	3.2	11.5	5.0	5.0	7.2

3.3 Education

The public education system in Nepal has a relatively short history that only began in 1950. Before 1950 there were only a few schools and the privilege of education was limited only to the children of ruling elites and some urban elites having good relations with rulers. Women were virtually barred from receiving any education.

The autocratic rule of the Ranas came to an end in 1950 and there was a rapid expansion of the public education system mainly through spontaneous local initiatives to open schools. Nonetheless, girls were very much deprived of access to education because of the prevailing discriminatory attitudes towards girls and women. In society, traditional beliefs confined women's role to the family and education was thought unnecessary. This traditional view still prevails, especially in the rural areas. As a result only 60% of girls of school-going age (6-10 years) were enrolled in primary school (grades 1-5) in 2001 (BCHIMES, 2001). Enrolment of girls at the secondary grades 6 to 12 and enrolment at university level is even lower. Similarly, the participation of girls in technical and vocational subjects is very low as many continue to follow subjects traditionally assigned to women, e.g. nursing.

3.3.1 Educational Status of Respondents and their Spouses

The educational status of women respondents also reflected the general educational status of women in Nepal. A vast number of those women respondents who were either rural-based or originally from a rural area, had no formal education. Urban-based workers had the advantage of having better access to schools, (Table 3.7) but those urban-based workers in the carpet or domestic service sectors with rural origins usually did not have any formal education (Table 3.7).

Table 3.7: Educational status of the respondents and their husbands

Education Status		Urban Based Workers (%)				Rural Based Workers (%)		
		Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea	Beedi
No formal education	Respondent	44.0	74.6	53.2	81.5	87.8	76.3	89.9
	Husband	11.9	22.0	18.3	49.0	48.8	30.1	52.1
Primary	Respondent	17.5	19.5	22.4	15.0	8.4	17.5	6.7
	Husband	17.3	34.6	16.5	25.2	31.8	39.7	27.9
Lower secondary	Respondent	16.0	3.9	10.8	2.5	2.8	0.0	1.5
	Husband	9.7	18.7	14.8	13.9	11.1	13.7	12.1
Secondary	Respondent	22.0	2.0	13.2	1.0	0.9	6.2	1.4
	Husband	38.9	20.9	37.8	11.9	8.3	15.1	6.8
University	Respondent	0.5	0.0	0.4	0.0	0.0	0.0	0.0
	Husband	22.2	3.8	12.6	0.0	0.0	1.4	0.0
Madarsa	Respondent	0.0	0.0	0.0	0.0	0.0	0.0	0.5
	Husband	0.0	0.0	0.0	0.0	0.0	0.0	1.1

Relatively fewer women workers had the opportunity to gain a higher level of education. There were exceptions among urban-based workers, but generally, respondents did not have university level education (Table 3.7).

The prevailing discrimination in Nepalese society in favor of males was evident from the higher level of education that husbands of the respondents were recorded as having. No matter what sector the respondent worked in, her husband had a higher education than she had (Table 3.7). A very significant proportion of husbands of urban-based workers had secondary or university level education. Husbands of rural-based workers, however, rarely received education beyond secondary level. The educational status of both partners was lowest among the agricultural and beedi workers. This reflected the unsatisfactory situation of rural education, particularly for women.

Many children in Nepal, especially girls, drop out of school after one or two years of formal schooling. This is mainly due to existing discriminatory practices and the burden of household work. Even with one or two years of formal schooling women were unable to read and write, and their situation compared unfavourably to that of their husbands (Table 3.8).

Table 3.8: Ability of the respondents and their husbands to read and write

Ability to Read and Write		Urban Based Workers (%)				Rural Based Workers (%)		
		Garment	Carpet	Pashmina	Domestic Work	Agric.	Tea	Beedi
Cannot read and write	Respondent	73.8	81.8	68.4	83.2	88.3	77.3	95.0
	Husband	27.4	30.0	31.6	63.4	55.2	35.3	59.7
Can read only	Respondent	8.2	2.6	6.4	4.7	4.2	5.4	1.0
	Husband	4.0	2.0	3.8	5.4	3.1	5.9	2.0
Can read and write	Respondent	18.0	15.6	25.1	12.0	7.5	17.3	4.0
	Husband	68.6	68.0	64.6	31.2	41.7	58.8	38.3

3.3.2 Reasons for Stopping Education

The existing discrimination against girls is the main reason why girls are deprived of educational opportunities in Nepal. This was apparent from the responses of the women workers who often cited the refusal of their parents as one of the main reasons why they had stopped their education (Table 3.9). Poverty was also a very important reason, which was not surprising as nearly half of the country's population live in absolute poverty.

Table 3.9: Reasons for stopping education

Reasons	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea	Beedi
Finished course	1.0	0.0	0.0	0.0	0.0	0.0	0.0
Failed examinations	6.5	3.4	4.0	0.5	0.0	0.0	0.5
Got married	20.5	3.4	15.2	2.5	4.7	5.0	4.3
Absence of nearby school	3.0	3.4	2.0	0.5	1.6	1.3	0.0
Parents refused	26.0	36.1	28.0	36.0	43.4	35.0	37.5
Economic reasons	16.0	23.9	29.6	45.0	29.4	28.8	47.1
Work to support family	13.5	12.2	12.4	11.0	14.4	18.8	3.4
Not willing to study	9.5	17.1	7.2	2.5	5.0	8.8	4.3
No tradition to educate	0.5	0.5	0.4	0.5	0.9	0.0	1.9
Health problem	1.0	0.0	0.8	0.0	0.3	0.0	0.0
Family problem	2.5	0.0	0.4	1.0	0.3	2.5	0.5
Misbehaviour of teacher	0.0	0.0	0.0	0.0	0.0	0.0	0.5

Among some urban-based workers, particularly for those in the garment and pashmina sectors, marriage was also a significant reason for stopping education (Table 3.9). This was, however, not a significant reason for women workers in other sectors.

3.3.3 Educational Opportunities for Girls and Boys

The existing discrimination in favor of boys is further corroborated by the responses of the interviewees. About one-half of the respondents (both urban- and rural-based), said they had perceived boys to have greater educational opportunities than girls during childhood (Table 3.10). Unfortunately, this discrimination still prevails in Nepal, especially in rural areas. It was also noted that one-third of the workers from rural areas said there were no opportunities for both girls and boys (Table 3.10).

Table 3.10: Educational opportunities for boys and girls during respondent's childhood

Opportunities	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea Plantation	Beedi
Equal opportunity	37.5	27.8	26.8	11.5	14.4	27.5	11.5
Greater for girls	0.0	0.5	1.6	0.5	0.0	0.0	0.0
Greater for boys	50.0	56.1	57.6	46.0	48.4	55.0	45.7
Not relevant	5.5	5.9	.6	9.5	10.0	8.8	6.3
No opportunities for both	7.0	9.8	8.4	32.5	27.2	8.7	36.5

3.4 Migration Pattern

Migration has always been an important coping strategy for the Nepalese in times of economic strain; for generations it has provided an opportunity for people to improve their living conditions. Up to the early 1980s, migration in Nepal was mostly a rural-to-rural phenomenon, as people would migrate to places where agricultural land was more abundant. In the 1960s and 1970s, a large number of people from the hills - where population pressure on land was very high - migrated to the southern plains where land was more abundant (Gurung, 2001). Before the 1960s, the southern plains of Nepal were endemic malaria areas and as such, remained largely under forest cover. With the eradication of malaria, migration to the southern plains accelerated in the 1950s and 1960s.

The second half of the 1980s and the 1990s witnessed a different kind of accelerated migration, from the rural hinterland to the urban areas. This was due to the growth of new industries such as garment and carpet manufacturing in urban areas. The saturation of the southern plains in terms of land availability also contributed to this migratory shift.

3.4.1 Migration Among Workers

A vast majority of the workers covered by this study were therefore migrants. Among urban-based workers, almost nine out of ten workers were migrants (Table 3.11). Even among rural-based workers, the proportion of migrants was very high but less, in comparison to urban-based workers. Only about one-third of those who were rural-based had never moved in their lifetime (Table 3.11).

Table 3.11: Duration of stay in the current place of residence

Responses	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea Plantation	Beedi
Shifted recently	7.0	9.8	2.8	1.5	0.2	0.0	0.0
Less than 5 yrs.	24.0	27.3	24.8	14.0	9.1	6.3	4.3
5-10 yrs.	33.5	29.8	34.4	18.5	22.8	15.0	10.6
More than 10 yrs.	22.0	18.0	26.8	36.0	37.5	48.8	48.1
Never shifted	13.5	15.1	11.2	30.0	30.3	30.0	37.0

The majority of the garment, carpet and pashmina workers were relatively new migrants who had migrated to the current location less than 10 years ago. This was expected, given the fact that these industries were relatively new. Among rural-based workers, there were relatively older migrants who had located to their current place of residence more than 10 years ago (Table 3.11). This is very much in line with the general migration trend in Nepal

outlined above, i.e. that up to the early 1980s, the trend was rural-to-rural migration while more recently, the trend became rural-to-urban migration.

Most of the migrant workers had moved to their current place of residence from a rural area (Table 3.12). Urban-to-urban migration was not very significant and was observed only among women workers in the garment, carpet and pashmina industries. This is not surprising given the fact that 85% of Nepal's population lives in the rural areas where migration pressure is high due to a lack of economic opportunities.

Table 3.12: Characteristics of previous place of residence

Characteristic	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea Plantation	Beedi
Rural	75.1	76.4	81.4	70.7	91.0	82.1	39.7
Urban	22.5	21.3	15.5	11.4	4.5	14.3	4.6
India	2.3	2.3	3.2	17.9	4.5	3.6	55.7

The majority of migrant workers in the beedi industry had moved to their current place of residence from India (Table 3.12). This is quite a normal phenomenon in the southern plains, which adjoin India. In this area, cross-border marriages are also quite common.

The study findings revealed that migrant workers did not move frequently, in fact the majority had only moved once (Table 3.13). Among urban-based workers, two migratory movements were recorded but in general, very few migrant workers had moved more than once.

Table 3.13: Number of movements before coming to the current place of residence

Age Group (Years)	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea Plantation	Beedi
This is the first move	50.0	41.4	45.2	52.9	69.1	58.9	79.4
Moved once before	48.3	42.5	50.2	44.3	27.4	30.4	19.8
Moved twice before	1.2	8.6	3.6	2.1	3.1	7.1	0.8
Moved three times before	0.0	5.2	0.0	0.7	0.4	1.8	0.0
Moved four or more times	0.6	2.3	0.3	0.0	0.0	1.8	0.0

3.4.2 Reasons for Migration

Among migrant workers, marriage was an important reason for migration, especially among rural-based workers and domestic workers (Table 3.14). Employment related reasons were important among urban-based workers who had migrated along with their husbands who themselves had gone to urban areas for employment. Apart from these two reasons, other reasons were not considered as important factors in taking migratory decisions (Table 3.14).

Table 3.14: *Reasons for migration*

Reasons	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea Plantation	Beedi
Employment related	32.4	66.7	30.6	32.1	13.9	30.4	6.9
For education/training	2.9	0.0	2.7	0.0	0.9	0.0	0.0
Marriage	26.0	13.2	27.0	40.0	70.4	53.5	88.5
To accompany husband	30.6	10.9	31.5	20.7	9.0	3.6	3.1
To accompany family	5.2	6.3	6.3	5.7	0.9	12.5	0.7
Political reasons	0.0	0.0	0.5	0.0	0.0	0.0	0.0
Others	2.9	2.9	1.4	1.4	4.9	0.0	0.8

Most migrant women workers indicated that farming or agricultural wage labour had been their main occupation in their previous place of residence (Table 3.15). This is not surprising given that Nepal is basically an agrarian society and most Nepalese depend on agriculture to live. A significant proportion identified unpaid family work as their main occupation in their previous place of residence. But again, that work would have been mostly agricultural in nature, as virtually all rural families are involved in farming and depend very much on family labour.

It was only amongst the migrant workers in the carpet industry where nearly one-fourth of the migrants reported factory work as their previous occupation. This is explained by the fact that when the carpet industry was going through a boom period, many employers were luring carpet workers from one place to another so as to meet their labour needs.

Table 3.15: *Main occupation in the last place of residence*

Age Group (Years)	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea Plantation	Beedi
Farming own farm	40.5	39.2	55.4	30.2	33.9	30.4	8.4
Agricultural worker	8.1	8.8	6.8	23.0	36.2	16.1	5.3
Factory production	2.3	24.6	4.5	2.2	1.4	0.0	1.5
Domestic worker	0.6	0.6	0.5	3.6	1.4	1.8	0.0
Home-based worker	1.2	1.2	1.8	0.7	0.9	0.0	1.5
Unpaid family worker	15.0	18.7	11.3	25.9	16.5	41.1	40.5
Housework	16.2	2.9	10.4	9.4	6.0	1.8	24.4
Student	11.6	2.3	6.3	0.7	2.3	3.6	1.5
Others	2.9	1.2	3.2	3.6	0.9	5.4	3.1
Business	1.7	0.6	0.0	0.7	0.5	0.0	0.0
Making beedi	0.0	0.0	0.0	0.0	0.0	0.0	13.7

3.4.3 Migration Decision

Although Nepal is still basically a patriarchal society where male members of the family make most of the decisions, it was refreshing to note that more than one-third of the respondents reported migration decisions to be a joint decision by both partners, i.e. husband and wife (Table 3.16). This was true for migrant workers in all sectors including those in the beedi industry whose workers were usually from the very conservative and traditional section of society. Nearly two-thirds of the migrant workers in the beedi industry said the decision to migrate was a joint husband and wife decision.

Table 3.16: Person making the decision to move to the current place

Decision Maker	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea Plantation	Beedi
Respondent herself	17.2	2.5	18.5	21.4	12.1	15.4	0.0
Husband	34.4	12.6	29.6	16.7	28.8	30.8	33.3
Parents	9.4	8.6	8.0	8.3	7.6	19.2	0.0
Jointly with husband	35.9	41.7	38.3	51.2	45.5	19.2	60.0
Relatives	3.1	4.6	5.6	2.4	6.1	15.4	6.7

Husbands were however, an important decision-maker in the migration process. Very few of the respondents had made the decision to migrate on their own (Table 3.16). Parents and relatives were less important decision-makers but families, relatives or friends mostly undertook arrangements related to the migration move (Table 3.17). Except in the case of the tea plantation sector, employers rarely made arrangements for their migrant workers. Tea plantations usually provide living quarters for their plantation workers and this was probably the reason why nearly one-fourth of the migrant workers credited their employers for taking care of moving arrangements.

Table 3.17: Person making the arrangements for the last move

Age Group (Years)	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea Plantation	Beedi
My family	53.1	41.1	59.9	60.7	30.3	50.0	53.3
Relatives/friend	20.3	38.4	14.8	23.8	36.4	19.2	20.0
Myself	19.5	13.9	11.7	13.1	18.2	0.0	6.7
My employer	3.9	4.0	1.9	2.4	3.0	23.1	6.7
Husband	2.3	0.7	8.6	0.0	0.0	0.0	13.3
Private recruiter	0.8	0.0	0.6	0.0	0.0	3.8	0.0
Government agency	0.0	0.7	0.0	0.0	6.1	3.8	0.0
Others	0.0	1.3	2.5	0.0	6.1	0.0	0.0

CHAPTER 4: WORK AND WORK ENVIRONMENT

A good understanding of the working environment of women is essential for designing programmes that improve those conditions. The respondents that were part of this study represent a cross-section of women workers in Nepal. As indicated earlier, the garment, carpet, pashmina and tea plantation sectors in Nepal are generally considered organized sectors, covered to some extent, by national labour laws. Beedi work is basically an informal economy activity where women are mostly working from home on a piece-rate basis, while the agricultural sector is essentially a traditional sector, characterized by a concentration of small subsistence family farmers. National labour laws do not cover either the informal economy or the traditional sector of agriculture.

The Labour Act, 1992 and the Trade Union Act, 1992 are the main laws governing working conditions and workers' rights. The Labour Act has provisions on job security, minimum wage, a clean and healthy work environment, security and welfare measures, the practice of a code of conduct, consultative and cooperative management and the settlement of disputes through a labour court. Similarly, the Trade Union Act protects the constitutional right of workers to collective bargaining and a redress of their legitimate demands.

Existing labour law entitles women workers to equal pay and a number of benefits such as maternity leave, infant feeding arrangements, crèche facilities, fixed working hours, and additional benefits enjoyed by a general worker (see Chapter 2 of this report for more information). However, the reality faced by most women workers is very different and this is mainly due to the fact that the majority of women work on a piece-rate basis without the benefit of a formal contract.

This chapter describes the realities of women's working lives in the different sectors.

4.1 Urban-based women workers

Women working in the garment, carpet and pashmina sectors can be expected to have better working conditions because they have some level of legal protection. National labour laws do not cover domestic work.

4.1.1 *Women Workers in Garment, Carpet and Pashmina Industries*

4.1.1.1 Work and Work Environment

Starting Age for Work

Garment and pashmina workers usually started working after 18 years of age for specific reasons. Having mostly opened around the 1980s, garment factories have been relatively well organized from the start. This probably explains why the starting age of workers in the industry is relatively higher. Employers in the pashmina sector also refrained from hiring children because around the 1990s when the sector was growing, child labour was

high on the national agenda. Women in the long-established carpet industry, however, began working at a much earlier age. Almost one-half had started working before 18 years and one-fifth before 14 years, which is illegal in Nepal (see Table 3.1).

Child labour in the carpet industry has in fact been one of the country's biggest problems. Although widespread awareness and pressure from foreign buyers and consumers has significantly reduced the incidence of child labour in the sector, the practice of hiring children has not been completely eradicated.

Number of prior jobs

For 59% of the urban-based workers interviewed, their current job was also their first job (Table 4.1). However, about one-third (32%) had had one other prior job. Very few workers had had two or more jobs. This pattern was more or less true for garment, carpet and pashmina workers. Among those in the pashmina sector, there were slightly more workers for whom the current job was their second or third. Restrictive job mobility may have been due to the workers' youth and the scarcity of job opportunities.

Table 4.1: *Number of jobs held prior to the current job*

Number of Jobs	Garment	Carpet	Pashmina	Total
0	63.5	66.3	49.6	59.1
1	31.5	26.3	36.8	31.9
2	3.0	5.4	10.4	6.6
More than 2	2.0	2.0	3.2	2.4
Total	100.0	100.0	100.0	100.0

Duration at the Current Job

Most of the workers in all three sectors were relatively new workers. Almost six out of ten workers had been working for less than two years. In the pashmina sector - which is a relatively new enterprise in Nepal - almost four out of five workers were new (Table 4.2). In the garment and carpet sectors, there were workers who had been there for more than five years (Table 4.2).

Table 4.2: *Duration of the current job*

Duration	Garment	Carpet	Pashmina	Total
Less than 2 years	47.5	46.8	76.0	58.2
2-5 years	25.0	29.3	19.6	24.3
More than 5 years	27.5	23.9	4.4	17.6
Total	100.0	100.0	100.0	100.0

Nature of Work

A brief description of the nature of jobs for each of the sectors/industry is provided below.

Garment

Sixty per cent of the women working in the garment industry cut thread which is a fairly simple job requiring little skill. Slightly over one-fifth (21%) checked the quality of the final product, which was also a simple job but nonetheless carried more responsibility. Twelve per cent were stitching clothes but no-one was involved in cutting clothes, which is

considered a very skilled task. Women were therefore mainly involved in the unskilled work of garment manufacturing.

Carpet

In the carpet industry 79% of the women were involved in carpet weaving. This skill is acquired through practice over a few days. The rest of the workers were given simple, unskilled tasks. Children were also working in the carpet industry.

Pashmina

The majority of the women working in the pashmina sector (81%) were mainly involved in knot-making - a task that requires simple skills that can be acquired in a few days. About one-tenth of the pashmina workers were sewing embroidery onto the shawls, and this is slightly more skilled work. The rest of the women were doing very simple tasks like washing shawls or putting on labels.

Way of entry into the current job

Women workers in the garment, carpet and pashmina sectors had found their current jobs through a contact person who was usually a friend or a relation (Table 4.3). Direct recruitment by the employer was also an important route to obtaining a job but in the majority of cases, informal channels had been used. In Nepal, this is a very common way that private factories recruit workers.

Table 4.3: Way of entry into the current job

Response	Garment	Carpet	Pashmina	All Three
Directly recruited by employer	40.0	34.6	28.4	33.9
Friends	33.0	26.3	49.2	37.1
Through my relatives	15.5	17.6	14.8	15.9
Through husband's connections	6.5	16.1	6.0	9.3
Others	5.0	5.4	1.6	3.8
Total	100.0	100.0	100.0	100.0

Working hours and overtime

The existing labour law stipulates that women should not be employed before 6 a.m. and after 6 p.m. This injunction was generally being followed in all three sectors. The most common working hours for the women were as follows:

Garment sector	9 a.m. to 5 p.m.
Carpet sector	7 a.m. to 7 p.m.
Pashmina sector	9 a.m. to 5 p.m.

Typically the women in all three industries worked six-day weeks. Their ability to choose flexible working hours varied from sector to sector but was highest among the carpet workers. In garment manufacturing, work is organized along assembly lines, and only 16% of the workers reported they had the ability to choose flexible hours. Three out of four carpet workers said they could choose flexible working hours probably because most stayed on the factory premises or very close to it and they were paid on the basis of the quantity of carpet

they were able to weave. In the case of pashmina workers, 50% said they were able to choose flexible working hours.

Women working in all three sectors were generally not engaged in shift work but one-half of the garment workers interviewed were frequently working overtime. Eleven per cent of the pashmina workers also reported doing overtime but carpet workers, paid largely on a piece rate basis, did not report overtime.

Status of Worker

Although most of the workers in these three industries were piece-rate workers, the pattern differed from industry to industry. In the garment industry, 56% of the workers were salary-based and one-third were piece-rate workers. Virtually all carpet workers and a large number of pashmina workers were piece-rate workers (Table 4.4). Daily wage employment was not common but 11% of those in the garment sector were daily-wage workers (Table 4.4), many of whom said they were regular daily-wage workers paid at the rate of Rs. 70-80 per day. In the carpet industry, daily-wage work was very uncommon. Only 4 women were casual/temporary daily-wage workers at the rate of Rs. 36 per day.

Remuneration determined on the basis of production quotas was most frequently reported by salaried garment workers, but it was not widely practiced. Those set to meet production quotas reported they did so with difficulty.

Table 4.4: Status of workers

Status	Garment	Carpet	Pashmina	Total
Salary-based worker	56.0	2.5	28.8	28.9
Piece-rate work worker	33.0	92.6	66.0	64.2
Daily-wage worker	10.5	2.0	3.6	5.2
Other	0.5	2.9	1.6	1.7
Total	100.0	100.0	100.0	100.0

Place of Work and Commuting Time

Although nine out of ten workers in these three industries were factory-based, almost one-fifth (18%) of the pashmina workers were working from home (Table 4.5). Garment and carpet workers were virtually all factory workers (Table 4.5).

Table 4.5: Place of work

Status	Garment	Carpet	Pashmina	Total
Factory	99.0	98.5	81.6	92.2
Own home	0.0	1.0	18.0	7.2
Other	1.0	0.5	0.4	0.7
Total	100.0	100.0	100.0	100.0

Most of the respondents worked in factories of varied sizes. Garment factories were mostly large, employing more than 100 workers and not less than 50 workers. The carpet factories were also relatively large units in the Nepalese context. Most were employing more than 50 workers. Pashmina factories on the other hand were relatively small units employing less than 50 workers. (Table 4.6)

Table 4.6: Number of workers in the place of work

Status	Garment	Carpet	Pashmina	Total
Less than 10	0.0	1.0	12.4	5.0
10 – 50	6.3	32.8	54.1	32.6
51 – 100	24.0	46.3	24.0	31.2
More than 100	69.7	19.9	9.5	31.4

Existing law stipulates that factories employing more than 50 workers are required by law to provide a number of facilities to their workers such as crèche and breast-feeding facilities. Smaller units are not obliged to fulfill these requirements.

Most workers were not staying very far from their place work. The average travel time to work was 20 minutes, 4 minutes and 16 minutes for garment, carpet and pashmina workers, respectively. Most of the carpet workers were staying within the factory premises or very close to it. Garment workers had the furthest to commute but virtually all garment workers could reach their place of work within the hour.

Harassment at Work

Harassment at work is usually considered a main reason why women might refrain from working outside the home. However, this study did not find much evidence of harassment at the work place. Only three per cent of those interviewed reported facing some kind of harassment but in general, the incidence was very low for all three sectors. The harassment that was reported was verbal abuse by employers or supervisors. There was only one instance of sexual abuse, which was reported by a pashmina worker of her employer.

These findings should however be taken with a grain of salt. Women usually refrain from sharing incidents of sexual harassment at the workplace with others, including family members, for fear of shame. It can be considered virtually impossible that any of the women would have spoken of harassment with the interviewer – a complete stranger.

Equality of Opportunities

When asked whether women and men had equal opportunities for being promoted or being successful, more than one-half of the respondents said that the question was not particularly relevant in the context of the type of work they were doing (cutting thread or weaving). Among those who did respond, a great majority said there was equal opportunity. Only about one-fifth of those who responded said men had a greater promotion opportunity.

Types of Workers Preferred by Employers

When asked whether the employer would prefer a person below 18 years for the kind of work they were doing, a great majority (76%) said their employers would prefer to hire a person above 18 years. The main reasons given were compliance with the existing labour law and the recognition of a greater productivity from adults. Similarly, on the question of preference for aged employees (above 45 years), the majority of respondents felt that their employers would prefer workers below the age of 45 years. Predictably the reason was the capacity of younger adults to work more.

As to gender preferences, 78% of the respondents felt their employers would have no preference or would hire a female worker for the kind of work they were doing as 'it was

women's work' and women were 'honest' workers. Employers would have a preference for an employee who was married because married women performed better, tended to remain in their jobs, and were also more in need of work.

4.1.1.2 Employment Contract and Remuneration

Mode of Contract

Virtually all the workers across the three sectors were working without a written contract. Only two per cent of the women interviewed had a written contract; mostly verbal agreements were reached with the employer for an unspecified duration of time (Table 4.7).

Table 4.7: Type of Employment Contract

Type	Garment	Carpet	Pashmina	Total
Verbal, unlimited duration	86.0	77.6	86.4	83.5
Written, unlimited duration	3.5	1.5	0.4	1.7
Verbal, limited duration	0.5	2.0	0.4	0.9
Written, limited duration	0.5	1.0	0.0	0.5
No contract	9.5	18.0	12.8	13.4

Surprisingly, even in the very organized garment sector, women worked without a written contract, although more than two-thirds were employed by a duly registered company and received a monthly salary (Tables 4.7 and 4.8). Carpet and pashmina workers were mostly working for a private (individual) employer who generally did not give written contracts. These findings imply that there is virtually no job security for women workers in these sectors, and that the provision of entitlements and benefits stipulated by law depended very much on the individual employer.

Table 4.8: Type of Employer

Status	Garment	Carpet	Pashmina	Total
Local company	68.3	19.6	26.4	37.1
Private/individual employer	31.7	69.1	69.2	57.7
Contractor	0.0	2.0	3.2	1.8
Government/public sector	0.0	1.0	1.2	0.8
Others	0.0	8.3	0.0	2.6
Total	100.0	100.0	100.0	100.0

Information about Terms and Conditions of Employment

In the absence of a written contract, the question of whether the women were aware of the terms and conditions of their employment arose. When asked, most of the women said that the duties of their job and the basic salary they were to receive had been orally explained to them. However, nearly one-fourth of the carpet workers had not been informed about even their basic conditions of employment (Table 4.9).

Garment workers had been informed of their working hours but the majority of the carpet workers and more than one-third of the pashmina workers were not told – probably because these workers were remunerated on a piece-rate basis.

Table 4.9: Information about terms and conditions of the employment

Sectors	Duties of Job (%)		Working Hours (%)		Basic Salary (%)		Deductions from the Salary (%)		Additional Benefits/Facilities (%)	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Garment	94.0	6.0	81.5	18.5	89.5	10.5	19.0	81.0	17.0	83.0
Carpet	75.6	24.4	42.9	57.1	76.6	23.4	42.9	57.1	14.1	85.9
Pashmina	85.2	14.8	65.4	34.4	85.6	14.4	34.0	66.0	6.4	93.6

Garment workers were the best informed about the terms and conditions of their employment; carpet workers were the least informed. Most of the women were unaware that there would be deductions from their salary, and were unaware of the additional benefits they were entitled to. This may have been because very few were entitled to such benefits anyway as they were working without a written contract on a piece-rate basis.

Remuneration

The average monthly income that the workers received was fairly low. The overall average monthly income in these three industries is Rs. 1,815 (about U.S. \$ 26/month), which is lower than the fixed legal minimum wage of Rs. 2,276/month set by the Department of Labour and Employment. The average monthly income in the three sectors was as follows:

Garment	Rs. 2,011/month
Carpet	Rs. 1,796/month
Pashmina	Rs. 1,675/month

According to the women workers their monthly income did not fluctuate very much. Only 16% of the pashmina workers reported considerable changes in their income, mainly due to the seasonal fluctuation in the amount of work available. Despite a very low monthly income from these sectors, 95% of the women did not have a secondary job because they had no time. All the women were working full time and coping with household work. A small minority (5%) who did have a secondary job, were doing all kinds of work. Wool carding for the carpet industry was one of the more frequently mentioned secondary jobs, as it could be taken home and done in one's 'spare' time. Those who had secondary jobs spent about 14 hours per week on their secondary job and earned Rs. 755 per month, which was a significant source of additional income.

4.1.1.3 Entitlements

The Labour Act of 1992 and the Labour Regulation Act of 1992 entitles workers to a number of benefits and facilities, but their coverage extends only to those who have a permanent contract in the organized sectors. Since entitlements mean additional costs, employers avoid hiring workers on a permanent basis as much as possible. According to the law, employers are required to give permanent contracts to those working on a regular basis for more than one year but casual workers cannot claim permanent contracts even after one year.

Carpet workers typically enjoyed an accommodation facility, while one-fourth of the garment workers received paid sick leave, annual paid leave, bonus and provident funds. Virtually no carpet or pashmina workers enjoyed these benefits (Table 4.10).

Table 4.10: *Benefits received by garment, carpet and pashmina workers*

Benefits/Facility (%)	Garment (%)	Carpet (%)	Pashmina (%)
Accommodation or allowance for it	9.5	49.8	2.0
Transport or allowance for it	6.5	0.0	0.4
Meals or meals allowance	2.0	2.4	1.2
Annual paid leave	28.0	0.0	5.6
Paid sick leave	24.0	0.0	2.0
Bonus	28.5	0.5	12.8
Provident fund	24.5	0.0	2.8
Severance/gratuity	8.5	0.0	2.0
National/trade holidays	44.0	4.9	15.6
Clothing/uniform	0.0	0.0	0.8
Medical expenses/treatment	16.0	2.9	2.8
Regular health checks	9.5	0.0	0.0
Reward for good performance	5.5	2.0	0.8
Low interest loans	43.5	28.3	20.0
Guidance or counselling services	54.5	20.5	17.6
Educational or training courses	18.5	11.2	0.4
Occupational safety/protective equipment	32.5	1.5	6.8
Child care facilities	0.0	1.5	0.0
Paid return trip to home	0.0	0.5	0.0
Others	7.0	1.0	7.2

Low interest loans from employers were available to many workers, particularly in the carpet and garment sectors. Employers typically advanced loans to workers and/or their parents to retain them as workers at relatively low wages. As a debtor, many workers were then forced to work at wage rates that the employer would dictate. An extreme example of this arrangement was the system of bonded labour, which was abolished only in 2001.

From the responses of the garment, carpet and pashmina workers it was apparent that a vast majority of women workers in important economic sectors had little access to many of the benefits and facilities stipulated by labour laws. For instance, none of the garment, carpet and pashmina factories, even the larger ones, had childcare facilities even though the majority of the employees were women (Table 4.10). Labour laws were thus flagrantly ignored.

4.1.1.4 Training

Only about one-fourth of the garment, carpet and pashmina workers had received training for their current job (Table 4.11). The proportion of workers receiving training was highest (55.6%) among carpet workers and this was because carpet workers were recruited when they were relatively young and had to be taught the skill of carpet-weaving. In less than three months, women usually learnt the skill on-the-job as an apprentice (Tables 4.12 and 4.13).

Table 4.11: Training for current job

Response	Garment (%)	Carpet (%)	Pashmina (%)	Total (%)
Yes	24.0	55.6	7.2	27.5
No	76.0	44.4	92.8	72.5
Total	100.0	100.0	100.0	100.0

When reading the above figures, it should be noted that pashmina workers had learnt their skills before being recruited into a job.

Table 4.12: Who paid for the training costs?

Response	Garment (%)	Carpet (%)	Pashmina (%)	Total (%)
Myself/my family	6.3	10.5	5.6	8.9
My employer	85.4	28.9	0.0	41.1
Trained as an apprentice	8.3	60.6	83.3	48.9
Others	0.0	0.0	11.1	1.1
Total	100.0	100.0	100.0	100.0

Table 4.13: Duration of training

Response	Garment (%)	Carpet (%)	Pashmina (%)
Less than 3 months	74.6	92.2	100.0
3 to 6 months	25.0	7.9	0.0
More than 6 months	10.4	0.9	0.0
Total	100.0	100.0	100.0

4.1.1.5 Occupational Hazard

Accidents and injuries were reported to be relatively frequent in the garment sector and carpet industry. Reported accidents/injuries were, however, relatively minor, e.g. scissor cuts or needle pricks on fingers were the most common, while sewing machine injuries on fingers were also reported as occupational injuries. Employers were apparently not very keen on implementing safety measures, especially in the carpet and pashmina industries. In the garment industry, about one-third reported occupational safety and protective equipment were being provided. From the responses of the women workers it was quite apparent that employers commonly ignored the stipulation of the labour law regarding occupational safety measures.

Table 4.14: Frequency of injury or accidents in work place

Response	Garment (%)	Carpet (%)	Pashmina (%)	Total (%)
Frequently	5.0	4.9	2.8	4.1
Occasionally	39.5	38.0	20.0	31.6
Rarely	10.0	7.8	8.4	8.7
Never	45.5	49.3	68.8	55.6
Total	100.0	100.0	100.0	100.0

A life expectancy at birth of 59 years (UNDP/NPC, 2002) is a reflection of the poor health conditions of Nepalese in general. The health condition of Nepalese women is even worse because of endemic poverty and various socio-cultural practices (e.g. the isolation of women during their menstrual period or women eating only after the male and elderly family members have eaten). Certain illnesses were however reported more frequently by some of the women workers in one of the sectors, raising the question as to whether it was due to a specific occupational hazard or a result of poor health in general.

Among the illnesses most frequently reported, ulcers on hands and coughing were experienced mostly by carpet workers. Although it is difficult to say anything conclusively on the basis of just these observations, it certainly raises questions as to whether generally unhygienic work places and the inhalation of wool dust were behind the observed frequency of illnesses. In the same manner, fainting incidents were reported by garment workers but no obvious explanation could be discerned. It could be due to the stress of working to meet production quotas.

4.1.1.6 Participation in Trade Unions and Other Groups

Trade Union Activity

The Trade Union Act, 1992 protects the constitutional rights of workers to organize for collective bargaining and seek solutions to their legitimate demands. Trade unions are however, much more active in the organized sectors than in the informal economy.

Usually trade unions are seen as troublemakers by employers and for this reason, they try to discourage workers from joining. As many workers are also unaware of their legal rights they do not join unions, and among women, the participation rate is particularly low (Table 4.15). Only two per cent of these workers were members of a trade union, most of whom came from the garment industry. Almost half of those women who were members of a trade union attended union meetings regularly, and of this group about half were officials.

Generally, there was not much legal awareness among women workers, with the highest being among garment workers (18.5%). Only one-tenth of the workers in the three sectors said they were aware that their current job was covered by law. A lack of time was another reason prohibiting women's participation. And trade unions themselves were seen to be too male-oriented, projecting views that were not necessarily relevant to women's working life.

Other collective groups

Following the advent of the new Constitution in 1990, Nepal became a much more open society, that allowed for an empowerment of the average citizen. Prior to 1990, there was strict control on organizations, and a citizen's right of association was severely curtailed. Post-1990, various groups and organizations were set up and a significant number of people now belong to some kind of organization.

Table 4.15: *Membership of Trade Unions and Other Organizations*

Type of Organization	Garment (%)	Carpet (%)	Pashmina (%)
Trade union	5.0	1.0	1.2
Cooperative	3.0	1.0	0.4
Women's group	3.0	2.0	3.2
Religious organization	1.0	0.0	0.4
Political party	0.6	5.0	1.6
Saving and credit group	6.5	2.4	6.0

4.1.1.7 Future Plans

Given their relatively low earnings and lack of benefits, one would expect that most of the workers would be actively planning to change their job. However, nearly two-thirds of the workers in all three sectors had no current plan to change their job, mainly due to a paucity of jobs, especially in the organized sectors. One-third of those who were planning a change of job, saw the lack of education as the main barrier they faced. Another frequently mentioned barrier was not having a well-connected contact to assist, as employment in Nepal is frequently obtained through one's connections, rather than on pure merit.

4.1.2 Women in the domestic service sector

Like many other developing countries, the domestic service sector in Nepal is part of the informal economy, which is not covered by existing labour law. Domestic workers are also unorganized workers, i.e. without union representation. This work is the last resort for women, taken out of necessity for economic reasons. As a result, they are always on the look out for jobs in the organized sectors, and if they do find something, they quit their job the first chance they get.

4.1.2.1 Work and Work Environment

The majority of women started working between the ages of 5 and 24 years. Nearly one-third (29%) of the respondents started this profession before 18 years and nearly one-fifth before 14 years. A small fraction who had started working before they were 10 years, had done so illegally as employers of children below the age of 14 years can be prosecuted.

Written contracts for domestic workers were virtually non-existent owing to the nature of the work and its non-coverage under labour law. The survey results showed that almost all (95%) of the respondents had no formal contract with their employer. When respondents were asked to indicate the type of employment contract they had, virtually all (96%) said they had reached a verbal agreement with their employers. However, they did indicate that their employers had explained the duties of their job and their basic salary clearly.

Almost all (95%) of the domestic workers said that they had fully understood their terms of service, and 71 per cent of this group indicated that the conditions conformed exactly to their verbal contract. Nearly one-fifth (17%) of the domestic workers said conditions of employment had varied from one household to the other.

Only one respondent said that her conditions were better than what her initial understanding with her employer had been. The 11% who said conditions were not as good reported that they were given more work than initially indicated. In terms of workload for the respondents, the majority (60%) worked for more than eight hours a day (from 9 to 16 hours) while about 40% worked up to eight hours a day. The survey showed that the majority of the respondents worked 9 to 13 hours a day, 9 hours a day being the average. Almost nine-tenths (86%) of the domestics worked seven days a week.

Women who were staying with the employing family had to work extremely long hours, starting at 6 a.m. and going on virtually non-stop until they went to sleep around 10 p.m. The only time they did not work was when they were eating.

Their work usually included cleaning floors and utensils, washing clothes, cooking, taking care of the employer's young children, fetching water and running various errands including shopping for vegetables and buying small items of household need. The work of domestics varied depending on whether they were staying with their employer's family or working for several families.

Nearly one-third (34%) of the domestics worked for more than one family. The rest of the domestics worked for just one family who they stayed with. Those domestics working for multiple households, worked for 12 persons on average (8 adults and 4 children), which was indeed a heavy burden. Those working for just one family, worked for six family members on average.

Many domestics were using electrical appliances for the first time, without employer supervision. Since many were originally from the rural areas, they were not used to electricity and were therefore exposed to certain dangers without proper preparation. Incidents where domestics lost their lives due to electrocution had occurred. Since many households in Nepal do not have running hot water, domestics often ended up washing clothes and utensils in cold water. Since the temperature of water often dropped to near freezing point in winter, the women faced extreme hardship as they had to do any family washing with bare hands and many walked on bare feet. Complaints of cracked skin on hands and feet, which could be quite painful, were especially common in winter.

4.1.2.2 Type of Contract and Remuneration

All the domestics interviewed were working without a formal contract, i.e. they had reached a verbal agreement with their employers on their conditions of work and remuneration. In general, this type of contract meant that domestics were disadvantaged when it came to negotiating the terms of agreement. For instance, the average income earned was Rs. 964 per month and in almost all the cases, remuneration was paid at the end of each month. The amount is 54% lower than the minimum wage of Rs. 2,116 for unskilled workers prescribed by the Labour Act, although many usually received food in addition to their salary.

With an average monthly household income of Rs. 3,182, the contribution of Rs. 964 by domestics constituted 30 per cent of the total. About one-third of the respondents said they had little control over how their income was spent, as they had to account for it to a husband, to their in-laws or to their parents. The remaining majority indicated that they did not have to give an account of their expenditure to anyone, and so were relatively independent when it came to spending their income.

4.1.2.3 Entitlements

Domestics are however, entitled to certain benefits and facilities from their employer but due to their weaker negotiating power, receiving those benefits depended entirely on the generosity of their employer. More than two-thirds of the domestics interviewed said they received clothing or a uniform from their employers (Table 4.16). Those staying with their employers usually received two sets of uniform a year and three meals a day, although they ate after all the members of the employing family had eaten. One-fourth also reported receiving allowances on the occasion of important festivals such as *dashain* and *teez*. The amount varied from employer to employer. Leave entitlements were not usually defined clearly, and nearly one-half (49%) said they were not allowed any leave; another one-fourth reported having a few days annual leave during the time of the above-mentioned festivals. The only other benefit that around one-tenth of the domestics received was medical treatment for minor ailments.

One significant trend has been a higher demand for, and a lower supply of, domestic workers in the urban areas where very few actually want to work as the maid of a household. The trend has improved the bargaining power of women taking on domestic work, and an overall improvement in the working conditions and entitlements afforded to domestics over the years. While this trend is indeed worth noting, it must be said that domestic work continues to be seen as one of the worst types of jobs available to women.

Table 4.16: Facilities and benefits received by domestic workers

Facility / Benefit	Yes		No	
	No.	%	No.	%
Clothing/uniform	135	67.5	65	32.5
Food	81	40.5	119	59.5
Other facilities like <i>dashain</i> and <i>teez</i> allowance	52	26.0	148	74.0
Medical treatment	25	12.5	175	87.5
Basic needs like soap, toothpaste etc.	15	7.5	185	92.5
Education for children	6	3.0	194	97.0

4.1.2.4 Problems Experienced at Work

In line with the profile of domestic workers, their complaints of long working hours and a lack of leisure time were the most frequently cited problems. Frequent reprimands and/or verbal abuse by employers were also reported (Table 4.17).

Table 4.17: *Problems experienced at work*

Problem	Proportion Identifying the Problem (%)
Long hours of work	45.5
No time for rest or leisure	41.0
Often reprimanded by employer	22.5
Not given time to pray	11.5
Not given time to read or study	9.0
Verbally abused	5.5
Unpleasantly touched by household members	1.0
Sexual harassment	0.0
Beating	0.0

Problems that were not considered significant included a lack of time for study (since the domestics covered by this study were past school-going age and were not studying at any level at the time of the survey); sexual harassment (although some may have refrained from highlighting this problem, their responses did not indicate that this was a significant problem faced by domestics); and physical beating, which was not considered a problem at all.

The most common types of injury for domestics included minor cuts from a kitchen knife while preparing vegetables or other food items. Cracked skin in winter was also relatively common, as were reports of backache - both of which are related to the way domestics work (with freezing water and squatting on the floor). Gastric and other stomach disorders, as well as giddiness and tiredness were also commonly mentioned. Again, these illnesses could be work-related in the sense that they confirm the complaints of overwork, but further in-depth study is required to prove the correlations.

Those domestics staying with the employing family had the cost of treatment for minor ailments covered by their employer. Domestics on their own would either receive a small contribution for treatment from their employer, or would be sent back home to recover.

Only little over one-half of the domestics interviewed were aware of HIV/AIDS, which is a looming public health threat in Nepal. Although, the figure is higher than the overall national awareness of adult women, it is still cause for concern. Those who were aware of HIV/AIDS had learnt about the disease from the media: usually radio or television. More than 90% of those interviewed had access to radio and/or television, which raised questions about those who remained unaware about the disease in spite of watching and listening to radio and television.

4.1.2.5 Future Plans

In addition to a heavy work burden and the low level of income, domestic work carries a very low esteem, which was why more than one-half of those interviewed were planning to change their job at some point in the near future. Sixty-eight per cent of those interviewed said they would change jobs to earn more while 21% said they would change to get better working conditions and have a better career. The majority who were planning to change were below the age of 30 years; older domestics were less likely to change their job because they felt the prospect of getting a better job was slim.

4.2 Rural-based women workers

Rural-based workers covered by this study included those in agriculture, tea plantations and beedi-making. The agriculture sector is a traditional sector where women have been engaged for generations as either wage workers or unpaid family labour. Tea plantations on the other hand are relatively new to Nepal, and the estates vary from large-scale to small-scale. For this survey, women working in the larger, organized tea plantations were interviewed.

The beedi sector is also a relatively new enterprise in Nepal. Most beedis are rolled by women in home-based production units, and then sold to larger beedi enterprises that package and market them in bulk. The women are paid at an agreed upon rate for each beedi, so the more beedis they produce, the higher their earnings. This is why it is not uncommon to find that other family members have assisted in beedi-making too, sometimes other older women living in the household, or even children in the family. In all cases, these other family members can be counted as unpaid family workers.

Interestingly, beedi workers were previously based in market towns before the mode of production shifted to household units in rural areas. A similar shift in their working conditions took place, particularly vis-à-vis women's ability to access information and services. Below, further details are given of the working conditions in rural areas.

4.2.1 *Women Workers in Agriculture*

The agricultural workers covered by this study were women from those households for which the primary source of income was wage work rather than farming. Wage workers in the agricultural sector are usually landless or from families owning very smallholdings that cannot produce enough to meet the family's needs, and so wage employment is taken up as a means of survival.

4.2.1.1 General Work Environment

Agricultural Characteristics of the Workers' Households

Seventy-two per cent of those interviewed were from families who owned small pieces of land - on average about 0.2 hectares. The remaining 28% were from totally landless families. Land-owning families usually cultivated their own crops, earning on average Rs. 4,000 per annum from the land. This amount would hardly cover the food expenses of a small rural family for two months.

About one-fourth of the women interviewed were renting land for cultivation. They had no tenant rights but the additional land enabled them to increase their income by about Rs. 4,500 per annum. Land was mainly used for subsistence farming, i.e. crop cultivation and animal husbandry, and families did all the work from planting to harvesting, though women were less likely to be involved in land preparation and irrigating. Only about one-tenth of the women said a portion of the crop was also sold at the market. A lack of irrigation, the

shortage of fertilizer and a lack of good seed were seen as the main problems of crop cultivation.

As most families were nuclear units, the respondent's spouse and her children were most likely to also be involved in cultivation. One-third of the women indicated that their children, usually girls, were also involved in crop cultivation. No specific information was given on why boys were excluded from this type of work.

Animal husbandry was also a common but time-consuming activity for rural workers; about three-fourths of the women interviewed kept cattle, goat, and poultry that were bought from family savings. A few of the families also kept buffaloes but they were more expensive animals that many of the families could not afford alone. Share-cropping¹³ was mentioned as one way that households acquired buffaloes. The most common problem these families faced was in obtaining fodder for animals.

On average, a woman spent about three hours a day on animal husbandry activities. About one-half of the workers said that their husbands and children were also involved in taking care of the animals. Tasks normally included feeding and cleaning animal sheds, but milking was usually a task for men.

Working Conditions

Most of the respondents interviewed had started working at the age of 15 years. Generally, the starting age for agricultural work ranges from 8 to 32 years. Among the group interviewed, 84% had started working at the age of 17 years. The agricultural workers usually stayed in their own house and went to work at the employers' house or farm when required.

A small proportion (7%) of the respondents reported experiencing some kind of harassment at work, and this again was mostly in the form of verbal abuse. There were only two cases of sexual harassment from a total of 320 respondents. Similarly, occupational hazards and injuries were not common as the use of agricultural machines and pesticides or insecticides is quite low in Nepal. About four-fifths of the workers had no health problem related to their current job, and it could not be ascertained whether the remainder were actually suffering from a work-related illness or a general health problem. Most of those experiencing health problems said they needed special medical treatment but very few had actually been hospitalized or received medical attention because health facilities in the rural areas were extremely limited.

None of the women workers had been paid a visit by a trade union representative or government official. Most of the respondents recognized that they worked hard for little return but over two-thirds (68%) were not thinking of looking for alternative employment as they indicated there were no options available. Those who were considering change (primarily to earn more income) cited tailoring, knitting and the setting up of small shops as the alternative. Interestingly, more than three-fourths (76%) said they would discourage their children from taking up wage work in agriculture, as it was difficult work that was not well

¹³ Share-cropping in this context means raising somebody else's animals. The share-cropper (the one who raises the animal) gets a share of the offspring of the animal raised or gets a share of the price of the animal when it is sold or returned to the owner.

recognized by society. Only those in a desperate economic situation wanted their children to continue working in agriculture.

4.2.1.2 Employment Status, Wages and Benefits

Four-fifths of the agricultural workers interviewed, received their wages in cash on a daily basis. In some cases payment was made in kind, or both in cash and kind. Agricultural workers earned on average Rs. 53, which is below the minimum wage set by law for workers in organized sectors. The law does not specify a minimum wage for agriculture workers, as this sector is a traditional one, comprising mainly subsistence farmers. Earnings reportedly fluctuated a lot over the year depending on the season. During peak agricultural seasons, there was more regular work, and earnings were quite high, and the reverse was true of off-peak seasons. About one-fourth (26%) of the respondents were receiving some food besides their wages and over one-fifth (22%) earned extra income from stone crushing, petty trading and casual construction work. On average, these activities brought in an additional annual income of Rs. 2,789.

4.2.2 Women Workers in Tea Plantation

Tea is grown in Nepal as a cash crop and relatively large estates are registered enterprises that are part of the formal economy. On average, these larger estates employ more than 100 workers, on relatively better working conditions than other agricultural workers. As rural-based workers though, they still have less access to information and facilities compared to their urban-based counterparts.

4.2.2.1 Background of the Tea Workers' Households

About one-half (49%) of the tea plantation workers had their own land, although the amount was fairly small just 0.15 hectares on average. Produce from this size land would barely feed a family of five for more than one month. The majority of tea workers farmed the land they owned but about one-fourth left the land barren or rented it out, as they were unable to cultivate it themselves. Children were less involved in farming as many more attended school. Those owning land received on average about Rs. 2,000 per annum from it, which was hardly enough to meet the cost of feeding the average sized family for one month.

About one-fourth of the tea workers were also renting land themselves but again, the size of this land was quite small - about 0.05 ha which may be considered almost insignificant to meaningfully contribute towards a family's food supply or income. The average amount of income earned from rented land was about Rs. 1,531.

About one-half (48%) of the tea plantation workers' families were also involved in crop cultivation on their own land, or on land they rented. Many were also engaged in animal husbandry, keeping cows, goats, pigs and poultry (but rarely more than one animal or a few chickens). Very few families owned buffaloes as they were expensive and required a lot of care.

4.2.2.2 Starting Age and Types of Plantation Activities

Tea plantation workers started working at the age of 18 years. Generally, the starting age was between 8 and 43 years but no specific reason for the late starting ages was discerned from the survey. Over one-half (53%) of the tea workers had started working by the age of 16 years. Their tasks included plucking leaves, weeding and trimming the tea plants (Table 4.18). The practice of employing entire families (husband, wife and relatives) was common but only a small proportion (5%) of the workers had their children working in the plantation. The study did not go into the gender identity of these children, as their number was considered relatively small.

Table 4.18: Respondents tasks on tea plantations

Activities	Number	Percentage
Plucking leaves	80	100.0
Weeding tea plants	78	97.5
Painting tea plants	13	16.3
Spraying pesticide	7	8.8
Irrigating	1	1.3
Trimming tea plants	72	90.0

Note: Percentages add up to more than 100 due to multiple responses.

4.2.2.3 Employment Status, Wages and Benefits

Employment was usually year round, for 8 hours a day and 6 days a week, which corresponds to provisions of the Labour Act. Salaries were paid on a weekly basis and averaged Rs. 386. There was no part-payment in kind. The Labour Act has set a minimum of Rs. 62 per day or Rs. 372 per week for an unskilled worker, so the wages paid are slightly over the minimum wage. Almost 77% of the respondents said that their earnings did not fluctuate much.

Over one-tenth (12%) earned a secondary income from raising goats, carrying out daily wage work, stone crushing or petty trading. On average, an additional Rs. 3,136 was earned from these secondary activities. Nearly half of those interviewed were staying in accommodation provided by the estate owner. The accommodation was usually a one-room cottage and depending on the family size, the number of persons living in that one room could range from two to six persons.

Almost all the tea plantation workers (97%) received the following additional items: a bag, a tent, an umbrella and a raincoat. Benefits included a *dashain* festival allowance (sometimes considered a bonus), accommodation, sick leave, maternity leave, annual leave and a bonus.

4.2.2.4 General Work Environment

None of the women reported experiencing any kind of harassment at work. This may be due to the fact that women often worked in groups, which made it difficult for one worker to be singled out and harassed. One-tenth of those interviewed said that they suffered from illnesses attributable to their work but it was difficult for the survey to ascertain whether there were indeed correlations or whether the women suffered from a general health problem.

The working environment on tea plantations was considered quite safe, with the exception of the use of insecticides and pesticides on tea plants. While women did not spray the tea plants themselves, they could be exposed to residues of the pesticides when picking the leaves that had been sprayed. Only a small minority (11%) said they had received information about the possible health dangers of exposure to pesticides from supervisors.

Trade union activity on the plantations was more common as about one-third (37%) of the women reported that they had been visited by trade union representatives. The study could not ascertain whether being organized had made a marked difference in terms of empowering women workers. One-fifth (22%) did want to take up other work, however, because they found they worked hard for little return. This was exactly the same reason given by a number of agricultural workers even though their profile was completely different from that of a tea plantation worker. Nearly four-fifths were not thinking of changing their jobs but again, nearly four-fifths said they would discourage their children from working as tea plantation workers as it was hard work that was not well regarded. Women wanted their children to have an easier life.

4.2.3 Women Workers in Beedi-Making

As explained above, beedis are typically rolled at home by women and then sold to enterprises. The raw material for beedis is supplied by the purchasing enterprise so the work is out-sourced to women. The production method enables enterprises to avoid overseeing the general work of beedi-rolling, and avoid the cost and responsibilities associated with hiring workers directly. Beedi is therefore part of the informal economy - workers are not covered by labour law and production takes place in the private sphere of the household. Of special note, is the fact that beedi households are mainly located in the *terai* villages where traditional customs and values are strongly followed. Women working from home is therefore an arrangement that ties in well with the community's conservative attitudes.

4.2.3.1 Work and Work Environment

The majority of the women had started making beedi between 15 and 19 years. Six per cent of the 208 respondents had started working at the age of ten as beedi-making is a fairly old home-based occupation so women tend to start making beedi from a fairly young age. Seventy per cent of the women had not been engaged in any other income earning activity prior to beedi-making and their tasks included rolling beedis, tying thread, making beedi bundles and cutting leaves to roll more beedis. The *tendu* leaves were collected from the purchasing enterprise by the women themselves in 66% of the cases, and occasionally by the woman's husband or children.

Within the home, interviewers noted that there was no specific place reserved for beedi-rolling. With raw materials scattered everywhere, children were vulnerable to exposure to tobacco from a very early age.

The data received from the survey showed that more than one-half (55%) of the respondents had reached a verbal agreement with the beedi purchasing enterprise, in this case the employer. The contract duration was usually for an unlimited period of time. Only one-fifth of the women reported that their children were also involved in beedi making, the work seemed to be exclusively performed by the women themselves. (Table 4.19).

Table 4.19: Proportion of relatives of beedi workers within the same household

Relatives				
Husband	Son/Daughter	Father/ Father-in – law	Mother/ Mother-in-law	Other Relatives
14.4	18.8 %	0.5 %	5.3 %	6.3 %

In terms of workload, the data suggests that women worked three to twelve hours on beedi, with the average being about seven hours a day in addition to time spent on household work. The survey showed that seven days a week, 70% of the respondents worked for six to nine hours a day, 20% worked three to five hours a day and the remaining 10% worked between 10 to 12 hours per day. This excluded time spent on household work. The only time off the women had been when no order had come in, or when a festival was being celebrated. Their workload could therefore be considered strenuous. Beedi workers were not organized in any group, and in fact did not see the relevance of trade unions to the work that they did.

4.2.3.2 Type of Contract and Remuneration

On an average, respondents rolled 730 beedis a day, which earned them almost Rs. 37. The average monthly income of the beedi worker was about Rs. 671, which is significantly lower than the minimum wage of Rs. 2,166 for semi-skilled workers, as prescribed by the Labour Act. Income from beedi-making alone constituted almost 19% of the total household income and only 5% of those interviewed did not contribute what they earned to household expenses but spent it on themselves. Nearly two-thirds (65%) of the respondents reported that they had to account for the money that they spent from their earnings to a husband, their in-laws or their parents, which indicated that the majority were not empowered by the work that they did.

4.2.3.3 Occupational Hazard

Working with tobacco had exposed the women and their children to potential health hazards including picking up the habit of using tobacco. Women reported suffering from fever, headaches, nausea/giddiness, abdomen pain, chest pain, coughing, asthma, general weakness, body pain, and tuberculosis. Establishing true correlations between the women's illnesses and the work that they did with tobacco went beyond the scope of the survey, but the findings suggest that health hazards associated with tobacco may have had some effect on the women. Children were also reported to be suffering from various illnesses (though no specific information was provided on what kinds of illnesses, or their causes) and some had picked up the habit of chewing and smoking tobacco. Despite the hazards, the women said they were not aware, and had received no information on the negative effects of tobacco. Since most of the workers were illiterate, many had not learnt much from the media campaign against tobacco.

4.2.3.4 Future Plans

Due to a similar low regard for beedi work, the low income earned, and the health risks associated with beedi-rolling, more than four-fifths (82%) of the women said they would discourage their children from taking up this work. When asked whether they themselves had any plan to change their current job, the majority (61%) of the respondents said that they did not have any plans. Those who did want to change their jobs would do so mainly to earn more income but without adequate education and skills, and with the financial constraints that they currently had, there was little chance that change would be possible.

CHAPTER 5: HOUSEHOLD DYNAMICS

The household is an important social institution in any society. Its social, demographic and economic characteristics have an important influence on the life of all members of the household including women. The characteristics of a household will also affect how young children within the households are looked after. Similarly, the role of women in decision-making within the household has important ramifications on how empowered the women are allowed to be. Accordingly, this chapter outlines the findings of the study on household composition, including the age and educational profile of the household members, the employment status and earning level of household members, as well as the decision-making structure within the household.

This chapter also discusses the findings of this study on fertility and family planning issues. Fertility and family planning are important factors for the health and welfare of women as well as for their children. An understanding of fertility and family planning issues is equally important for policy makers and programme planners working on improving women's working lives and the lives of their children.

5.1 Household Composition

Generally households in Nepal consist of nuclear families, i.e. a husband and wife and their children. Elderly parents usually live with one of the sons of the family; there are very few old age homes and traditionally it is expected that elderly parents will be looked after by a son and his family. The unmarried brothers and sisters of the husband also usually live with their married brother's family if their parents have passed away. This kind of extended family set-up helps with the care-giving of young children. Very few families can afford to hire domestic help for childcare.

The composition of households covered by this study (Table 5.1) was in conformity with the general norm in Nepal. The fact that more than 80% of the women lived with their husbands and children indicated that non-nuclear families were relatively few. It was also observed that the presence of a husband was relatively high in the families of all types of workers covered by the study.

The family size of urban-based workers and tea plantation workers tended to be much smaller than the national average. However, the family size of agricultural and beedi workers, both rural-based, were closer to the national average. This is because a relatively large (85%) proportion of the population lives in the rural areas.

In Nepal, a married woman's parents do not usually live with their daughter. This fact was also corroborated by the findings of the study (Table 5.1). The women reported a more common occurrence of the presence of in-laws in the family.

Table 5.1: Composition of household by relationship to the respondent

Relationship to Respondent	Urban workers % Garment	Carpet	Pashmina	Domestic
Child	58.4	52.2	56.8	65.7
Husband	27.0	27.3	27.1	20.4
In-laws	8.6	12.3	11.1	5.1
Parents	0.5	0.6	0.2	1.7
Brother/Sister	1.0	2.3	1.3	1.4
Grandchild	0.8	1.4	0.2	4.7
Other relatives	2.2	2.7	2.9	1.0
Paid domestic	0.5	0.0	0.0	0.0
Not Related/ Friends	0.6	0.5	0.0	0.1
Co-wife	0.3	0.6	0.2	0.0
Total	100.0	100.0	100.0	100.0
Average number of family members excluding the worker	3.1	3.2	3.2	3.6
Relationship to Respondent	Rural workers % Agriculture	Tea	Beedi	
Child	61.2	61.8	62.7	
Husband	21.6	23.9	17.6	
In-laws	11.5	5.3	17.6	
Parents	0.5	1.0	0.7	
Brother/Sister	0.0	1.0	0.7	
Grandchild	2.6	3.3	5.4	
Other relatives	2.2	2.7	1.6	
Paid domestic	0.0	0.0	0.0	
Not Related/ Friends	0.0	0.0	0.0	
Co-wife	0.5	1.0	0.3	
Total	100.0	100.0	100.0	
Average number of family members excluding the worker	4.1	3.8	5.1	

The age distribution of household members indicated that the proportion of children below 18 years was lower than the national norm of about 50 per cent. Except in the case of the families of agriculture and beedi workers, both rural-based, the proportion of under-18-year-olds was always significantly less than 50 per cent. In other words, most of the family members covered by this study were adults who could work and contribute to the household economy (Table 5.2).

Table 5.2: Age distribution of members of respondent's household

Age (Years)	Urban Workers (%) Garment	Carpet	Pashmina	Domestic
0-5	10.3	19.3	15.4	17.8
6-13	23.8	18.5	21.6	25.9
14-17	8.4	5.7	6.1	7.8
18+	57.5	65.5	56.9	48.6
Age (Years)	Rural Workers (%) Agriculture	Tea Plantations	Beedi	
0-5	20.4	16.0	19.6	
6-13	21.9	22.6	25.3	
14-17	6.8	9.2	8.2	
18+	50.9	52.2	46.9	

5.2 Educational Attainment of the Household Population

The earning capability of household members and their access to various social services was heavily influenced by the level of education attained. Realising the importance of education, the government has given priority to education through a higher investment. From about 10 per cent of the total budget in 1990, the education budget has increased to about 13 per cent of the total national budget. The Government is also giving more attention to the education of women and girls through various targeted programmes.

The findings of the study showed that the education level of adult workers (above 15 years) was generally low (Table 5.3). There was a wide disparity between the educational level of males and females due to existing discriminations against women (Table 5.3). It was also observed that among workers in the informal economy, the educational level of adult women was much worse compared to the educational status of women working in organized sectors (Table 5.3). Nearly two-thirds of those from the former group (domestic, agricultural and beedi workers) did not have formal education (Table 5.3).

The positive impact of the recent increased priority on education is apparent to a certain extent when one looks at the educational status of children in the households. In general, the education levels of sons and daughters aged 6 to 15 years, showed a marked improvement against the educational status of adults in the family (Table 5.3, 5.4 and 5.5). It was noted, however, that the pattern of sending children to school has once again declined in most recent years. There has been no consistent improvement in access to formal education for children aged 6 to 10 years, as there should have been had one taken the trends set among the children aged 11 to 15 years (Tables 5.4 and 5.5). This probably reflects the country's deteriorating economy and growing insurgency problem in recent years, which escalated in the past five years.

Table 5.3: Educational level of household members above 15 years

Residence	Sectors	Sex	Level of Education (%)				
			No Formal Education	Primary	Lower Secondary	Secondary	University
Urban Based Workers	Garment	Female	41.8	16.1	10.6	29.3	2.2
		Male	10.9	13.1	8.3	47.2	20.5
		Total	27.7	14.7	9.6	37.5	10.6
	Carpet	Female	68.5	22.0	3.3	6.2	0.0
		Male	25.7	32.6	15.2	23.0	3.5
		Total	48.9	26.8	8.7	13.9	1.6
	Pashmina	Female	47.2	22.7	10.1	19.3	0.6
		Male	18.5	16.3	10.2	44.7	9.9
		Total	33.2	19.6	10.2	31.8	5.2
	Domestic Work	Female	80.0	14.7	3.0	2.3	0.0
		Male	43.7	26.0	11.6	17.7	0.9
		Total	63.8	19.8	6.9	9.2	0.4
Rural Based Workers	Agriculture	Female	78.5	15.3	3.5	2.7	0.0
		Male	43.0	31.6	12.6	12.6	0.2
		Total	61.4	23.1	7.9	7.4	0.1
	Tea Plantation	Female	50.9	35.7	9.8	3.6	0.0
		Male	21.9	43.8	16.2	17.1	1.0
		Total	36.9	39.6	12.9	10.1	0.5
	Beedi	Female	88.5	6.8	2.5	2.2	0.0
		Male	45.9	29.1	9.1	15.3	0.6
		Total	67.3	17.9	5.8	8.7	0.3

An alarming finding of the study was that a very significant proportion of children, both boys and girls, of domestic workers (29%), agricultural (19%) and beedi (39%) workers were still not going to schools (Table 5.4). This problem was acute among the daughters of beedi workers where more than one-half (54%) of primary school age (6-10 years) were still not getting any formal education. Very few children, particularly girls, were continuing beyond the fifth grade of primary level, even if they were going to school (Table 5.5).

Table 5.4: Educational level of household population between 6 to 10 years

Residence	Sectors	Sex	Level of Education (%)				
			No Formal Education	Primary	Lower Secondary	Secondary	University
Urban Based Workers	Garment	Female	3.4	96.6	0.0	0.0	0.0
		Male	5.1	94.9	0.0	0.0	0.0
		Total	4.3	95.7	0.0	0.0	0.0
	Carpet	Female	10.0	90.0	0.0	0.0	0.0
		Male	10.6	89.4	0.0	0.0	0.0
		Total	10.3	89.7	0.0	0.0	0.0
	Pashmina	Female	2.8	97.2	0.0	0.0	0.0
		Male	2.6	97.4	0.0	0.0	0.0
		Total	2.7	97.3	0.0	0.0	0.0
	Domestic Work	Female	28.6	71.4	0.0	0.0	0.0
		Male	30.6	69.4	0.0	0.0	0.0
		Total	29.4	70.6	0.0	0.0	0.0
Rural Based Workers	Agriculture	Female	21.3	78.7	0.0	0.0	0.0
		Male	16.1	83.9	0.0	0.0	0.0
		Total	18.5	81.5	0.0	0.0	0.0
	Tea Plantation	Female	3.8	96.2	0.0	0.0	0.0
		Male	0.0	100.0	0.0	0.0	0.0
		Total	2.0	98.0	0.0	0.0	0.0
	Beedi	Female	54.4	45.6	0.0	0.0	0.0
		Male	27.3	72.7	0.0	0.0	0.0
		Total	38.5	61.5	0.0	0.0	0.0

Table 5.5: Educational level of household population between 11 to 15 years

Residence	Sectors	Sex	Level of Education (%)				
			No Formal Education	Primary	Lower Secondary	Secondary	University
Urban Based Workers	Garment	Female	3.1	56.9	24.6	15.4	0.0
		Male	1.8	61.8	29.1	7.3	0.0
		Total	2.5	59.2	26.7	11.7	0.0
	Carpet	Female	11.9	73.8	11.9	2.4	0.0
		Male	3.8	57.7	34.6	3.8	0.0
		Total	8.8	67.6	20.6	2.8	0.0
	Pashmina	Female	6.6	55.7	29.5	8.2	0.0
		Male	2.2	73.9	17.4	6.5	0.0
		Total	4.7	63.6	24.3	7.5	0.0
	Domestic Work	Female	26.2	61.5	7.7	4.6	0.0
		Male	31.4	60.8	5.9	2.0	0.0
		Total	28.4	61.2	6.9	3.4	0.0
Rural Based Workers	Agriculture	Female	20.9	65.9	13.2	0.0	0.0
		Male	11.4	65.9	21.6	1.1	0.0
		Total	16.2	65.9	17.3	0.6	0.0
	Tea Plantation	Female	6.5	74.2	16.1	3.2	0.0
		Male	4.5	86.4	9.1	0.0	0.0
		Total	5.7	79.2	13.2	1.9	0.0
	Beedi	Female	49.3	43.7	4.2	2.8	0.0
		Male	23.8	66.7	8.3	1.2	0.0
		Total	35.5	56.1	6.5	1.9	0.0

5.3 Work Status of Household Members

Nepal is a poor country and people cannot afford to be idle. As there is no social security or unemployment benefit scheme, people are forced to take up whatever work they can find. Moreover, since most of the population (about 80%) relies on subsistence agriculture many people work as unpaid workers on family farms.

Since most of the women covered by this study differed from the average profile, the work status of household members also differed from the general pattern in Nepal. The proportion of members working in a family business was very small as most of those interviewed were working for somebody else (Table 5.6). The proportion of salaried workers was relatively high among urban-based workers or those women working in organized sectors. Piece rate was a very common method of work organization, except on tea plantations where traditionally workers have been paid salaries (Table 5.6). The daily wage system was most common among agriculture workers.

Table 5.6: Work status of household members

Work Status of Husband	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agri-culture	Tea Plantation	Beedi
Student	37.4	26.1	33.0	26.0	27.6	34.2	20.9
Salary based worker	29.4	10.8	24.6	33.3	6.5	42.5	5.4
Piece rate worker	10.1	43.7	21.6	0.9	0.5	0.3	29.1
Daily wage employment	7.1	6.8	5.2	13.4	41.1	5.9	11.5
Self-employed	3.6	1.5	2.5	4.4	6.2	2.5	8.0
Unpaid family worker	2.9	2.4	3.0	4.8	4.1	5.0	3.9
Employer	0.1	0.1	0.3	0.1	1.0	0.0	0.0
Too young to work (Child)	2.1	3.9	1.1	9.1	5.6	1.6	12.2
Not able to work/Retired	3.3	3.5	3.4	4.2	5.3	2.8	6.1
Others	1.9	0.7	1.5	0.6	0.2	0.0	0.3
Unemployed/Looking for work	2.1	0.4	3.8	3.3	2.0	5.3	2.6

Nepal cannot bear large open unemployment, either as an economy or as a society. The open unemployment figure was therefore found to be relatively low, in line with the unemployment estimates of Nepal's Labour Force Survey (CBS, 1998/99). The only exception was among the household members of tea plantation workers, (Table 5.6). However, it must be kept in mind that the unemployment figures shown in Table 5.6 are based on all members of the household rather than just those in the labour-force. One could generally expect to find virtually all spouses in the labour-force as all were of working age.

Table 5.7: Work status of husbands of respondents

Work Status of Husband	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea Plantation	Beedi
Salary-based worker	53.8	33.5	54.8	26.7	23.1	68.5	18.2
Self-employed	14.1	3.8	10.4	15.3	22.7	8.2	31.0
Daily wage employment	14.1	14.3	12.2	44.0	45.8	12.3	28.3
Piece rate worker	4.3	41.8	6.5	0.7	1.4	0.0	15.5
Contract worker	3.3	3.3	8.3	3.3	3.5	1.4	0.0
Employer	0.5	0.0	0.4	0.0	0.0	0.0	0.0
Not able to work/ Retired	2.7	1.1	1.3	7.3	2.1	4.1	3.7
Unpaid family worker	0.0	0.5	0.0	0.0	0.0	0.0	0.0
Others	1.8	0.6	0.4	0.0	0.4	1.4	2.2
Unemployed/Looking for job	5.4	1.1	5.7	2.7	1.0	4.1	1.1
Social political worker	0.5	0.5	0.0	0.0	0.0	1.4	0.5
On commission basis	0.5	0.0	0.4	0.0	0.3	0.0	0.0
Priest	0.5	0.0	0.0	0.0	0.0	0.0	0.0

Since about one-half of the household members were children it was to be expected that a relatively high proportion of the household members were students (Table 5.6). Where this figure was low, children were still not in school. As for work status, the study found that husbands of women working in an organized sector (either garment, carpet or pashmina sectors, or on tea plantations) were more likely to be salaried workers themselves (Table 5.7). Husbands of informal economy workers were also more likely to be a daily wage earner or a self-employed/own-account worker. In the case of carpet workers, a very high proportion (42%) of husbands were piece rate workers like the carpet workers themselves (Table 5.7). In many cases both husband and wife were working in the same carpet factory.

5.4 Household Income and Expenditure

Household income and expenditures are strong indicators of a family's economic situation. However, it is extremely difficult to draw conclusions in view of the general tendency of households to under-report their income, and over-report their expenditures. As a result, the average household balance was almost always reported as negative.

Another usual problem with estimating household income in Nepal has to do with having varied sources of income. Even a poor household would have a number of income sources. As such, it is often difficult to capture accurate data. The study therefore estimated the total household income, including the income from women's earnings, and the findings are reported in Table 5.8.

Table 5.8: Total Annual Per Capita Income of Households

Income (Rs.)	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea Plantation	Beedi
Less than 5,922	2.5	1.5	2.0	34.5	47.0	13.8	36.5
5,922-10,000	11.0	9.3	15.2	31.0	32.6	60.0	44.7
More than 10,000	86.5	89.3	82.8	34.5	20.4	26.3	18.8

Three income categories have been used in this respect. The first category of income is Rs. 5,922 per capita per annum or less. The amount of Rs. 5,922 was set as the poverty line at 2001 prices. According to the estimates of the National Planning Commission of Nepal, this was the amount needed to meet the daily calorie requirement and other basic needs of a person in Nepal in 2001. All households having income level below this amount can be considered living in absolute poverty.

The next category of income is Rs. 5,922 to Rs. 10,000 per capita per annum. This amount enables a family to live modestly. The category income of Rs. 10,000 or more per annum can be considered relatively well-to-do for the average-sized family.

5.4.1 Income and Poverty Level

Among the organized sectors, (garment, carpet, pashmina and tea plantation) there were only a few families living in absolute poverty (Table 5.8). Most of these workers lived in the urban areas where only 23% of households were considered poor according to the Nepal Living Standard Survey (CBS, 1996). Among the urban-based (organized sector) workers interviewed by this study, more than four out of five families were living in relative comfort as indicated by the income levels outlined in Table 5.8.

A very significant proportion (nearly two out of five families) of informal economy households (including those domestic workers, agricultural and beedi workers) were living in absolute poverty. In fact, the poverty level of families of these workers was almost at par with the national average. The level of poverty among families of agricultural workers was above the national average. This was not surprising in view of the fact that most of the women working in agriculture were wage workers with very little or no land, and therefore really the poorest of the poor even in the rural context.

The findings of the study are therefore in conformity with the overall national poverty situation.

5.4.2 Asset Ownership

Most Nepalese families own some land and/or property. Migrant workers in urban areas may not own something where they presently reside but they often own land and/or property in their villages. This pattern of asset ownership is also corroborated by the findings of this study (Table 5.9). Even urban-based workers staying in rented homes or employee-provided accommodation reported owning land or property in their native village. Ownership of land was lowest among domestic workers and tea plantation workers. House ownership was lowest among tea plantation workers who are usually provided small plots of land with accommodation on a long-term basis by their employers. They generally tend to see less need in retaining a home in their ancestral village.

Table 5.9: Ownership of various assets

Asset Ownership	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea	Beedi
Land	73.5	83.4	84.3	38.5	71.9	48.8	32.7
House	86.0	87.3	87.1	76.5	94.4	25.0	81.3
Other Buildings	1.0	2.4	1.2	0.5	0.9	2.5	3.4
Farm animals	8.0	6.3	10.4	8.5	72.2	61.3	25.5
Motorcycle/scooter	2.5	2.0	3.6	0.0	0.3	0.0	1.0
Bicycle/Rickshaw	26.5	8.3	15.7	14.0	26.6	16.3	41.3
Bullock-cart	0.5	0.0	0.0	3.0	1.3	0.0	0.0

When considering land and property ownership, one should note the small size of land, usually less than 0.5 hectares, and its poor productive quality that would hardly sustain a family for three months. Houses are very often huts with thatched roofs, no water supply or toilet. Mountain homes would be a little more substantial than those found in the southern plains but they would also be, nonetheless, a far cry from what one might consider reasonable accommodation.

As would be expected, rural families owned more farm animals than urban families, as it is more difficult to maintain farm animals in city centres. Bicycle ownership was relatively more common among those interviewed as it provided inexpensive transportation and was relatively less costly to acquire. The ownership of more expensive assets such as a motorcycle or bullock carts was very low, as anticipated (Table 5.9).

5.4.3 Household Expenditures

Family expenditure patterns are influenced by a number of factors and a detailed study of these could be a full-fledged study in itself. To gain an impression of prevailing expenditure patterns among those interviewed, respondents were asked to identify their three top expenditures in order of priority.

Regardless of whether the worker was urban- or rural-based, food was almost always mentioned as the first priority expenditure. More than nine out of ten women identified food as their first priority expenditure (Table 5.10).

Table 5.10: Priority expenditures of the households

Priority	Urban Based Sectors (Garment, Carpet, Pashmina and Domestic Workers Combined)		Rural Based Sectors (Agriculture, Tea Plantation and Beedi Combined)	
	Items	(%)	Items	(%)
First	Food	88.4	Food	95.7
Second	Accommodation	29.5	Clothing	56.9
Third	Clothing	39.4	Medical Expenses	41.5

The second priority expenditure was not very distinct. Among urban-based workers, accommodation was the most frequently identified second priority expenditure. For rural-based workers, the second priority expenditure was clothing (Table 5.10). In fact, accommodation was not an important expenditure for rural workers as they either had their own house or were provided with accommodation if they worked on a tea plantation.

An important item of expenditure was clothing. It was the most mentioned second priority expenditure for rural-based workers and a third priority expenditure for urban-based workers.

Among rural workers, medical expenditure was the most frequently mentioned expenditure as the third priority expenditure. Although education was frequently mentioned by several workers it was not the most commonly mentioned first, second or third priority expenditures. This may be due to the fact that many workers did not send their children beyond primary school level, and up to primary school level, there were no tuition costs in public schools. Students were also provided free textbooks.

5.5 Access to Credit

Access to affordable credit is crucial to improving living conditions, and women often do not have access to credit in their own right. Only about one-third of the urban workers and about one-half of the rural workers said that anyone from their household had ever borrowed money. In most of these instances loans had already been paid back, which indicated good repayment patterns.

Sources of loans varied by type of worker but friends and relatives as well as private money-lenders were always important sources of credit (Table 5.11). For carpet workers, employers were the most important source of loan mainly because loans were a deliberate tool used by employers to retain workers at relatively low wage rates. Institutional sources (banks, co-operatives and savings and credit groups) were important for rural workers. Except when loans were obtained from banks, collateral was usually not a requirement.

The rate of interest on loans varied depending on the source. Where friends and relatives made the loan, it was usually interest free for a relatively short period. Employers did not explicitly charge an interest rate but they recovered much more by paying workers relatively low wages while the loan was outstanding which also ensured many did not leave their employment without repaying the debt first. The practice of bonded labour, i.e. working *in lieu* of paying an interest was not observed but carpet workers were induced to work for their employers through the incentive of loans without collateral.

Private money-lenders usually charged the highest interest rates; often as high as 60% per annum or, on average, 36% per annum. The interest rate of financial institutions ranged from 15% to 20% per annum.

Table 5.11: Sources of credit

Source	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea Plantation	Beedi
Relatives or friends	62.5	16.0	55.4	38.2	21.3	40.0	24.7
Employer	6.3	66.0	6.2	17.6	2.7	0.0	5.4
Private money lender	12.5	12.0	24.6	32.4	36.7	20.0	38.7
Bank	8.3	0.0	4.6	7.4	16.7	25.0	23.7
Cooperative	4.2	0.0	1.5	0.0	5.3	0.0	2.2
Others	6.2	6.0	7.7	4.4	17.3	15.0	5.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

5.6 Division of Labour and Decision Making

Studies all over the world have documented women's heavy work burden. In developing countries, women's work is usually confined to household chores and if they work outside the home, then it is mostly in traditional, low-paid jobs. Various studies in Nepal have also documented this pattern, and this study further confirmed that the usual engendered division of labour was true for most of the women interviewed.

The division of labour in most families clearly showed women carried out the bulk of the household's chores (Tables 5.12 and 5.13), in addition to being involved in income generating work. The division of work is typically traditional, in terms of being in line with how roles and responsibilities of women and men are socially defined in Nepal. The similarity of roles and responsibilities of urban and rural workers was also striking.

Table 5.12: Household activities and responsibility in the families of urban respondents

Activity	Responsibility (%)						
	Myself	Husband	Son	Daughter	In-laws	Parents	Relatives
Cooking food	81.9	0.8	0.5	7.8	6.5	0.8	1.7
Washing/Ironing	86.4	0.1	0.2	7.8	3.8	0.2	1.5
Cleaning house	79.1	0.2	0.6	11.4	6.0	0.6	2.1
Fetching water	78.6	2.3	1.7	10.1	4.9	0.2	2.3
Fetching fuel	75.8	4.0	2.0	8.1	6.1	1.0	3.0
Tending animals	55.1	10.2	0.0	10.2	18.4	2.0	4.1
Producing h/hold consumption	87.9	3.5	0.1	2.1	4.8	0.5	1.1
Marketing and buying food	59.6	32.1	2.4	1.4	3.2	0.7	0.7
Caring young children	89.3	2.2	0.3	1.8	4.5	0.6	1.3
Caring elderly/sick	90.3	4.0	0.2	1.2	2.8	0.4	1.0
Earning income	24.0	70.5	2.5	0.5	1.4	0.8	0.2

(Garment, Carpet, Pashmina and Domestic Workers Combined)

Table 5.13: Household activities and responsibility in the families of rural respondents

Activity	Responsibility (%)						
	Myself	Husband	Son	Daughter	In-laws	Parents	Relatives
Cooking food	76.5	0.5	0.3	9.4	10.7	0.8	1.8
Washing/Ironing	80.9	0.0	0.5	9.0	7.9	0.2	1.5
Cleaning house	75.7	0.0	0.7	12.2	9.4	0.3	1.8
Fetching water	72.8	1.0	1.5	14.7	6.8	0.7	2.6
Fetching fuel	65.6	18.2	2.3	5.7	6.2	0.6	1.7
Tending animals	73.4	9.9	2.8	5.7	6.2	0.3	2.0
Producing household consumption	80.3	7.7	1.0	1.0	7.7	0.9	1.5
Marketing and buying food	43.5	44.2	4.4	0.7	5.6	1.0	0.7
Caring young children	91.4	0.7	0.2	1.7	5.0	0.5	0.5
Caring elderly/sick	85.7	7.8	0.2	0.9	4.1	0.5	0.9
Earning income	21.9	70.6	4.2	0.5	2.3	0.2	0.3

(Agriculture, Tea Plantation and Beedi Workers Combined)

Among other family members, husbands had responsibilities for activities carried out outside the home, e.g. earning an income, marketing and buying of food but their involvement in household work was minimal. This pattern was again applicable to both rural and urban workers (Tables 5.12 and 5.13). This implies that Nepali society has not really witnessed much change in the way the roles and responsibilities for women and men are traditionally defined.

The sons and daughters of the respondents shared some work burden but a closer look revealed that it was mostly daughters who were helping mothers with household chores. Sons got away with taking virtually no responsibility for household activities. They were, of course, expected to become involved in earning activities once they were of age. In-laws and parents, if they were staying with the family, had a relatively easier time in terms of responsibility for household activities.

In terms of division of labour within workers' families by age groups, it was observed that children and the elderly had relatively lighter burdens whereas working age adults, particularly women aged 18 to 59 years had the heaviest burden (Tables 5.14 and 5.15).

Table 5.14: Household responsibilities in the families of urban respondents by age group

Activity	Responsibility (%)							
	7-10 Years		11-17 Years		18-59 Years		60+ Years	
	Female	Male	Female	Male	Female	Male	Female	Male
Cooking Food	0.6	0.0	8.0	0.4	87.5	0.9	2.5	0.1
Washing/Ironing	0.0	0.0	7.7	0.2	91.0	0.1	0.9	0.0
Cleaning House	1.8	0.1	10.9	0.4	84.8	0.4	1.5	0.1
Fetching Water	1.7	0.1	9.4	1.3	83.4	2.7	1.3	0.1
Fetching Fuel	2.0	0.0	9.1	3.0	79.8	6.1	0.0	0.0
Tending Animals	0.0	0.0	14.3	2.0	63.3	10.2	8.2	2.0
Producing h/hold Consumption	0.0	0.0	2.7	0.0	91.2	3.6	2.4	0.1
Marketing and Buying Food	0.0	0.3	1.2	0.9	60.8	34.6	1.4	0.9
Caring Young Children	0.6	0.1	1.9	0.1	92.7	2.2	2.2	0.1
Caring elderly/ sick	0.0	0.0	2.6	0.1	91.8	4.3	1.2	0.0
Earning Income	0.0	0.0	0.4	0.1	24.2	73.5	0.8	1.1

(Garment, Carpet, Pashmina and Domestic Workers combined)

Table 5.15: Household responsibility in the families of rural respondents by age group

Activity	Responsibility (%)							
	7-10 Years		11-17 Years		18-59 Years		60+ Years	
	Female	Male	Female	Male	Female	Male	Female	Male
Cooking Food	0.7	0.0	9.0	0.2	88.2	0.5	1.5	0.0
Washing/Ironing	0.2	0.0	9.4	0.3	89.1	0.2	0.8	0.0
Cleaning House	0.5	0.0	11.7	0.7	86.2	0.0	1.0	0.0
Fetching Water	1.6	0.2	13.2	0.8	81.9	1.5	0.7	0.2
Fetching Fuel	0.6	0.4	3.9	1.0	72.3	20.9	1.0	0.0
Tending Animals	2.0	0.3	2.3	2.3	78.7	9.4	2.8	2.3
Producing Household Consumption	0.0	0.0	1.5	0.2	86.7	8.7	2.2	0.7
Marketing and Buying Food	0.2	0.2	0.3	1.2	45.1	49.4	1.6	2.0
Caring young children	0.5	0.0	1.4	0.0	94.9	1.0	2.1	0.2
Caring elderly/sick	0.0	0.0	1.2	0.0	89.6	8.2	0.7	0.3
Earning income	0.0	0.0	0.0	0.2	22.3	74.6	0.8	2.2

Agriculture, Tea Plantation and Beedi Workers Combined

Table 5.16: Household responsibilities by gender

Activity	Responsibility (%)			
	Urban Sectors		Rural Sectors	
	Female	Male	Female	Male
Cooking food	98.6	1.4	99.3	0.7
Washing/Ironing	99.6	0.4	99.5	0.5
Cleaning house	99.1	0.9	99.3	0.7
Fetching water	95.7	4.3	97.4	2.6
Fetching fuel	90.9	9.1	77.8	22.2
Tending animals	85.7	14.3	85.9	14.1
Producing household consumption	96.3	3.7	90.5	9.5
Marketing and buying food	63.4	36.6	47.3	52.7
Caring young children	97.4	2.6	98.8	1.2
Caring elderly/sick	95.6	4.4	91.5	8.5
Earning income	25.3	74.7	23.1	76.9

Decision-making patterns in the women's families showed that major decisions were jointly made by both the husband and the wife, although this trend seemed to be slightly more evident in urban households as opposed to rural (Table 5.17 and 5.18). This is a positive trend as previously, men were the pre-dominant decision-makers in both rural and urban families. The relatively greater role of women in major household decision-making may be attributed to an increasing sensitivity towards issues of gender equity, and recognition of women's significant contribution to the household's income.

Table 5.17: Decision-making in the families of urban workers

Decision on:	Decision Makers (%)					
	Respondent	Husband	Jointly with Husband	Children on their own	Parents/ In-laws	Jointly by Family
Family daily expenses	49.1	7.1	36.9	0.1	3.7	3.1
Purchase of fixed assets	17.4	8.2	63.5	0.6	1.8	8.5
Education of children	21.0	2.9	70.1	0.2	1.1	4.8
Marriage partner selection	12.7	2.6	74.0	3.6	1.1	6.0
Taking loan	14.5	6.2	68.1	0.1	1.4	9.7
Family business issues	13.9	4.9	69.9	0.1	0.9	10.2
Children's work	18.9	3.2	71.5	1.0	0.8	4.5

Garment, Carpet, Pashmina and Domestic Workers Combined

Table 5.18: Decision-making in the families of rural workers

Decision on	Decision Makers					
	Respondent	Husband	Jointly with Husband	Children on their own	Parents/ In-laws	Jointly by Family
Family daily expenses	40.8	16.1	33.7	0.7	4.6	4.1
Purchase of fixed assets	13.6	23.4	50.9	2.0	3.3	6.8
Education of children	18.1	10.6	63.9	1.0	2.0	4.3
Marriage partner selection	11.1	7.5	71.0	3.3	2.0	5.1
Taking loan	12.4	16.1	58.9	1.0	3.5	8.1
Family business issues	11.8	14.1	60.3	1.0	3.1	9.8
Children's work	14.5	12.2	64.7	2.2	1.8	4.7

Agriculture, Tea Plantation and Beedi Workers Combined

5.7 Fertility and Family Planning

Although the fertility rate has come down from about 6 in the 1970s to the present rate of about 4, women in Nepal give birth to a relatively large number of children in the course of a lifetime, often without much gap between consecutive births. This phenomenon combined with the lack of adequate antenatal services and trained medical assistance during childbirth leads to a high maternal mortality rate and a high maternal depletion syndrome. The majority of Nepalese women suffer from anaemia and other micronutrient deficiencies.

The data from this study did not allow for reliable estimates of fertility rates to be concluded but it was possible to gauge the average number of children ever born per woman, and take this figure to be an indicator of women's fertility patterns. It was observed that the number of children ever born per women ranged from 1.8 to 3.7. The average number of children ever born was similar to the national average of 3.3 (NDHS 2001) for women working in the informal economy. Women working in organized sectors had an average number of children that was less than the national average.

A very strong determinant of fertility is the practice of family planning because a high level of family planning would lead to a reduction of fertility rates. The current level of family planning practice among women workers was generally high. In fact, the rates were much higher than the national average of 39% in 2001 (NDHS, 2001). Family planning was particularly high among urban women and those in the organized tea plantation sector. The practice of family planning was lowest among agricultural and beedi workers (Table 5.19).

Table 5.19: Average number of children ever born and use of family planning methods

	Urban Based Workers				Rural Based Workers		
	Garment	Carpet	Pashmina	Domestic Work	Agri-culture	Tea Plantation	Beedi
Average no. of children born per respondent	2.0	1.8	2.0	2.8	3.0	2.6	3.7
Currently using family planning methods (%)	64	60	76	75	48	70	52

The relatively high rate of family planning is a good indication that the efforts of Government and various Non-Governmental Organizations working on improving reproductive health services is finally yielding some positive results that would ultimately help improve the health status of women.

CHAPTER 6: ATTITUDES TOWARDS CHILDREN

The attitude of parents towards children is very important in determining the life of the child. Parents' expectations, their socio-economic status, and access to educational and health facilities, have serious implications on how children will be treated. Decisions regarding whether they go to school or work, whether they get adequate medical attention or not, depends on the attitude and abilities of the parents. Different attitudes towards daughters and sons, if any, would significantly affect what opportunities boys and girls are given from an early age, which in turn affects their future status in life. With little formal education, a young woman is more likely to end up in unskilled, lower-paid work; be unaware of her rights as a worker; and thus, be trapped in a cycle of poverty.

In view of the importance of parents' attitudes toward their children, this chapter attempts to summarize the findings of the study regarding parents' attitudes toward children. It also attempts to analyze the determinants of the parents' attitudes. The final section of the chapter discusses the incidence of labour among the children of women interviewed for this study.

6.1 Reasons for wanting children

In many developing countries, children provide support to parents in their old age (Nepal has no social security covering the elderly) and this is usually one of the most important reasons why couples have children. This was also the case for workers interviewed by this study (Table 6.1). In Nepal, one of the main reasons why sons are preferred has to do with the practice of a daughter traditionally leaving her parent's home to join that of her husband's family, while sons remained in the family and eventually looked after their elderly parents.

Table 6.1: Most important reasons for wanting children

Reasons	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agri-culture	Tea Plantation	Beedi
To have someone to support them in old age	52.0	65.9	56.4	60.0	64.3	52.5	60.1
To carry on the family name	21.5	15.6	20.0	20.5	11.9	21.3	24.5
Not to be called infertile	8.0	9.8	12.8	9.0	9.7	7.5	5.3
Help with household chores	6.5	2.9	0.8	4.5	6.0	3.8	3.8
Bring the husband more closer	4.0	1.0	4.0	0.5	0.6	1.3	0.5
Contribute to the family income	3.0	2.0	2.8	2.5	2.8	5.0	1.4
Feel complete as a woman	2.5	0.0	0.8	2.0	1.9	1.9	1.9
To have a child to care for	2.5	2.9	2.4	1.0	2.8	8.8	2.4

Another important reason given for having children had to do with having someone carry on the family name - generally everyone would like to have their family line continued. Since sons carried on the family name, this was another reason why Nepalese parents generally tended to prefer sons. A few respondents indicated that another reason was to fulfill their social role of bearing children, and thus avoid being stigmatized as infertile. But these were not views expressed by many respondents (Table 6.1).

6.2 Raising children

Traditionally, it was believed in Nepal that children were a gift from God and it was also God who would look after them. Accordingly, there was not much worry given to bringing up children. This way of thinking does not apply to parents of the present day who need to worry - and do indeed worry - about bringing up their children.

When asked what they saw as the biggest burden of raising children, urban workers in the organized sectors (garment, carpet and pashmina) perceived education as the biggest burden (Table 6.2). This can be explained by the fact that many of these children were enrolled in private schools, which are quite expensive. Parents strive to send their children to private schools even if this means forgoing other expenses.

Table 6.2: Biggest burden of raising children

Reasons	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agri-culture	Tea	Beedi
Educational costs	41.0	38.0	42.0	26.0	19.0	28.0	16.0
Living costs	31.0	44.0	29.0	62.0	62.0	35.0	75.0
Worry about the future of child	23.0	16.0	22.0	11.0	17.0	34.0	8.0
Conflict between family responsibilities and career	5.0	2.0	7.0	1.0	2.0	3.0	1.0

For rural workers as well as domestic workers, living costs were the biggest burden (Table 6.2). Poorer social group faced challenges putting food on the family table and so in this respect, it was understandable that they would see day-to-day living costs for children as a burden. Concern for the child's future was seen as the biggest burden by over one-third of the tea plantation workers (Table 6.2), which can also be explained by the circumstances of the parents (working as salaried employees of the estate). Relatively fewer women workers of other categories indicated this to be a burden (Table 6.2).

6.3 Attitudes toward children's education and work

Although Nepal has no law about the compulsory education of children, it is the Government's stated policy of that all children up to 10 years of age are enrolled in primary school. The policy assumes that not all older children would be going to school.

From the responses of the women workers it was apparent that virtually all would like to see their daughters and sons receive an education up to 14 years. For older children, there was less unanimity in the attitude of the respondents. More than one-third of rural workers, as well as domestic workers, felt children above 14 years, especially girls, should start working (Table 6.3) to help their families with earnings contributions. This view was held only by about 10% of the urban-based, organized sector workers. In other words, the latter group saw more value in sons and daughters receiving education for a longer period of time and this may be due to the perception that the Nepalese education system is oriented towards producing white-collared workers which appeals to urban parents but not necessarily to those living and working in the rural areas.

Table 6.3: Respondents' attitude towards children's education vs. work

Location	Sectors	Response	Age Group					
			5-10 Years (%)		11-14 Years (%)		15-17 Years (%)	
			Boys	Girls	Boys	Girls	Boys	Girls
Urban Based Workers	Garment	Education	100.0	100.0	99.5	99.5	93.0	93.0
		Work	0.0	0.0	0.0	0.0	1.0	0.5
		Both	0.0	0.0	0.5	0.5	6.0	6.5
	Carpet	Education	100.0	100.0	99.5	99.0	88.3	87.8
		Work	0.0	0.0	0.0	0.5	2.4	2.4
		Both	0.0	0.0	0.5	0.5	9.3	9.8
	Pashmina	Education	100.0	100.0	99.6	99.2	91.4	90.4
		Work	0.0	0.0	0.0	0.4	0.8	0.8
		Both	0.0	0.0	0.4	0.4	7.6	8.4
	Domestic Work	Education	100.0	99.0	96.5	92.0	67.5	63.0
		Work	0.0	1.0	2.5	5.0	12.5	16.5
		Both	0.0	0.0	1.0	3.0	20.0	20.0
Rural Based Workers	Agriculture	Education	99.7	99.4	94.7	90.6	71.2	67.7
		Work	0.0	0.3	2.2	5.6	11.9	16.3
		Both	0.3	0.3	3.1	3.8	16.6	15.7
	Tea Plantation	Education	100.0	100.0	96.3	95.0	73.8	70.0
		Work	0.0	0.0	1.3	1.3	10.0	13.8
		Both	0.0	0.0	2.5	3.8	16.3	16.3
	Beedi	Education	100.0	99.5	96.6	90.9	68.3	58.7
		Work	0.0	0.5	1.0	3.4	11.5	25.0
		Both	0.0	0.0	2.4	5.8	20.2	15.9

6.4 Attitudes towards education for children

An analysis of the responses to the question of the lowest level of education preferred for their daughters and sons again revealed the ingrained discrimination towards girls. Although most respondents preferred both their daughters and sons to get a minimum level of university (tertiary) education, many indicated that the preferred minimum level for girls would be secondary level. This view was particularly strong among beedi workers and domestic workers - the two most disadvantaged groups among those covered by this study (Table 6.4). Nearly one-half of the respondents in these two groups expressed the same preference that their sons not continue education beyond secondary level, which would imply that attitudes towards education were strongly affected by economic necessity and not solely by gender biases.

Table 6.4: Lowest level of education preferred for sons/daughters

Level of Education	Urban Workers (%)		Garment	Carpet	Pashmina	Domestic
	Sons	Daughters				
Primary	Sons		0.0	0.5	0.0	0.5
	Daughters		0.5	0.0	0.0	2.7
Lower Secondary	Sons		0.0	0.5	0.0	1.6
	Daughters		0.0	0.5	0.4	3.2
Secondary	Sons		10.0	31.2	13.7	45.0
	Daughters		11.5	35.1	14.5	46.8
Vocational/ Technical	Sons		5.0	4.5	2.4	4.8
	Daughters		5.5	5.4	2.4	4.8
University	Sons		85.0	63.4	83.9	48.1
	Daughters		82.5	58.9	82.7	42.6
Rural Based Workers (%)						
			Agriculture	Tea	Beedi	
Primary	Sons		0.0	0.0	0.5	
	Daughters		0.5	0.0	2.5	
Lower Secondary	Sons		0.0	0.0	1.0	
	Daughters		0.0	1.3	7.4	
Secondary	Sons		10.0	26.3	56.4	
	Daughters		11.5	36.3	65.7	
Vocational/ Technical	Sons		5.0	3.8	2.0	
	Daughters		5.5	6.3	1.0	
University	Sons		85.0	70.0	40.2	
	Daughters		82.5	56.3	23.0	

From the responses given, it was clear that vocational education was not held in high esteem but it was not clear why this would be so as vocational training enables students to acquire a skill. Although virtually all of the workers preferred their sons and daughters to receive a secondary education, many children whose mothers worked in the informal economy, were not regularly attending school. This trend was highest among children of beedi workers and agricultural workers (Table 6.5) and among the girl children of carpet workers.

Table 6.5: Regular school attendance of children aged 5-17 years

Regular Attendance	Urban Based Workers (%)							
	Garment		Carpet		Pashmina		Domestic Work	
	F	M	F	M	F	M	F	M
Yes	92.6	94.1	87.2	92.5	92.6	92.9	61.6	58.4
No	7.4	5.9	12.8	7.5	7.4	7.1	38.4	41.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Regular Attendance	Rural Based Workers (%)							
	Agriculture		Tea Plantation		Beedi			
	F	M	F	M	F	M		
Yes	67.0	80.2	88.3	86.0	35.3	61.4		
No	33.0	19.8	11.7	14.0	64.7	38.6		
Total	100.0	100.0	100.0	100.0	100.0	100.0		

Those who were attending schools were mostly attending public schools. However, almost one-half of the children of urban workers were attending private schools whereas this proportion was quite low (10%) for the children of rural workers. Since expenses in private schools are relatively high they are usually unaffordable for most rural families. Accordingly, there are very few private schools in the rural areas.

Again, while many of the respondents' valued education, economic compulsion was the most important reason for not sending children to school both in urban and rural areas. A child's lack of interest to continue schooling was also a significant reason, particularly in the rural areas (Table 6.6). These reasons were given for both girls and boys and could be indicative of a poor and dull educational environment in rural schools.

Table 6.6: Main reasons for not sending children to school

Reasons	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea	Beedi
Cannot afford to send	64.7	57.9	63.6	73.2	64.2	6.7	69.2
Child does not want to study	17.6	21.1	13.6	19.5	35.0	60.0	31.8
Need child to help in household chores	11.8	5.3	9.1	3.3	22.8	6.7	5.2
Need child to work and contribute to household income	0.0	0.0	13.6	3.9	4.9	0.0	3.8

The average annual amount spent by women on the education of their children was as follows:

Urban Workers

Garment	-	Rs. 7,441/child/annum
Carpet	-	Rs. 7,664/child/annum
Pashmina	-	Rs. 8,940/child/annum
Domestic service	-	Rs. 4,205/child/annum

Rural Workers

Agriculture	-	Rs. 1,730/child/annum
Tea plantation	-	Rs. 2,325/child/annum
Beedi	-	Rs. 2,309/child/annum

Overall average - Rs. 4,995/child/annum

The usual school day in Nepal is six hours long, six days a week. The study was unable to determine whether the length of time spent at school was also a determining factor in parent's attitudes towards the education of sons and daughters.

6.5 Good Jobs for Sons and Daughters

Virtually all the women interviewed thought professional jobs or Government jobs were ideal for their sons and daughters (Table 6.7), since these jobs were high paying and secure. There was some gender variation though, because the work of nursing was mentioned only for daughters, while doctors and government jobs were mentioned for sons. A job with the security services was not a preferred job for sons due to the element of high risk, particularly with the growing insurgency problem in Nepal in recent years. Teaching was preferred more for daughters, particularly by rural-based women workers and less by urban-based women workers for their daughters (Table 6.7).

Table 6.7: Good jobs for sons and daughters

Job	Urban Based Workers (%)							
	Garment		Carpet		Pashmina		Domestic Work	
	M	F	M	F	M	F	M	F
Doctor	49.5	46.5	39.1	30.8	41.6	43.1	18.3	12.0
Government Job	19.4	14.6	30.2	22.4	26.1	22.6	48.7	27.1
Engineer	13.8	3.5	8.4	2.0	9.0	4.0	1.6	1.0
Police/Army	4.1	1.5	2.0	0.0	6.2	1.2	4.7	0.5
Pilot	4.1	2.5	2.5	0.5	3.7	2.0	2.1	0.5
Manager	2.6	1.5	2.5	2.0	1.6	0.0	2.6	1.0
Teacher	2.6	12.6	5.9	21.4	6.9	16.5	8.9	27.6
Business	2.6	1.0	2.0	0.0	1.2	0.8	7.3	0.0
Nurse	0.0	11.6	0.0	14.4	0.0	6.5	0.0	10.4
House wife	0.0	0.0	0.0	0.5	0.0	0.4	0.0	12.5
Others	1.3	4.8	7.4	6.0	3.7	2.9	5.8	7.4
Job	Rural Based Workers (%)							
	Agriculture		Tea Plantation		Beedi			
	M	F	M	F	M	F		
Doctor	14.4	6.6	21.5	13.8	17.0	4.9		
Government Job	45.0	30.2	44.3	37.5	41.3	20.9		
Engineer	2.6	1.0	5.1	0.0	1.0	0.5		
Police/Army	3.2	0.0	1.3	1.3	3.9	0.0		
Pilot	1.9	0.3	1.3	0.0	0.0	0.0		
Manager	4.5	3.0	6.3	3.8	1.0	0.5		
Teacher	21.7	33.8	15.2	27.5	14.1	36.4		
Business	1.3	0.0	0.0	1.3	11.2	1.5		
Nurse	0.0	7.5	0.0	7.5	0.0	11.7		
House wife	0.0	7.2	0.0	2.5	0.0	7.8		
Others	5.4	10.4	5.0	4.8	10.5	15.8		

6.6 Best age for marriage for sons and daughters

The respondents indicated that the best age for marriage for their sons was between 22 and 30 years and for daughters, between 18 and 24 years (Table 6.8). However, a significant proportion of rural workers and domestic workers said 15 to 17 years was the best age for daughters to get married, which is under age according to existing law and below the age recommended by health experts in Nepal. Marriage below 20 years is not recommended in Nepal as women are exposed to a greater health risk if they conceive or give birth to a child before they reach the fullest physical development of their reproductive functions.

Any age older than 30 years was considered too old for sons and daughters to get married.

Table 6.8: Best marriage age for sons and daughters

Best Age (in years)	Urban Based Workers (%)							
	Garment		Carpet		Pashmina		Domestic Work	
	M	F	M	F	M	F	M	F
Less than 17 yrs	0.0	0.5	0.0	1.0	0.4	0.4	2.0	17.5
18-21 yrs	3.0	33.0	9.8	47.3	4.0	36.4	29.5	47.5
22-24 yrs	20.0	43.0	30.2	39.5	18.8	42.4	28.5	28.0
25-30 yrs	68.5	23.0	59.0	12.2	70.0	20.0	37.0	6.0
Above 30 yrs	8.5	0.5	1.0	0.0	6.8	0.8	3.0	1.0

Best Age (in years)	Rural Based Workers (%)					
	Agriculture		Tea Plantation		Beedi	
	M	F	M	F	M	F
Less than 17 yrs	4.3	21.6	2.5	10.3	10.1	42.8
18-21 yrs	28.8	53.4	23.8	58.8	33.2	51.4
22-24 yrs	31.6	19.4	28.8	18.8	29.3	4.8
25-30 yrs	33.1	5.3	43.8	10.0	26.0	1.0
Above 30 yrs	2.2	0.3	1.3	1.3	1.4	0.0

6.7 Incidence of Child Labour

As discussed in section 2.2.4, the incidence of child labour is very high in Nepal. Most children work as unpaid family labour on family farms, engaged mostly in agricultural and animal husbandry activities. The incidence of child labour in the organized sectors is believed to be low. The carpet industry, for example, was previously known to have a high incidence of child labour but due to efforts of the ILO and Non-Governmental Organizations (NGOs), as well as pressure of foreign buyers in western countries, the practice of child labour in the carpet industry has been significantly reduced. Domestic work in urban households is another area where many children can be found working. The latest estimate reveals that at least

55,000 children are working in the domestic service due to poverty. Many employers also prefer to hire children because they are cheap, they do not complain or demand much, and are easier to discipline. Although below the age of 14 years, it is illegal for children to work for an extended period of time, the law is openly violated, as enforcement in Nepal is very weak. It is only well-established enterprises in the organized sectors that are subjected to visits by labour inspectors and these industries may not necessarily be the worst violators of the law.

The complacency of authorities is also influenced by the fact that many authorities believe that the child may end up worse off if they are removed from their current jobs. There are barely any resources to take care of children withdrawn from child labour. Some NGOs have programmes to rehabilitate rescued children but the effort is miniscule in comparison to the challenge at hand. The ILO/IPEC programme has launched a major programme to address the challenge of child labour in Nepal – but the task is definitely an arduous one.

This study did investigate the extent of child labour in the sectors, and among the children of the women interviewed. The findings are discussed below.

6.7.1 *Child Labour in Urban-based Organized Sectors*

The sectors looked at for child labour included the garment, carpet and pashmina industries. No explicit question on child labour was asked of the tea plantation workers and the remaining sectors were basically household enterprises where it was not planned to investigate the incidence of child labour.

Women workers in the garment, carpet and pashmina sectors reported that child labour was still prevalent to some extent, in these three sectors, most evidently in the carpet sector. Almost one-half the women workers in carpet industry said there were still some child workers in their factory (Table 6.9). The existence of child labour was low in garment and pashmina factories but they were also not entirely free of child labour (Table 6.9). The respondents indicated that virtually all of the children who were working in their factory were relatively grown up, that is around 13 and 14 years of age. The prevalence of child labour in these sectors could be attributed to both a lax of enforcement machinery and the desperate poverty situation in Nepal, especially in the rural areas.

Table 6.9: *Extent of child labour in the urban-based organized sectors*

	Garment	Carpet	Pashmina	Total
Almost half	0.5	0.5	0.8	0.6
Some	12.5	46.3	17.2	24.9
None	87.0	53.2	82.0	74.5
Total	100.0	100.0	100.0	100.0

6.7.2 *Incidence of child labour among workers' children*

On the whole, the incidence of child labour among the women interviewed was not very high. However, the proportion of working children was relatively higher among children of informal economy workers (domestic service, agriculture and beedi sectors). The incidence of child labour was the highest (18%) among beedi workers (Table 6.10) since beedis are made at home and all family members, including children, help in order to increase output. One in ten children of domestic workers were also found to be working (Table 6.10) mainly

in domestic work themselves, and largely due to economic compulsion. Similarly, the incidence of child labour was also significant (8%) among the children of agricultural workers, another economically worse off group.

Table 6.10: *Engagement of children (5-17 years) in income-generating or paid work*

Response	Urban Based Workers							
	Garment		Carpet		Pashmina		Domestic	
	No.	%	No.	%	No.	%	No.	%
Yes	1	0.4	5	2.7	10	3.3	32	10.4
No	257	99.6	183	97.3	292	96.7	277	89.6
Total	258	100.0	188	100.0	302	100.0	309	100.0
	Rural Based Workers							
	Agriculture		Tea		Beedi		Total	
	No.	%	No.	%	No.	%	No.	%
Yes	38	8.1	3	2.6	74	17.6	163	7.9
No	432	91.9	114	97.4	346	82.4	1901	92.1
Total	470	100.0	117	100.0	420	100.0	2064	100.0

Nearly two-thirds of the working children were girls, an indication that they were more likely to be sent to work than boys. The children of the women workers interviewed usually started work between 10 and 14 years. The majority worked for private individuals but over one-third (39%) were also working for private companies (Table 6.11). Children were generally working seven to eight hour days.

Table 6.11: *Employers of working children*

Employer	Urban Based Workers (%)				Rural Based Workers (%)			Total (163)
	Garment (1)*	Carpet (5)	Pashmina (10)	Domestic Work (32)	Agriculture (38)	Tea (3)	Beedi (74)	
Private individual	0.0	60.0	60.0	81.3	81.6	100.0	24.3	53.3
Private company	100.0	20.0	10.0	12.5	5.3	0.0	73.0	38.6
Own household	0.0	0.0	0.0	0.0	2.6	0.0	1.4	1.2
Others	0.0	20.0	30.0	6.2	10.5	0.0	1.3	6.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* Number given in parentheses

Four out of five working children were working in the same village where their family lived. The rest either worked in a different village or in India. Those working in India were relatively older children, that is above 15 years.

A description of the current job of working children was not known for all working children. Sometimes the respondents did not know the current job of their children, especially when they were not working in the same village. In other cases, the information was simply missing.

Table 6.12: Current job of working children

Current Job	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment (1)	Carpet (2)	Pashmina (8)	Domestic (21)	Agriculture (33)	Tea (2)	Beedi (65)
Making beedi	0.0	0.0	0.0	0.0	0.0	0.0	75.4
Domestic worker	0.0	100.0	15.0	71.4	27.3	50.0	3.1
Agriculture worker	0.0	0.0	0.0	4.8	42.4	0.0	1.5
Labourer	0.0	0.0	12.5	9.5	30.4	50.0	12.3
Driver	0.0	0.0	0.0	14.3	0.0	0.0	3.1
Tailoring/Knitting	0.0	0.0	12.5	0.0		0.0	4.6
Making knots in pashmina	0.0	0.0	50.0	0.0	0.0	0.0	0.0
Others	100.0	0.0	0.0	0.0	0.0	0.0	0.0

On average, the overall monthly earnings of working children were low and depended very much on the age of the child. In the urban areas, for instance, older children were working in an organized sector (Table 6.13) and receiving generally better wages than the children of domestic workers who were involved in similar informal, unprotected work.

Table 6.13: Average monthly earnings of working children

Residence Sector		Average Monthly Earning (Rs)
Urban	Garment	3,500
	Carpet	1,933
	Pashmina	1,403
	Domestic Worker	643
Rural	Agriculture	480
	Tea Plantation	840
	Beedi	761
All		759

Respondents stated that children were usually paid monthly (Table 6.14) for the work that they did but those involved in the carpet and pashmina sectors received payment on a piece-rate basis where this was the practice. Children who specifically worked as day labourers received payment on a daily basis (Table 6.14).

Table 6.14: Frequency of payment

Employer	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agriculture	Tea Plantation	Beedi
Monthly	100.0	20.0	60.0	46.7	22.9	0.0	10.0
On a piece rate	0.0	40.0	10.0	6.7	2.9	0.0	55.7
Daily	0.0	0.0	0.0	20.0	54.3	0.0	25.7
Weekly	0.0	0.0	10.0	0.0	2.9	100.0	7.1
Do not received salary	0.0	40.0	20.0	23.3	11.4	0.0	0.0
Others	0.0	0.0	0.0	3.3	5.7	0.0	1.4

In the urban areas, working children usually received their wages directly from their employer, while the practice of direct payment to the child, and/or to an elder member of the family was equally prevalent in the rural areas.

As stated earlier, the few children of urban-based workers who did work had relatively better working arrangements, they were older, and their remuneration included benefits such as medical expenses for illness. The same conditions were not true of children working in the rural areas. For a more in-depth overview of child labour trends in Nepal, readers are provided with reference details of studies conducted by ILO/IPEC at the end of this report.

6.8 Childcare

In Nepal, childcare is the primary responsibility of mothers. Other women in the household and the older girls of the family usually help as well. Husbands and other male members of the household do not usually help in care giving work.

This general pattern was also observed to be true of the workers covered by this study (Table 6.15), although in the case of tea plantation workers, a small fraction (6%) reported their young children were being taken care of by their husbands. This was probably because exceptionally, some of these husbands were unemployed and therefore, stayed at home. The unemployment rate among husbands of tea plantation workers was the highest (see Table 5.7).

Table 6.15: Main responsibility for looking after young children

Responsible Person	Urban-based workers (%)				Rural-based workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agri-culture	Tea Plantation	Beedi
Respondent	83.5	94.8	95.2	95.5	90.9	77.5	98.9
Husband	1.3	0.0	0.5	0.6	1.0	5.6	0.0
Son/Daughter	1.9	0.7	0.5	0.0	1.0	7.0	0.5
Parents-in-law/Parents	7.6	2.6	1.9	1.7	6.3	5.6	0.5
Other Relatives	5.7	1.9	1.9	2.2	0.8	4.3	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Playgroups and kindergartens are not considered suitable care-giving alternatives for working mothers in Nepal. Nonetheless, urban workers who can afford the costs make use of available facilities (Table 6.16).

Table 6.16: Children's attendance in playgroups or kindergarten

Attendance	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agri-culture	Tea Plantation	Beedi
Yes	43.4	34.6	53.3	14.8	5.9	44.3	3.2
No	56.6	65.4	46.7	85.2	94.1	55.7	96.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Access to medical services is limited in Nepal for most people, especially the poor but it is generally worse for those living in the rural areas (which is 80% of the population). Respondents from the rural areas indicated that very few of their young children aged 3-5 years, received regular medical check-ups but the trend was slightly higher among organized

sector workers, especially garment and pashmina workers (Table 6.17), both of whom are urban-based. In the urban areas there is better access to health services and workers are also relatively better off economically to afford those services.

The practice of taking young children to the work place is a relatively common one in Nepal but if there is somebody at home to look after the children, they are left at home. From the responses of those interviewed, the practice of taking young children to work seemed to be more frequent among tea plantation workers, carpet workers and domestic workers (Table 6.18). Among other workers this practice was less frequent.

Table 6.17: Regular medical check-up of children

Attendance	Urban-based Workers (%)				Rural-based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agri-culture	Tea Plantation	Beedi
Yes	10.8	2.6	9.5	1.7	1.4	2.8	0.5
No	89.2	97.4	90.5	98.3	98.6	97.2	99.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 6.18: Whether child regularly taken to place of work

Attendance	Urban Based Workers (%)				Rural Based Workers (%)		
	Garment	Carpet	Pashmina	Domestic Work	Agri-culture	Tea Plantation	Beedi
Yes	4.8	41.1	12.6	27.1	17.6	43.7	12.5
No	95.2	58.9	87.4	72.9	82.4	56.3	87.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

6.9 The girl child

Although Nepal is a signatory to the United Nations Convention on the Rights of Child (CRC), many Nepalese children are yet to be guaranteed the rights stipulated by the CRC. The status of girls in Nepal is worse due to pervasive discriminations against women in general, which in turn affect the way girls are treated as well. Like many parts of South Asia, there is a general preference for sons in Nepalese families as boys carry on the family line and are expected to look after their parents in old age. Accordingly, there is less investment in daughters - girls are less prioritised when it comes to receiving nutritious food (e.g. milk and meat), and they are less likely to receive medical attention when sick. Girls are less likely to be sent to school and more likely to drop out, to help in household chores. Compared to boys, girls spend more time engaged in housework, and could be carrying a double burden from an early age – that of attending school and sharing in housework. Discrimination for a girl in Nepal will begin at birth and continue throughout her life. And although the Constitution guarantees equality for all citizens, and Nepal is a party to the United Nations Convention on the Elimination of All Forms of Discrimination Against Women, in reality women are regarded as second-class citizens.

This sentiment was reflected by the responses of the women interviewed who said they were brought up from their early childhood to be passive and submissive. From childhood, they are socialized to accept the life of a housewife and unpaid worker for any household enterprise. In addition, they are socialized to accept the primary responsibility for reproductive and care-giving work in the family. Marriage is virtually a given certainty, and it frequently occurs at an early stage of their life which means a higher risk of early pregnancy and child delivery related health problems. A lack of adequate health services or the inability

to access those services (for economic or cultural reasons) means that women face numerous risks through life.

Although some improvement can be noted in recent years, there is still a long way to go before equality is ensured. This will require a change in attitudes and behaviour, not just of men but the entire society, women included. An important challenge lies with changing entrenched patriarchal thinking among men, but the mothers and mothers-in-law of today could also contribute substantially to ending the perpetuation of discrimination that they themselves endured growing up. Education is a key starting point, awareness-raising and sensitisation of society as a whole to gender equality issues and the consequences of perpetuating gender blind or gender discriminatory practices is needed, to promote true equality for all members of society: women and men, girls and boys.

CHAPTER 7: CONCLUSIONS AND RECOMMENDATIONS

Altogether this study covered seven sectors/industries. Some of the sectors/industries included in the study are considered relatively modern and more organised in the Nepalese context. These included the garment, carpet and pashmina sectors as well as tea plantations. The agricultural sector, the beedi industry and the domestic service are unorganised sectors, and part of the informal economy.

The sectors/industries covered by this study can also be classified into those that are urban-based (garment, carpet, pashmina and domestic service) and those that are rural-based (agricultural, beedi and tea plantation sectors). The level of poverty, the availability of facilities and services, and prevailing social attitudes within the community were all strongly influenced by location, with obvious important ramifications on the work and working conditions of women and children.

In this concluding chapter, the main findings of each of the preceding chapters are summarized in an attempt to understand the linkages between women's employment, family welfare and child labour. Recommendations to guide future programme initiatives that would improve the life of working women are given at the end.

7.1 Conclusions

7.1.1 *Worker Profile*

- Nearly one-third of the women interviewed had started work before the age of 14 years, which is a contravention of Nepalese law.
- Laws prohibiting child labour seemed to be closely followed by established factories in the organised sector. Although there was no guarantee that these laws were applied fully, labour inspection visits to the latter, provided a level of monitoring to ensure laws were not violated. Overall, child labour in Nepal has decreased in recent years but its existence remains evident in the informal economy.
- Early marriage was also common among the women interviewed, many of whom had married before the age of 20 years. National health experts have recommended that marriage should ideally take place after 20 years to lessen reproductive health risks faced by women. While nationally, the age at first marriage for women is slowly increasing, the age at first marriage for men continues to be later than for women.
- Most of the women covered by this study were migrant workers. Those living in the urban areas were relatively new migrants whereas the majority of migrant workers in the rural areas had migrated more than 10 years ago. In Nepal, rural-rural migration is older than rural-urban migration.
- In the majority of cases, respondents did reside in the same place as their husbands. Where there had been migration, for the purpose of marriage or employment, the family had moved together. Widowed or separated/divorced workers faced economic

difficulties which made them accept low-income and low esteem jobs. This may be a reflection of the social stigma attached to women on their own.

- Most of the women did not have formal education, in fact a large number (particularly those working in the informal economy) could not read or write. In comparison, their husbands had a higher level of education, which is in line with a prevailing cultural discrimination that prioritizes the education of boys over girls. Although there is an upward trend in the number of girls attending school, social attitudes that differentiate between the value of a son and the value of a daughter persist. In this respect, where resources are particularly limited, as in the case of rural areas, boys will continue to surpass girls when it comes to gaining an education.

7.1.2 Work and Work Environment

- Except for the garment factories and tea plantations, women generally worked in relatively small enterprises or from home. Their physical working space was often in a poor condition; usually they worked in temporary sheds, and employers did not pay much attention to occupational hazards e.g. wool dust for carpet workers. While overall, the garment and pashmina factories offered better working conditions for employees, other aspects of their employment situation were compromised.
- There was no job security for the majority of women interviewed. The trend of remunerating workers on a piece rate basis meant that they were ineligible for any additional benefits that a regular employee would be entitled to under the Labour Act. In general, no written employment contract existed. Agreements between employers and employees were usually verbal. Across all the sectors, women's membership of trade unions or any other collective group was very low.
- In the agricultural sector, the women were daily wage workers, while in the domestic service, the women were usually paid a monthly salary, in addition to receiving meals and clothing. In some cases, employers also paid for education if the domestic was in fact a child and had been allowed to go to school. Usually medical expenses for minor illnesses were also covered by the employers of domestics.
- Working hours were not generally fixed as remuneration was on a piece-rate basis. Nonetheless, across the sectors, women reported working for relatively long hours. Domestics for example, worked extremely long hours, due to the fact that they stayed with the employing family.
- Verbal abuse by an employer or supervisor was the general form of harassment reported by the women workers. The experience of sexual harassment seemed to be relatively low.
- The average wage among the workers was in fact, lower than the minimum wage set by the Department of Labour and Employment. Wage rates in the informal economy were particularly low. Wages paid in the various sectors are provided below:

<u>Workers</u>	<u>Average Income of the Workers (Rs.)</u>
Garment	2,011/month
Carpet	1,796/month
Pashmina	1,675/month
Agriculture	53/day
Tea Plantation	386/week
Beedi	671/month
Domestic	964/month

7.1.3 Household Dynamics

- The women generally lived in nuclear families of four to six persons on average. The practice of family planning was quite common, particularly among women in the urban areas and those working in organized sectors, such as the tea plantations. Awareness and the availability of family planning services could be deduced to be two major reasons for this trend.
- The education level of older household members was generally low with some improvement noted among children of current school-going age. The discrimination in education against girls still persists, especially among informal economy and rural-based workers where resources are scarce. Even with an improvement in current school-going trends, very few children, particularly girls continued schooling beyond primary level.
- The proportion of households living in absolute poverty was low among organized sector workers but quite high among informal economy workers in the rural and urban areas (domestic worker, agriculture and beedi). As poverty is mainly a rural phenomenon in Nepal, the situation of agricultural workers was the worst.
- The ownership of fixed assets such as land and property in the village of origin was very common but the quality of housing was usually poor, and the size of land was quite small.
- Food was the highest priority expenditure for all the women and clothing was another priority expenditure. Education costs were seen as an important expenditure, especially for those women whose children attended private schools. However, on the whole, education was not a priority expenditure for the majority of women workers who sent their children to free public schools. These findings suggest that women were on the whole, making important economic contributions to household income, and sharing in the decisions about how that income was spent.
- Respondents in the rural areas tended to have higher debts, usually loaned by friends and relatives. Private moneylenders were also a significant source of credit but they charged the highest interest rate. There was relatively little interaction with financial institutions because the size of the loan required by rural workers was too small to be covered by the latter and urban workers could not meet the collateral requirement for loans.

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- Across the sectors, women had a double or triple workload compared to men. As they had the primary responsibility for household work, and for the care of the elderly and the young, women combined these responsibilities with any economic activity they were engaged in. Daughters over 11 years of age tended to share a significant part of household work with their mothers, combining this responsibility with attending class - if they were still going to school.

7.1.4 Attitudes Towards Children

- The main reason why women workers, both in rural and urban areas, wanted to have children was to ensure they had support in their old age. This was not surprising, as there is no social security system in Nepal. Another significant reason had to do with a continuation of the family line which explained why parents generally had a preference for sons.
- Living costs were cited as the biggest burden of raising children, particularly for women workers with lower earnings (domestic, agricultural and beedi workers). Education costs were the biggest burden for workers living in the urban areas, as they sent their children to private school.
- The majority of respondents felt that both boys and girls should be in school up to the age of 17 years but over one-fourth of the poorer groups of workers (rural-based and domestics) indicated that children should start working after the age of 14 years in order to contribute to the household income. There was unanimity among all the women workers that boys and girls up to the age of 14 years should be in school rather than work.
- Educational aspirations were generally higher for sons than for daughters as women workers across the sectors preferred higher paying and more secure jobs for their children. While secondary education was the lowest level that respondents indicated was ideal for their sons and daughters, many workers aspired for the higher level of tertiary education for their children. Only among domestics and beedi workers was the aspiration lower; which again has to do with the family's level of poverty.
- While a lack of resources was the main reason for not sending children to school, the survey revealed that children also had a lack of interest in school. These findings prove further that the quality of education in public schools is poor and that children – both boys and girls – may have no interest in attending.
- From the work carried out by ILO/IPEC it is clear that although the incidence of child labour has decreased in recent years, it remains in existence across most sectors in the country. The incidence of child labour among the families of women workers interviewed was relatively low, and it mainly existed in families considered part of the working poor: domestics, agricultural and beedi workers. The survey was able to determine that children tended to work similar jobs as their mothers (e.g. in the case of domestics) or in small enterprises (e.g. in the carpet industry).
- Older children tended to work in the organized sector and their average monthly earnings were higher than those children working in the informal economy.

Children's earnings constituted a significant proportion of their household's income, without which families would be living in absolute poverty.

- While the majority of the women interviewed were themselves married before the age of 20 years, many thought that the ideal marriage age for their sons was between the ages of 22 and 30 years while for daughters, between 18 and 24 years. Among rural and domestic workers however, a significant proportion of workers still thought their daughters should get married between 15 and 17 years. Awareness-raising on the health risks of early marriage and early pregnancy could go far in changing social attitudes among these groups.

7.1.5 Key Conclusions

Mothers in Nepal have the primary responsibility for looking after children, and their work in the home and outside the home is organized around this responsibility. Playgroups and kindergartens are not a widely accepted alternative and most families either rely on the extended family network or on the assistance of the eldest daughter of the family in the sharing of this responsibility. The practice of taking young children to work is however common, particularly in the rural areas. In this respect, the working life of a mother has an important impact on her family – particularly her children – not just from an economic perspective but from a social and health perspective as well.

A mother working in poor, unregulated conditions exposes her children to the same health risks that she must endure, and many of the respondents said that their children did not normally have regular health check-ups. Similarly, a mother not necessarily empowered by the work that she does, is not likely to empower her sons and daughters to challenge social norms that are inherently discriminatory. A mother working under exploitative conditions is more likely to have her children working under the same conditions in order to survive. But where the employment of women is sufficiently rewarding – for example in the organized sectors of the formal economy, the overall status of children is significantly better off, to the extent that they attend private schools, receive adequate medical attention and are not constrained by prospects of early marriage. Most importantly, gender discriminatory practices seem to lessen the higher the income level of the household is and the better educated the mother is – for opportunities are then extended equally to sons and daughters.

Although the survey results did not directly shed light on whose employment (women's or men's) had the greatest impact on reducing child labour, in focus group discussions the women revealed that their employment was more effective because they tended to act more responsibly, by re-investing what they earned in the home rather than on activities outside the home. By further increasing the income of the family, the need for children to work was reduced. By making an economic contribution, they were able to play a greater decision-making role on family matters. And by being employed their awareness was usually strengthened so that they were more informed about how to act in the best interests of their children.

7.2 Recommendations

Against the background of the key conclusions, the following recommendations are made:

7.2.1 Increase employment opportunities for women in the ‘modern’, organized sectors of the formal economy by:

- Conducting an appraisal of skills needed in the labour market, adapting existing training programmes and strengthening the capacity of existing institutions to offer skills that match labour market needs,
- Providing relevant skills training to women to improve their chances of accessing quality jobs on the labour market,
- Expanding partnerships between employers/business associations and training institutions to match trainees with existing jobs, and ensure training is kept relevant for job needs.
- Improving the macro-economic environment to promote entrepreneurship by:
 - providing incentives to entrepreneurs to establish new enterprises in the formal economy,
 - providing support and incentives to existing enterprises in the informal economy to formalize their businesses,
 - identify ways to support existing formal businesses to continue operating,
 - reviewing access to credit facilities, interest rates and fiscal measures so that Nepalese enterprises can compete favourably on the global market.

Nepalese industries including the garment, carpet and pashmina manufacturers virtually collapsed in the period immediately following the completion of the field survey. Exports from these sectors decreased by 77% and many enterprises closed down, which in turn meant many workers in these industries lost their jobs. His Majesty's Government, in partnership with international organizations, including the ILO, could spearhead innovative approaches to respond to the current economic crisis.

7.2.2 The coverage of labour laws should be expanded and enforcement should be improved

- Labour laws in Nepal presently only apply to the bigger industries of the formal economy; however, enforcement of the law is limited and constrained by a weak labour inspectorate within the district labour offices. For example, employers circumvent the law by employing women on a piece-rate basis and without any formal contract for extended periods of time. Thus, they do not receive the benefits they are entitled to by law. The incidence of child labour also continues, in spite of a number of efforts nationally to eradicate the trend. Having laws that also covered informal economy enterprises and stronger monitoring to ensure workers' rights are respected would go a long way towards improving the situation for women workers and protecting children from exploitative work.

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- Greater awareness about the salient features of existing labour laws should also be created through a wider dissemination of the existing provisions of law.
 - Workers, particularly women, also need to be organized so that they are able to access the rights guaranteed to them by law. At present very few workers are organized and many are unsure of the relevance of trade union activity to their work situation. Trade unions need to strengthen their capacity to reach and organize women workers.

7.2.3 Organize literacy programmes for women workers

Education is one of the most effective ways of empowering women. However, more than 80% of the women interviewed were still illiterate. Illiteracy among rural and domestic workers was high. Therefore, adult literacy programmes for women workers could enable them to be more informed and thus take more part in the decision-making that affects their lives and the lives of their children.

Literacy programmes should ideally be built in to every future programme that targets women workers. To make it easier for women workers to participate in literacy programmes, classes should ideally be run at hours and locations convenient for them.

7.2.4 Prioritize future programmes on women working in low-paid, low-esteem sectors

The findings of this study clearly showed that the conditions of women workers in low paying and low esteem sectors are poor (domestic work, agricultural wage work and beedi-making). The incidence of poverty was higher among these groups and their children were also more likely to end up working in the same type of exploitative conditions to survive. Components of future support could include:

- A literacy programme for children older than 14 years and enrolment in school for younger children¹⁴. This component could link up with the larger ILO-IPEC programme that looks at providing alternatives to child labour. In Nepal, public schools are free and children working are therefore doing so to help contribute to the family income, rather than working because parents cannot afford school fees. IPEC's initiatives include finding ways to improve the teaching environment and the relevance of the curriculum so that children would enjoy going to school.
- Finding appropriate income generating alternatives for families dependent on child labour; providing access to cheap credit; strengthening the earning capacity of working mothers or training them in new skills from which they could generate an income would also be necessary. For example, small-scale agricultural activities e.g. vegetable growing, poultry or goat raising, could be promoted among rural workers as many of them have small pieces of land.

¹⁴ Nepal currently does not have any compulsory education level but is seeking universal education for children up to 10 years by 2015.

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- Group formation for the women would be vital to strengthen their chances of success in income-generation but more importantly, group formation would lead the women to empowerment by being a support mechanism for the individual to rely on.

Future programmes should ideally start small, in two or three districts at the beginning so that lessons can be learnt about what works and what does not work in a particular context. Successful experiences could then be replicated in the future.

7.2.5 Involve locally elected bodies in future programmes supporting women workers

In accordance with a national decentralization policy, there are elected bodies in the districts, cities and villages of Nepal. So far, they have given little attention to improving the lot of workers in their areas and the situation of women workers in particular. In the near future, they will have an increasing role and the authority to manage the affairs of their area. They will also have greater control over public resources. In this respect, their awareness of issues pertaining to the situation of women workers and the existence of child labour needs to be raised. It is imperative that they be mobilized from the very beginning to join the partnership that will improve the lives of women workers and protect girls and boys from exploitative work in favour of a full education.

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