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Research Management Cell (RMC)
Dhankuta Multiple Campus, Dhankuta
Tribhuvan University, Nepal

Women's Ownership over Decision-Making and Property at the Household Level : A Study of Chhathar Jorpati Rural Municipality, Dhankuta

Dinesh Adhikari¹

Email: dineshadhikari.rd@gmail.com

Abstract

This research paper aims to develop knowledge about how women own decide on the means of production, land, capital, labor, and property, in the household level. Primary information was obtained and analyzed through interview and observation in rural areas where all mixed caste groups live together. The results of this qualitative research have been analyzed analytically and descriptively. The result of the study indicates that caste, traditional customs, and patriarchal family authority have determined women's ownership of property and decisions. Women's involvement in decisions regarding health care, children's education, household expenditures, and mobility has gradually improved, especially among educated and young women. However, patriarchal social norms, unequal inheritance practices, limited economic independence, and lack of awareness hinder equitable property ownership. The study concludes that while progress of women is evident, social structural barriers has been still constrained women's full ownership and control. Strengthening legal enforcement, increasing women's literacy and economic opportunities, and challenging cultural biases are crucial to ensuring gender-inclusive development in rural community.

KeyWords: Property, Ownership, Decision Making, Means of Production, patriarchal, Pewa

Introduction

Women's public life is culturally confined to the degree that it's casually related to the patriarchal social system that confines them to dominate position. Religion, ethnicity, culture law tradition, history and social stations place severe

¹ Mr. Adhikari is a lecturer of Rural Development at Tribhuvan University, Dhankuta Multiple Campus, Nepal

limits on women's participation in public and also control in their private life. These factors have both shape the culture world view and governed individual tone- image latterly affecting the understanding and practice of development. This fact is largely substantiation by the reality that a negligible number of Nepalese women are involved in professional operation and decision-making position (Shtri Sakti, 1995). The government of Nepal has made efforts to improve women's roles in society by drafting laws and signing international agreements to promote gender equality, but lacks the resources to achieve these goals alone. Citizens and especially women themselves have taken active roles in addressing community issues through participation in local meetings, demanding literacy programs, and leading development projects like road and school construction. Despite these efforts, gender inequality remains a barrier, particularly in access to health care, where women's limited control over finances and decision-making reduces their use of services. Studies show that education, control over income, and greater involvement in household decisions significantly influence women's health outcomes and empowerment. However, many women remain illiterate and excluded from decision-making processes, and while globalization has brought some benefits, deeper systemic changes are still needed to ensure women's full participation and rights (Khanal, 2019).

A study of IOM(2016) shows that lower than 50 percent of women have ownership of land. The most common sources of land power for women in all the sections of study areas are through hubby's earnings or dowry from parents. Just 7% of women have obtained land via their own wages, compared to 16% who have done so through dowries.

Deep-rooted social and cultural barriers continue to prevent women in Nepal from fully accessing land and property rights. Traditional norms prioritize male inheritance, with women often relying on dowries or customary practices like *Pewa* for property, which rarely includes land. Even when land is registered in a woman's name—more common in places like Morang—she rarely has decision-making power, especially in joint families. Legal and administrative systems further disadvantage women through complex procedures and gender-biased practices, discouraging them from independently handling land transactions. Limited awareness, inadequate communication about supportive policies like tax exemptions, and the male-dominated environment of land offices add to these challenges. Although some women are beginning to recognize the value of land ownership for social security and reducing domestic violence, the lack of accessible, gender-sensitive systems and awareness hinders progress. The study emphasizes the urgent need for mass education, legal reform, and a more inclusive, women-friendly administrative environment to promote women's land rights in Nepal (IOM,2016)

In human society, human beings (male or female) must support and enhance one another. The process of creating a happier, better life is cooperation. Mutual regard, neediness, and harmony are reciprocated in their friendly relationship. Based on the idea of equity and equality, it is an effort to improve relationships (Pandey, 2016).

The financial role of women is the primary cause of inequality. Money is everything in this earthly world. You will be acknowledged if you make money. In the modern society, women must make the same amount of money as men. Because they must marry, society has denied women the opportunity to do business, make good deals, and be more responsible than males. Women need to be able to demonstrate this via real action. The fundamental standard measures of women's empowerment include their current employment status, asset ownership, educational attainment, and household decision-making autonomy (Dhamala, 2019).

The poorest quintile and the rural population are the two most disadvantaged categories where gender disparities are most noticeable. A number of factors contribute to women's disadvantage in property ownership, including as discriminatory laws and practices regarding inheritance, property ownership, marital regimes, and protection from discrimination at work. Reduced adolescent fertility, decreased maternal and infant mortality, increased female educational enrollment, higher rates of women in wage employment, increased female labor force participation, and increased movement out of agricultural employment are all linked to the elimination of gender disparities in rights (WB, 2013).

The study of Malla found that women's subordination, low capacity building, poor health, low level or unpaid female employment or business, disparities in the distribution of productive assets and income, low participation in politics and government, child marriage and unmatched marriage, discouragement of widow marriage, bigamy, polygamy, dowry, domestic violence, trafficking, prostitution, psychological effects, citizens' rights, and sex-based abortion are all caused by women's lack of equal property rights. It has suggested a number of significant tactics to attain equal inheritance rights for Nepali women, including the widespread dissemination of the rights granted by the eleventh amendment, the establishment of gender concretization, the successful application of the amended legislation, the development of institutional capacity and special procedures for justice, and additional reform of the remaining discriminatory property rights laws. Work on demystifying the law, legal literacy campaigns, paralegal training, media campaigns, awareness-raising initiatives, user manual development, workshops, and seminars must be carried out in order to disseminate knowledge. Gender concretization programs, curriculum revisions, media sensitization, and positive interpretations of

religious and social rites and activities are some methods that should be implemented in order to reduce any potential harmful consequences.

Methods and Materials

This analytical article aims to shed light on the gender-based ownership and control of the means of production such as land, labor, and capital in the family. To investigate this issue, a rural community in a hilly area inhabited by mixed caste who are primarily engaged in traditional agricultural occupations has been selected. This rural community is inhabited by Limbus among the indigenous people, Jaisi Bahuns among the Brahmins, and Damai and Kami among the Dalits caste. The article was prepared by studying households in the Khaireni rural community under Ward No. 1 of Chhathar Jorpati Rural Municipality, with representation from all caste groups. The information obtained through field observations of 45 households and interviews as intended has been presented through analysis. Here, purposive and convenience non-probability sampling is used to collect information. The sample size has also been set to be small, as the population characteristics were found to be similar through the researcher's observations. Interview schedules are used to take their emotions, perceptions and sayings. An observation chart was also used to collect information during the observations.

Status of Women Decision at Household Level

Our society is a mixed society of caste and culture. This study area has a settlement of Jaishi-Bahun, Limbu as janajati, and Damai Kami as Dalit tribe. Numerically, the number of Limbus, Brahmins and Dalits, is gradually decreasing. Women's decisions over household and property are analyzed here within these three ethnic and cultural structures.

Many of the previous research found that decision-making power within households is a key indicator of women's empowerment and gender equality. In Nepal's indigenous mix communities, despite constitutional and legal provisions ensuring equal rights, women's participation in household decisions is found limited due to traditional patriarchy, socio-cultural norms, and economic dependence. While women contribute significantly to household and agricultural labor, their role in financial, property-related, and mobility-related decisions found limited. Here, the upper, middle, and lower class indices, which have been traditionally used in Nepal, have been used to determine women's ownership and decision-making over property. A high index indicates that women make the majority of decisions in households, while a medium index indicates equal gender participation in decisions. A low index indicates low and neutral participation of women in decision-making.

Janajati women's ownership over property and household decisions is found to be higher than average. This means that most decisions are owned and controlled by Janajati women at household level. Decision-making ownership among Joishi Brahmin women is found to be lower than average. This means that the Joishi Brahmin community is more male-dominated than the Janajati community. Similarly, decision-making among Dalits has been found to be influenced by community residence and personal income. Decisions made at the household level include daily necessities, goods and services to be purchased, children's education, health, marriage, and domestic and external activities.

Joishi Brahmin women tend to have a greater need for, demand for, and decision-making authority over daily kitchen items. But among Janajati and Dalit women, it is found that they agree on whatever is available at home. This means that Jaishi women are found to be more active and decisive than others in addressing household needs and problems.

It is found that discussions occur within the family regarding the purchase of large goods and services, but evidence of greater dominance is seen in the male of Joishi family. It is common in Jaishi families for men to persuade women to purchase large goods and services, but even if they refuse, the men still make the purchase. However, in tribal families, such decisions are made only with the consent of the head of the household, the woman and the man. In Dalit families, caste-based residential associations and ownership of income appear to determine decisions. Emerging socio-economic changes, such as male outmigration, legal reforms, and awareness programs, have created space for women's increasing involvement in family decisions, but gender gaps persist.

While women play a strong role in household management, child-rearing, and daily activities, their involvement in financial, property, and mobility-related decisions is still constrained by patriarchal norms and economic dependency. Legal reforms, educational opportunities, and social awareness programs have started to empower women, particularly in rural areas where male outmigration has indirectly increased their decision-making role.

Despite socio-cultural barriers to travel and income-generating activities, women in rural Nepal play important roles in cereal-based subsistence farming, and their husbands and other family members recognize their accomplishments. Because fulfilling basic necessities and increasing agricultural productivity are important household goals, men and wives collaborate closely and can legitimately make decisions together.

Condition of Property Ownership at Household Level

Property refers to any item that has economic value and utility owned by someone. Physical assets are tangible assets such as real estate, livestock, cash, and merchandise, while non-physical assets are assets that cannot be seen or touched, such as bank balances and copyrights. A person's right to property is considered to be their right to something that has economic value and utility. A person who owns property has the right to dispose of it, sell it, let others use it, or use it in any other way (UNDP).

The analysis about the share of property owned by women is based on information received, categorizing movable and immovable property. Immovable property is also divided into metal jewelry and land. The land of most households is owned by men. The legal provision that transfers land to the wife's ownership after the husband's death means that land is in the woman's name. Our society is a male-dominated society. A man marries a woman and brings her into his home. In rural communities, women remain relatively dependent on men. Women have fewer responsibilities for activities outside the home than men. Land sales are low in hill villages, so women's ownership of land is low, following traditional patterns. Women have less land ownership because they are socially viewed as more likely to leave their husbands and marry other men. In places where there is a high volume of land sales, women are more likely to own land. The main reason for this is the exemption from fees charged when transferring land to women's names. Wealth like gold and silver and jewelry made from them are found to be under the protection and control of women. Since it is customary for women to wear jewelry in Nepali culture, they are also known to have an interest in and ownership of jewelry.

Article 38 of the Constitution of Nepal 2072 BS, which deals with women's rights, provides that every woman has equal hereditary rights without gender discrimination and that couples have equal rights in property and family matters. The constitution contains provisions guaranteeing equal property rights and ancestral property rights for women.

According to Financial Act 2072, the registration of land to women's name discount tax until 25%, and until 35% for single women(widows). National Civil Code 2074, highlights the aspects of property, inheritance, private property. It provides definitions of "private property" and rights over property acquired by women, gifts, etc. While not always about registration fee exemptions, it supports legal background for equality and property ownership rights.

Property ownership at the household level in rural communities is shaped by a mix of legal frameworks, social norms, gender dynamics, and economic realities. Traditionally, land and property are mostly registered in the name of men (husbands, fathers, or sons). So it is called Male-Dominated Ownership too. Property is generally

passed down through the male lineage, with sons being the primary heirs by the patrilineal inheritance system. Daughters often have limited inheritance rights despite legal provisions. Social norms and patriarchal values often discourage women from claiming their property rights is reality in rural areas.

Generally, Household decisions regarding buying, selling, or mortgaging land are often made by men. Even when women's names are on land certificates, their decision-making power is often symbolic, with men exercising practical control. Male migration for foreign employment has shifted some property management responsibilities to women, but legal ownership transfer is rare. Dalit and marginalized families often have smaller landholdings or are landless, making ownership highly unequal. At the household level in rural community, property ownership is still largely male-dominated, with women's ownership often nominal despite progressive laws. However, government incentives, advocacy campaigns, and shifting social attitudes are slowly increasing women's access to and recognition in property ownership.

In the social and economic spheres of society, it was discovered that women who own land feel confident. Compared to the Janajati community, the Brahmin community was found to be more aware of the government programs promoting female land ownership. Land ownership has been influenced by a number of factors, including women's occupations, their participation in social and political spheres, and their role in household decision-making. Women who own land are empowered, but the likelihood that they would exercise their property rights depends on five factors: the degree of education of women, the degree of male support, the strength of norms and practices, the awareness of legal rights, and the degree of economic vulnerability.

Conclusion

The research highlights that women in rural community are gradually gaining space in household-level decision-making, yet their ownership and control over property remain significantly constrained by patriarchal norms and systemic barriers. Gender, ethnic, and cultural decision-making ownership is also determined by the ability and income of women and men. Women from Janajati communities are far ahead of women from the Brahmin community in terms of decision-making authority and ownership. Janajati women also have a lot of personal freedom. Legal provisions granting equal rights to property have not fully translated into practice due to social resistance, lack of awareness, and economic dependence on male family members. Ensuring women's genuine empowerment requires more than legislative reform. Promoting women's ownership of assets not only strengthens household decision-making but also contributes to poverty reduction and sustainable development. Thus, empowering women with decision-making authority and secure property rights is

essential for achieving gender equity and fostering inclusive socio-economic transformation in rural community of Nepal. Owning fixed assets particularly homes and land is a key marker of affluence, political influence, and social security. It also determines a person's level of economic independence or reliance and limits their ability to pursue any kind of self-employment. Study shows that there is some gender disparity in land and home ownership. Compared to their male counterparts, women hold few of these assets, and the situation of gender inequality varies by caste and economic class of households. One of the enduring obstacles to women owning fixed assets is patriarchy and the conventional conservative societal structure. Many women, even though they do not own property, have ownership over decisions.

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