

## Chapter 6

### Access and Control of Resources

Women and men differ in responsibilities in agricultural production. The concept of gender empowerment can be seen through access and control of productive resources and decision rights. Both men and women farmers lack access to adequate productive resources. However, women's access and control of critical productive resources and decision making rights are more limited by various socio-economic factors. Both access to and control over resources such as land, credit, agricultural inputs, training and extension services must therefore be seen within a broad gender and socio-economic context. Within a community, there can be different situation of access and control of the productive resources.

In the first section of this chapter, a brief review of the existing laws related to women's property right and national agricultural policies related to their access to the productive resources are done. The next section of this chapter, presents the PRA findings mainly dealing with the causes of lack of control over and access to productive resources such as land, capital, and extension services. Finally, this chapter broadly discusses the results of the field survey, on access to and control over productive resources. The findings of men's and women's involvement in making decision on agricultural production and household activities are also described in details.

#### 6.1 Review of existing rights and policies related to women

This section composes of the laws related to the property rights of women and broad national agricultural policy on land reform, agricultural credit, and agricultural extension. The information in this section gathered from the different published sources.

### 6.1.1 Property right and women

There were no clear provisions regarding Nepalese women and property rights until 1975. In the same year, the *Muluki Ain* (Civil Code) was amended and a clause on women's inheritance property rights was included. According to Pradhan, (2002) the clause states that if a woman remains unmarried up to 35 years of age, she would have a right to inherit property. However, the amendment limits itself as it continues "if she gets marriage after having property, that property should be returned back to the brothers by deducting the marriage cost." The law establishes a wife's equal right to her husband's property after she reaches 35 years of age or has been married for 15 years.

The Constitution of the Kingdom of Nepal, 1990, guarantees "right to equality" to all the citizens as a fundamental right. It states that the State shall not discriminate amongst citizens on grounds of race, caste, and sex. Furthermore, in 1991, the government ratified the UN Convention on the Elimination of All Forms of Discrimination against Women. The *Muluki Ain* (civil Code) Eleventh Amendment has ratified and stipulates following rights to women (Pandey, 2002 and LACC, 2002).

- Equal rights on ancestral property by birth for daughters. The law accepts the concept that daughters and sons are equally entitled to inheritance rights to ancestral property by birth. However, the law still retains that the daughter should return the remaining property after her marriage.
- Full inheritance rights to widow. It has removed the earlier provision that a widow could claim her share of property only after attaining the age of 30 and living separately. The new law provisions that she can claim and take her share as and when she requires. A widow is entitled to use her share of her property as she wishes, even if she gets remarried.
- Wife's rights to husband's property. The law removes the condition that a woman must attain the age of 35 years and complete 15 years of marriage to claim her share from her husband's property. She has the right to husband's property immediately after marriage.

- Property rights of divorced women. The law has provided that the property must be partitioned between husband and wife at the time of divorce. She need not return her property to the divorced husband, if she gets remarried with other man. But such wife, in case she dies, she does not have any child, should return her property to her divorced husband's child or to her divorced husband.
- Daughter's Maintenance Rights. The law grants the daughter, the right to food, appropriate education and health, if she is denied of such facilities.

### **6.1.2 Land reform policy and women**

In respect of land ownership and its utilization, women lagged far behind the men. Of total households, merely 10.83 percent women have ownership over land with houses, while in the case of agriculture land the women ownership is hardly 4.4 percent. Regarding with the land holding, as high as 81 percent women own less than one hector of land. Any land reform policies have not clearly spoken about women. However, the Ninth and Tenth Plan stated that participation of women will be increased on the basis of equality principle in the distribution of productive resources and development activities. These plans further emphasized that it is necessary to effectively enforce law related to women's property rights to increase women's agriculture land ownership and gradually necessary steps will be taken in this direction.

### **6.1.3 Agricultural credit policy and women**

Even though, women's role in development has realized since sixth plan, the credit policy for women has not clearly spelt out yet. Before the Eighth Plan, special socio-economic programs for women farmer's groups were launched as a model in each development region in which necessary capital was provided as credit. Under this program, an interest subsidy was given for a loan up to NRs.2500. The Eighth, Ninth and current Tenth Plan committed to extend the credit service to women with following programs.

- The credit from rural development banks have been made available to the deprived women.
- Productive Credit to Rural Women (PCRW) and Micro Credit Program for Women (MCPW) have been carried out.

#### **6.1.4 Agricultural extension policy and women**

##### **Women farmer development policy before eighth plan**

Women development activities in Nepal started only after the United Nations (UN) declared the 1975-85 as the decade for women. In the fifth plan period (1975-80), Women Service Coordinating Committee was established and during this plan period for the first time women development program on agriculture, included in the national program. The sixth plan (1980-85) stated the need to integrate women in development planning. Women's participation in development was aimed to be increased through additional programs in agriculture and other sectors. The seventh plan (1985-90) adopted the objectives to activate the women for greater participation in all aspects of women's development, raise social and economic status to attain their all-round development, and utilize women's knowledge and skill and develop them in to capable and productive citizens to make them self reliant. The plan adopted the policy of fixing quota to enhance women's participation in agricultural activities and stated that there should be at least 10 percent women participation in all agricultural training programs. In 1991, ministry of Agriculture developed and published the "Agricultural Development policy outline and Immediate Priorities". Realizing the socio-economical backwardness of rural women and their roles in the national development, a separate socio-economic development program for women was included to enhance their skill, capacity and ability.

### **Women farmer development policy in Eighth Plan (1992-97)**

The Eighth, five year plan also accorded the top priority for the roles of women in national development and stated its firm commitment towards their development through following statements.

- Until women, who constitute half of the entire population are involved in the task of the nation building, the economic development of the country is not possible so that government had showed its firm commitment to enhance women's meaningful participation in the development process. In order to foster such participation, Eighth plan adopted sectoral policy for women with institutional arrangements.
- Agricultural programs were designed to enhance the participation of women. Policies were also embraced to raise the employment opportunities for women.
- Credit, technical, entrepreneurship training, and market services were extended to increase the involvement of women in traditional and non-traditional areas.
- To promote the meaningful participation of women in development program, the Eighth Plan committed to establish suitable organizational structure for coordination and monitoring. The Women Farmer Development Division (WFDD) in Ministry of Agriculture was established in 1992.

In consultation with WFDD, National Planning Commission (NPC) prepared detailed sub-sectoral policies for the first time and quotas for women in several agricultural extension programs were fixed. At the end of plan period, the Eighth plan envisaged to fulfill the following targets of women participation in agricultural extension programs.

- In extension programs of food crops, 30 percent, vegetable, 35 percent and fruit, 30 percent women's participation.
- In cash crops like tea extension programs 20 percent, sericulture 45 percent and apiculture 50 percent women's participation.
- Large and small animal production extension programs 30 and 50 percent participation, respectively.



- Composting and green manuring extension program 45 percent participation.
- Training programs 35 percent and women farmer group formation 30 percent.

### **Women farmer development policy in Ninth Plan (1998-2002)**

The Ninth Plan also realized the women's role in the development process and accorded the top priority for their development. The Ninth Plan stated to launch the women farmer development program with the long-term vision to create an environment for the equal participation of men and women in the family decision making process regarding agricultural development. The Ninth Plan had adopted the following policies as the basis for planning women farmer development program.

- Increase women's participation in the mainstream of production and post harvest activities of various sub-sectoral agricultural programs.
- Increase women's access to agricultural training, improved technology, technical services, inputs, credits etc.
- Establishment of coordination between the women development programs of various sectors.

At the end plan period, the Ninth plan envisaged to fulfill the following targets of women participation in agricultural extension programs.

- In all agricultural development programs group formation, in the production and post harvest activities of crops horticulture, livestock, fisheries, apiculture, sericulture etc., the targets of women involvement were 35 percent.
- Whatever possible, agricultural training program was implemented through targeting rural women and in any agricultural training at least one-third of the participant should be women.
- It was emphasized to form women farmer's mixed group and women farmer's special group.
- In order to strengthen the poverty alleviation program, marginal women farmer's groups were formed and location specific income generating programs were formulated and implemented.

### **Women farmer development policy in Agricultural Perspective Plan (APP)**

Agricultural Perspective Plan (APP) is the long term vision of the agricultural development in Nepal. APP (1995-2015) has been formulated with the view to achieve sustainable development of agricultural sector and rural economy of Nepal. Agriculture acts as an engine of economic growth, the APP is a comprehensive plan for the overall economic development of the country.

Agricultural Perspective Plan (APP) has realized that women are the key actors of the production process, which is directly linked with environment and development programs. The plan should be properly address gender issues in agriculture. APP clearly pointed that the accelerated agricultural growth is aimed to contribute for eliminating poverty, enhancing the natural environment and improving the condition of women. APP has spelt out its concern on gender issues in every chapter separately; however there are no methodological procedures to incorporate such issues. APP has specified gender issues as follows.

- APP's most important contribution to increase the earnings for women is its emphasis on the high growth dairy production. It is assumed that rapid growths in high value crops will be important source of women's income.
- The key measures specified in APP are research, extension and credit, for ensuring women's participation in agricultural development. Thus the plan emphasizes the need for women' participation in every aspect of agricultural extension which help them to bring in the mainstream of agricultural development.

Unlike commodity programs, APP has not specified any target for women farmer development quantitatively. The development targets on overall poverty alleviation should be related with the women farmer development as well. APP has expected that the present level of poverty, unemployment, and under employment will decline to 14, 3 and 10 percent respectively by the year 2015. Having these targets achieved, it is expected that women condition will be improved through their ensured participation in the critical institutions of increased production.

## **6.2 Factors that hinder women's access and control of resources**

Inequalities in access to resources, including household income, and decision making faced by women, have important implications for development. These inequalities reduce the participation of women in economic production and thus reduce their contribution to development. Women generally spend their share of income more than that of men to directly benefit other family members.

Women's participation in various economic activities is limited by a number of factors. Firstly, they are overwork and have to perform many economic tasks combined with household chores. Women's formal economic participation is also limited because they have less opportunities for skill oriented education and trainings. Moreover, women have restricted access to land, credit, information and other means of production ownership rights. In this section, different socio-economic factors that hinder the women's access and control of land, credit, household income, agricultural extension services and decision rights in agricultural production and household activities are discussed. The information used in this section was derived from the PRA.

### **6.2.1 Access and Control of Land**

Land is recognized as a primary source of wealth, social status, and power. It is the basis for shelter, food, and economic activities. Thus, development heavily depends on both access and control to land. There is a strong correlation between decision-making powers and the quantity and quality of land holding. During PRA discussion, most of the women described that women's access and control over land property will have greater positive impact on the household in terms of food security, household income and family welfare.

Access to land and property in Nepalese society, is derived through marriage relationship. A married woman has no right in her parental property. She gets an equal share in the husband's property together. Women have access to but not adequate



control over land. Customary practices and traditional social values contribute to inequality and discrimination between women and men in land ownership. Patriarchal attitudes and norms offer the main obstacles for the advancement of women. Land ownership in most cases is inherited by sons. Majority of the population is still exposed to such values because of lack of access to modern education. Nepalese social structure and Hindu religion do not allow giving equal property rights for men and women. The Eleventh Amendment of the *Muluki Ain* (Civil Code) has been able to provide some rights to women. But the law still contains weakness in describing the property rights of women. The law recognizes daughter as a heir equally as the son, however, daughter should return her share after her marriage.

Again, there are many challenges in the implementation of these rights. Until and unless women and men in society are aware of these legal provisions, it is impossible to bring any remarkable change in women's access and control of land property. As pointed by the PRA discussion, another factor related for this, is the lack of women's awareness about their rights, as they are illiterate and due to the lack of awareness most of the women are under-informed with their rights.

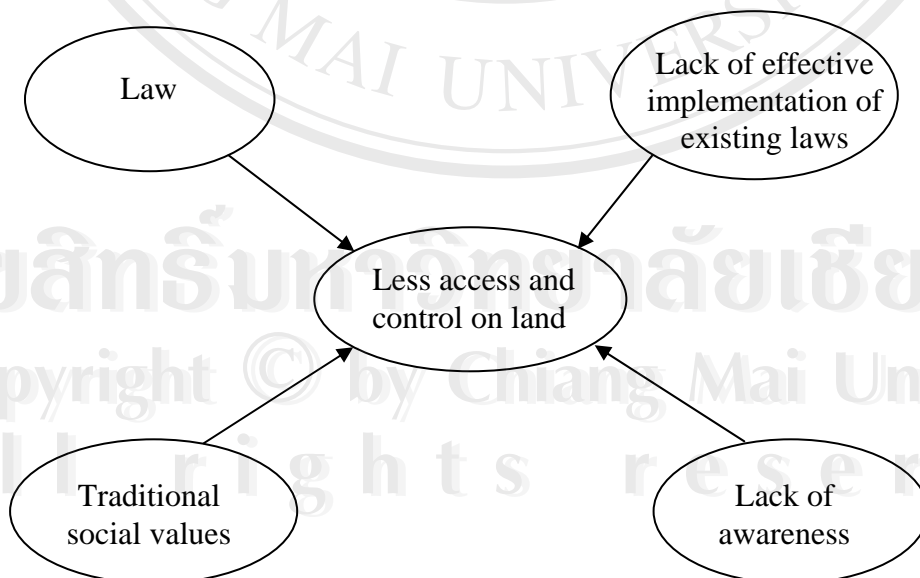


Figure 6.1: Factors that affect women's access on land.

Source: PRA, 2004

In PRA discussion participants reported that disparities in relation to unequal treatments by the law in property right on women affect their life in various aspects which hinders their overall self-development as well as their capability in family, community and national development. The lack of equal inheritance right to women has disabled them in various fields. Discrimination in property rights increases women's economic dependency and due to economic dependency women have to face problems like domestic violence, psychological domination, and no decision making power in the family. Further more, without property right, women do not have independent identity. The PRA discussion further pointed out that as women do not have any property, they face discrimination right from childhood in matters of nutrition, health, education and distribution of family resources.

### **6.2.2 Access and Control on Credit**

The participants of the PRA reported that the cash shortage as an impediment to use of improved seed, fertilizer and other inputs. Moreover, if the women farmers lack capital to afford recommended inputs required for agricultural production, they will have less interest in extension. Poor rural women are the important contributors of household economy as they can earn income by growing vegetables and other cash crops, by keeping small animals like goat, pig, chicken and duck. The women during PRA reported that their efforts to initiate or expand such income-generating activities are constrained by their limited access to credit.

Since, women of the district have little or no access and control to the land property. Therefore, women's access to credit is limited because formal credit institutions require some property for collateral and women are deprived from institutional credit. When asked most of the women, pointed out that their access to institutional credit was also restricted by their confinement to household because they are responsible for almost all the household works. The important restriction for limited access of institutional credit for rural women was their lower level of awareness and educational attainment. Most of the women are illiterate so that they

lack information and awareness about the credit. Due to the illiteracy and ignorance, women are not able to get the loan from the financial institutions.

During PRA, the participants pointed out that lending procedure of the financial institution was tedious and not suitable for the rural women. Mostly, people borrow loan from Agricultural Development Bank, which have lengthy and time consuming lending procedure so that it takes many days to issue a single installment of loan. It needs several visits and women usually lack of time and therefore unable to get loan. Additionally, almost all the loan providing institutions are located in the district headquarters or other urban areas. Distance to bank was a significant determinant that inhibits the credit services to rural women. In such cases, it was difficult for them to visit several times to the credit institutions. In rural areas, the public transportation facilities are limited or almost non-existent this adds to difficulty dealing with access of credit of rural women.

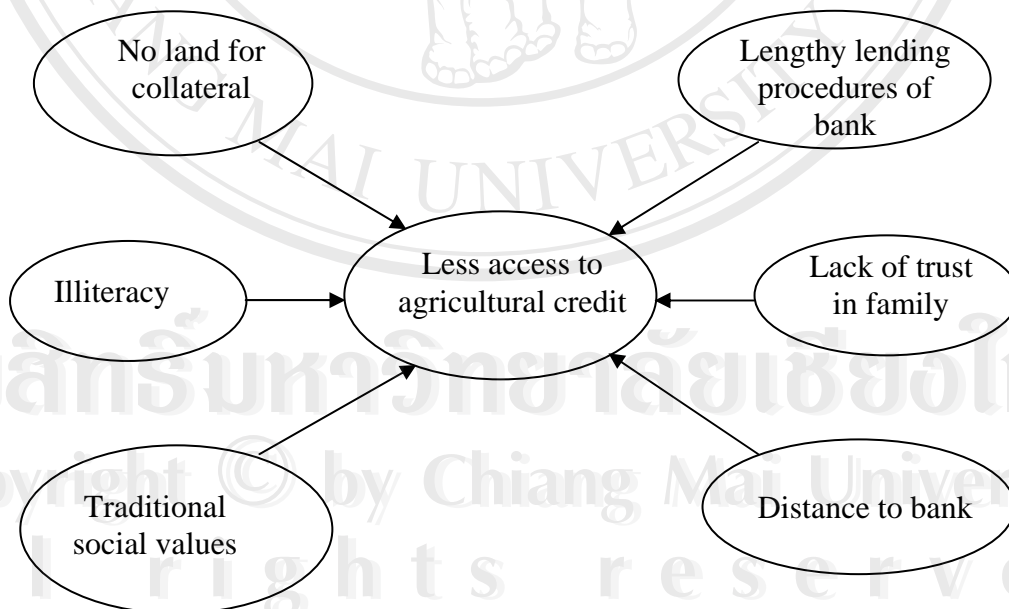


Figure 6.2: Factors that affect women's access on agricultural credit

Source: PRA, 2004

Traditional social norms and values are the key hindrances that limit women's mobility outside the periphery of house. The social norms and traditions restrict women's ability to travel alone inhibit her access to financial services in the rural areas. The mobility of women is also restricted by their nature of work and domestic responsibilities. Most of the households are male headed and the male heads always hold superior position in term of all decision making and women always feel themselves as underprivileged member of the family. In addition, the family usually does not believe that women have the ability to handle the situation. Therefore, women are unable to decide to use capital and borrow it from the outside.

### **6.2.3 Household income**

Women's Environment and Development Organization (WEDO) (2001) reported that inequalities in access to resources, including independent income, faced by women in many parts of the world have important implications for development. These inequalities reduce the participation of women in economic production and thus reduce their contribution to development. In addition, gender inequalities hamper human capital formation of future generations. A number of studies have shown that women have greater propensity than men to spend their income in ways that directly benefit other family members, especially children.

Women are lacking access to household income or they have inadequate access as compared to men. The majority of poor rural women are working as unskilled agricultural laborer. The concentration of women in low-paid, unskilled jobs is due to their lower level of literacy and lower access to skill oriented education and trainings. Women's access to high cash generating jobs and thereby access to household income is therefore, restricted by their limited access to education and skill.

Women have unequal access to property rights that causing them to have less access to the family incomes. During PRA, women participants pointed out that lack of access and control of land affects their level of farm income directly. When they cannot decide to use of land to grow the crops as in their requirements and choices,

they can not earn income as much as they expected. They have no control over the land property, which, is a limiting factor to get credit. Due to the lack of capital in the production, they are not able to use the improved technology to enhance the production, so that the income of women is affected. Female are generally getting lower wage as compared to the men for the same nature of work. Women agricultural workers often lack legal recourse to ensure minimum living wages or to prohibit discrimination in gender biased wage rates. This lowers the income level of women, which directly affects their welfare. Traditional social beliefs are the major factors that restrict women's access to income. In most cases, those superstitions directly restrict the women's mobility out side the household, and restrict their access to the information and resources needed for economic progress. In addition, there is a lack of trust; family does not believe that women actually can successfully handle the situation. Traditionally women's role in household decision-making processes are limited and in most cases their needs, interests and constraints are not reflected so that they cannot make decisions themselves to use the household income for family welfare.

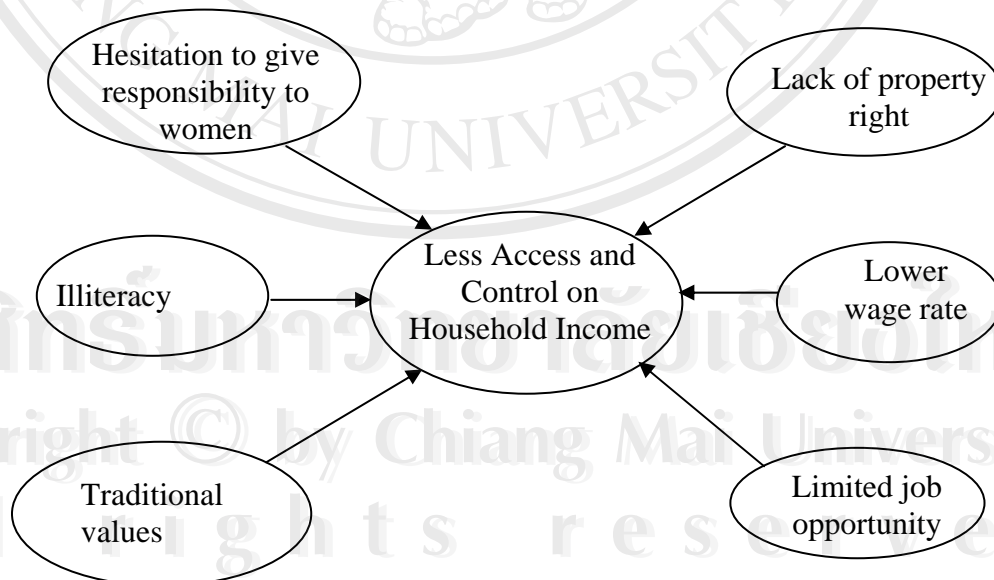


Figure 6.3: Factors that affect women's access on household income

Source: PRA, 2004



#### 6.2.4 Agricultural Extension

Although, women play a major role in agricultural production in the district, agricultural information is not effectively reaching and benefiting these key contributors of production. Of the total economically active female population, more women are engaged in agriculture. Women contribute significantly higher percentage of total agricultural labor than men. Agricultural extension promotes agricultural development by providing farmers with information, training and other extension support on a continuous basis on improved production technologies. Swiss Agency for Development and Cooperation (SDC) (1995) pointed that women farmers often have no elementary schooling and agricultural extension is one of their most important external sources of information. Therefore, when properly understood and applied, agricultural extension is a means of enhancing the role of women, improving food security and fighting poverty.

Many social, economic and institutional factors are responsible for the limited access of women in the agricultural extension program. As indicated in the previous chapter and during PRA, it was proved that women's work in the district are over loaded, because beside the household work and childcare they have to work in the field, collect fodder, and feed the animals. Therefore, women hardly have spare time to participate in the agricultural extension programs. Literacy and access to basic education are the key factor for taking advantage of agricultural extension programs. In the district most of the rural women are illiterate and their access to agricultural extension and their ability to understand and the use of technical information are affected by lack of basic education. In PRA discussion, most of the participants reported that girls begin to help family at an early age with the household chores that burden their mothers and these responsibilities increase as they grow, resulting in lower participation of girls in education. Poverty is another factor that restricts women to participate in the extension programs. It is known that women's work is crucial for the survival and food security of poor households. Women from poor households engage in a variety of livelihood earnings and income-generating activities, so that hardly they take parts in extension services provided by different institutions. During

PRA, almost all women described that when training opportunities arise, male members of the family interfere and these opportunities are taken by men. When it was asked to male participants of PRA they also agreed that the male members of family take part in all extension programs which were carried out by the District Agricultural Development Office. Women only can participate in extension programs which are especially focussed for women. Men take advantages of all extension programs but the skills and knowledge gained from those trainings were not often shared to the female members of the family which were especially important for them. There is a lack of effectiveness in implementing policies and programs related with transfer of technology to women. Most of the agricultural extension programs do not reflect the needs and interests and problems of women farmers. The inadequate and ineffective extension programs are important impediment for effective participation of women in the extension programs. Actually, different economic classes have different resource base and they need different information regarding agricultural production. Like wise, men and women differ in their needs of agricultural technologies. The extension programs in the district are too general; they can not reflect the interests, needs and problems of specific groups of women. Most of the extension programs are carried out when women have less time or no time to participate in the extension programs. Agricultural research programs have rarely taken into account rural women's knowledge and opinions of crop varieties and planting systems, care and management of the livestock. When it was asked to the District Agricultural Development Office and District Livestock Development Office, they realized that they lack specific agricultural technologies for rural women. Both DADO and DLDO agreed that they do not have proper link with research to address the problem of women.

The PRA discussion also showed that most extension agents they target men so that women are often neglected during technology dissemination. Traditionally, most extension services have been devoted to farmers who own land and who are willing and able to obtain credit and invest it in inputs and technological innovations. Since women often lack access to land for collateral to obtain credit and therefore, extension services bypass women. The remoteness of the extension offices is another

influential factor that restricts women to involve in extension activities. In most cases, there are no adequate public transportation facilities and women have to walk a longer distant. In such cases, participant of PRA pointed out the need of on the spot and mobile trainings and other extension services, however, such provision are completely lacking in the district.

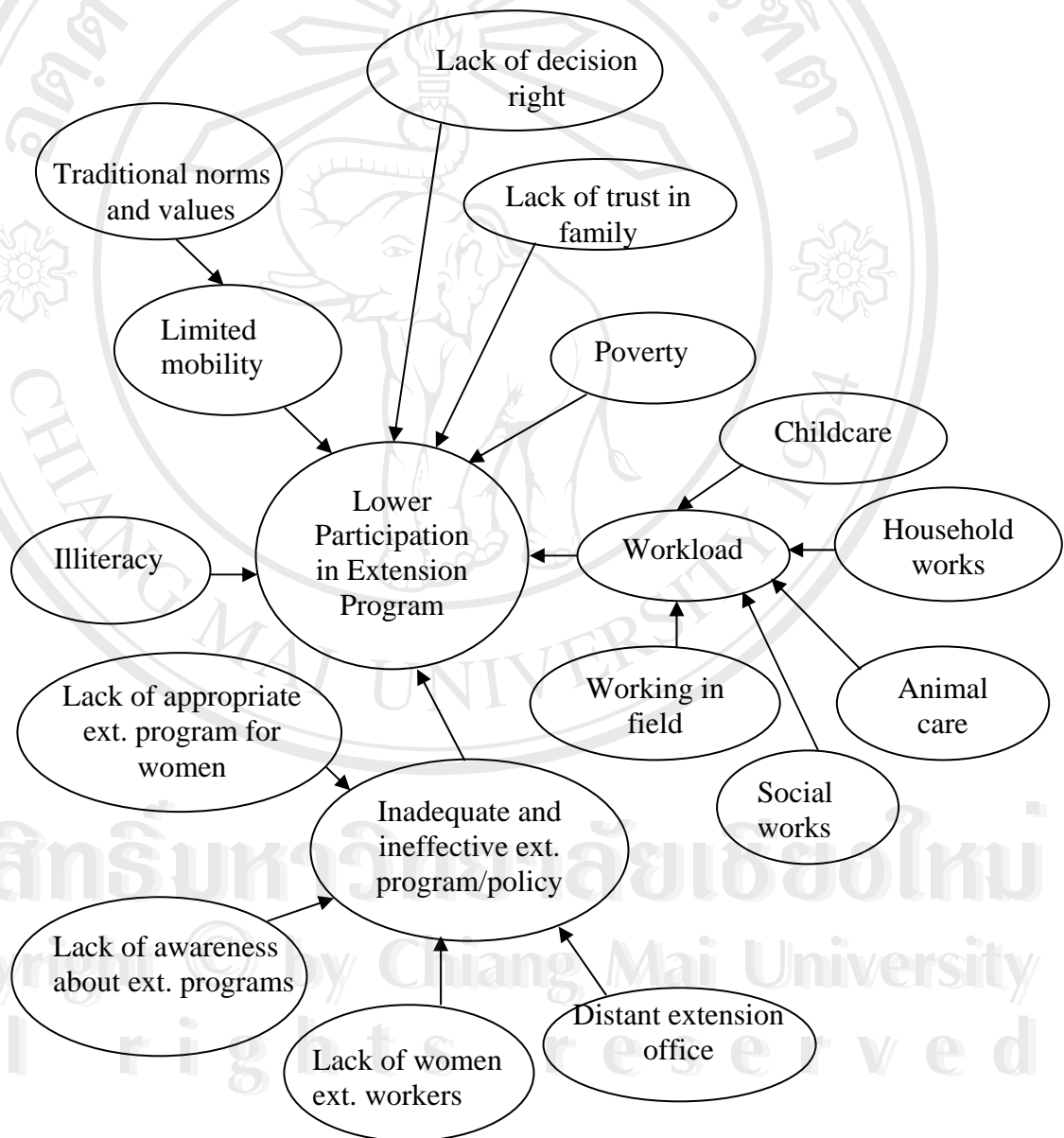


Figure 6.4: Factors that affect women's access on agricultural programs

Source: PRA, 2004

Women in the district are less aware with the extension programs and their importance. This was also an important constraint of lowering participation of women in technology dissemination process. Due to the Hindu customs, women from local community are reluctant to be exposed in the outside activities if it is from the male extension workers. Customs, traditions and attitudes are the major factors that restrict women's access to agricultural extension. In most cases, these factors directly restrict women's mobility outside the household, and restrict their access to the information. These traditional beliefs also affect in the decision of women to take part in the extension programs. Women alone cannot decide to participate in any activities outside the household. The social system accorded higher position for men in the households and women always feel themselves as subordinate so that women are discriminated in extension programs.

### **6.3 Access and control of resources**

#### **6.3.1 Land Holding**

According to the "Toolkit on Gender in Agriculture", (World Bank) (2004) land title and tenure tend to be vested in men, either by legal condition or by socio-cultural norms. Land shortage is common among women. Compared to men, women farm smaller and more dispersed plots and are less likely to hold title, secure tenure, or the same rights to use, improve or dispose of land.

The situation of land distribution among men and women in Jhapa district is similar that of above findings. There was a significant gender disparity in land ownership in the district. Male owned most of the land that is almost 82 percent and female owned only 18 percent of land (Table-6.1). The women of the hill migrated community owned more land than the women of local community. In all economic classes, men owned significantly higher percent of land than women. The study also found that the women of poor economic class hold the greater percentage of land than women of medium and rich economic classes.

The women from rich economic class of local community owned only 4.1 percent of land and, which is the least among all other categories. We can look at the size of land holding among men and women of each economic stratum. The women from poor economic class were in better position than the women of medium and rich economic classes as their holding size were almost half that of men. The proportion men and women's land holding size becomes smaller in higher economic classes. Likewise, women of local community owned smaller land size than women of hill migrated community.

Table 6.1: Land holding by male and female in Jhapa district

Economic categories	Total land holding		Average size of holding	
	Male	Female	Male	Female
	-----ha-----		-----ha/head-----	
<b>Hill migrated community</b>				
Poor	9.2(69.3)	4.15(31.2)	0.61	0.28
Medium	15.5(69.5)	5.5(24.7)	1.55	0.55
Rich	21.3(87.6)	3.0(12.3)	4.26	0.6
Average/ total	46.0(75.5)	12.7(24.5)	2.14	0.48
<b>Local community</b>				
Poor	5.1(66.2)	2.6(33.7)	0.34	0.17
Medium	16.6(84.3)	3.0(15.2)	1.66	0.3
Rich	23.7(95.9)	1(4.1)	4.74	0.2
Average	45.3(82.3)	6.6(17.7)	2.25	0.22
Overall total/ average	91.3(81.8)	19.3(18.2)	1.52	0.32

Source: Survey-2004

Figures in Parenthesis indicate Percentage.

As we observed that the women in the district owned very little land and whatever they owned they do not have control over it. Only 18.5, 25.0, 30.0 and 41.7 percent women respondents reported that they have right to make decision to sell, rent, mortgage and grow crops of their choice, respectively for that land, which are



registered in their name (Figure- 6.5). The crucial aspects of decisions such as selling, renting and mortgaging the land, which determine the actual control on land property, were mostly made by the male members in the family. Women of Jhapa district cannot make independent decision to sell, rent and mortgage the land, which was formally registered in their names. However, with respect to the selection of crop of their choice, both field survey and PRA proved that the situation is little encouraging.

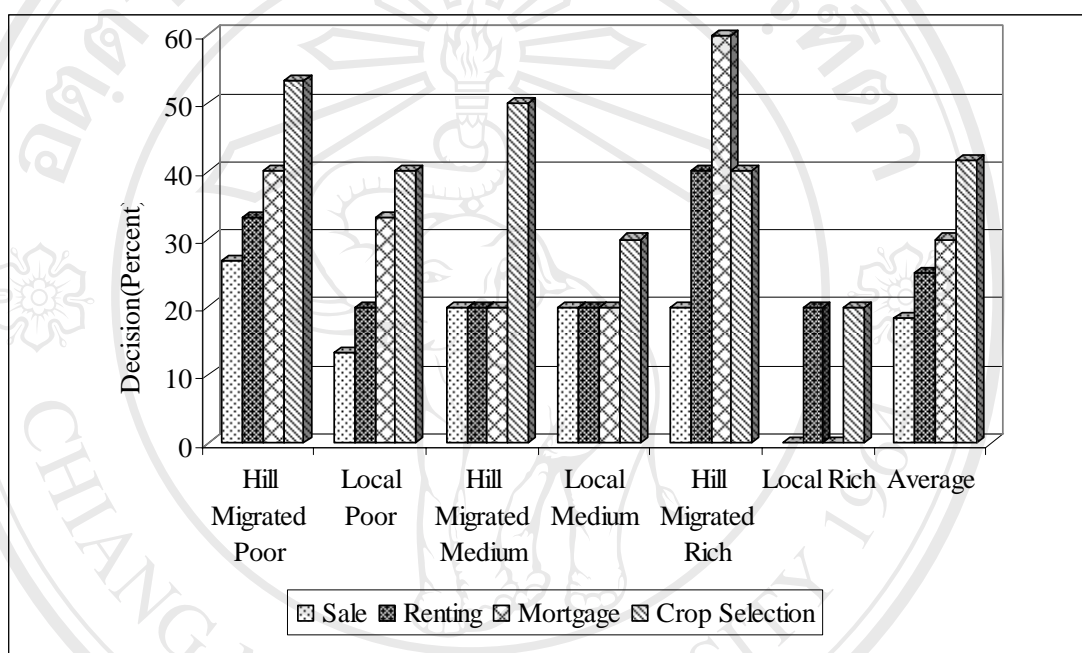


Figure 6.5: Decision making by women on women owned land

Source: Survey-2004.

Women had less opportunity to make decisions with regard to sell, rent, mortgage and select the crops of their choices (Figure-6.5). Among two communities, the hill migrated women were in better position than the women of local community. Within each community, women from poor economic class had the highest and women from the rich economic class the lowest access in decision making to use the land which is registered to their name. Similar pattern of decision making in selling, renting and mortgaging of land was observed between the women of medium economic class but more women from medium economic class of hill migrated community was found engaged than women from medium economic class of local community in selection of crops of their choice. The women respondent from the rich

economic class of local community reported that none of them had right to make decision to sell and mortgage the land, which was registered in their name. Among all economic classes, the least percentage of women of rich economic class of local community found to involve in making decision of renting and selecting crops in their land.

### 6.3.2 Agricultural Credit

Institutional credit needs collateral and land is only the basis for collateral. Most of the women in the district they owned no or little land and those who own the land can not decide independently to mortgage the land for getting the loan. As FAO, (2002) pointed that in many countries only 10 percent of credit allowances are extended to women, mainly because national legislation and customary law do not allow them to share land property rights along with their husbands or because female heads of household are excluded from land entitlement schemes and consequently cannot provide the collateral required by lending institutions.

Agricultural credit is generally more favorable to men than women in the Jhapa district. This may result gender inequality in access and control of productive resources, which ultimately, affects the income earning patterns, family livelihood and investment and spending decisions.

Table 6.2: Agricultural Credit taken by men and women in Jhapa district.

Loan Disbursement by Amount in Million NRs.				Loan Disbursement by Number			
Male	Loan Size	Female	Loan Size	Total	Male	Female	Total
348.085	36858.0	34.038	19952.0	382.123	9444	1706	11150
(91.1)		(8.9)			(84.7)	(15.3)	

Source: Agricultural Development Bank, Regional Office, Birtamod, 2002.

Figures in Parenthesis indicate Percentage.

In Jhapa district, women get negligible amount of agricultural credit from the formal sources. Total agricultural loan disbursement in the district was 382 million (Table-6.2). Most of the credit was received by the men (91 percent) and the women received only 9 percent. The situation was little encouraging if we see it as number of women that received the credit. By number, 15 percent women were able to get the agricultural credit. There was remarkable difference between male and female in average size of disbursement that they were getting from formal credit institution.

Table 6.3: Decision making by men and women to take loan and use of capital in agricultural production in Jhapa district.

Economic strata	Decision to take loan			Decision to use capital		
	Male	Female	Both	Male	Female	Both
	----- Percent -----					
Hill migrated communities						
Poor	40	6.7	53.3	46.7	20	33.3
Medium	70	10	20	60	20	20
Rich	40	0	60	40	0	60
	50.0	5.6	44.4	48.9	13.3	37.8
Local community						
Poor	53.3	0	46.7	66.7	13.3	20
Medium	80	10	10	70	10	20
Rich	60	0	40	80	0	20
Average	64.4	3.3	32.2	72.2	7.8	20
Overall average	56.7	5	38.3	61.7	11.7	28.3

Source: Survey, 2004

Women were getting almost half amount in term of size of loan than that of men. As observed that the women in the district have very little access to decision making in using the capital to buy agricultural inputs like seed, fertilizers, pesticides and agricultural equipments. The use of capital in various production activities is crucial to increase the agricultural production, which determines the actual access on financial resources. Even though, such decisions were mostly made by the male members in the family, significant households were found to involve in joint decision making by both men and women to use capital in agricultural production. The involvement of women to make decision in taking loan was lesser than that to use

capital, while joint involvement of men and women in making decisions of taking loan was higher than in case of using capital. In poor and medium economic classes, fewer women were allowed to make decisions in both to take loan and to use capital in agricultural production (Table-6.3). Even though, rich women from both communities were not allowed to make sole decisions, significant percentage of decisions were made jointly by both men and women.

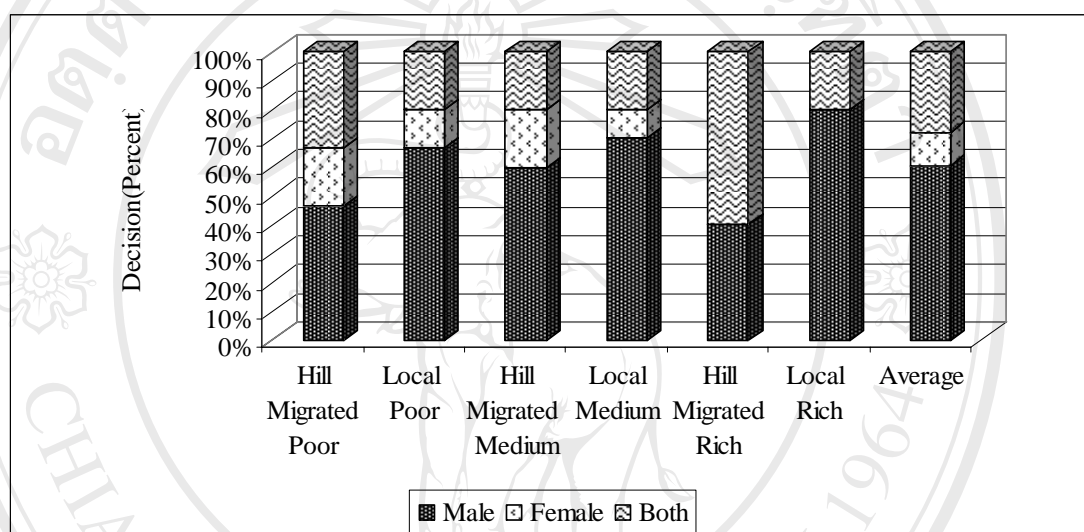


Figure 6.6: Involvement of men and women in making decision to use capital in agricultural production in Jhapa district.

Source: Survey-2004.

Comparison of results between two communities showed that the women of hill migrated community than the women of local community have better access in decision making. In hill migrated households, more percentage of both men and women made joint decisions related to take credit and use of capital in production activities. Among women of different economic class, more women from poor economic class were involved in making such decisions. However, higher percentage of men and women from rich economic class were jointly involved making decisions related to take credit and use of capital in agricultural production.

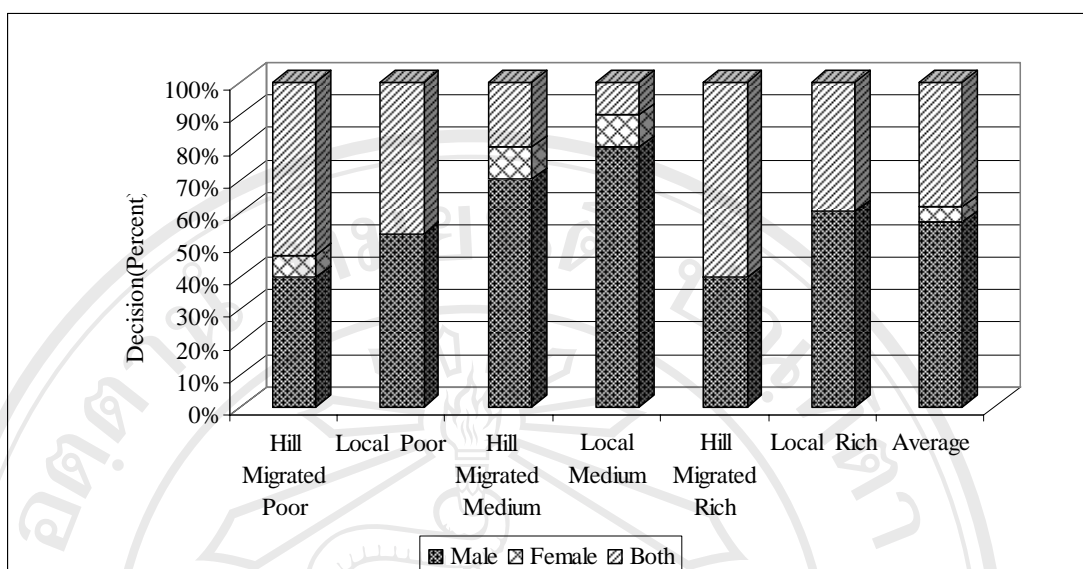


Figure 6.7: Decision to take agricultural credit by men and women

Source: Survey-2004.

It was observed that only 5.0 percent of women were involved in making decisions of taking agricultural credit from formal sources. But a significant percentage of both men and women (38.7 percent) were jointly involved in making such decision (Figure- 6.7). Respectively, 40.0 and 6.7 and 53.3 percent male, female and both male and female from poor economic class of hill migrated community were found to engage in making decision of taking the loan. Like wise, 53.3 percent male and none of the women and 46.6 percent both men and women from poor economic category of local community were found to participate in making decision of taking credit. 70.0 percent male, 10.0 percent women and 20.0 percent both men and women from medium economic class of hill migrated community were involved in making such decisions. In medium economic class of local community, almost all the decision were made by the male members of the family where 80.0, 10.0 and 10.0 percent of male, female and both male and female respectively were found engaging in making decision to take the credits. No women were found to involve in the decision-making process of taking loan from rich economic class of hill migrated community and 60.0 percent men and women both were involved in making decisions of taking agricultural credit. Similarly from rich economic category of local community, 60.0 percent male and none of the women were found to participate in making decision



taking loan, and 40.0 percent men and women jointly involved making such decisions.

### 6.3.3 Household income

Cereal and vegetables crops Livestock, particularly dairy product, and off-farm activities were the major source of income for a household and women play a significant role in the household earning. This income directly contributes to the daily household expenses. The total income per family in the survey area was NRs.88618.0 (Table-6.4). Agriculture plays major role in the livelihood in the district. Of the total income, almost 70.0 percent was contributed by agriculture alone.

Table 6.4: Average household income in Jhapa district

Economic categories	Farm Income			Off- farm income			Total
	Crop	Livestock	Total	Male	Female	Total	
Hill migrated community	-----NRs.-----						
Poor	21,540	14,851	36,391	19,533	6,966	26,500	62,891
Medium	52,750	18,071	70,821	26,200	6,000	32,200	103,021
Rich	112,350	32,810	145,160	23,000	4,600	27,600	172,760
Local community							
Poor	14,893	6,940	21,833	19,200	5,433	24,633	46,466
Medium	47,087	12,992	60,079	36,500	0	36,500	96,579
Rich	108,525	23,440	131,965	12,480	0	12,480	144,445
Average	44,154	17,812	61,966	22,818	3,834	26,652	88,618

Source: Survey-2004.

The income of the hill migrated community among all economic classes was greater than that of local community. Though, different types of off- farm activities were carried by the different economic classes, there was significant contribution of off-farm activities in household income. Men from poor economic class in both

communities were working as seasonal agricultural laborer, as laborer in brick factories, carpenter, animal traders etc. and women mainly as farm laborer and run small-scale business. Homemade wine was the major source of off- farm income for most of the poor ethnic households (*Meche*), as women from this group brew and sells the wine in the local market.

The study found that the overall women's access on household income was lower than that of men (Figure-6.8). On an average per head women and men's expenditure was 37.5 and 62.5 percent respectively. Among women of the given economic categories, there were not many differences in expenditure distribution. The expenditure of women from hill migrated-poor, local-poor, hill migrated-medium, local-medium, hill migrated-rich and local-rich groups were 39.9, 39.2, 36.2, 33.7, 39.1, and 33.5 percent, respectively, which was significantly lower than that of their male counter parts.

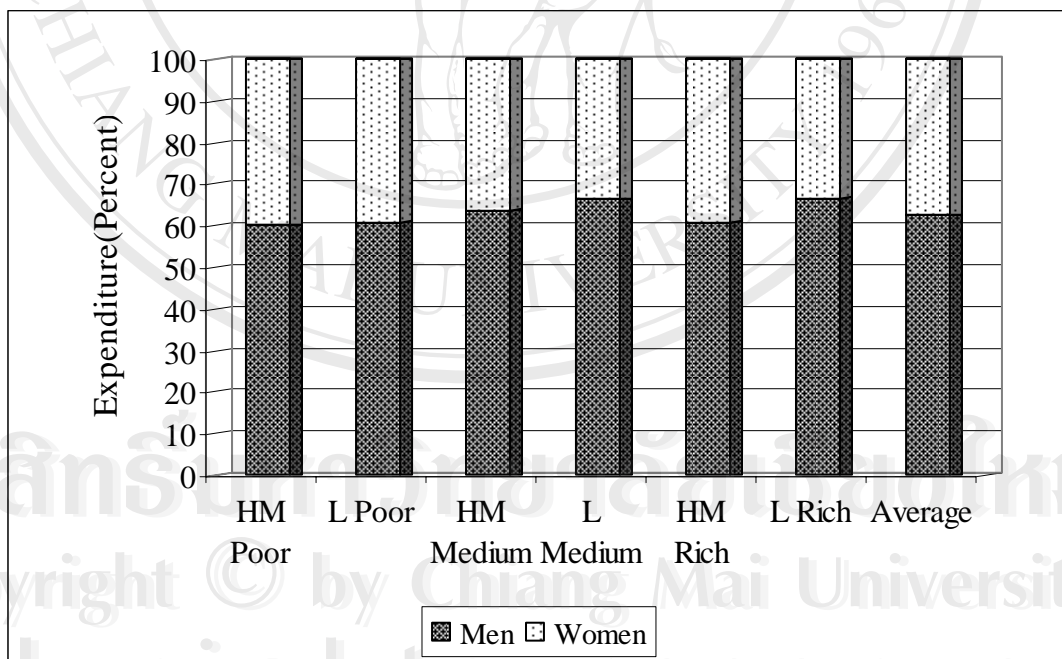


Figure 6.8: Household expenditure by gender

Source: Survey-2004.

### 6.3.4 Agricultural extension programs

Even though, women have become the targets of the policy since long before, agricultural extension services are not adequately reaching rural women. Out of total district's farm population, only 6 percent are being able to get the agricultural extension services from the government sources (DADO, Jhapa, 2003). The data from Agriculture Development Office, Jhapa showed that women's participation in the agricultural extension programs was lower than the men (Figure-6.9). District Agricultural development office generally conducts three types of trainings that is one day at the field level, 3-5 days at district level and one week or more at regional level. Of the total participants of these trainings, women's participation was found only 28 percent. Farmer's group is an important means to transfer the improved agricultural technology and almost all the extension programs in the districts were focused to the groups. In such a situation, it is important to form group for receiving the extension services. The women's involvement in the farmer's group was also lower than their male counter parts. Of the total group members, only 33.1 percent were female.

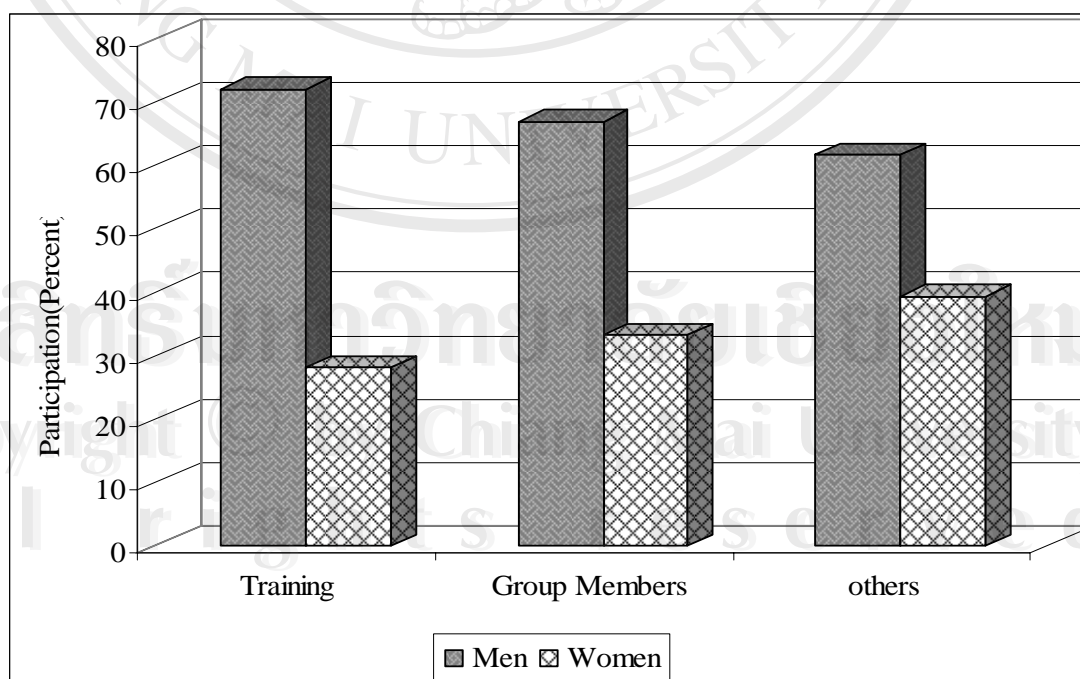


Figure 6.9: Participation men and women agricultural extension programs

Source: District Agriculture Development Office, Jhapa, 2003

Other extension programs such as farmer's workshop, farmer's tour, demonstration, seed kit distribution etc. in crops, vegetable, fruit and fisheries are the regular extension programs in the district. The women's share in these programs was 38.3 percent.

The women's involvement in the livestock extension was worse than their involvement in agricultural extension services (Figure-6.10). The data from the District Livestock Office showed that out of total participants only 19.7 percent of women were participated in livestock production and management training programs. Women's involvement in farmer's group activities was hardly encouraging and 33.7 percent members were women in such groups. Of the total participants, other programs conducted in the district, women's involvement was only 26.1 percent.

The PRA discussion pointed that the lower women's participation in the extension programs was due to the lower quota for women in different extension programs, trainings are inappropriate with needs, interests and problems of women, time schedule of such programs were usually not matched with the free time of women.

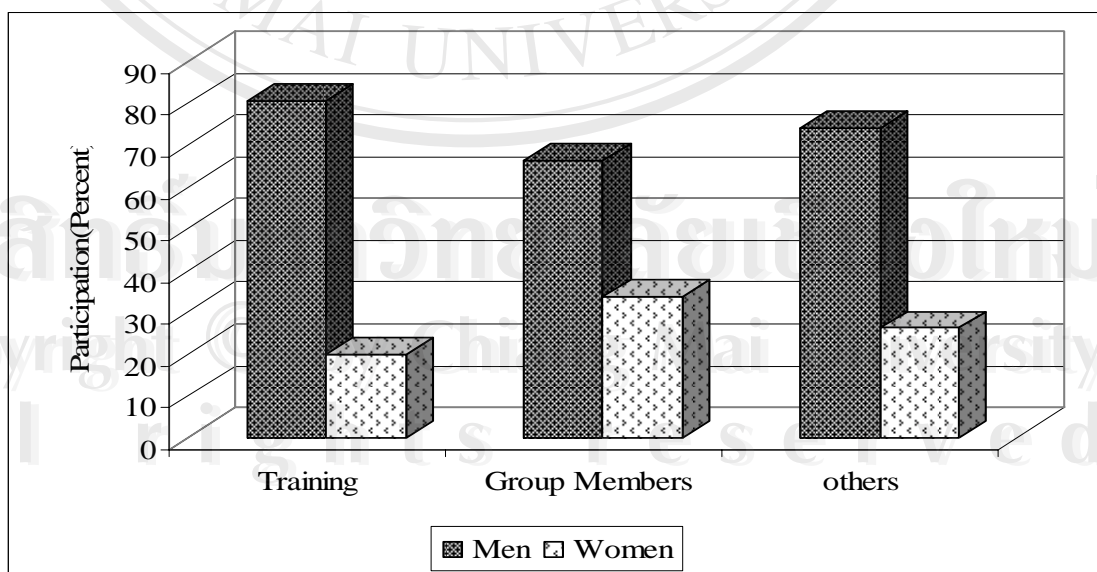


Figure 6.10: Men and women participation in livestock extension programs

Source: District Livestock Development Office, Jhapa

## 6.4 Decision making in agricultural production and household activities

The farmer's decision making affects the farm production. It is crucial that women participate in decision-making processes in agricultural production and household activities. The participation of women in the decision making process in different activities of crops and livestock production and also household activities is still low. In this respect FAO, 1997 pointed that given the traditionally limited role of women in decision-making processes at the household, village and national levels in most cultures, their needs, interests and constraints are often not reflected in policy-making processes and laws which are important for poverty reduction, food security and environmental sustainability. The causes of women's exclusion from decision-making processes are closely linked to their additional reproductive roles and their household workload, which account for an important share of their time.

### 6.4.1 Cereal crop production

Farm decisions are generally taken in the area of crops and variety selection, use of fertilizers, and agro-chemicals, harvesting, marketing of crops, selling and consumption etc. In all activities of the food grain production, men play primary role in decision-making. Almost 50.0 percent male and 20 percent female were involved in decision-making in cereal production while 30.0 percent both male and female jointly involved making such decisions (Table-6.5).

Among two communities, more hill migrated women were found involved independently in making decisions of cereal crops production while in local community such decisions were more dominated by men (Figure-6.11). The results showed that the women of hill migrated-poor economic class had greater opportunity i.e. 25.6 percent, than women of other all economic classes in decision making regarding the production, consumption and selling of cereals. The least, 10.8 percent of women of local-medium economic class were involved in making such decisions and men's decisions were more dominant in local-medium households. Even though, in local-rich economic class, men's decisions in food grain production were dominant,



the highest, 46.2 percent of both men and women of this class jointly involved to decide different activities of cereal crop production.

Table6.5: Involvement of men and women in making decisions of crop production

Economic strata	Cereal crops			Vegetables		
	Male	Female	Both	Male	Female	Both
-----Percent-----						
<b>Hill migrated community</b>						
Poor	38.5	25.6	35.9	18.9	48.3	32.8
Medium	53.8	21.5	24.6	24.2	55	20.8
Rich	47.7	18.5	33.9	26.7	40	33.3
Average	46.7	21.9	31.5	23.3	47.8	29.0
<b>Local community</b>						
Poor	51.3	21.5	27.2	30.6	42.8	26.7
Medium	70.8	10.8	18.5	31.7	24.2	44.2
Rich	41.5	12.3	46.2	20	21.7	58.3
Average	54.5	14.9	30.6	27.4	29.4	43.1
<b>Overall Average</b>	<b>50.6</b>	<b>19.8</b>	<b>29.6</b>	<b>25.6</b>	<b>41.1</b>	<b>33.3</b>

Source: Survey, 2004

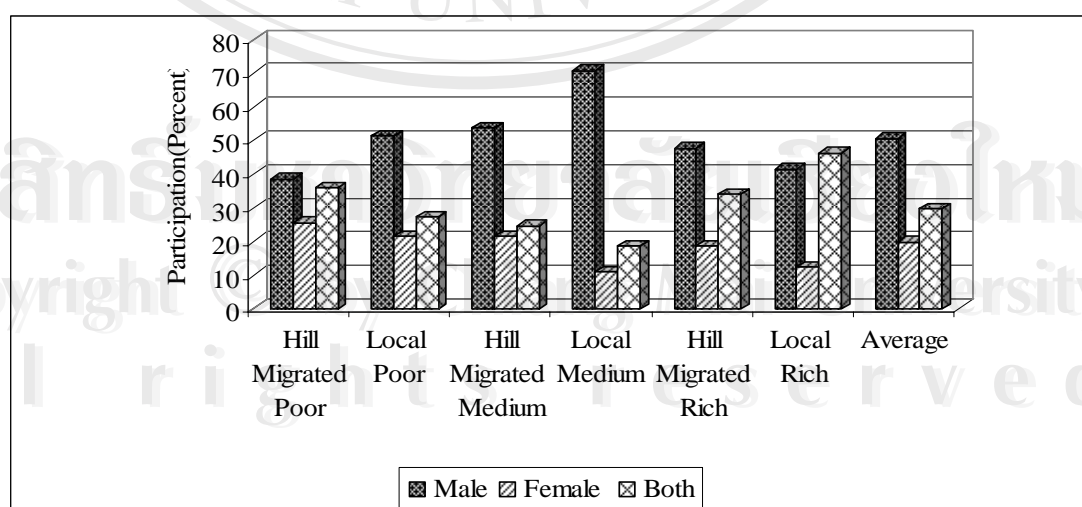


Figure 6.11: Participation in decision process in cereal production by gender

Source: Survey, 2004

### 6.4.2 Vegetable production

The result of the study showed that a greater percentage of women were involved to decide overall production, consumption and marketing of the vegetables. 41.1 percent women and 25.6 percent men and 33.3 percent both male and female were jointly participated in decision making for vegetable cultivation (Table-6.5). In all activities of the vegetable cultivation except field preparation, pesticide application and marketing, women played significant roles in decision-making.

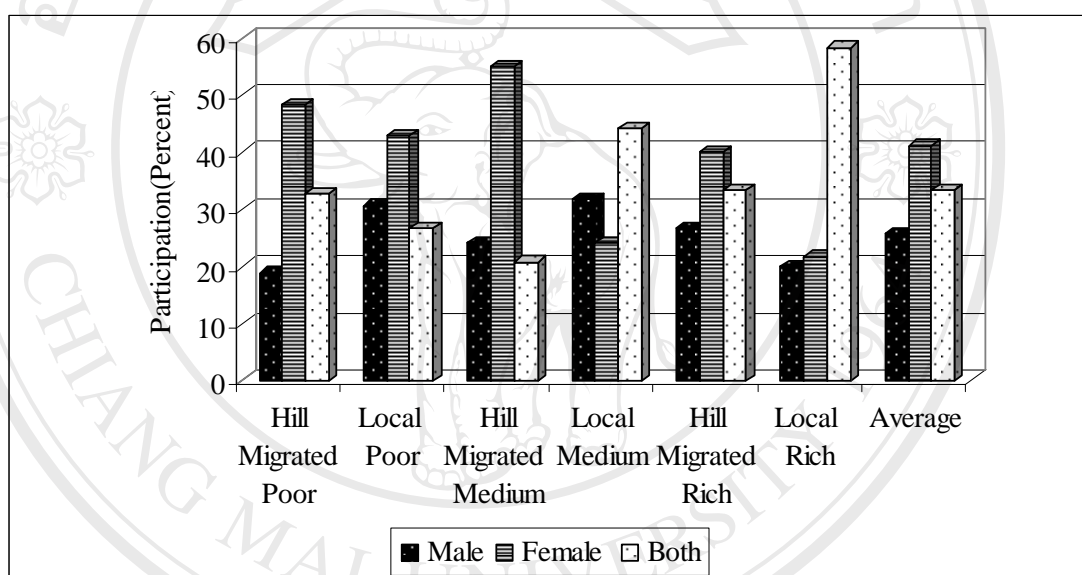


Figure 6.12: Participation in decision process in vegetable production by gender

Source: Survey, 2004

If we look at the decision-making roles of women in different economic classes, the women hill migrated-medium's participation in making decisions of vegetable cultivation was, 55 percent, the highest among all other economic classes. Similarly, the lowest participation in such decisions was observed women of rich economic class of local community. Comparison between two communities revealed that the hill migrated women were in better position than the women from local community. Most of the decisions of vegetable cultivation in local community were made jointly by both men and women except local-poor economic class (Figure-6.12).

### 6.4.3 Rearing large animals

In animal rearing, decisions are taken in selection of types, numbers and breed of animal to be kept, feeding management, selling and buying of animals and consumption and selling of animal products. It was observed that greater percentage of decisions regarding the different activities of cattle and buffalo production was made by the male members of the household.

Table 6.6: Involvement of men and women in making decisions of animal rearing

Economic strata	Large animals			Small animals		
	Male	Female	Both	Male	Female	Both
-----Percent-----						
<b>Hill migrated community</b>						
Poor	28.1	37.6	34.3	23.7	57	19.3
Medium	50.7	30	19.3	28.9	59.4	11.7
Rich	57.1	25.7	17.1	31.1	46.7	22.2
Average	45.3	31.1	23.6	27.9	54.4	17.7
<b>Local community</b>						
Poor	41.9	23.8	34.3	31.8	34.8	33.3
Medium	48.6	11.4	40	24.4	42.2	33.3
Rich	28.6	38.6	32.9	13.3	57.8	28.9
Average	39.7	24.6	35.7	23.2	44.9	31.8
<b>Overall average</b>	<b>41.2</b>	<b>27.6</b>	<b>31.2</b>	<b>26.5</b>	<b>48.6</b>	<b>24.9</b>

Source: Survey, 2004

On average 41.2, 27.6, 31.2 percent men, women and both men and women were involved in making such decisions (Table-6.6). In most of the households, men decide to buy and sell of animals while women decide consumption and selling of milk and milk products. The joint decision was common in feeding management, number and breed of animal to be kept. It was observed that more women from local-rich and hill migrated-poor classes were engaged making decisions than men from the same economic classes in raising large animals (Figure-6.13). Women from the local-

rich and hill migrated-poor economic categories had better opportunity than women of other economic categories making such decisions. On the other hand, more men and women jointly from medium economic class of local community households than rest of the other economic classes were involved in joint decision making. One-third decisions related to large animal production were carried by both men and women in case of poor economic class of both communities. Men's decisions were more dominant in rich and medium economic class of hill migrated community and least joint decisions regarding large animal rearing were made by both men and women of these economic classes.

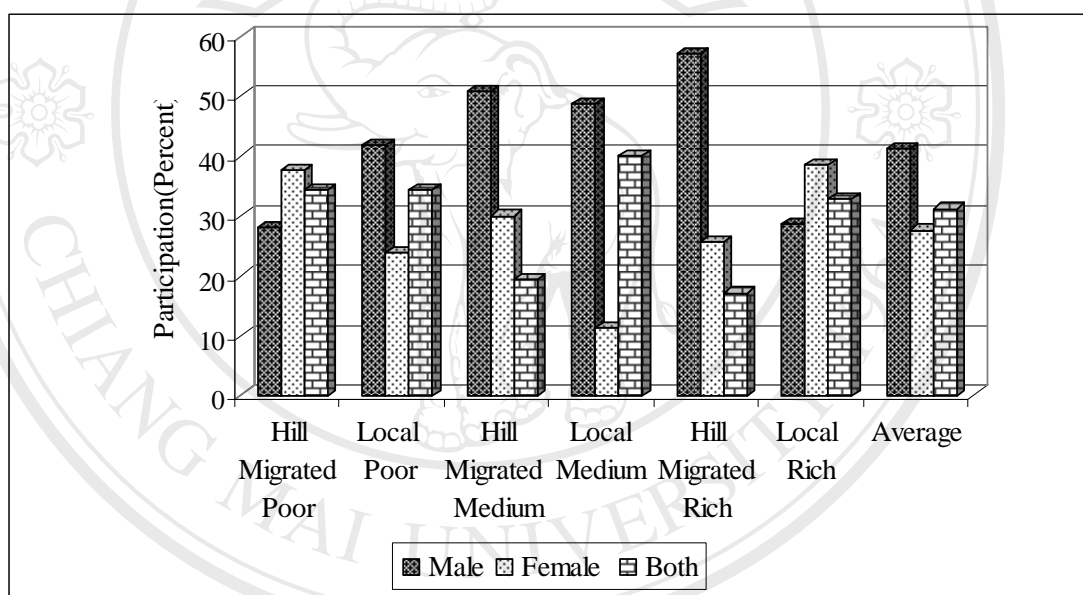


Figure 6.13: Participation in decision process in large animal rearing by gender

Source: Survey, 2004

#### 6.4.4 Rearing small animals

The study revealed that more women had access in decision making of raising small animals like goat, pig and poultry. On average 23.7 percent men and 57.0 percent women were playing their roles in decision making to keep those animals. Only 24.9 percent decisions were made jointly by both male and female (Table-6.6).

In all economic classes, involvement of women in making decisions related to keep small animals was found greater than that of men. The result also showed that the participation of women of hill migrated community was greater than women of local community in making such decisions. However, involvement of both men and women in joint decisions were higher in local community than in hill migrated community (Figure-6.14).

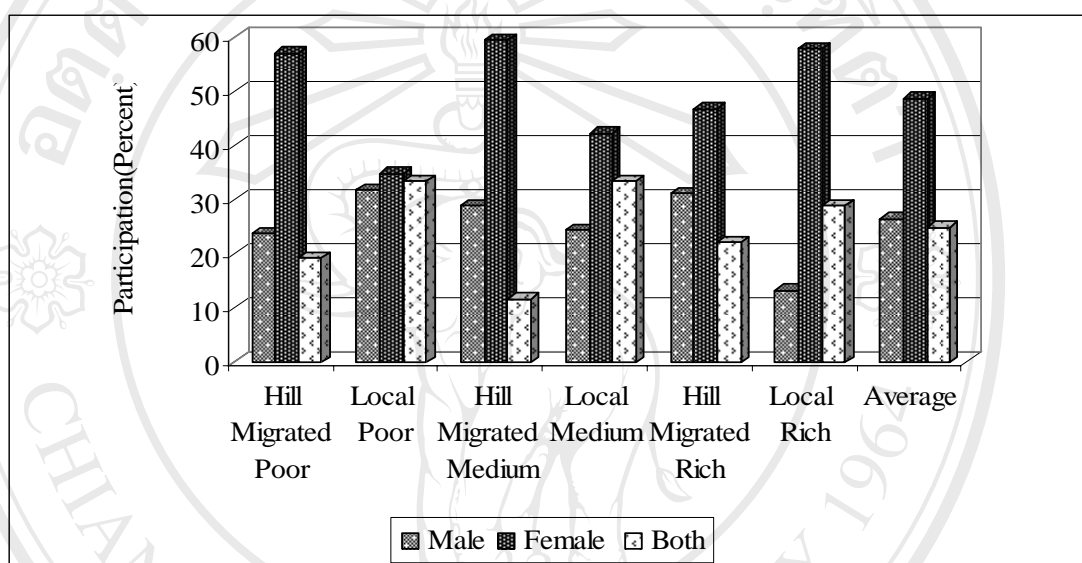


Figure 6.14: Participation in decision process in small animal rearing by gender  
Source: Survey, 2004

#### 6.4.5 Household activities

Unlike farm decisions, household decisions like household expenses, sending children to school, buying household necessities and participation in social and group activities were decided jointly by men and women. Men and women almost equally that is 21.8 and 23.2 percent respectively, were involved in making decisions of different household activities. 55.0 percent household decisions were made jointly by both male and female (Table-6.7).



Table 6.7: Involvement of men and women making decisions in household activities

Economic strata	Male	Female	Both
	----- Percent -----		
Hill migrated community			
Poor	15.6	30.0	54.4
Medium	21.7	15.0	63.3
Rich	25.3	21.3	53.4
Average	20.9	22.1	57.0
Local community			
Poor	25.6	22.2	52.2
Medium	40.0	11.7	48.3
Rich	14.5	26.7	58.8
Average	26.7	20.2	53.1
Overall average	23.5	21.5	55.0

Source: Survey, 2004

The survey result showed that in all economic classes, more than 50 percent of both men and women were jointly involved making decisions related to household activities (Figure-6.15). Among all economic categories, the highest, 63.3 percent of both men and women from medium economic class of hill migrated community decided jointly about the household activities. In each economic class, hill migrated women's participation in making decisions of household activities were greater than that of local women except women of rich economic class of local community. The involvement of women of hill migrated-poor economic class in making such decisions was 30 percent, the highest among all economic classes. Like wise, among each economic category, participation of men from hill migrated community in making such decisions was lower than the men of local community.

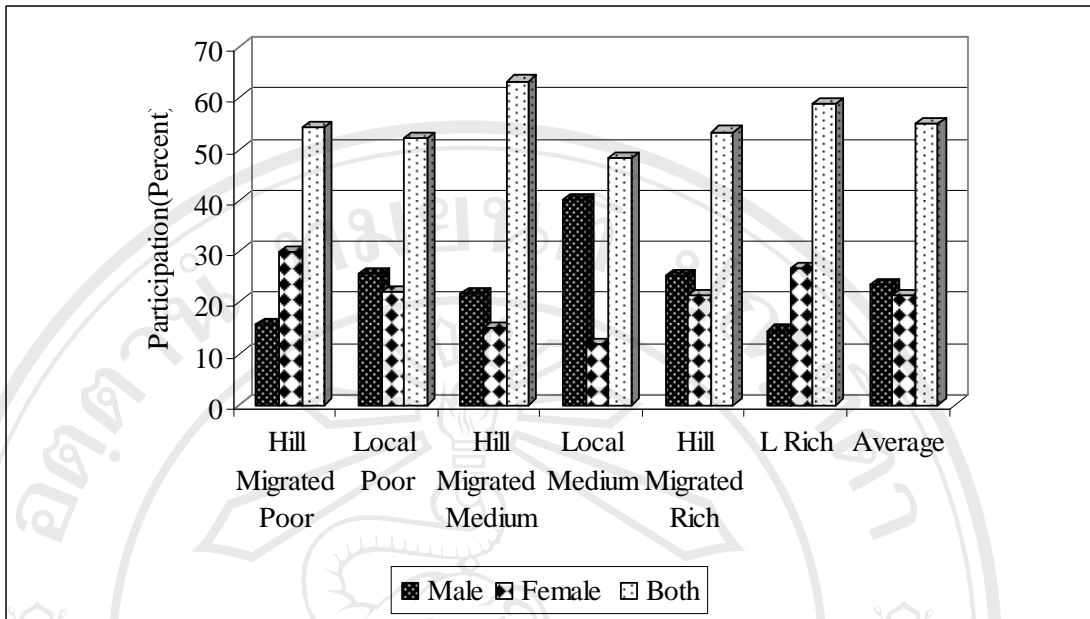


Figure 6.15: Participation in decision process in household activities by gender  
 Source: Survey, 2004