

**Czech University of Life Sciences Prague**

**Faculty of Economics and Management**

**Department of Economics**



**Diploma Thesis**

**Occupational Status and Lifestyle of Working Women in  
Nepal**

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## DIPLOMA THESIS ASSIGNMENT

Bc. Namrata Shrestha, BBA

Business Administration

Thesis title

**Occupational Status and Lifestyle of Working Women in Nepal**

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### Objectives of thesis

The general objective of the study is to understand the occupational status and lifestyle of working women in Nepal. However the specific objective of this research is

- To examine the occupational status of working women in Nepal.
- To examine the current working condition of working women in Nepal.
- To examine the influence of work characteristic on working women's lifestyle.
- To examine the relationship between the occupational status, social class and health of working women.

### Methodology

For the purpose of this study, a survey study was conducted to find out the occupational status of working women and their lifestyle through questionnaire method. The overall research work was conducted through collection of primary data. So a survey was conducted to gather responses directly from the respondents. A close ended questionnaire was used for the purpose of collecting data. So this study was based on the data provided by the respondents through the questionnaire. Since the study undertaken was basically a fact finding operation, the study had used the descriptive research design. This study was basically aimed to access the perceptions and opinions of the given population and to depict the present situation. Related secondary data was collected and analyzed from literature and previous research to verify the hypotheses.

## The proposed extent of the thesis

xxx

## Keywords

Women, Nepal, Occupation, Empowerment, Lifestyle

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## Recommended information sources

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### **Declaration**

I declare that I have worked on my diploma thesis titled "Occupational Status and Lifestyle of Working Women in Nepal" by myself and I have used only the sources mentioned at the end of the thesis. As the author of the diploma thesis, I declare that the thesis does not break copyrights of any their person.

In Prague on 29<sup>th</sup> March 2018

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# Occupational Status and Lifestyle of Working Women in Nepal

## Abstract

The main purpose of the research was to understand the occupational status of educated working women of Nepal. Other than this, the broad objective of the study was to find out their attitudes and behaviour towards their lifestyles brought in by their occupation and additional workload. The whole research has been divided into two parts, theoretical and practical. The theoretical part of this study examines the changing lifestyle of working women with increasing participation of women in the workplace. In order to examine this study a number of articles, books, journals, reports and other materials are collected from various sources so that it helps to build a conceptual clarity and in depth understanding of the subject matter. Similarly, after the review, theoretical framework has been developed that helped to design the study of occupational status and lifestyle of working women in Nepal. In order to develop the theoretical framework independent and dependent variables has been determined to carry out the research study. Occupational status has been measured by various independent variables which include work position, work hours, pay level, job tenure and job stressors of working women. Similarly, the dependent variables include the lifestyle of working women in Nepal. On the practical part a survey was conducted through questionnaire method. The research is based on the data collected from 104 respondents from the various working sectors of Nepal. The collected data were presented, analyzed, and interpreted by using various statistical tools. From the analysis, we can infer that there is relationship between occupational status and lifestyle of working women. Since the relationship between work position, work hours, pay level and job stressors with lifestyle of working women is found to be positive, we can say that occupational status has a relationship with lifestyle of working women in Nepal.

Based on the findings of the research working women are recommended to apply for the posts even when they feel that rival applicant are men and better qualified. This will help to boost up their confidence level. They should learn new skills and competencies across different functions in their organizations which can lead to their personal development.

**Keywords:** Women, Nepal, Occupation, Lifestyle, Status, Attitudes, Behaviour, Personal development, Empowerment

# Pracovní Status a Životní styl Pracujících Žen v Nepálu

## Abstrakt

Hlavním cílem tohoto výzkumu je porozumět pracovnímu postavení vzdělaných pracujících žen v Nepálu. Širším cílem studie je zároveň zjistit jejich postoje a chování vzhledem k jejich životnímu stylu, které přináší jejich zaměstnání a dodatečné pracovní nasazení. Celý výzkum byl rozdělen do dvou částí – teoretické a praktické. Teoretická část této studie rozebírá měnící se životní styl pracujících žen s nárůstem jejich participace na pracovištích. Za tím účelem bude prostudováno množství článků, knih, časopisů, zpráv, výkazů a jiných materiálů sebraných z různých zdrojů tak, aby přispěly k vybudování konceptuální zřejmosti a hloubkovému porozumění podstaty věci. Podobně, po přezkoumání materiálů, bude ustanoven teoretický rámec, který pomůže navrhnout studii pracovního postavení a životního stylu pracujících žen v Nepálu. Za účelem ustavení teoretického rámce budou ustaveny závislé a nezávislé proměnné sloužící k provedení výzkumné studie. Pracovní postavení bude měřeno za pomoci různých nezávislých proměnných, mezi které patří pracovní pozice, pracovní doba, mzdová úroveň, délka pracovního poměru a stresové faktory pracujících žen. Podobně závislé proměnné zahrnují životní styl pracujících žen v Nepálu. V praktické části byl proveden průzkum dotazníkovou metodou. Výzkum je založen na datech sebraných od 104 respondentů z různých pracovních sektorů Nepálu. Sebraná data budou prezentována, analyzována a interpretována za pomoci rozličných statistických nástrojů. Z analýzy můžeme usoudit, že existuje vztah mezi pracovním postavením a životním stylem pracujících žen. Jelikož tento vztah mezi pracovní pozicí, pracovní dobou, mzdovou úrovní, stresovými faktory práce, je shledán pozitivním, můžeme říct, že existuje spojitost mezi pracovním postavením a životním stylem pracujících žen v Nepálu.

Vzhledem k těmto zjištěním, se pracujícím ženám doporučuje ucházet se o pracovní pozice i přesto, že by se cítily, že ostatní uchazeči jsou muži, či lépe kvalifikovaní. Toto pomůže pozvednout jejich sebedůvěru. Měly by se učit novým dovednostem a schopnostem napříč různými funkcemi v jejich organizacích, což může vést k jejich osobnímu rozvoji.

**Klíčová slova:** Ženy, Nepálu, Zaměstnání, Životní styl, Status, Postoj, Chování, Osobní rozvoj, Posílení



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## List of abbreviations

OECD	Organization for Economic Co-operation and Development
UNEP	United Nation Environment Program
AIO	Activities, Interests and Opinions
APA	American Psychological Association
SPSS	Statistical Package for the Social Sciences
UNDP	United Nations Development Program
SES	Socio-Economic Status
UNFPA	United Nation Fund for Population Activities
DOL	Department of Labor
CSA	Central Statistical Authority
DHS	Department of Home Survey
NLSS	Nepal Living Standard Survey
CBS	Central Bureau of Statistics
ADB	Asian Development Bank
UNICEF	United Nations International Children's Emergency Funds
ACS	American Community Survey
QWL	Quality Work Life
FWA	Favourable Working Arrangements

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# **1 Introduction**

## **1.1 Background of the Study**

Our lifestyle is our way of living: our normal habits, pastimes, attitudes and standard of living. Our lifestyle now maybe quite or outgoing, go out a lot with friends or spend more time with family. We may love to buy things or prefer a simpler life or do all of these at different times. We can say that lifestyle comprises of how people live, how they spend their money, and how they allocate their time. Lifestyle is also a “manner of performance”; “a manner of living”; and “a way of life”. The way a person thinks and relates with other people may determine how he or she lives happily and at peace with the world. Lifestyle measures (a) activities: how people spend their time and money, (b) interests: what they consider to be of importance in their immediate surroundings, and (c) opinions: how they feel about themselves and the world around them. Lifestyle is one of the components that differentiate people from one another. Lifestyle of man is different from women. Women are more concerned than men about their bodies; their attractiveness is the criteria by which they most often are judged. Similarly working women have different lifestyle than non-working women in terms of their activities, interests and opinions. The Socio-Economic Status (SES) is a key factor in determining the quality of life of women, with resulting effects on the lives of children and families. Evidence indicates that socio-economic status affects overall well-being and quality of life for women. Inequities in wealth and quality of life for women are long standing and exist both locally and globally. And the socio-economic status we enjoy and the accompanying quality of life depends largely on an occupation we engaged. The lifestyle we choose will be affected by our financial position and it will be supported by our type of job. Hence it is important to understand how one’s occupation and workplace characteristics impact our lives.

Occupation is a very important part of our daily life. Every normal person needs to work to fulfill his/her unlimited needs and desires. Desire to make the living standard of family better and comfortable; to send children to good school as such, makes person work. Occupation makes up such a dominate portion of our lives and influence not just our ability to earn income but also to creating important social network (Scoville, 1972). Occupation could be examined as both as a components of a labour force structure and as indicators of a country’s social stratification. Occupations are classified into white-collar occupation (legislators, senior officials and managers, professionals, technicians and

associate professionals, clerks or office assistants), Blue-collar occupation (traders, transport or equipment operator; farming, forestry, fishing or mining; and processing, manufacturing or utilities) and other sales or service (sales workers and service workers). Generally women are involved in different occupation than men. However the increased participation of women in workplace over the decades has had a profound effect in the society. The trends of women's participation are showing a positive even better achievement of women in different sectors. Women in the workforce earning wages or a salary are part of modern phenomenon. However the type of work they do as well as the conditions under which they work and their access to opportunities for advancement differ from men's. Women are often disadvantaged compared to men in access to employment opportunities and conditions of work; furthermore, many women forego or curtail employment because of family responsibilities. Women have entered various traditionally male-dominated occupations. However, they are still rarely employed in jobs with status, power and authority or in traditionally male blue-collar occupations. Relatively to their overall share of total employment, women are significantly underrepresented among legislators, senior officials and managers, craft and related trade workers, and plant and machines operators and assemblers, they are heavily overrepresented among clerks, professionals, and service and sales workers.

One of the areas of disparity between men and women is related to their occupational status. Occupational status is one component of socioeconomic status (SES), summarizing the power, income and educational requirements associated with various positions in the occupational structure (Duncan, 1961). Occupational status is a promising measure of social position that can provide information about job characteristics, such as environmental and working conditions, decision-making attitude, and psychological demands of the job. The position occupied by women in social structures of her society that includes power, prestige, right and duty is called women status (Acharya, 1979).

In developing countries like Nepal, women were forced to depend on men economically since then when their activities were restricted inside the four walls of their house. Women's role in economic activities is insignificant. Women are known as the 'invisible labor' in the society. There is a saying that "for men's work ends at setting sun, yet women's work is never done". No matter, whether a woman works eleven hours of twenty two hours per day their work do not considered as economic work. Men are considered as bread earner and women as nature. Women are the primary supports of



domestic and substance sector. The time allocation studies and the decision making data revealed women's major role in an agriculture production both labours and managers of the production process they also claimed that a host of social and demographic factors also influence women's economic participation. In today's context the cost of living is very high, so the added source of income earned by women from jobs outside the house us very helpful indeed. Once the women start earning, their socio-economic status will help them maintained decent standard by living. More and more Nepalese women are entering into job market today either because economic necessity or in search of new career. If one looks into the occupational distribution of families' 1971 to 1991 census, one would find in considerable increase in the proportion of women employed in services, professional and technical and sales services.

As Nepal is an agricultural country and agriculture is the major occupation of the people living here, nowadays they are showing their interest of work in other different sectors. The decreasing trend in agricultural occupation and the increasing number of people in other sectors show that Nepalese people are leaving their traditional occupation and joining an occupation of services, business, industry and trade. People gradually attracted towards modern, productive and more income generating occupation. This really helps them to uplift their living standards and adjust themselves in the changing pattern of economic system. Consequently, female employment is increasing in the non-agricultural sector; the majorities are engaged in the service sector. The proportion of female among the technical workers is still low, while among the administrative workers it is lower. It is evident that relatively small proportion of women workers is literate in all fields. The concentration of women in low-paid, unskilled jobs may be attributed to low literacy; low skill levels and also to social bias regarding the appropriateness of employing female workers for certain jobs but not others. Women's access to the decision making process can also be gleaned from their access to the higher echelons of the bureaucracy. The status of men is higher than that of women in developed societies because women's unpaid household labor is still not seen as an essential and valid contribution to the industrial economy. In other societies, girls and young women are viewed mainly as "reproductive laborers". They have fewer rights to political and economic participation than do boys and young men, and they perform essential work for which they are neither paid nor fully recognized. They still live mostly in the private sphere, as the public sphere remains largely a male domain.

Women's lack of access to higher education had effectively excluded them from the practice of well-paid and high status occupations. Women were largely limited to low-paid and poor status occupations for most of the 19th and 20th centuries, or earned less pay than men for doing the same work. However, through the 20th century, public perceptions of paid work shifted as the workforce increasingly moved to office jobs that do not require heavy labour, and women increasingly acquired the higher education that led to better-compensated, longer-term careers rather than lower-skilled, shorter-term jobs.

With this shifted from low-paid and poor status occupation to high status office job, women nowadays are able to increase their standard of living, change their attitudes and behaviours towards work and able to maintain their socioeconomic status. Hence we can say that with the economic advancement, people's lifestyle changes and their demands and choices and so on. Lifestyle of today's working women is changing with the change in time and trends. And the difference in living could be seen just because they participate in the workforce.

## **2 Objectives and Methodology**

### **2.1 Statement of the Problem**

In Nepal, women constitute more than half of the total population. To make way of life easier and smoother, women have crossed the traditional “four wall boundaries” view has begun to get jobs in the outside world. With the change in time and trends the number of women entrants in the workforce is rising in Nepal in recent years. They have joined governmental as well as the non-governmental services sector (G.C, 1996). Today women are encouraged to involve as job holder as a man. As time passed, women continued to become a more significant part of the workforce and gained more promoted status in the society. Despite the tremendous increase in the number of women in the workforce, many are blocked in their attempts to gain access to higher occupational positions. A major portion of women work in lower-level clerical and service sector jobs like hotels, travel agencies, schools, hospitals etc. as receptionists, computer operators, primary teachers, nurses, and customer service department in banks and so on. We can see that in any given occupation, the higher the rank the lower the proportion of women. Not only in status, but women also have to suffer from discrimination in promotion and compensation also. They are mainly employed in low level position with low paying. Long working hours and inflexibility in work schedule create a time pressure on them which makes their life stressful. In fact, the work setting like work position, working hours, level of pay, job tenure, and work stressors change our way of living. On the other side, due to women participation in managerial and professional level they are able to increase their living standard as well as their socioeconomic status. Hence this study examines the relationship between women’s employment and its influences on family behavior and lifestyle pattern. Thus, this research is directed towards the following research issues:

- What is the occupational status of women in Nepal?
- How does the work characteristic influences their behavior and lifestyle?
- What is the relationship between occupational status, social class and health of working women?

### **2.2 Research Objective**

The general objective of the study is to understand the occupational status and lifestyle of working women in Nepal. However the specific objective of this research is

- To examine the occupational status of working women in Nepal.
- To examine the current working condition of working women in Nepal.
- To examine the influence of work characteristic on working women's lifestyle.
- To examine the relationship between the occupational status, social class and health of working women.

### **2.3 Hypotheses**

The research hypothesis is tested in order to achieve the research objective. Following hypotheses are tested in this study:

H1: There is a relationship between work position and lifestyle of working women.

H2: There is a relationship between working hour and lifestyle of working women.

H3: There is a relationship between pay level and lifestyle of working women.

H4: There is a relationship between job tenure and lifestyle of working women.

H5: There is a relationship between work stressor and lifestyle of working women.

### **2.4 Significance of the Study**

Nepal is a developing country, where women participation in high and decision making post is very little. Though they are given the opportunities to participate in prestigious jobs they have to face various kinds of problem. Research on women participation in different occupations has been done, but the study on occupational status and lifestyle of working women is still limited and insufficient in context of Nepal. Beside this, the influences of work characteristic on women's health and behavior have not researched yet. Occupational status as a whole provide the information about the work position, working hour, pay level, job tenure and work stressor of an occupation. There has not been previous empirical study to identify the relationship between occupational status and lifestyle of working women in Nepal. Instead of this, some study has conducted on status of women only and the research ignore about the work stress women face in work environment. Therefore a study, in this field is highly necessary. The present study will be beneficial to the people, the nation and also the coming researchers.

I hope this study will provide more literature in the status of working women and new finding of this study will provide the guidelines for the future research works. This research might be helpful to understand the relationship between occupational status and

lifestyle of working women in Nepal. As well as, I hope that it will be helpful to planners, researchers, and NGOs, INGs and Ministry of Women and Social Welfare that sets the program for the women.

## **2.5 Limitations of Study**

The study is focused in finding the Occupational status and Lifestyle of working women in Nepal. So far the topic is broad, research has been conducted on the basis of the most suitable and feasible method and the resources available. There are some aspects which are not covered in this study. However, no works can be completed without some constraints. Hence, there are some limitations while conducting this study as well which are given below:

- This study is totally based on the responses and data related to working women of Nepal in formal sector only, so findings may not be fully applicable to all the women who are working in other sectors.
- The research focus on only five dimensions of Occupational status, hence leaving other factors which may influence the lifestyle of working women of Nepal.
- The sample size is small in the comparison to the population taken, thus the findings are limited and may not represent the whole population effectively.
- The respondents for this study are only from Butwal and inside the Kathmandu valley.
- There is limitation of resource and time while conducting the research.
- It is the first attempt of the researcher to conduct research on the given topic. So there has been lack of expertise and specialized knowledge.

## **2.6 Operational Definition**

- **Occupational Status**

Occupational status is a promising measure of social position that can provide information about job characteristics, such as environmental and working conditions, decision-making attitude, and psychological demands of the job.

- **Work Position**

Time at work is one of the most basic components of occupational exposure. Time and pay are the two elements in every wage employment relationship. It refers to time spend in doing some work or activities.

- **Pay Level**

Generally, pay rate is determined by the management decisions, in some cases in consultation with trade unions or with employers and employees. The pay rates for the low level and part-time jobs are generally low in comparison to high level and full time jobs. It will be an income to the employee.

- Job Tenure

Job Tenure is defined as the length of time an employee has worked for his or her current employer. There is a relationship between workers' earnings and their cumulative work experience or their tenure on their current jobs.

- Work Stressor

Work stress is defined as the harmful physical and emotional responses that occur when the job requirements do not match the worker's capabilities, resources and needs.

- Lifestyle of working women

Lifestyle is the typical way of life of an individual, group, or culture that reflects and individual's attitudes, values or world view. It may be reflected in the way of attitude and behaviour of the people. Lifestyle can be measured in terms of activities, interest and opinion of the people.

## **2.7 Methodology**

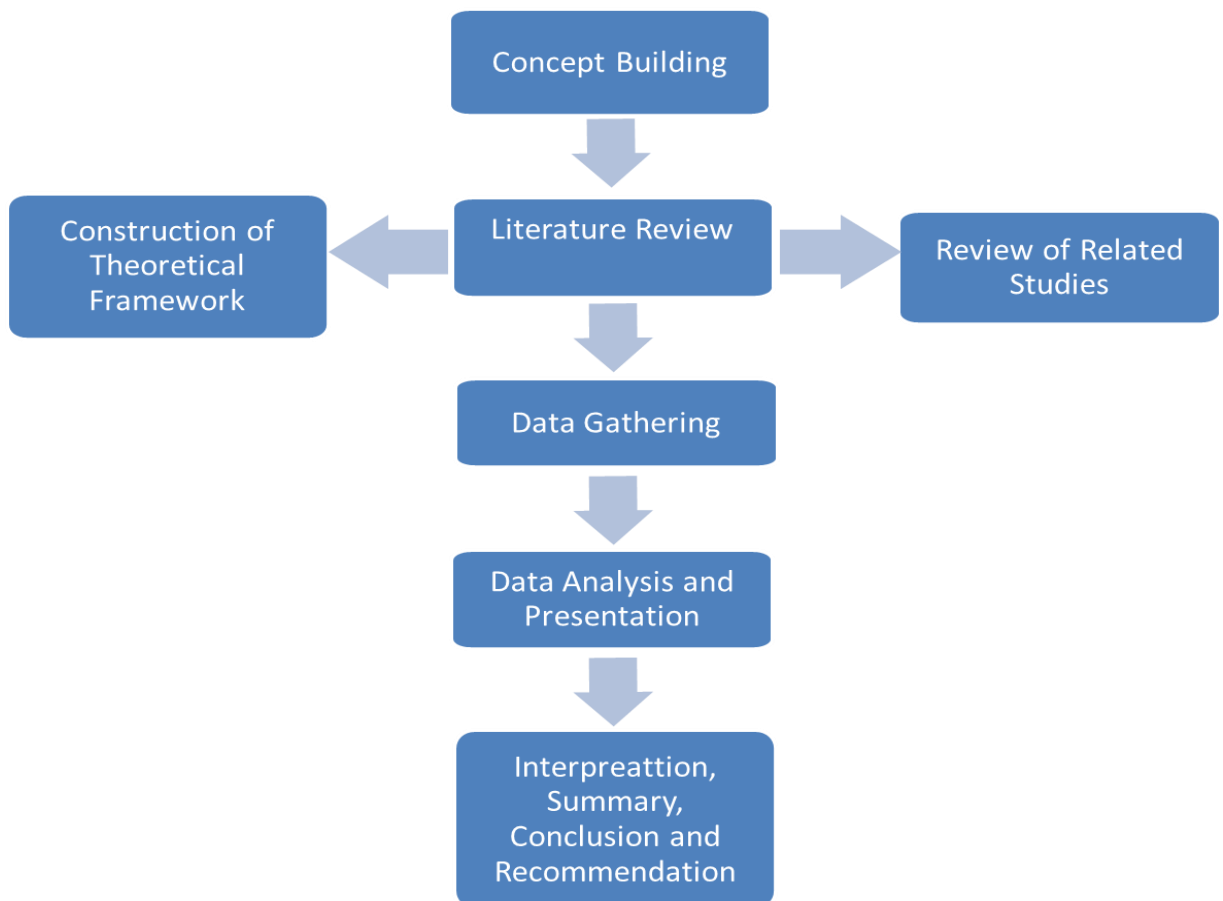
The objective of this chapter is to discuss the methodology used in this research. It starts by discussing the approach of the study. It represents the suitable methodologies followed to achieve the stated objectives of the study. This chapter describes the methodology undertaken in relation to justification of research paradigm, sampling process and data collection and administration used for the study of the relationship between occupational status and lifestyle of working women in Nepal. Furthermore, the study also examines the demographic influence in lifestyle of working women in Nepal.

### **2.7.1 Research Plan and Design**

For the purpose of this study, a survey study was conducted to find out the occupational status of working women and their lifestyle through questionnaire method. The overall research work was conducted through collection of primary data. So a survey was conducted to gather responses directly from the respondents. A close ended questionnaire was used for the purpose of collecting data. So this study was based on the data provided by the respondents through the questionnaire. Since the study undertaken was basically a

fact finding operation, the study had used the descriptive research design. This study was basically aimed to access the perceptions and opinions of the given population and to depict the present situation. Related secondary data was collected and analysed from literature and previous research to verify the hypotheses.

Basically the study has been based on descriptive as well as exploratory research design. This study has been exploratory because it attempts to explore the attitudes and behaviours of working women of Nepal. This study has been descriptive because it attempts to describe the occupational status of working women of Nepal. This study used various statistical tests such as mean, standard deviation, correlation analysis and other statistical calculations. The research model is presented in the figure 2.1.



**Figure 2.1** Research Model

### **2.7.2 Description of the Sample**

The population was specifically defined. It consists of those women working at Kathmandu valley and Butwal. Financial institutions were taken as the major area of study because it accounts as one of the largest and fast growing industry in Nepal where majority

if women are entering with their interest of work. Other area of study includes hospital, travel agency, hotels, school and colleges. Convenience sampling was used in this study. Primary data was collected through survey research and for the purpose of data collection, questionnaires were used. Sample of the study represents the whole population of the study. Sample size of this study is the randomly chosen 104 respondents who were working women from the given population. A total of 120 questionnaires were distributed to working women of Kathmandu valley and Butwal but the researcher was able to get only 104 responses from the respondents from the stated area of study. Thus the sample size of 104 women employees was taken for this study.

### **2.7.3 Questionnaire Design**

The major instrument used for the primary data collection was a well-structured questionnaire set. The structured questionnaire has been designed to collect the opinions from the respondents. The questionnaire was made as simple as possible so that there will not be any problem for the respondents while filling up the questionnaires and accurate information can be obtained. The questionnaire was designed to secure the opinions and activities or behavior of respondents. And the questionnaires used in this study were closed ended questionnaire which was self-administered in nature where electronic method was used.

- Electronically by using the e-mail and internet: In online questionnaire, form questionnaire was designed like a regular questionnaire where a number of questions are presented on a page. The respondent completes each question following the instruction provided in the question.

The first part of the questionnaire includes demographic information; second part includes the questions related to work position, working hour, pay level, and job tenure. In this part, the questionnaire contained a fixed-alternative question that requires the respondents to choose one of the alternatives. And the third part of the questionnaire includes the activities, interests and opinions of the respondents which are the major elements to measure the lifestyle of working women.

In third part of the questionnaire, items were measured using a five point likert scale.

The five point likert scale was used as below:

1= strongly agree, 2= agree, 3= neutral, 4= disagree, 5= strongly disagree.



For the purpose of this study, the following points were considered for collecting the required data.

- Survey method was used for collecting the required data.
- Questionnaires were used for survey.
- Women who were working in Kathmandu valley and Butwal were asked to fill up the questionnaires.
- Random sampling method was used for filling up the questionnaires.
- For data analysis and interpretation, statistical tools were used.

#### **2.7.4 Nature and Sources of Data**

Data may be obtained from several sources. In this study both primary and secondary data were used in order to gather the relevant information that helps to further carry out the study to meet the required objectives.

#### **2.7.5 Primary Data Sources**

Primary data are collected or obtained through first-hand experience. Data will be original and will not be diluted by own interpretation. Primary sources include interviews, questionnaires, observations, or experiments. In this study questionnaire was used to collect the data. A questionnaire is a formal list of questions designed to gather responses from respondents on given topic. Based on the literature review and theoretical framework questionnaire was developed in this study. Hence first-hand and original data were collected in the form of questionnaire in this study.

#### **2.7.6 Secondary Data Sources**

Secondary data are those which have been already gathered by others and published earlier in websites, journal, paper, previous thesis, books and reports. The data collected through secondary sources are as useful as primary sources of data. It allows the researchers to identify and understand the prevailing thoughts and ideas about the area of study. Secondary sources of data used in this study include the articles, books, journals, reports, website etc. which were relevant to the topic.

#### **2.7.7 Data Collection Procedure**

The questionnaires were distributed through electronically mailing. The respondents took their time in filling the questionnaire and follow the instructions provided in the questions,

as well as some respondents asked for clarification which was properly clarified. After the collection of the questionnaire, the results were used for further analysis.

### **2.7.8 Validity and Reliability**

The data was collected through questionnaires as primary sources and the various articles, journals, books, reports and websites as secondary sources. In order to minimize the possibility of getting incorrect answer, attention needs to be paid to validity and reliability. So data to be used should be true and genuine. Data are considered to be valid when they measure what they are supposed to measure. On the other hand, data are considered to be reliable when they assure that they are reasonably close to the truth (Plant, 2010, p. 191).

To ensure the reliability, the work with this thesis started with a considerable literature study. The next step for validity and reliability was using statistics to calculate correlations between different variables in order to find the relations and measure the strength of that.

### **2.7.9 Data Analysis**

Presentation and analysis of data is the core of each and every research work. For this the raw data that are collected through questionnaires are thoroughly checked; compiled coded and statistical analyses are performed. In this study, to analyze the data, data were put into SPSS software and descriptive statistics such as frequencies, mean, standard deviation and correlation coefficient were used which helped to summarize the proportion of an entire distribution of scores with just a few numbers. SPSS is an analytical and scientific tool used to organize the data, determine significant relationship and examine difference, similarities with and between different categories of respondents. The data analysis that was done through SPSS and Excel included the following:

- Demographic Profile of Respondent
- The frequency distributed for several of the measures
- Measures of Central Tendency Dispersion
- Pearson Correlation Hypothesis testing

In this study, tabular formats such as tables and pie charts were used to present the data. Percentage was used to find out the frequency of the respondents, mean value calculated to find out the perception and opinions of the respondents. Hence, these calculations helped to come up with certain results and conclusion.

### **3 Literature Review**

This chapter reviews the literatures and articles related to occupational status and situation of women in the workplace. This study also examines the changing lifestyle of working women with increasing participation of women in the workplace. In order to examine this study a number of articles, books, journals, reports and other materials are collected from various sources so that it helps to build a conceptual clarity and in depth understanding of the subject matter.

#### **3.1 Lifestyle**

According to Austrian Psychologist Alfred Adler (1870-1937) “Lifestyle” is the typical way of life of an individual, group, culture that reflects an individual’s attitudes, values or world view. Lifestyle comprises of how people live, how they spend their money, and how they allocate their time Hertwich and Katzmayr (2003). Lifestyle is also a “manner of performance”; “a manner of living”; “a way of life” Jakson (2006). Lifestyles are patterns of action and consumption, used by people to affiliate and differentiate themselves from others (Mont, 2007). Lifestyle became popular a generation ago, a number of critics objected to it as stylish and superficial, perhaps because it appeared to elevate habits of consumption, dress and recreation to categories in system of social classification. Nonetheless, the word has proved durable and useful, of only because such categories do in fact figure importantly in the schemes that Americans commonly invoke when explaining social values and behavior (UNEP, 2002). Some research proves that it may cost employees as much as 30% more to maintain their lifestyles (Luksin, 2007).

According to Macleod (2006), some of the behavioral tendencies in a person’s life come from within while others are external influences. This is why one will never have total control of the lifestyle of another individual, because a range of factors come into play. The way a person thinks and relates with other people may determine how he or she lives happily and at peace with the world. Likewise, external influences like culture magazines and environmental conditions can also derive the way one live at home.

- **Internal Factors**

One of the internal factors that drive lifestyle is health. A person has to sacrifice some choices and cravings in order to live in a fit condition. In fact, dedication to only consuming the right foodstuff and avoiding luxuries leads to better life. However, this

denies one access to sweetmeats that, though aggravating to health, amount to luxury and comfort. The other internal factor that influences lifestyle is the character or disposition of an individual. Some people are retiring in nature. They only require a few essentials inclusive of study room, a small parlor and a kitchen and they live comfortably. Others are less reclusive and need a fully-furnished mansion with the latest entertainment systems. They also look trendy in what they wear.

- External Influence of Lifestyle

Money is one of the leading determinants of how a person lives and equips his or her home. Those who have affinity for well-furnished rooms would find it hard to equip their rooms if their monetary resources were scarce. Related to money is one's vocation. If one chooses a career in the liberal arts, they will have access to many privileges and exceptions that other formal professions do not allow. This might imply that an artist can wear whatever he or she feels will make them stand out but a clinician has only the staff uniform to wear. Thus, vocation can either endorse or restrict one's affinity for a particular lifestyle. The job context (position, work schedule, pay level, job tenure, and the work stress) even molds one to change the way he or she lives, in order to be happy within such an employment context. Culture magazines also impact on social preferences and fashion. Many people try to attain the same level of comfort like they see in a journal. Societal influences, on the one hand, align one to living patterns that neighbors have adopted.

The AIO statements, as described in Plummer (1974), Lifestyle measure (a) activities: how people spend their time and money, (b) Interests: what they consider to be of importance in their immediate surroundings, and (c) opinions: how they feel about themselves and the world around them. Plummer describes the dimensions of AIOs:

- Activities: Work, hobbies, social events, vacation, entertainment, club membership, community, shopping, and sports.
- Interests: Family, home, job, community, recreation, fashion, food, media, and achievements.
- Opinions: Themselves, social issues, business, economics, education, products, future, and culture.

AOI statements are applied in many research studies to understand people's behavior. In addition to these, AIO statements have been utilized in many other research studies to understand women's shopping behavior (Roberts & Wortzel, 1979), to understand general

consumption patterns (Hoch 1988), to determine the influence of the male role and lifestyles on clothing selection (Oliver, 1989).

### **3.1.1 Theories of Consumption and Lifestyle**

There are numerous theories of consumption available all with varying degrees of empirical confirmation. One fifth of the world's people – in the US, Europe, Japan and Australia – account for 86% of total world expenditure on consumption. There have been several contributions to the debates about lifestyle and consumption patterns in the last few years (Warde, 1991), for example, three of the major positions with regard to food consumption (this is by no means an exhaustive list of theories).

- Firstly, there is the Bourdieu (1984) theory which suggests that different classed exhibit different lifestyles which in some sense reflect their class position in society. For Bourdieu the identification of particular lifestyles is entangled with the position occupied within a social hierarchy. Therefore, the occupational class of individuals has some bearing on their consumption habits which is independent of income, say. This is true whether out of necessity or habit, or to fulfill the need to exhibit distinction from or form associations with other social groupings.
- Secondly, there are increasing varieties of food available and that there are diminishing contrasts between different social groups and their eating habits (Mennell, 1985).
- Thirdly, there is the 'post-Fordist school', i.e. as the era of mass consumption disappears lifestyles become more and more diverse. This idea fuelled by reflexive sociology and notions of culture for example, Beck 1992, Lash and Urry (1994), suggests that traditional class related consumption patterns should be disappearing as people no longer wish to be associated with a mass or class on the old sense. The social becomes flattened or at least lifestyles can be chosen which are no longer associated with 'traditional' groupings. With regards to the first position, several recent empirical studies have shown that class remains a powerful predictor of consumption patterns with respect to food (Warde, 1997; Fine et al., 1997) and more recently that occupational class is also powerful influence on the rates of adoption and diffusion of certain consumer durables as well (McMeekin & Tomlinson, 1997). In what some commentators refer to as a post-traditional world (Giddens, 1991), it is argued that the importance of lifestyles and reflexive self-identity become increasingly dominant at the expenses of more traditional social ways of living.

### **3.2 Occupational Status**

The socio-economic status we enjoy and the accompanying quality of life depends largely on an occupation we engaged (Blau & Duncan, 1967). Occupation makes up such a dominate portion of our lives and influence not to just our ability to earn income but also to creating important social network (Scoville, 1972). Occupation could be examined as both as components of labor force structure and as indicators of country's social stratification. It is presumed to be indicative of skills and power individuals possess as they perform the maintenance functions in society (Karasek, 1998). Occupation was collapsed into three groups: white-collar (management; professional; technologist; technician or technical occupation; and administrative, financial or clerical), sales or service, and blue-collar (trades, transport or equipment operator; farming, forestry, fishing or mining; and processing, manufacturing or utilities).

According to American Psychological Association (APA), "Occupation of an individual refers to the kind of work done during a selected reference time period (past 12 months) irrespective of industry in which the individual work on his/her status in employment." occupation of person, who works more than one job, refers to the job at which the individual spends more time. If the time spent in two jobs is equal, then the occupation refers to the job that gives higher income. Occupations are categorized into: White Collar Occupation: This includes legislators, senior officials and managers, professionals, technicians & associate professionals, clerks or office assistants. Agriculture and Related: This refers to skilled and semi-skilled workers in agriculture. Other Occupation: This includes service workers, and sales workers, crafts and related trade workers, plant and machine operators and elementary occupations. According to the country's most recent Human Development Report, 'Today, Nepal stands at the crossroads at redefining both nation and state' (UNDP, 2009). Sharma and Donini (2012) similarly argue that Nepal is on the 'cusp of a major transformation' whereby we are witnessing the old feudal and caste structures collapsing and a new social order emerging (see also World Bank, 2011). As Nepal is an agricultural country majority of people living here involved in agriculture. So agriculture is the major occupation of Nepalese people. Besides this trade, industry and service sector are also other occupational area where people are nowadays show their interest of work. The decreasing trend in agricultural occupation and the increasing number of people in other sector show that Nepalese people are leaving their traditional occupation and joining an occupation of service, business, industry and trade. People are gradually

attracted towards modern, productive and more income generating occupation. This really helps them to uplift their living standards and adjust themselves on the changing pattern of economic system. The article “Socio-culture” published in June 2013, said that occupation also vary from culture to culture and at different time at different places.

Occupational status appears to indicate a reliable and powerful characteristic of persons or households by dint of its temporal stability and substantial correlation with other social and economic variables Hauser and Warren (1996). Some economists have suggested that occupational status may be a better indicator of long-term or permanent income than is income at a single point in time (Goldberger 1989; Zimmerman 1992). However, unlike permanent income, occupational status can be measured well at a single point in time, and occupational education, rather than income, appears to account for the persistence of occupational standing (Hauser & Warren 1996).

Occupational status thus serves as a shorthand summary for those characteristics of a person’s social position that determines his or her capacity to create and access valued material and social resources. Occupational status is also highly correlated with widely recognized symbolic indicators of social standing (hope, 1982). Occupational status thus serves to link an individual’s position within markets for material resources with membership in exclusive groups of acquaintance and sociability (Bourdieu, 1986); Weber, 1994). Empirical research tends to support the notion of occupational status as a distinct component of socioeconomic status, which contributes, predictive power, net of income and education in models predicting a host of important outcomes, including those associated with health (Dahl, 1994) and social connectivity (Lin, 2001).

Occupational status is one component of socioeconomic status (SES), summarizing the power, income and educational requirements associated with various positions in the occupational structure, Duncan’s (1961). Occupational status has several advantages over the other major indicators SES, which are most commonly educational attainment and personal or family income. First, occupational status reflects the outcome of educational attainment, provides information about the skills and credentials required to obtain a job, and the associated monetary and other rewards. For example, professionals are differentiated from manual workers by selection on educational attainment that influences patterns of remuneration.

Occupational status is also likely to be better indicator of income over the long term than is income information collected at any single point in time, because in the short-term, income

can be quite volatile (Williams & Collins 1995). A 2007 Harris Poll with of 1,010 U.S. adults suggested that occupational prestige is linked to perceived impact on welfare; the highest ranking jobs being firefighter, scientists, and teachers. Lower ranking jobs include well-paid positions such as brokers, actors and bankers. Police officers and Engineers tended to fall somewhere in the middle of ladder. Finally, occupational status is a promising measure of social position that can provide information about job characteristics, such as environmental and working conditions, decision-making attitude, and psychological demands of job.

### **3.2.1 Cultural and Economic Dimension of Occupational Status**

Occupational position doesn't encompass all aspects of social class, but it is probably the best single indicator of it (Blau & Duncan 1967). The occupational structure in modern industrial society not only constitutes an important foundation for the main dimensions of social stratification but also serves as the connecting link between different institutions and sphere of social life, and therein lays its great significance. The study determines the importance of occupational position for a number of dependent variables, all of them indicating the lifestyle features or life chances: culture consumption, aesthetic preferences, income distribution, luxury goods consumption, political preferences, and children's educational and occupational attainment.

Bourdieu (1979) asserts that cultural resources determine a whole score of life chances and life style choices. Occupational positions that are assumed to require as well as produce much cultural resources are position associated with the educational system and art production. He claims that groups with much cultural resources tend to act as status groups and use their resources and lifestyle to exclude others from the advantages they enjoy. According to him there exist a second type of resources; Economic resources (capital) of occupational groups that consist of monetary benefits (income, wealth) that go along with it are primarily associated with occupational positions in the commercial and industrial system. Bourdieu holds that this type of economic resources determines a whole range of lifestyle chances that corresponded to their economics resources. Jennifer (2005) in his study about sanitary workers, that economics status showed a significant difference to their age, marital status, duration of working, life and position at work.



### **3.2.2 Status of Working Women**

Different studies have been studied to find out the status of women in different sectors. Following definition define that status of women varies in different sectors. One of the areas of disparity between males and females is related to the difference in their employment status which is manifested by occupational segregation, gender-based wage gaps, and women's disproportionate representation in informal employment, unpaid work and higher unemployment rates (UNFPA, 2005). As women in developing countries have low status in the community, the activities they perform tend to be valued less; and women's low status is also perpetuated through the low value placed on their activities (March et al., 1999).

Henley (1979) stated that the feminine stereotype depicts women as being more concerned than men about their bodies, their clothing and their appearance in general; as it is often the case, there is both truth and reason to the stereotype. Women are subject to a great deal more observation than men; their figures and clothing; their attractiveness is the criteria by which they most often are judged. Not surprisingly, then women are more conscious than men of their visibility. Rosen and Jerdee (1979) in their study stated that women were seen less favorably in terms of the knowledge, aptitudes, skills motivation, interests, temperament, and work habits that are demanded in most managerial roles.

Krishnaveni (1984) in her report mentioned that a "Working Women" referred to women who work outside her home for a wage or salary. Now-a-days most of the women have been coming forward to work equally along with men in informal sectors. They are facing so many problems especially household responsibilities like cooking; cleaning, washing, child care etc. were causes for low female work participation in informal sector had no jobs security and maternity benefits like women engaged in the organized sector.

Arber and Gilbert (1984) in their study said that women's occupational status had always been closely associated with the home and the family. There was a clear between the socially approved status women, as house wife and mother of children on the one hand, and their status as more productive worker on the other. 86% families had strong economic support due to respondent's income, which was spent to meet family needs. 50% feel it was necessary to work. 46% had satisfactory relations with their supervisor and colleagues. 52% liked both home and their job as against 25% who liked only their home and 28% liked only their office. 62% were fully satisfied with their dual role of working and housewife.

Working outside and inside the house has formed two of the most central domains in women's life, each containing its own duties. Work and family are two fundamental and interdependent systems for dual-career lives that consistency in any one system may consequently influence the other one as well represents conflicts, namely, work interference with family. For employed individuals, source of social support can also be discussed in terms of emotional support (love, empathy, trust, concern) and institutional support (time, money, goods and services) (Hajar, 2010).

Sherwani (1984) in her study observed that Indian women still operate under creation limitation and hardship. One of the most common problems faced by women was the dual role; she had to play on the domestic front and the shop floor. Particularly the married working women with the small children found that dual responsibility a source of great mental and physical strain. For them the working hours were long 8 hours at the place of employment and at least 4 hours at home. Usually husband and sometimes even the in-laws did not extend and help in the household chores. Again after all this hard work, tragedy was that working women couldn't claim independent economic assets. Most of the salary earners had to surrender their pay packets to their husband in the case of married women and to their parents in case of unmarried girls.

Drucker (1980) in his book stated that the labor force participation of married women under the age fifty is now just as high as of men. It is therefore unlikely to rise any further. And also he states that most of the married women stay in labor force after first child.

In today's corporate environment, it is becoming increasingly important for companies to recruit a diverse workforce. In the article, Mary F. Sloan and Joan M. Schork state that "for corporation to be competitive in the global markets they must take advantage of the benefits of a diverse workforce" (Salomon 2003, p.37). The article shows statistical evidence that both women and minorities combined only represent a small portion of the doctorate level workforce (Salomon 2003, p.37). Glass ceiling is the term used to describe barriers that prevent women and minorities from advancing to management positions in corporations and organizations. Statistics provided by the U.S Department of Labor (DOL) indicated that only 2 percent of top level management jobs and 5 percent of corporate board positions were held by women as of 1987. The failure of more women and minorities to crack the upper levels of corporate management is due to glass ceiling. Rosemary (1982) in her book stated that more women are moving into managerial; and professional occupational (the fastest-growing occupational category) and this trend shows

no signs of slackening. It is true that women tend to be located in 'gendered niches' with in managerial occupations. Nevertheless, such jobs will usually generate an income, which is sufficient to live interdependently. Managerial and professional women are likely to enter into relationships with men in similar occupations at a similar level, and to remain in paid employment after the birth of their children, such households will require various services which have to be purchased, either directly through the employment of paid domestic help or indirectly through ready meals, restaurant, dry cleaners and so on. More generally, two earner households (that is not only managerial and professional) will be more likely to buy services of all kinds.

Several articles are publishing such as the Wall Street Journal detailed the increase of women in administrative and management level jobs, from 24 to 37 percent over a period from 1976 to 1987. Yet the glass ceiling blocked women from rising to top management positions. Melanie (2003) observed that women are absent from educational management. Their absence is caused by structural, societal obstacles to their advancement, yet some women display a great determination, imagination and developed satisfactory careers. Despite many changes, which have taken place in education in recent years, women in management positions are still minority.

Women are underrepresented in the formal sector of employment. The survey conducted by Central Authority (CSA, 2004) showed that women account for less than half (43%) of total employees in the country. Considering the percentage of female employees from the total number of employees by employment type, the highest was in domestic activities (78%) and followed by unpaid activities (59%). In other type of formal employment (e.g. government, NGOs, private organizations), the percentage of female workers is less than 35. On the other hand, the survey showed overrepresentation of female workers in informal sector. About 58% of working women work in the informal sector whereas the percentage of working women in formal sector was 37.7% the breakdown of the federal government employees by occupational groups also indicated gender disparity. From federal government employees found in the clerical and fiscal type of jobs 71.3% were male, while the percentage of females was slightly more than half (51%) in custodial and manual type of jobs. Women make up 25% and 18% of the administrative and professional and scientific jobs categories respectively. It indicates that upper and middle level positions are overwhelmingly dominated by men (Federal Civil Service Commission, 2005).

Some scholars (Dignard & Havet, 1995; Berger & Buvinice, 1989) argue that women choose informal sector employment because of its compatibility with their household work and thus public policy should support women in this choice by improving their opportunities in the informal sector. Others (Beneria & Roldan, 1987; Moser, 1984) tend to argue that women are forced into the informal sector because the formal sector fails to accommodate their household responsibilities. The place of women in society has changed and continues to do so. Their space is no longer restricted to the home; today women have the opportunity to live interestingly and challenging lives within the labor market. However, talented and educated women with family responsibilities often face challenges of identity and self-esteem when they attempt to excel in their professional spheres. Although many achieve professional recognition and success, others find it more difficult to reconcile the multiple roles, commitments and career interruptions, (Knowles, 2009).

Men continue to fill the majority of top management positions even though women compose 46.5% of the labour force and 51.8% of total population (Annual Averages 2004, Bureau of Labour Statistics). Women are underrepresented in many occupations and industries and hold relatively few of the highly visible decision-making positions in either the public or private sector (Rubin, 2000). However, some evidence of change exists: female candidates are filling more top level positions. According to Catalyst's 2005 report, women held only 8.7% of position in top management of the Fortune 500 companies in 1995, compared to 16.4% in 2005. Catalyst also provides annual reports indicating that Fortune 500 firms with more female top officers, on average, generate higher ROE and higher total returns to shareholders. Scholars (Adams & Ferreira, 2004; Burgess & Tharenou, 2002; Van Ees, Hooghiemstra, van der Laan, & Veltop, 2007; Sealy, Singh, & Vinnicombe, 2007) contribute research on the subject matter "Women on Boards" and the research shows that Companies with more women on their boards were found to outperform their rivals with a 42% higher return in sales, 66% higher return on invested capital and 53% higher return on equity.

According to Vilkinas there are now more women in management in Australia than a decade ago. A number of factors have contributed to their increasing numbers, including changes in legislation supporting women working, more child care places, and changes in the structure of work and attitude to women bosses. While their representation in management has increased, their numbers in senior positions is still very low.

Jaya (1985) in her report stated that women work only to make subsidiaries income to the families, whereas the principle bread winner were still men. It had also given rise to the belief that women were not career-minded and therefore doesn't mind dead and hobs without promotion options. The facts mentioned precede that even that small percentage of women who get into formal sector, face discrimination and exploitation in their office and were pushed to accept jobs not accepted by men.

In-depth analysis of DHL by Hindin (2005) showed that only 17% of women in Zimbabwe, 12% in Zambia and 4% in Malawi have higher status job than their partners. The respective percentages of women whose partners have higher status jobs are 52, 43 and 53. Women are also overrepresented in the informal sector. In Sub-Saharan Africa, 84% of women's non-agricultural employment is informal compared to 63% of men's. The figure is found to be 58% and 48% for women and men, respectively in Latin America (UNFPA, 2005).

People's needs are arranged in a hierarchical manner in which basic needs have to satisfied before higher needs come into play (Cole, 2004:125). Flowing from the debate, women just as men, after their basic needs are satisfied would aspire to satisfy their higher order needs. It may be assumed that for women to satisfy their esteem needs and self-actualization needs, women must be encouraged to take up managerial positions in organizations.

### **3.2.3 Status of Women in Nepal**

The status of women in context of Nepal can be viewed from the study on women and poverty, education and training status, women and health, violence against women, women and economy, women in power and decision making, and institutional arrangement of women. In Nepal only a few (14%) of women are household heads (NLSS, 2004) and only 17 percent of women own either house land or livestock (CSB, 2004). Large portion of women are engaged in agriculture 49.3% and 43.6% are engaged in elementary works (Pradhan, 2004:55). Women participation in professional jobs (18.75%), and women share in income (0.302%) and GDI GEM of 0.452% and 0.391% respectively shows the lowered social condition in Nepal (UNDP, 2004).

Status of women is an important factor, which affects the socio-economic, development of a country. Status is not a fixed rigid concept, it changes with time. So the status of women also changes with time. Status has been defined in different ways. As cited by the

population monograph – the United Nations has given the definition of women’s status as “The conjunction of position a women occupies as a worker student, wife, mother of the power and prestige attached to these positions and of the right duties she is expected to exercise” (CSB, 1987). Society is a web of human relationship. Educational environment, social nature, health, status and many other such factors determine the status of society. Nepali society is made-up so many cultures but it is a Hindu culture so that is most influential with regards to defining the role of women (Shrestha, 2002).

In respect of studying “Women of Nepal” Women Development SAARC Division Under Ministry of Labor Social Welfare Published in 1987 indicates that as in other developing countries women in Nepal are mostly engaged in house – hold work and employed in lower and have to bare double burden of house and office due to various reasons (Chauhan, 1996). Nepal remains one of the poorest countries in the world with a poverty incidence of 38% (ADB, 2009) and Nepalese women are considered as poor of the poorest. Women’s poverty, their comparative lack of leadership and participation in decision making are often attributed to a number of personal factors, including low literacy, skills, self-esteem, financial security, and level of awareness of their rights (Endeley, 2001:34).

Achary in her book says that traditionally in Nepalese society, caste, age education, marital status and family alliances are predominant factors in social interactions. This factor influences women’s status in different ways. However, in her study, Acharya found that women in government services as well as government institutions seem to be concentrated at lower levels in the gazette posts and at higher levels in non-gazette posts.

Women generally have middle level or higher education so they enter the government service at higher clerical and lower gazette (or officer levels). There are a number of factors related to women’s expected social role such as household and child care responsibilities, limitation on mobility and late entry into service, all of which limit women’s opportunities to improve their qualification and hence diminish their prospects for promotion usually freezing them at the lower levels (Acharya, 1979).

The concept of men as bread winner has been widely accepted in Nepali society. Nepal’s main economy is overwhelmingly subsistence agriculture and because women predominate in this sector, their total contribution to the household income remains at 50 percent as opposed to only 44% for males and 6% for children between the ages of 10 to 14 (UNICEF, 1992). More and more Nepalese women are entering into job market today either because economic necessity or in search of new career. If one looks into the

occupational distribution of families 1971 to 1991 census, one would find in considerable increase in the proportion of women employed in services, professional and technical and sales services (Pradhan, 1979).

In today's contest the cost of living is very high, so the added source of income earned by women from jobs outside the house is very helpful indeed. Once the women start earning, their socio-economic status will also improve and this will help them maintain decent standard by living. For this reason women have started to take up jobs outside while continuing to perform their traditional household chores as a housewife. The changing socio-economic conditions of women are taking place. In the modern society has created such a situation for women that she has to play dual role of working women and a house wife (Acharya & Benette, 1982).

However despite the dearth of employment opportunities the range and cover which the woman's in Nepal show even now is indeed quite respectable. From self-employed subsistence level farming to village and urban small time entrepreneurship is a big jump, and professional level, government jobs beginning from the post of peon and non-gazette posts to decision making levels and ambassadorship abroad, teacher to professor, midwifery to medical doctor and consultants, agricultural extension workers to agricultural expert in different branch of agriculture and social workers to minister, police constables to police inspector etc. The range covered by Nepalese women is quite extensive. In addition, women are found as coach in sports, trainer in carpet and textile weaving, basketry and pottery, workers in small industrial sectors and non-governmental enterprises. In the urban areas, quite a few women are self-employed in the service sector (Khanal, 1998).

Women's employment is concentrated into feminized jobs in the service sector. The discrimination against women takes place in two ways. These employed women are paid less than their male counterparts if they do the same job; the sectors that have a high proportion of women tend to be less paid. Their needs much to be done in bring the status of women and in uprooting the stereotyped biases, prejudices and attitudes of society (Shrestha, 2003). The majority of Nepalese women work in the informal sector or as unpaid family helper, it is cited that 75.3% are self-employed and 27.9% are unpaid family workers (Report: World Bank, 1999).

In Nepal although female employment is increasing in the non-agricultural sector, comparatively a large proportion of agricultural labor force are women. Among non-agricultural female workers the majority were engaged in the service sector. The

proportion of female among the technical workers is still low, while among the administrative workers it is lower. It is evident that relatively small proportion of women workers is literate in all fields. Occupationally, even urban women are mainly employed in agriculture. The next largest group of women workers was composed of those in the sales and service sector. Women wage laborers working in the areas of construction, transportation and communication constituted the third largest group. The concentration of women in low-paid, unskilled jobs may be attributed to low literacy, low skill levels and also to social bias regarding the appropriateness of employing female workers for certain jobs but not others (Acharya Meena, 1994).

### **3.3 Socio-Economic Status Impact on Women Lives**

The term “Socio-economic Status Refers to the social position and blurs the distinction between two concepts: economic circumstances (income and wealth) and prestige (status) (Diez-Roux et al, 2000). Research indicates that SES is a key factor in determining the quality of life of women, with resulting effects on the lives of children and families. Inequities in wealth and quality of life for women are long standing and exist both locally and globally. Low SES among women and its correlates, such as poverty, lower education, and poor health for children and families, ultimately affect our society as a whole.

Historically, men and women have worked in notably different occupations. As a result, the percentage of workers who are female varies greatly among occupations. Researchers have used several terms to characterize this phenomenon, including occupational selection, occupational sorting, occupational segregation, and occupational crowding. Because women have disproportionately worked in occupations with relatively low wages (e.g. teachers, nurses, secretaries, retail sales clerks) and men have disproportionately worked in occupations with comparatively high wages (e.g. executives, managers, doctors, lawyers, engineers, scientists) the average and median earnings of women in general has been much lower than the average and median in general (Boraas & Rodgers, 2003; Lowen & Sicilian, 2008; Weinberg, 2007).

According to findings of the 2006 American Community Survey (ACS), salaries of American women are about 77.3 percent of that of American men. In some states, women make as little as 66% of men’s earnings (U.S. Census Bureau, 2006). Findings of the ACS indicate that among individuals possessing a graduate or professional degree, on average, the women earned about 66.4% of what the men earned (U.S. Census Bureau, 2006).



While they make less money, women are more likely to be single heads of household than men, thus bearing the responsibility of raising children with fewer economic resources. In 2006, there were about 14 million female heads of household, compared to 5 million male heads of household in the United States (U.S Census Bureau, 2006). Women with fewer economic resources may be less likely to marry and benefit from dual or higher household incomes (Edin & Kefalas, 2005).

### **3.4 Consequences for Family Behaviour and Lifestyle Pattern**

The consequences for family behaviour and life-style patterns once the women main working hours are removed from the home are overwhelming in magnitude (Blood & Hamblin, 1958; Hedges & Barnett, 1972; Heer, 1958; Linden, 1973; Nye & Hoffman, 1963). As the Presidential Commission on Manpower in 1972 suggested, “perhaps no other single change in family life has affected so many families in as relatively short a time as has the movement of married woman into the labor force” (U.S. Department of Labor, 1972).

According to Susan R (1983), work attitudes include overall job satisfaction; satisfaction with work itself, pay, promotions, co-workers, and supervision; job involvement; internal work motivation; organizational commitment; and turnover intention. Among the behavioral characteristics are performance, turnover, absenteeism, and accidents. The behavior of individuals, communities and populations is one of the major determinants of their health outcomes (Bunker, 2001). One approach to studying women’s behavior is by exploring how women feel about their lives, their attitudes towards their work, and how they approach the various aspects of life that lead to the consumption of many products and services. The increased labor participation of women over the past decade has had a profound effect on American society. Changing demographics have led to a “splintering of the mass market” and a multiplicity of attitudes towards work, home, and family (Zeithaml, 1985, p. 64).

Scant attention has been paid to examining the impact of the wife’s employment status on purchase behavior. Some comparisons have been made of purchase behavior in working and non-working wife families. These have found, for example, that working wives tend to be more efficient in organizing household tasks; they make fewer shopping trips, and are more likely to be accompanied by their husbands than non-working wives (Anderson, 1972; Baldwin & Lunn 1972; Hoffman, 1963a; Baldwin & Dickens, 1972). On the other

hand, there appears to be little evidence to indicate that working wives are more interested in convenience products than non-working wives (Anderson, 1972). In working wife family's inclusion of both husband and wife appears desirable. This does, however, depend on the extent to which the husband influences product and brand decisions.

Engel et al. (1986, 5), define consumer behavior as "those acts of individuals directly involved in obtaining, using, and disposing of economic goods and services, including the decision processes that precede and determine these acts". Past studies have linked demographic variables, such as work status, number of children, and family income to family expenditure patterns (e.g. Bellante & Foster 1984; Bryant 1988; Rubin, Riney, & Molina, 1990). These studies have produced mixed results. Some have found a direct relation between a women's employment status (Bellante & Foster, 1984) and family expenditures; others have found an indirect relation through income (Rubin, Riney, & Molina, 1990). With female consumers controlling 85% of all purchase decisions, responsible for \$7 trillion in spending, and 78% of women considering purchases more carefully, a women's wallet is more influential than ever before" (Adweek Media).

Expenditure studies have concentrated on the purchase of outside services or labor saving durables. The rationale behind these studies is that working will lead to increased time pressure, which will lead to the purchase of time saving goods and services (Becker, 1965). Full-time working women should emphasize time saving attributes and engage in time-saving behaviors (Becker, 1965). Specifically, they will value convenience and ease of preparation, and will eat supper away from home more frequently than women devoting less time to employment. Family income affords the resources to eat out and to purchase convenience products. This leads to the expectation that families with higher incomes will emphasize ease of preparation in purchasing food and convenience over price.

One hypothesis is that working wives will show greater interest than non-working wives in time-saving products and services such as take-out dinners, laundry services, and instant dusting spray (Management Revue, 1976). Stimulation received from involvement in a job may also generate greater interest in new and different products, and emphasis on different product benefits; for example, more concern with originality, or less concern with the preference of family members.

### **3.5 Employment Status and Personal Values**

Man's attitudes and behaviors are influenced by several levels of society for example, culture, subcultures, social classes, reference groups, and face-to-face groups (McCracken, 1987). Deal and Kennedy (1989) in their study stated that the value systems influence employee's behavior and attitudes. The aspirations and objective reality of their work and society make to think in such fashion and thus, make them differ in their perception about those factors of quality of work life (QWL) in terms of importance they attach to those factors. An attitude is "a relatively enduring organization of beliefs, feelings, and behavioral tendencies towards socially significant objects, groups, events or symbols" (Hogg & Vaughan 2005, p. 150). The study examines the influence of a woman's employment, income, family size, and values on a variety of self-reported attitudes and behaviors. It is an attempt to place the demographics of expenditure studies in a more enlightening context with personal values. Three demographic variables have been found to be importance in several past studies (e.g. Bellante & Foster 1984; Rubin, Riney, & Molina 1990). Personal values are measured on three dimensions: 1) Self-fulfillment – the extent to which a women is inner-directed and values self-fulfillment, sense of accomplishment, and self-respect, 2) Belonging – the extent to which she is outer directed and values a sense of belonging, being respected by others, and having warm relationships with others, and 3) Traditionalism – the extent to which a woman perceives herself as traditional or modern. These constructs represent varying degrees of abstraction. Traditionalism is a relatively concrete value, specifically related to family role perceptions. Self-fulfillment and belonging are more abstract and provide a basic motivation for attitudes and behaviors. Past research has looked at the influence of career orientation.

Women with children at home will generally eat out less frequently, but having children at home will also place time pressure on women, which should lead to an emphasis on convenience, especially among working mothers. Traditional values should be associated with an emphasis on the family. Self-reported traditional should eat dinner away from home less frequently and regard convenience as less important than women who describe themselves as modern. Self-fulfillment should be associated with a tendency to find meaning away from the home and an emphasis on minimizing the time spent on household chores. Women with a high need for self-fulfillment, should place greater emphasis on convenience and ease of preparation, and eat dinner away from home more often than women with a lower need for self-fulfillment. Women with a strong need for belonging will generally be other-oriented and place great value on their families eating together.

They should eat with their family more frequently and eat dinner out less frequently than women with a low need for belonging.

The rationale for the hypotheses on opinion leadership is straightforward. Opinion leadership on business and clothing should be associated with working outside of the home, a high family income, and valuing self-fulfilment. Both accomplishment and self-fulfilment are internal self-oriented values (Kahle, 1983). In contrast, women with a high need for belonging and who describe themselves as traditional should be other-oriented and place great value on the home. Therefore, women that value belonging and self-described traditional are expected to be opinion leaders on issues that involve the home (children and babies and cooking), but not in business and fashion.

### **3.6 Work Stress and Women's Health: Occupational Status Effects**

Interest in work stress, employee satisfaction and health has growing considerably over the past two decades (Cooper & Payne, 1998). Most of the research on work stress and health include occupational status, social class and health. Social class refers to the underlying structure of industrialized societies in which many social and economic characteristics, such as employment conditions, level of pay, housing quality, and prestige tend to vary. Inequalities in income, occupation and education, all indicators of social class, are recognized as major determinants of individual's mental health (Veenstra, 2000; Humphries & Van Doorslaer, 2000; Diez-Roux, 2000).

Occupational status is hypothesized to be related to health because (1) it positions individuals within the social structure, which define access to resources and constraints that can have implications for health and mortality (mare 1990; Moore & Hayward 1990), and (2) each particular job has its own set of demands and rewards that can influence health, such as physically hazardous or psychologically stressful working conditions (House et al. 1980; Karasek et al. 1981), as well as effects of the job on lifestyle factors including drinking, smoking, and obesity (Sorenson et al. 1985; House et al. 1986). Income and prestige gained from an occupation influence health-related behaviors, choice of community setting and social networks, as well as providing the funds to purchase medical care, healthy foods, and a safe living environment. Members of different occupational groups also vary in risk factor development and health behaviors because selections criteria for recruitment differ across jobs, as do patterns of socialization and the nature of work

performed. With the economic advancement, the lifestyle of people changes as with their demands and choices as well.

Borooah (1999) examined the relationship between occupational class and health inequality in large samples of men and women in Britain. Respondents were placed into three categories (professional, managerial or technical; skilled manual or non-manual; semi- or unskilled). Those who were skilled had higher illness rates than those who were unskilled who, in turn, had higher illness rates than those occupying managerial professional/technical positions.

Status and emotion are generally thought to be compatible. That is, higher one's status, the more positive their emotion (Shelly, 2004). Research and theory support this view. For example, Lovaglia and Houser (1996) show that high status is compatible with positive emotion because it leads to higher degrees of influence and positive evaluations from others. Low status, on the other hand, is likely to be associated with negative emotion (especially anger) as lowered status decreases interpersonal influence and forecloses opportunities for advancement and personal enhancement (Conway, Difazio and Mayman 1999; Lucas & Lovaglia, 1998).

With increasing numbers of women in the labor force, it is critical that more attention be given to understanding the effects of work stress and women's health, Messing (1997). Women may also have different work stress and health issues than men (Langan-fox, 1998). For example, Collins (1997) suggests that women may be uniquely affected by work conditions (e.g. exposure to chemicals and reproductive health), disproportionately affected (work and family roles) or differently affected (women's experience of workplace stress).

### **3.6.1 Work Stressors Women Face**

Davidson and Cooper (1983, 1992), in two books on managerial women and stress, found that managerial women felt isolated at work, exhibited Type A behavior, and experienced greater strain than did men. Extra pressures on managerial women included lack of self-confidence and subtle forms of discrimination. The study confirmed the impression that working women still carry major burdens of home and family problems (Hochschild, 1997). Hochschild (1997) estimates, based on major time use studies, that those women in dual career families work an extra month of 24-hour days each year compared to men. This extra time is spent on what she terms "second shift" work, work outside paid employment such as

housework, home management, and childcare. Together, these studies suggest that managerial women may experience more stress than men and that the sources of stress are gender-related; that is, related to the expected and actual roles of women in society, and to the fact that, despite progress, executive women still occupy minority status in organizations.

Harper and Leicht (*Exploring social Changes: America & the world*, 2007, p. 91) state, “The most pressing problem of dual-income families is not money, but the problem of managing “ragged” family schedules and adjusting husband/wife roles. Women are currently juggling full-time careers, managing household chores and child rearing duties as well as taking care of aging parents, thus greatly increasing their level of daily stress compared to women of previous generations.

Bartley (1999) and his colleagues has two measures of social position, one based in employment relations, the other based on general social advantage and lifestyle. They found that for men, the two social position measures were related to most of the behavioral, physiological and psychosomatic risk factors for heart disease: risks were higher in those with less favorable employment conditions lower levels of general social advantage and living standards. Similar patterns were present for women as well.

Burke (2002) examined from his study that woman who had lower personal incomes reported and more working hours per week reported more psychosomatic symptoms. Women reporting more work stressors indicated less job satisfaction and higher levels of psychosomatic symptoms. Women in more physically demanding jobs also reported more psychosomatic symptoms. And women reporting greater family-work conflict indicated higher levels of psychosomatic symptoms during the past month. Women reporting greater job insecurity, more physical hazards and more harassment indicated less job satisfaction. Single women and women working more hours per week reported more work-related psychosomatic symptoms. Women having longer job tenure and women in jobs exposing them to greater physical demands reported more days of illness.

A recent study of workers in North Carolina, U.S.A., puts this figure at 76%, even higher than that for racial segregation, (Tomaskovic-Devey, 1993). Despite considerable progress in integrating women into the labor force, women are still found in jobs where employment conditions are relatively unfavorable. This sexual division of labor affects women’s health in at least five ways:

- Women's jobs have specific characteristics (repetition, monotony, static effort, and multiple Simultaneous responsibilities) which may lead over time to changes in physical and mental health;
- Spaces, equipment and schedules designed in relation to the average male body and lifestyle may cause problems for women;
- Occupational segregation may result in health risks for women and men by causing task Fragmentation, thereby increasing repetition and monotony
- Discrimination against women is stressful in and of it and may affect mental health;
- Part-time workers are excluded from many health-promoting benefits such as adequate sick leave and maternity leave.

Increasingly women in the developing countries in Latin America and Asia work in office and factory jobs (Theobald, 2002). However, their work is given little value, which can be a source of stress (Meleis et al., 1996; Parra Garrido, 2002).

Control over working hours tends to be much higher for those in managerial and professional jobs, according to Jacobs & Gerson (2004). Social class differences in long working hours are also examined in the paper by Grosch (2006). Part time workers are less stressed and report less job-family conflict but also indicate lower levels of job satisfaction. The study by Grosch (2006) is one of the first national population studies that examine long working hours in combination with the psychosocial work environment.

There is a growing body of scientific literature demonstrating the effects of long and non-standard working hours on a variety of health outcomes including both acute reactions such as stress, fatigue, sleep disorders; adverse health behavior such as smoking and sedentary life style, as well as more long-term effects such as cardiovascular disease, gastrointestinal disorders, musculoskeletal disorders (MSDs), and mental illness (Caruso et al., 2004, 2006).

The study of the relationship between working hours, health status and health lifestyle behaviors is important for several reasons. First, it will contribute to the understanding of the actual opportunity cost of working more hours. Second, results provided by this study may help in the debate about policies promoting healthy lifestyles behaviors outside and inside workplaces. There is strong evidence that people perceive that working long hours leads to poor work-life balance, White and Beswick (2003).

Education is considered by the authors as the main indicator of socioeconomic status, because it affects occupation and income, which all have influence on health (Bossuyt et

al, 2004; Camargos, Machado & Rodrigues, 2007). Better education leads to jobs connected to better income. The budget constraint will be less binding in wealthier families and these families will be better able to purchase more or better quality material health inputs, such as better quality medical care and food, as well housing and neighborhoods.

### **3.7 Nature of Mother's Work: The Influence of Income and Time Effect on Children**

Women, in developing countries, particularly mothers, have dual roles in their households as income generators and primary caregivers to their children (Leslie & Paolisso 1989; Glick & Sahn 1998; Glick, 2002). Because of time limitations, these roles are more than not at odds with each other, with significant consequences for children. Global macroeconomic changes and transitions in patterns of production have prompted a significant shift in developing countries in the nature of work for both men and women from agriculture to industry, manufacturing, and services (Mehra & Gammage 1999). These changes have been of particular consequence to women. On the one hand, the transition to working in the more formal nonagricultural sectors of the economy provides women with higher wages, allowing them the resources for greater investments in their own and their children's welfare. On the other hand, this transition also forces women to work outside their homes, creating challenges for childcare. The significance of this situation is amplified in developing countries because most families live in conditions of extreme poverty. For mothers in developing countries, working in the market economy is often a necessity for family survival rather than a choice. The consequences of the nature of women's work are, therefore, relevant to the development of children.

Although agriculture remains the predominant form of work in Nepal, particularly for women, the transition to nonagricultural jobs has occurred rapidly, thereby creating additional challenges to the work-family balance for women, particularly for mothers. Together, both these factors are likely to have significant consequences for human capital investments in children (Tuladhar, 2005).

In terms of income effects, studies suggest that investments in education are almost always positively associated with additional resources and income (Behrman & Knowles 1999). Thus, controlling for effects of time allocation, the added income in the household resulting from the mother's participation in the labor force can be expected to be positively associated with the likelihood that the child will be enrolled in school (Glick, 2002). If the



mother's preferences, compared with the fathers' preferences, favor investing in the children, as many researchers have suggested (see Glick, 2002) the benefits from the mothers' income to the schooling outcomes of the children are likely to be larger than those from other sources of household income. This suggestion implies that the more control the mother has over her income and households resources, the more likely she is to invest in her children's schooling and other aspects of human capital.

A World Bank study Acharya and Bennett (1983) examined the impact of women's market work on their status and decision making roles in the household in rural Nepal using multivariate analyses. The authors found that women's increased income from work outside the home raised their status in the household and enhanced their involvement in household decision making. Domestic work decreased their status. This study also showed that women were likely to spend their earned income on investments in their children's well-being.

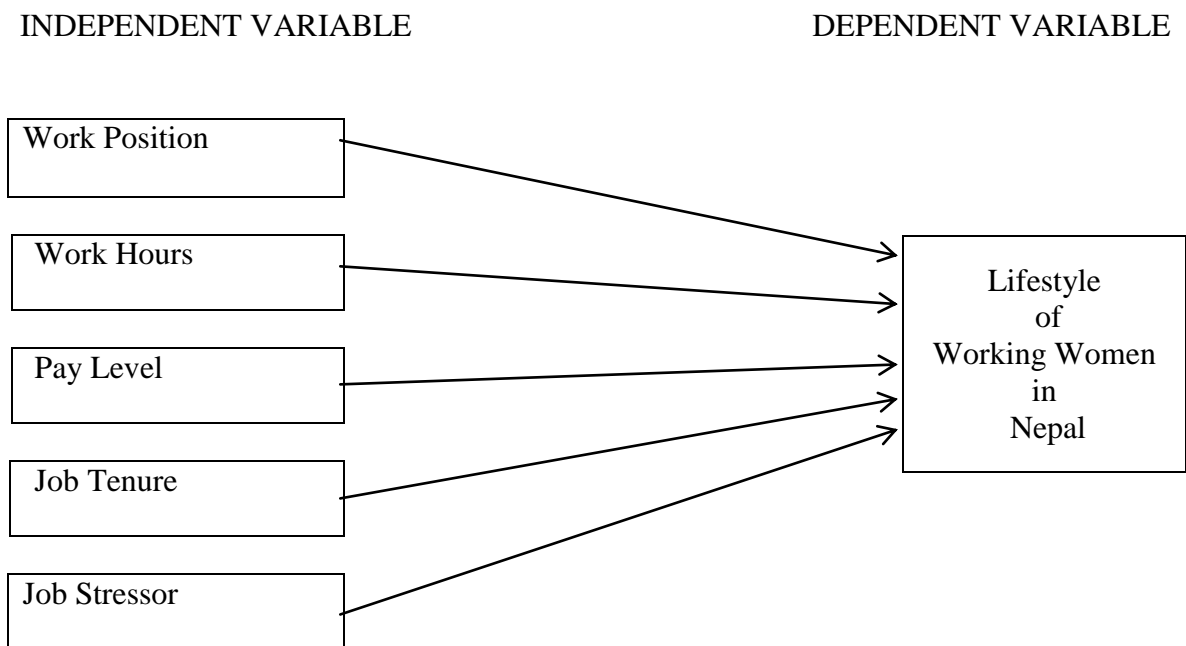
KP (1996) says that among women who were working out of utter economic necessity, the majority were dissatisfied with the time spend with their children and the time they allocate to their home. 57% of working women have alternate arrangements for their children either a mother or a mother-in law or a maid to look after their children. The age of the children is an important factor in generalizing the women's role conflict because a mother's personal attentions are most essential when they are small. Another cause can be the family size women with larger number of family member may feel the conflict than the women whose families are small in number. The other factor associated with this is the nature of job that the time amount spent outside the house.

There is less time for mothers to spend with children due to their schedules. There are definite downsides to women working. For example mothers working full – time means they have busier schedules and less time to spend with their children. One third of all school age children in United States are, for some part of the week, latch key kids; that is, they go home to an empty houses or apartment” Aston (2007). Work scheduling has presumed constant availability of the worker, with no constraints arising from responsibility for child care or elder care (Prevost & Messing, 2001). Most of the reasons why female employees want Favorable Working Arrangements (FWAs) are center on family responsibilities and work-life balance (Liechty & Anderson, 2007). Recent trend studies show that the new concept part-time work influences the ability of mothers with young children to balance work and family responsibilities (Almer & Single, 2003).

Mothers will be less likely to leave the labor market if more part-time jobs are available. This concept of part-time jobs and family friendly policies such as FWAs will enable more women to contribute to both work and home. With more flexible work and part-time work, literature suggests that possible benefits for these young mothers will be better monitoring of the children and more equality time with the children. Reduced hours and flexible work schedule ease the conflicts between work and family demands. Flexible work schedule has successfully reversed the previous high turnover rate of female employees.

### 3.8 Theoretical Framework

Theoretical framework is the basis of foundation upon which the study is to done. The past studies have identified the various factors that can influence the lifestyle of working women. These factors include the demographic variables such as age, education, marital status and family structure. On the other hand, occupational status as an economic variable has a major influence on the lifestyle of working women. Since the purpose of the study is to develop the theory, it is essential to develop the theoretical framework. The theoretical framework for this study is presented below in figure. This framework is developed only after the preliminary survey of literature and information.



**Figure 3.1**Theoretical Framework

### 3.9 Definition of Variables

- Dependent Variable
  - Lifestyle of working women

Lifestyle comprises of how people live, how they spend their money, and how they allocate their time Hertwich and Katzmayr (2003). The occupational status including work characteristics (position, work schedule, pay level, job tenure and work stressors) have major impact on the lifestyle of working women. The increased participation of women in managerial and professional level helps to increase the living standard of women in present scenario.

- Independent Variable
  - Work position

According to the Great Soviet Encyclopedia (1979), work position is defined as the area equipped for the worker or group of workers to perform a task. By their occupation, people have different positions. Despite many changes, which have taken place in working environment most of the women are seen in low level position in comparison to man. But increasing number of women in managerial and professional level brings their economic independence and raises the standard of living.

- Working hour

Time at work is one of the most basic components of occupational exposure. As Bosch (1999, p. 131) notes: “Time and pay are the two elements in every wage employment relationship. Working hour has casual effects in worker’s health status and healthy life behavior.

- Pay level

Generally, pay is determined by the management decisions, in some cases in consultation with trade unions or employers and employees. The pay rates for the low level and part-time jobs are generally low in comparison to high level and full time jobs. The study shows that significant proportions of women working in low paid part-time jobs. Because women have disproportionately worked in occupations with relatively low wages (e.g. teachers, nurses, secretaries, and retail sales clerks), the average and median earning of women in general has been much lower than the average and median earnings of men in general.

- Job tenure

Job Tenure is defined as the length of time an employee has worked for his or her current employer. There is a relationship between workers' earnings and their cumulative work experience (measured as their estimated total number of years of employment) or their tenure on their current jobs (measured as the years of employment by the current employer without interruption by work for another employer), [Blau & Kahn, 2006].

- Work stressor

Work stress is defined as the harmful physical and emotional responses that occur when job requirements do not match the worker's capabilities, resources and needs (National Institute of Occupational Safety and Health 1999). Stressed workers are also more likely to be unhealthy, poorly motivated, less productive and less safe at work. Women may also have different work stress and health issues than male worker.

## 4 Practical Part

This chapter focuses on the analysis and interpretation of the data that have been collected during the study and presentation of the results of the questionnaire survey. The objectives of this research study are expected to be fulfilled with the outcomes derived from the analysis of the data that has been collected during the survey. This chapter also focuses on the tests of the hypothesis that were formulated in the previous chapter.

There are four sub-sections in this chapter. The first part deals with the demographic characteristics of the respondents such as age, marital status, academic qualification and family structure of the respondents. The second part analyses and interprets the collected data through descriptive analysis through the use of SPSS software. The third part analyses and interprets the collected data through correlation of dependent and independent variables. And the fourth and final part deals with the discussion of the results obtained through the analysis.

### 4.1 Respondents' Profile

In total 120 respondents were selected for this survey and the questionnaire were distributed to them through e-mail. Among them, only 104 respondents gave their response. The respondents were all working women either married or unmarried of age group 20-40 plus and all the respondents were from inside the Kathmandu Valley and Butwal. The questionnaire was presented to each of them in English language and in the same format.

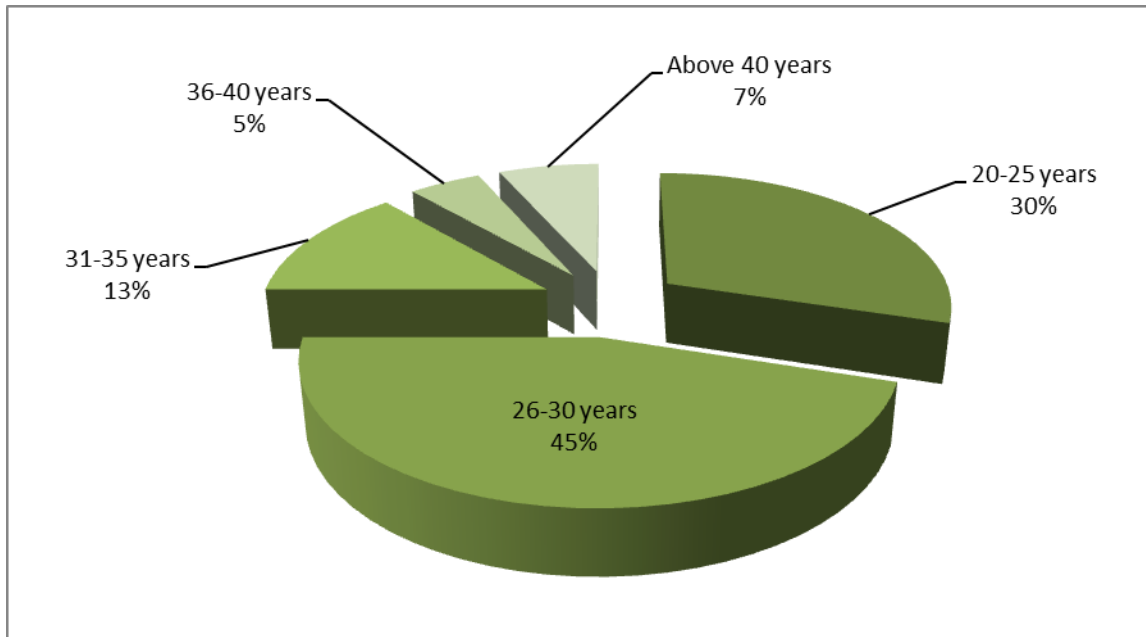
This section deals with the demographic profile of the respondents and its analysis and interpretation of the primary data collected through questionnaires. This will help to get insight into the demographic characteristics of the respondents under study. The respondent's profile includes age, marital status, academic qualification and family structure of the respondents.

#### 4.1.1 Age Group of Respondents

Age	Number of Respondents	Percentage
20-25 years	31	29.8
26-30 years	47	45.2
31-35 years	14	13.5
36-40 years	5	4.8
Above 40 years	7	6.7

Total	104	100
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**Table 4.1 Age Group of Respondents**



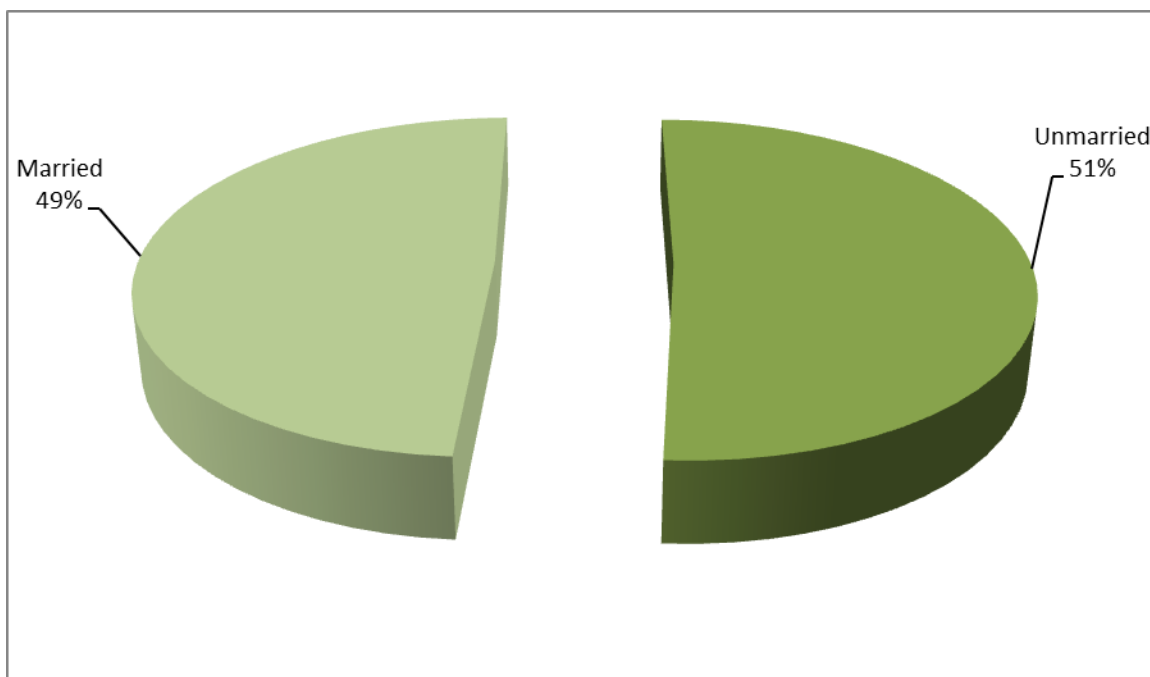
**Figure 4.1 Age Group of Respondents**

Table 4.1 and Figure 4.1 show the age group of the respondents. Out of 104 respondents, 30 percent are from 20-25 years age group, 45 percent are from 26-30 years age group, 13 percent are from 31-35 years age group, 5 percent are from 36-40 years age group and 7 percent are from above 40 plus years age group. This data shows that most of the respondents are from 26-30 years age group. This indicates that the women with young and middle age range participated in the outside activities for working.

#### 4.1.2 Marital Status of Respondents

Marital Status	Number of respondents	Percentage
Unmarried	53	51
Married	51	49
Others	0	0
Total	104	100

**Table 4.2 Marital Status of Respondents**



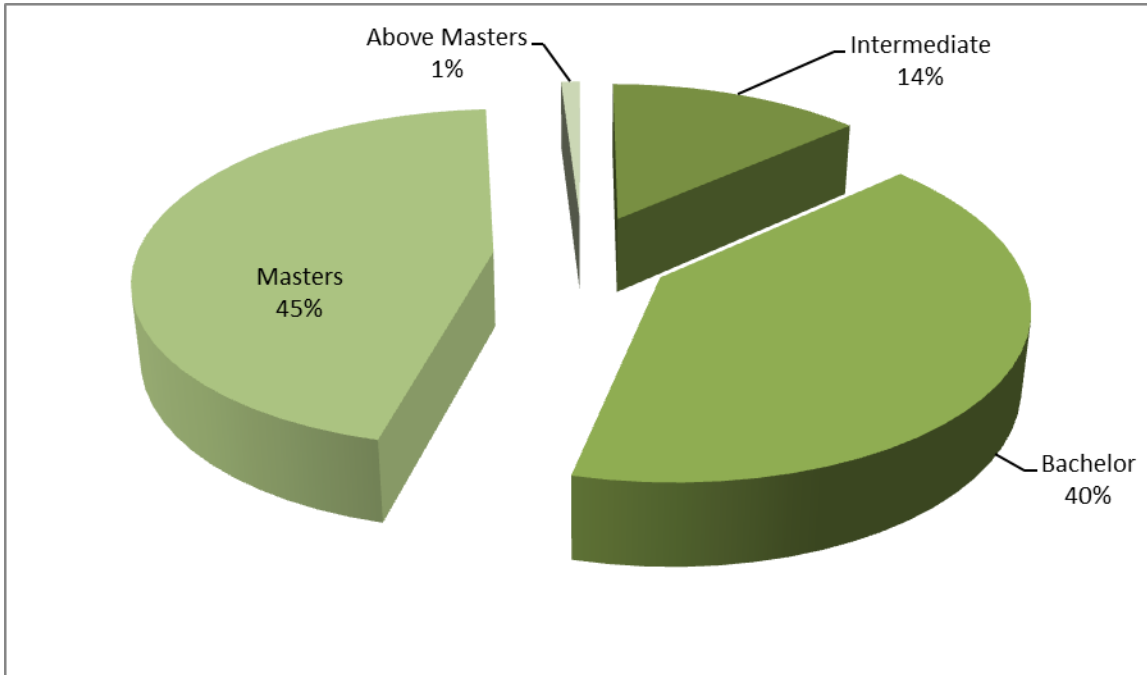
**Figure 4.2 Marital Status of Respondents**

Table 4.2 and Figure 4.2 show the marital status of the respondents. Distribution of the respondents on the basis of marital status as above shows that 49 percent of the respondents are married and 51 percent of the respondents are unmarried. No respondent are found in others. It indicates that the number of unmarried respondents is greater than that of married respondents. It means unmarried women are participating in outside work in comparison to married women.

#### **4.1.3 Academic Qualification of Respondents**

Academic Qualification	Number of respondents	Percentage
Intermediate	14	13.5
Bachelor	42	40.4
Masters	47	45.2
Above Masters	1	1.0
Total	104	100

**Table 4.3 Academic Qualifications of Respondents**



**Figure 4.3 Academic Qualifications of Respondents**

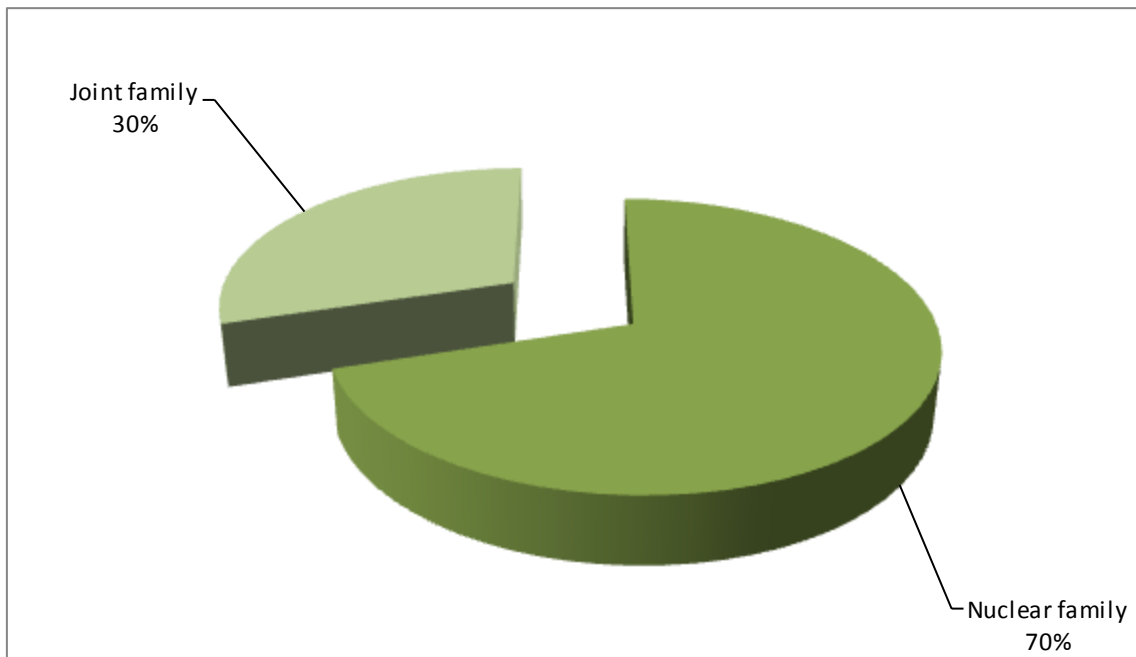
Table 4.3 and Figure 4.3 show the educational qualification of the respondents. Out of total respondents, 14 percent represent intermediate, 40 percent represent bachelor, 45 percent represent masters and respondents with educational qualification above masters represented only 1 percent of the total sample. This indicates that women working in different sectors are highly educated.

#### **4.1.4 Family Structure of Respondents**

Family Structure	Number of Respondents	Percentage
Nuclear family	73	70.2
Joint family	31	29.8
Total	104	100

**Table 4.4 Family Structure of Respondents**





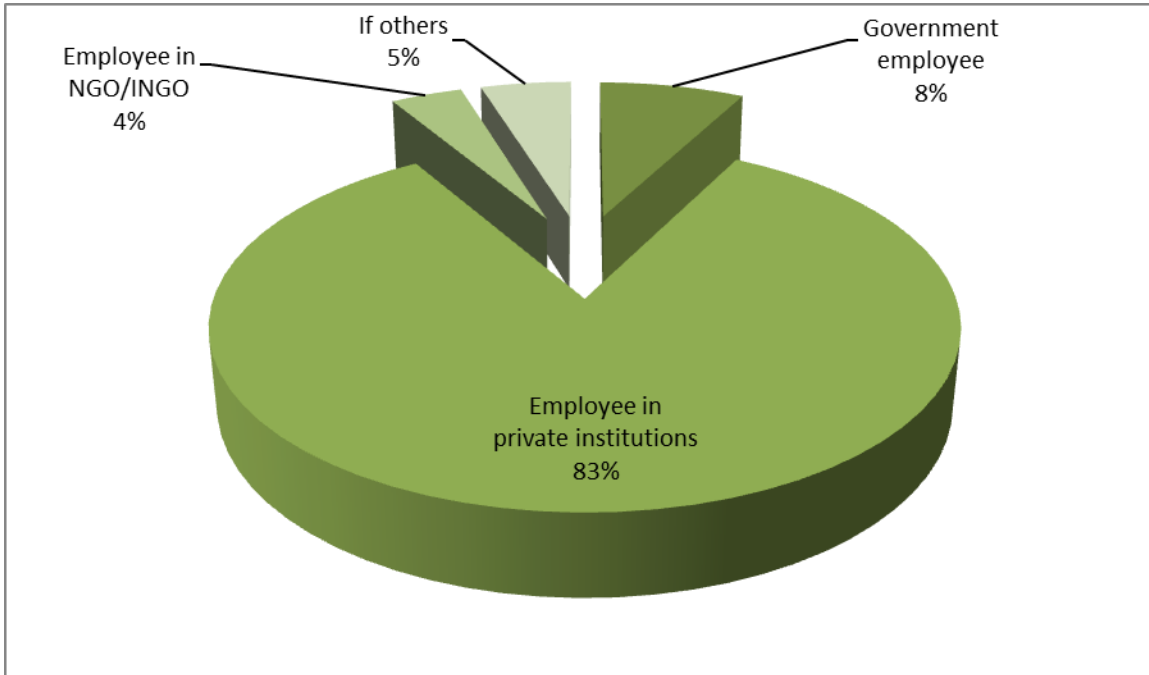
**Figure 4.4 Family Structure of Respondents**

Table 4.4 and figure 4.4 show the family structure of respondents. Out of total respondents, 30 per cent were from joint family and 70 per cent were from nuclear family. From above findings it can be said that number of working women from joint family were less may be because in joint family women have to look after their elder parents and other family members. They could not give their time for outside work.

#### **4.1.5 Respondents' Profile According to Occupation**

Occupation	Frequency	Percent
Government employee	8	7.7
Employee in private institution	87	83.3
Employee in NGO/INGO	4	3.8
If others	5	4.8
Total	104	100.0

**Table 4.5 Occupation of Respondents**



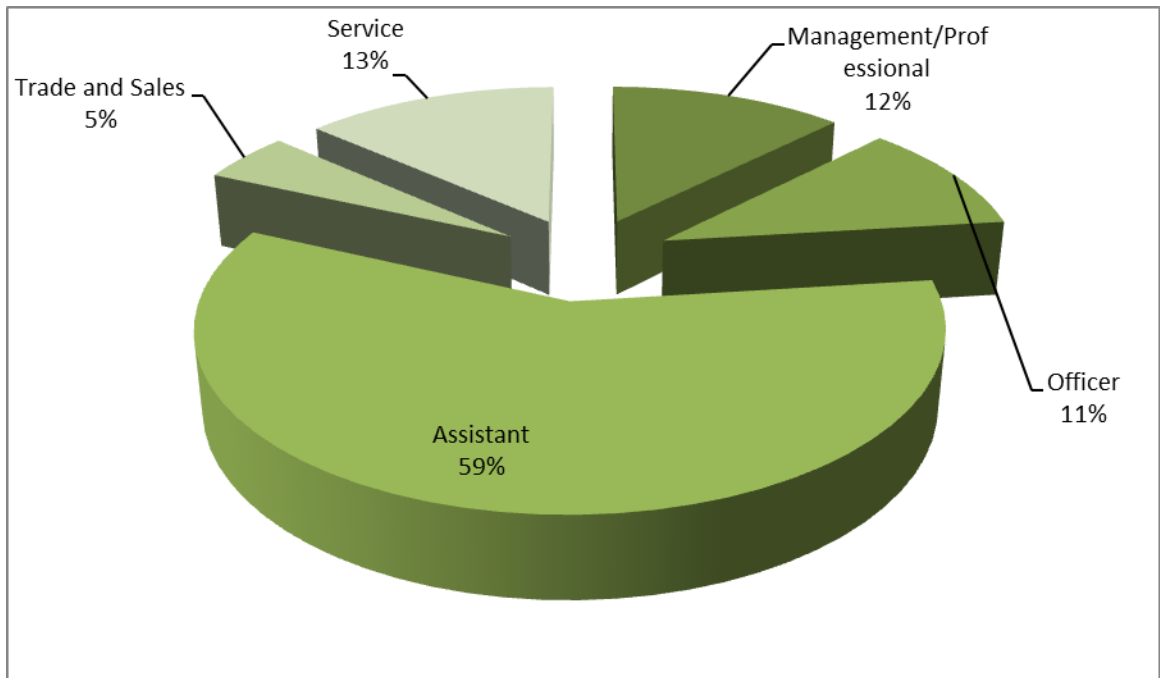
**Figure 4.5 Occupations of Respondents**

Table 4.5 and figure 4.5 show the occupation of respondents that they are involved in. As mentioned above majority of working women were concentrated in private sectors with 83 percent of total sample taken. Similarly working women in government sectors represent 8 percent and 4 percent and 5 percent in NGO/INGO and in other sectors respectively. It indicates that more and more women were attached towards private sectors like banks, schools, colleges and other institutions because these private sectors are mushrooming in valley and outside valley.

#### **4.1.6 Respondents' Profile According to Work Position**

Work position	Frequency	Percent
Management/Professional	13	12.5
Officer	11	10.6
Assistant	61	58.7
Trade and Sales	5	4.8
Service	14	13.5
Total	104	100.0

**Table 4.6 Work Position of Respondents**



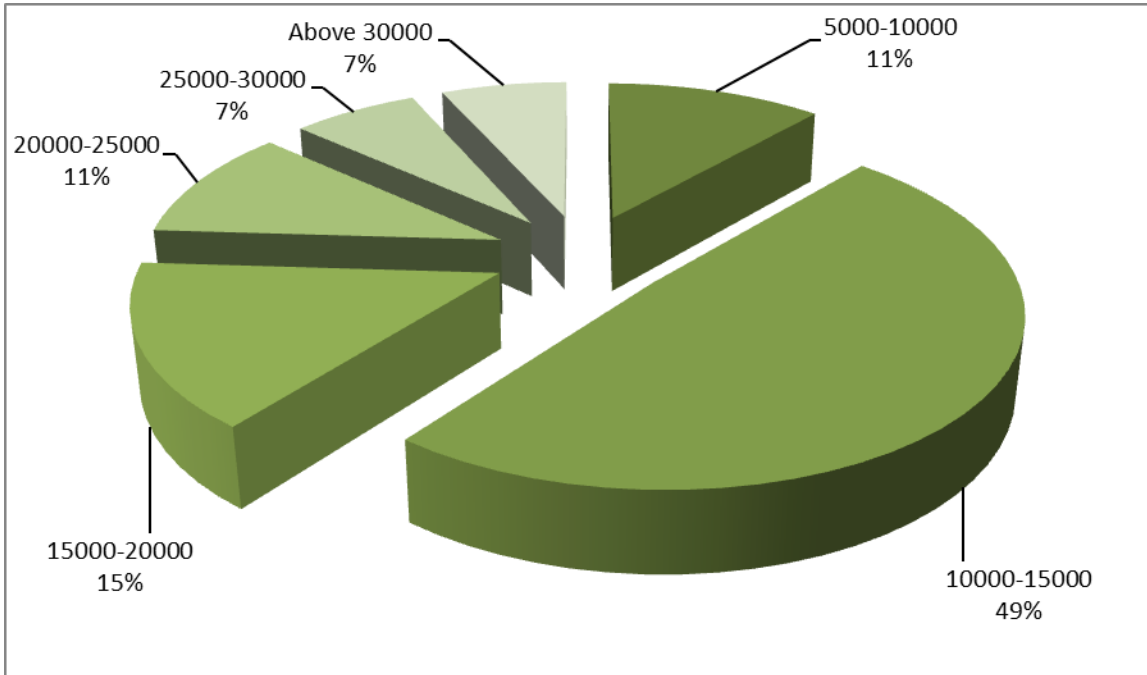
**Figure 4.6 Work Positions of Respondents**

Table 4.6 and figure 4.6 show the work position of the respondents. As mentioned above out of total respondents, respondents with work position in management and professional were 12 percent, officer level were 11 percent, assistant level were 59 percent, trade and sales were 5 percent and respondents in service were 13 percent. From this findings it can be said that majority of the working women were in assistant level in various work sectors.

#### **4.1.7 Respondents' Profile According to Income Level**

Income Level in Month	Frequency	Percent
Rs5000-10000 (48\$-96\$)	12	11.5
Rs10000-15000 (96\$- 144\$)	51	49
Rs15000-20000 (144\$-193\$)	16	15.4
Rs20000-25000 (193\$-241\$)	11	10.6
Rs25000-30000 (241\$-289\$)	7	6.7
Above Rs30000 (289\$)	7	6.7
Total	104	100.0

**Table 4.7 Income Level of Respondents**



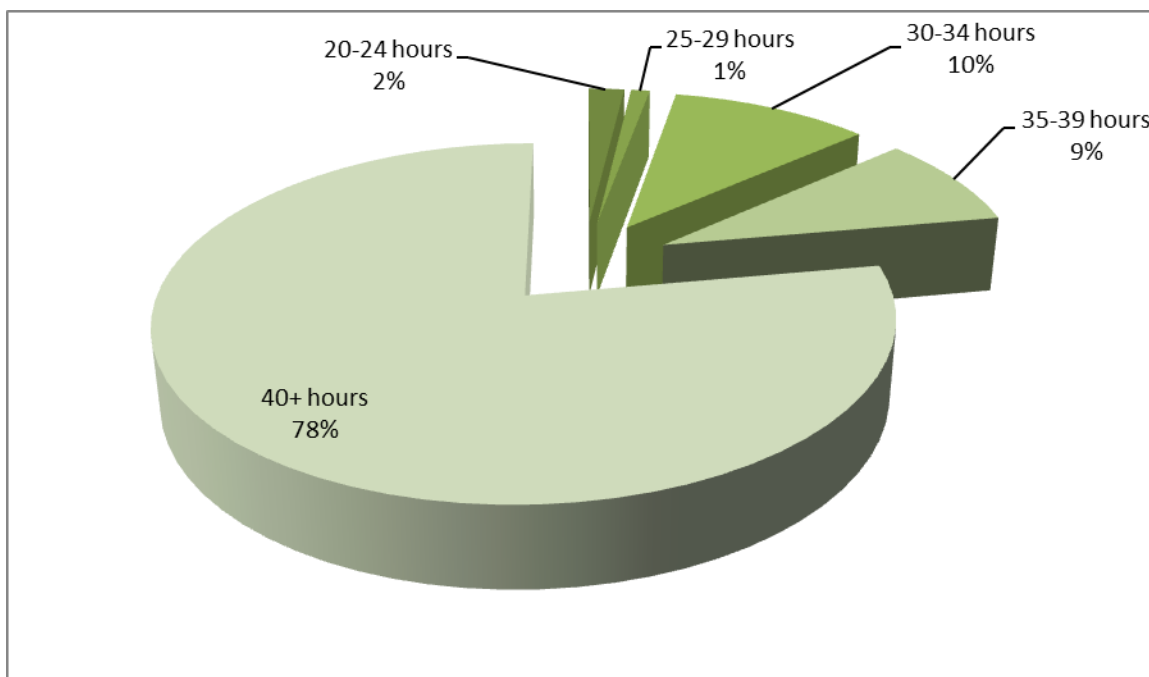
**Figure 4.7 Income Level of Respondents**

Table 4.7 and figure 4.7 show the income levels of the respondents. Out of total respondents, 11 percent of respondents had monthly income of Rs. 5000-10000 (48\$-96\$), 49 percent had Rs. 10000-15000 (96\$- 144\$), 15 percent had Rs. 15000-20000 (144\$-193\$), 11 percent had Rs. 20000-25000 (193\$-241\$) and respondents with monthly income of Rs. 25000-30000 (241\$-289\$) and above 30000 (289\$) were same that was 7 percent. This indicates that majority of working women have pay level of Rs. 10000-15000 (96\$- 144\$) which constitute of 49 percent.

#### 4.1.8 Respondents' Profile According to Working Hours

Work hours per week	Frequency	Percent
20-24 hours	2	1.9
25-29 hours	1	1.0
30-34 hours	11	10.6
35-39 hours	9	8.7
40+ hours	81	77.8
Total	104	100

**Table 4.8 Working Hours of Respondents**



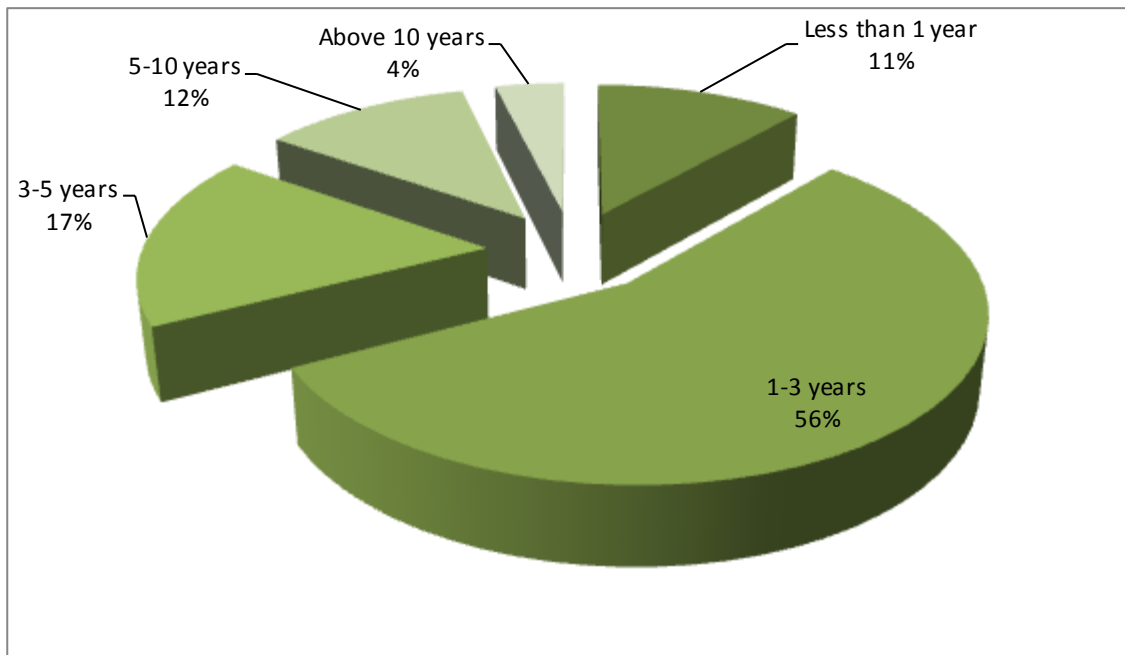
**Figure 4.8 Working Hours of Respondents**

Table 4.8 and figure 4.8 shows the working hours of the respondents in their job. Out of total respondents, 2 percent of respondents work for 20-24 hours per week, 1 percent respondent's work for 25-29 hours per week, 10 percent work for 30-34 hours per week, 9 percent work for 35-39 hours per week and 78 percent respondents work for 40+ hours per week. This finding indicates that majority of working women work for 40+ hours per week in their workplace.

#### **4.1.9 Respondents' Profile According to Job Tenure**

Job Tenure	Frequency	Percent
Less than 1 year	12	11.5
1-3 years	58	55.8
3-5 years	18	17.3
5-10 years	12	11.5
Above 10 years	4	3.8
Total	104	100.0

**Table 4.9 Job Tenure of Respondents**



**Figure 4.9 Job Tenure of Respondents**

Table 4.9 and figure 4.9 show the job tenure of the respondents. As mentioned above respondents with job duration less than 1 year was 11 percent, 1-3 years was 56 percent, 3-5 years was 17 percent, 5-10 years was 12 percent and respondents with job duration above 10 years was 4 percent. This indicates that majority of working women have job duration of 1-3 years which implies 56 percent of total sample taken.

## 4.2 Descriptive Analysis

This section deals with the descriptive analysis of the data collected through the questionnaires during the research process. Descriptive analysis incorporated calculation of statistical measures such as mean, standard deviation, including maximum and minimum values. These values help researcher to analyse the data with respect to frequencies and aggregation relating to research questions and variables. For this purpose, five “Five Point Likert Scale” questions were asked to the respondents which scaled from 1 (strongly agree), 2 (agree), 3 (neutral), 4 (disagree) to 5 (strongly disagree). Number of respondents in each questions item was 104. Questions related to each variable and their descriptive statistics are shown below.

### 4.2.1 Descriptive Analysis of Work Position of Working Women

	N	Minimum	Maximum	Mean	Std.
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					Deviation
1. The current work position that I have provides me a social recognition.	104	1	5	2.02	.824
2. I am satisfied with my current work position.	104	1	5	2.42	.867
3. I will shift to next organization if I get better position than this.	104	1	5	2.12	.840
4. This position match with my qualification.	104	1	5	2.49	.975
Valid N (listwise)	104				

**Table 4.10 Descriptive Study of Work Position Respondents**

Lower mean indicated agree to the preferred option and higher mean indicated disagree to the preferred option.

Table 4.10 shows the view of respondents according to the work position. In the above table work position has been measured on the basis of four questions dealing with how the respondents have given their view about their current work position. Work position that gives a social recognition has a lowest mean value 2.02 which implies that women perceive that the position they have; give them a social recognition in the society. Similarly satisfaction with current work position has mean value of 2.42, shifting to next organization if they get better position than present one has mean value of 2.12 and the position matching with their qualification has mean value of 2.49.

The highest mean value is 2.49 which show that the position does not match with the qualification of the respondents. It means the position of working women were not according to their qualification.

#### 4.2.1.1 Analysis of Respondents' Work position

- The current work position that I have provides me a social recognition.

	Frequency	Percent
Strongly Agree	27	26.0
Agree	54	51.9
Neutral	18	17.3
Disagree	4	3.8
Strongly Disagree	1	1.0
Total	104	100.0

**Table 4.11 Responses Regarding Social Recognition**

- I am satisfied with my current work position.

	Frequency	Percent
Strongly Agree	7	6.7
Agree	64	61.5
Neutral	16	15.4
Disagree	16	15.4
Strongly Disagree	1	1.0
Total	104	100.0

**Table 4.12 Responses on Satisfaction with Current Position**

- I will shift to next organization of I get better position than this.

	Frequency	Percent
Strongly Agree	20	19.2
Agree	62	59.6
Neutral	13	12.5
Disagree	8	7.7
Strongly Disagree	1	1.0
Total	104	100.0

**Table 4.13 Responses Regarding Shifting to Other Organization**

- The position match with my qualification.

	Frequency	Percent
Strongly Agree	6	5.8
Agree	67	64.4
Neutral	9	8.7
Disagree	18	17.3
Strongly Disagree	4	3.8
Total	104	100.0

**Table 4.14 Responses Regarding Position Matching with Qualification**

#### 4.2.2 Descriptive Analysis of Work Hours of Working Women

	N	Minimum	Maximum	Mean	Std. Deviation
5. There is a flexible working hours where I work.	104	1	5	2.75	1.077
6. I have to work long hours in comparison to my male co-workers.	104	1	5	3.16	1.089
7. Due to my job I could not give my full time to the	104	1	5	2.33	.990



family.	104	1	4	1.78	.623
8. I like to spend my leisure time and most evening with my family members.	104	1	4	2.49	.985
9. I like to spend my leisure time by outgoing with my friends and most evening I dine out.	104				
Valid N (listwise)					

**Table 4.15** Descriptive Study of Work Hours of Respondents

Table 4.15 shows the view of respondents regarding their working hours. In the given table work hours of respondents has been measured on the basis of five questions. Flexible work hours has mean value of 2.75, comparison of work hours between male and female workers has mean value of 3.16, lack of time for family due to job has mean value of 1.78 and spending leisure time with friends and mostly dine out has mean value of 2.49.

Here the lowest mean value is 1.78 which implies that respondents were highly like to spend their leisure time and most evening with their family members rather than friends and dine out. Similarly the highest mean value is 3.16 that means respondents don't feel that they have to work long hours at workplace than their male co-workers.

#### 4.2.2.1 Analysis of Respondents' Work hours

- There is a flexible working hours where I work.

	Frequency	Percent
Strongly Agree	6	5.8
Agree	51	49.0
Neutral	17	16.3
Disagree	23	22.1
Strongly Disagree	7	6.7
Total	104	100.0

**Table 4.16** Responses on Flexible Working Hours

- I have to work long hours in comparison to my male co-workers.

	Frequency	Percent
Strongly Agree	4	3.8
Agree	32	30.8
Neutral	21	20.2
Disagree	37	35.6
Strongly Disagree	10	9.6

Total	104	100.0
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**Table 4.17 Responses Regarding Comparison of Work Hours between Male and Female**

- Due to my job I could not give my full time to the family.

	Frequency	Percent
Strongly Agree	16	15.4
Agree	57	54.8
Neutral	16	15.4
Disagree	11	10.6
Strongly Disagree	4	3.8
Total	104	100.0

**Table 4.18 Responses Regarding Lack of Time to the Family**

- I like to spend my leisure time and most evening with my family members.

	Frequency	Percent
Strongly Agree	32	30.8
Agree	65	62.5
Neutral	5	4.8
Disagree	2	1.9
Total	104	100.0

**Table 4.19 Responses on Spending Leisure Time and Evening with Family**

- I like to spend my leisure time and most evening by outgoing with my friends.

	Frequency	Percent
Strongly Agree	15	14.4
Agree	45	43.3
Neutral	22	21.2
Disagree	22	21.2
Total	104	100.0

**Table 4.20 Responses on Spending Time and Evening with Friends**

### 4.2.3 Descriptive Analysis if Pay Level of Working Women

	N	Maximum	Minimum	Mean	Std. Deviation
10. Disparity of pay rate between men and women exists on workplace.	104	1	5	3.08	.982
11. Work status differentiates the pay level.	104	1	5	2.08	.821
12. Low status work has low level of pay.	104	1	5	2.32	1.073

13. I am very much satisfied with my pay level.	104	1	5	2.76	.970
14. My income level determines my level of expenses and lifestyle pattern.	104	1	5	2.14	.918
15. My income is great support to my family.	104	1	5	2.38	1.007
16. The gender gap in earnings is slowly narrowing and women are contributing more to the family.	104	1	4	1.89	.799
Valid N (listwise)	104				

**Table 4.21 Descriptive Study of Pay Level**

Table 4.21 shows the respondents' view according to the pay level. In the above table, respondent's pay level is discussed on the basis of 7 questions. Here Q16 has the lowest mean value of 1.89 which implies that the gender gap in earning between men and female is narrowing slowly and women earning is contributing more to the family. On the other hand Q10 has the highest mean value of 3.08 that means disparity of pay rate between men and women does not exist on workplace. Similarly work status differentiate the pay rate has second mean value of 2.08 which implies that different work status has different pay rate. Similarly the mean value for income determining the level of expenses and lifestyle pattern is 2.14. The mean value for low status work has low level of pay is 2.32 and the mean value for respondent's income is great support to their family is 2.38.

Likewise second highest mean value is 2.76 which implies that respondents were not very much satisfied with their pay level.

#### 4.2.3.1 Analysis of Respondents' Pay Level

- Disparity of pay rate between men and women exists on workplace.

	Frequency	Percent
Strongly Agree	1	1.0
Agree	36	34.6
Neutral	28	26.9
Disagree	32	30.8
Strongly Disagree	7	6.7

Total	104	100.0
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**Table 4.22 Responses on Disparity of Pay Rate between Men and Women**

- Work status differentiates the pay level.

	Frequency	Percent
Strongly Agree	19	18.3
Agree	69	66.3
Neutral	6	5.8
Disagree	9	8.7
Strongly Disagree	1	1.0
Total	104	100.0

**Table 4.23 Responses Regarding Work Status Differentiate the Pay Level**

- Low status work has low level of pay.

	Frequency	Percent
Strongly Agree	16	15.4
Agree	63	60.6
Neutral	9	8.7
Disagree	8	7.7
Strongly Disagree	8	7.7
Total	104	100.0

**Table 4.24 Responses Regarding Low Status Work with Low Pay**

- I am very much satisfied with my pay level.

	Frequency	Percent
Strongly Agree	5	4.8
Agree	46	44.2
Neutral	25	24.0
Disagree	25	24.0
Strongly Disagree	3	2.9
Total	104	100.0

**Table 4.25 Responses on Satisfaction with Current Pay**

- My income level determines my level of expenses and lifestyle pattern.

	Frequency	Percent
Strongly Agree	23	22.1
Agree	56	53.8
Neutral	13	12.5
Disagree	11	10.6
Strongly Disagree	1	1.0
Total	104	100.0

**Table 4.26 Responses on Income Level Determines the Expenses and Lifestyle**

- My income is great support to my family.

	Frequency	Percent
Strongly Agree	17	16.3
Agree	53	51.0
Neutral	13	12.5
Disagree	20	19.2
Strongly Disagree	1	1.0
Total	104	100.0

**Table 4.27 Responses Regarding Income as a Support to the Family**

- The gender gap in earnings is slowly narrowing and women are contributing more to the family.

	Frequency	Percent
Strongly Agree	33	31.7
Agree	55	52.9
Neutral	10	9.6
Disagree	6	5.8
Total	104	100.0

**Table 4.28 Responses on Gender Gap in Earnings is Slowly Narrowing**

#### 4.2.4 Descriptive Analysis of Job Tenure of Working Women

	N	Minimum	Maximum	Mean	Std. Deviation
17. Work experience helps to get better job with better pay.	104	1	4	1.87	.576
18. Work experience helps to be familiar with work environment.	104	1	4	1.88	.425
19. I prefer to work in one place rather than changing the workplace.	104	1	5	2.57	.932
20. After a long time I prefer to switch my job.	104	1	5	2.35	.879
Valid N (listwise)	104				

**Table 4.29 Descriptive Study of Job Tenure of Respondents**

Table 4.29 shows the views of respondents according to their job tenure. In the above table job tenure of respondents is discussed on the basis of 4 questions dealing with their job duration in current workplace. Here Q17 has the lowest mean value of 1.87 which implies that work experience helps to be familiar with work environment is 1.88 and respondent's

preference to switch the current job has mean value of 2.35. And here Q19 has the highest mean value of 2.57 which implies that respondents don't prefer to work in one place it means they want to change their workplace.

#### 4.2.4.1 Analysis of Respondents' Job Tenure

- Work experience helps to get better job with better pay.

	Frequency	Percent
Strongly Agree	22	21.2
Agree	77	74.0
Neutral	2	1.9
Disagree	3	2.9
Total	104	100.0

**Table 4.30 Responses Regarding Work Experience Helps to be Familiar with Work Environment.**

- Work experience helps to be familiar with work environment.

	Frequency	Percent
Strongly Agree	15	14.4
Agree	87	83.7
Neutral	1	1.0
Disagree	1	1.0
Total	104	100.0

**Table 4.31 Responses Regarding Work Experience Helps to be Familiar with Work Environment.**

- I prefer to work in one place rather than changing the workplace.

	Frequency	Percent
Strongly Agree	9	8.7
Agree	49	47.1
Neutral	25	24.0
Disagree	20	19.2
Strongly Disagree	1	1.0
Total	104	100.0

**Table 4.32 Responses Regarding Changing Workplace.**

- After a long time I prefer to switch my job.

	Frequency	Percent
Strongly Agree	10	9.6
Agree	63	60.6
Neutral	19	18.3
Disagree	9	8.7
Strongly Disagree	3	2.9
Total	104	100.0

**Table 4.33 Responses on Switching Job after a Long Time**

#### 4.2.5 Descriptive Analysis of Job Stressor of Working Women

	N	Minimum	Maximum	Mean	Std. Deviation
21. I have a good working condition/environment.	104	1	5	2.62	.894
22. I have to perform several roles as employees which make me unable to perform my personal life role.	104	1	5	2.51	.995
23. Work family conflict arises most frequently because of my dual role.	104	1	4	2.64	.994
24. My family or personal responsibilities made it difficult for me to perform my job.	104	1	5	2.84	1.124
25. I feel stress from my work that results a health problem for me.	104	1	5	2.52	1.024
Valid N (listwise)					

**Table 4.34 Descriptive Study of Job Stressor**

Table 4.34 shows the respondent's views regarding their job stressors. In the above mentioned table, job stressors are discussed on the basis of 5 questions dealing with job stressors of respondents. Here Q22 has the lowest mean value of 2.51 which implies that respondents have to perform several roles as employees which make them unable to perform their personal life role easily. Similarly Q25 has the second lowest mean value of 2.52 which implies that respondents feel stress from their work which result a health problem for them. The mean value for good working condition is 2.62 and work family conflict arises most frequently because of dual role has a mean value of 2.62. here Q24 has the highest mean value of 2.84 which that respondent's family or personal responsibilities doesn't make any difficulties to perform their job.

##### 4.2.5.1 Analysis of Respondents' Work Stressors

- I have a good working condition/environment.

	Frequency	Percent
Strongly Agree	6	5.8
Agree	49	47.1
Neutral	28	26.9
Disagree	20	19.2
Strongly Disagree	1	1.0
Total	104	100.0

**Table 4.35 Responses Regarding Working Condition**

- I have to perform several roles as employees and unable to perform my personal role.

	Frequency	Percent
Strongly Agree	13	12.5
Agree	49	47.1
Neutral	19	18.3
Disagree	22	21.2
Strongly Disagree	1	1.0
Total	104	100.0

**Table 4.36 Responses on Performing Dual Role as Employees and Personal Role**

- Work family conflict arises most frequently because of my dual role.

	Frequency	Percent
Strongly Agree	12	11.5
Agree	40	38.5
Neutral	25	24.0
Disagree	27	26.0
Total	104	100.0

**Table 4.37 Responses on Work family Conflict Due to Dual Role**

- My family or personal responsibilities made it difficult for me to perform my job.

	Frequency	Percent
Strongly Agree	11	10.6
Agree	37	35.6
Neutral	19	18.3
Disagree	32	30.8
Strongly Disagree	5	4.8
Total	104	100.0

**Table 4.38 Responses on Difficulty in Performing Job Due to Family Responsibility.**

- I feel stress from my work that results a health problem for me.

	Frequency	Percent
Strongly Agree	10	9.6
Agree	57	54.8
Neutral	14	13.5
Disagree	19	18.3
Strongly Disagree	4	3.8



Total	104	100.0
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**Table 4.39 Responses Regarding Stress Faced From Work**

#### 4.2.6 Descriptive Analysis of Lifestyle of Working Women

	N	Minimum	Maximum	Mean	Std. Deviation
26. My work is more important for me than my family.	104	2	5	3.52	1.033
27. I go to shopping more than twice a week.	104	1	5	3.04	1.051
28. I would prefer branded products and willing to pay higher price for branded products.	104	1	4	2.85	.983
29. Speed and ease of preparation are the most important things for me when buying grocery items.	104	1	5	2.34	.877
30. I would prefer to participate in various social events, club membership, vacation and entertainment.	104	1	5	2.13	.764
Valid N (listwise)	104				

**Table 4.40 Descriptive Analysis of Lifestyle of Working Women**

Table 4.40 shows the respondent's view regarding their lifestyle. In the above table lifestyle of respondents is discussed on the basis of 5 questions dealing with various interest, opinion and activities of respondents. Here among 5 questions, Q30 has the lowest mean value of 2.13 which implies that respondents prefer to participate in various social events, club membership, vacation and entertainment despite their work. Similarly Q29 has the second lowest mean value of 2.34 which implies that speed and ease of preparation are the most important thing while buying grocery items. Respondent's preference for branded products and willingness to pay high price for branded products has the mean value of 2.85. Q27 has the second highest mean of 3.04 which means that respondents go to

shopping less than twice a week. Similarly here Q26 has the highest mean value of 3.52 which implies that the work is not important than family for the respondents.

#### 4.2.6.1 Analysis of Respondents' Lifestyle

- My work is more important for me than my family.

	Frequency	Percent
Agree	25	24.0
Neutral	17	16.3
Disagree	45	43.3
Strongly Disagree	17	16.3
Total	104	100.0

**Table 4.41 Responses Regarding Importance of Work**

- I go to shopping more than twice a week.

	Frequency	Percent
Strongly Agree	3	2.9
Agree	41	39.4
Neutral	14	13.5
Disagree	41	39.4
Strongly Disagree	5	4.8
Total	104	100.0

**Table 4.42 Responses Regarding Shopping Behavior**

- I would prefer branded products and willing to pay higher price for that.

	Frequency	Percent
Strongly Agree	5	4.8
Agree	39	37.5
Neutral	32	30.8
Disagree	23	22.1
Strongly Disagree	5	4.8
Total	104	100.0

**Table 4.43 Responses Regarding Choices of Brands and Price Paid**

- Speed and ease of preparation are the most important for me when buying grocery items.

	Frequency	Percent
Strongly Agree	14	13.5
Agree	54	51.9
Neutral	24	23.1
Disagree	11	10.6
Strongly Disagree	1	1.0
Total	104	100.0

**Table 4.44 Responses on Convenience While Buying Grocery Items**

- I would prefer to participate in various social events, club membership, vacation and entertainment.

	Frequency	Percent
Strongly Agree	16	15.4
Agree	65	62.5
Neutral	17	16.3
Disagree	5	4.8
Strongly Disagree	1	1.0
Total	104	100.0

**Table 4.45 Responses Regarding Interest in Various External Activities**

### 4.3 Hypothesis Testing

This section deals with the analysis of possible relationship between prior formulated variables. For this purpose, the hypothesis testing was conducted through correlation analysis between the dimensions of occupational status and lifestyle of working women using SPSS software.

#### 4.3.1 Work Position and Lifestyle of working women

Hypothesis (H1): There is significant relationship between work position and lifestyle of working women.

Correlations:

		Work position	Lifestyle of working women
Work position	Pearson Correlation	1	.191
	Sig. (2-tailed)		.052
	N	104	104
Lifestyle of working women	Pearson Correlation	.191	1
	Sig. (2-tailed)	.052	
	N	104	104

\*\* Correlation is significant at the 0.1 level (2-tailed).

**Table 4.46 Correlation between Work Position and Lifestyle of Working Women**

Table 4.46 shows the correlation analysis between work position and lifestyle of working women. Since the p value is less than alpha i.e  $0.052 < 0.1$ , the correlation is significant

between the variables. Further, with the correlation coefficient value of 0.191, it can be said that there is positive relationship between work position and lifestyle of working women. Hence, there is significant relationship between work position of working women and their lifestyle. Hence, hypothesis (H1) is accepted at, 0.1 level of significance.

#### 4.3.2 Work Hours and Lifestyle of Working Women

Hypothesis (H2): There is significant relationship between work hours and lifestyle of working women.

Correlations:

		Work position	Lifestyle of working women
Work hours	Pearson Correlation	1	.350**
	Sig. (2-tailed)		.000
	N	104	104
Lifestyle of working women	Pearson Correlation	.350**	1
	Sig. (2-tailed)	.000	
	N	104	104

\*\*Correlation is significant at the 0.01 level (2-tailed).

**Table 4.47 Correlation between Work Hours and Lifestyle of Working Women**

Table 4.47 shows the correlation analysis between work hours and lifestyle of working women. Since the p value is less than the alpha i.e  $0.000 < 0.01$ , the correlation is significant between the variables. Further, with the correlation coefficient value of 0.351, it can be said that there is positive relationship between work hours and lifestyle of working women. Hence, there is a significant relationship between work hours of working women and their lifestyle. Hence, hypothesis (H2) is accepted at, 0.01 level of significance.

#### 4.3.3 Work Hours and Lifestyle of Working Women

Hypothesis (H3): There is significant relationship between pay level and lifestyle of working women.

Correlations:

		Work position	Lifestyle of working women

Work hours	Pearson Correlation	1	.362**
	Sig. (2-tailed)		.000
	N	104	104
Lifestyle of working women	Pearson Correlation	.362**	1
	Sig. (2-tailed)	.000	
	N	104	104

\*\*Correlation is significant at the 0.01 level (2-tailed).

**Table 4.48 Correlation between Pay level and Lifestyle of Working Women**

Table 4.48 shows the correlation analysis between pay level and lifestyle of working women. Since the p value is less than the alpha i.e  $0.000 < 0.01$ , the correlation is significant between the variables. Further, with the correlation coefficient value of 0.362, it can be said that there is positive relationship between pay level and lifestyle of working women. Hence, there is a significant relationship between pay level of working women and their lifestyle. Hence, hypothesis (H2) is accepted at, 0.01 level of significance.

#### 4.3.4 Job Tenure and Lifestyle of Working Women

Hypothesis (H4): There is significant relationship between job tenure and lifestyle of working women.

Correlations:

		Work position	Lifestyle of working women
Work hours	Pearson Correlation	1	.102
	Sig. (2-tailed)		.302
	N	104	104
Lifestyle of working women	Pearson Correlation	.102	1
	Sig. (2-tailed)	.302	
	N	104	104

\*\*Correlation is significant at the 0.01 level (2-tailed).

**Table 4.49 Correlation between Job Tenure and Lifestyle of Working Women**

Table 4.49 shows the correlation analysis between Job Tenure and lifestyle of working women. Since the p value is more than the alpha i.e  $0.302 > 0.01$ , the correlation is insignificant between the variables. Further, with the correlation coefficient value of 0.102, it can be said that there is positive relationship between job tenure and lifestyle of working women but it is not significant. Hence, there is no significant relationship between job tenure of working women and their lifestyle. Hence, hypothesis (H4) is rejected at, 0.01 level of significance.

#### 4.3.5 Job Stressors and Lifestyle of Working Women

Hypothesis (H5): There is significant relationship between job stressors and lifestyle of working women.

Correlations:

		Job stressors	Lifestyle of working women
Work hours	Pearson Correlation	1	.358**
	Sig. (2-tailed)		.000
	N	104	104
Lifestyle of working women	Pearson Correlation	.358**	1
	Sig. (2-tailed)	.000	
	N	104	104

\*\*Correlation is significant at the 0.01 level (2-tailed).

**Table 4.50 Correlation between Job stressor and Lifestyle of Working Women**

Table 4.50 shows the correlation analysis between job stressors and lifestyle of working women. Since the p value is less than the alpha i.e  $0.000 < 0.01$ , the correlation is significant between the variables at 1% level of significance. Further, with the correlation coefficient value of 0.358, it can be said that there is positive relationship between job stressors and lifestyle of working women. Hence, there is a significant relationship between job stressors of working women and their lifestyle. Hence, hypothesis (H5) is accepted at, 0.01 level of significance.

## **5 Results and Discussion**

### **5.1 Discussion**

The main objective of the research is to find out the relationship between occupational status and lifestyle of working women in Nepal. The research was entirely focused on the work status of women who have worked in various public and private sectors. Sample was taken from age group 20-40+ years of age within which respondents from the age group of 26-30 represent highly in this study. This group of respondents comprised 45.2% of the total respondents. However, few respondents above 41 years and 36-40 age groups also participated in this research. In the marital status, 51% respondents were unmarried and 49% were married. Talking about the academic qualification of respondents, most of them had masters and bachelor level of education which comprised of 45% and 40% respectively. Similarly, respondents also had an educational level of intermediate and above masters but very few in numbers. Among total respondents 70% respondents were from nuclear family and 30% were from joint family. The occupational status of respondents shows that most of the respondents were employee in private institutions which comprised of 83% out of total respondents. Similarly, respondents as an employee in government, NGO;/INGO and other represent 8%, 4% and 5% respectively. The statistics regarding work position of respondents show that 59% respondents were in assistant level, 13% in service, 12% in management, 11% in officer level and 5% in trade and sales. From this, it is clear that most of the respondents were in assistant level position. Most of the respondents had income level between Rs. 10000 – 15000 (\$96 - \$144) which comprised 49%. Working hours of respondents were grouped between 20-40+ hours per week among which most of the respondents worked for 40+ hours which comprised of 78% respondents out of total. Among the total respondents most of the respondents had worked for 1-3 years at current workplace which comprised of 56%. Similarly, respondents who worked above 10 years at one place were very few, i.e. 4%. To measure the variables, different dimensions under occupational status were used. The dimensions used to measure the occupational status in this study were work position, work hours, pay level, job tenure and job stressors. Lifestyle as a dependent variable has also been measured using different related questions. The study shows that there is a relationship between occupational status and lifestyle of working women. To examine the relationship between the dimensions of occupational status and lifestyle of working women, the hypotheses were tested which

were conducted through correlation analysis. After the analysis, following results were obtained.

- There is a relationship between work position and lifestyle of working women. It means that the position held by the working women and their satisfaction from their current job influences their lifestyle.
- There is a relationship between working hours and lifestyle of working women. It means that the time spent on the work influence the lifestyle of working women.
- There is a relationship between pay level and lifestyle of working women. It means that income level of working women influence their lifestyle pattern.
- There is no relationship between job tenure and lifestyle of working women. It means that job duration of working women doesn't influence their lifestyle.
- Similarly, there is a relationship between job stressors and lifestyle of working women. It means that lifestyle of working women are influenced by their work related stresses.

From this study, various results can be inferred from the correlations among the different dimensions of occupational status and lifestyle of working women. Following conclusions can be drawn from the correlations among the independent and dependent factors.

- Among the correlation between occupational status and lifestyle of working women, pay level has the highest correlation with lifestyle of working women. So, we can infer that income level highly influences and lifestyle of working women.
- Job stressors dimension the second highest correlation with lifestyle of working women. From this we can infer that working women have to face various work and family related stresses and these stresses influence their lifestyle.
- The correlation between work position and lifestyle of working women is found to be least among all other dimensions. In other works there is a little influence of work position dimension on lifestyle of working women whereas job tenure is found not to have any correlation with lifestyle of working women. It means that job tenure doesn't influence the lifestyle of working women.

From the analysis, we can infer that there is relationship between occupational status and lifestyle of working women. Since the relationship between work position, work hours, pay level and job stressors with lifestyle of working women is found to be positive, we can say that occupational status has a relationship with lifestyle of working women in Nepal.



## 5.2 Summary of Findings

The purpose of the study was to look at the occupational status of educated working women of Nepal. Other than this, the broad objective of the study was to find out their attitudes and behavior towards their lifestyles brought in by their occupation and additional workload. Literature review of the previous work and articles of the related topic has been done which helped in concept building about the occupational status that working women of Nepal have. It helped to summarize the background and context of the research. Previous articles, thesis, journals and books have been reviewed to understand the occupational status of Nepalese working women. Similarly, after the review, theoretical framework has been developed that helped to design the study of occupational status and lifestyle of working women in Nepal. In order to develop the theoretical framework independent and dependent variables has been determined to carry out the research study. Occupational status has been measured by various independent variables which include work position, work hours, pay level, job tenure and job stressors of working women. Similarly, the dependent variables include the lifestyle of working women in Nepal.

The research is based on the data collected from 104 respondents from the various working sectors of Nepal. Random sampling method was used for collecting primary data. Based on the literature review full-fledged questionnaires were developed. Primary data were collected through questionnaire filled in by the different respondents.

The collected data were presented, analysed, and interpreted by using various statistical tools. Collected data were processed by using SPSS and Microsoft Excel for obtaining the research result and presented in graphical tools like tables and charts. The final results obtained are summarized below:

- From the frequency analysis of descriptive study, it is found that 80% of the respondents agree that their current position gives them a social recognition. It means that working women have social status in the society in comparison to non-working women.
- 93% respondents agree that they like to spend their leisure time and most evening dine with family. It is because 70% respondents agree that they couldn't give their time to their family members due to their outside work so in leisure time they want to be with family members and dine together.

- 85% respondents agree that work status differentiate the pay level. It means they believe that low status work has low level of pay than higher status work. More women are working in lower level so most of them are satisfied with their current pay level.
- 95% respondents agree that gender gap in earnings is slowly narrowing and women are contributing more to the family. From this we can conclude that there is increasing number of women participation in higher level position by which women can also earn more in comparison to male and helps for family income like male.
- 95% respondents believe that when they have work experience it helps them to get better job with better pay. So they want to work long period in one place and then switch to another place.
- 65% respondents agree that they feel stresses from their work. From this we can conclude that it may be due to their workload or because they have to perform dual role work in one side and housework in another side. In this case mostly married working women feel more stresses. And due to this they have to face many health problems too.
- 80% respondents agree that they prefer to participate in various social events, entertainment programs and vacations. In case of shopping, most working women go less because of time shortage and they prefer convenience products while purchasing grocery items. Items which are prepared in short time and easily that they prefer the most. Similarly, final results of hypothesis test are summarized in the table below:

Hypothesis	Variables		Lifestyle	Conclusion	Significance
H1	Work Position	Pearson Correlation	.191	Accepted	At 0.01 level of significance
		Sig. (2-tailed)	.052		
		N	104		
H2	Working Hours	Pearson Correlation	.350**	Accepted	At 0.01 level of significance
		Sig. (2-tailed)	.000		
		N	104		
H3	Pay level	Pearson Correlation	.362**	Accepted	At 0.01 level of significance
		Sig. (2-tailed)	.000		
		N	104		
H4	Job Tenure	Pearson Correlation	.102	Rejected	At 0.01 level of significance

		Sig. (2-tailed)	.302		
		N	104		
H5	Job Stressor	Pearson Correlation	.358**	Accepted	At 0.01 level of significance
		Sig. (2-tailed)	.000		
		N	104		

**Table 5.1 Correlations among the Dimensions of Occupational Status and Lifestyle of Working Women**

Table 5.1 shows that correlation between different factors (work position, work hours, pay level, job tenure and job stressors) and lifestyle of working women. From the correlation, it is clear that pay level with lifestyle of working women has the highest correlation while work position has the lowest correlation. It shows that income level of working women is the most influential for their lifestyle and least influential being the work position. On the other hand, job tenure has not any correlation with lifestyle of working women. From this. It is clear that job tenure of women doesn't influence their lifestyle. The correlation between work hours and job stressors also implies that there is a significant relationship between independent and dependent variables.

### 5.3 Recommendations

Working women should apply for the posts even when they feel that rival applicants are men and better qualified. It helps to boost up their confidence level. They should try to exploit opportunity which is available. Women professionals should learn new skills and competencies across different functions in their organizations. It will help in their personal development. The organization also needs to create a favorable working environment for the employees working in their organization.

During the time of study, there were several aspects that could be investigated regarding the same problematic area. The study here calls for more research and further data collection exercises on the status of working women in Nepal. The aspects that should be considered for further research should be:

- The study can be made regarding the opportunities for women professionals in service sectors in Nepal.
- The research can be done to find out the barriers and level of job satisfaction of women professionals in service sectors in Nepal.

- The study can be made regarding the occupational status of women working in informal sectors in Nepal.
- The study can be made regarding the effectiveness of achieving organizational goal by applying feminine managerial approaches.

## **6 Conclusion**

In Nepal, the status of women is not equal to their male counterpart in the family because of the deep rooted patriarchal structure that leads to the institutionalization of men's power and dominance over women. The traditional belief of "women in the hearth and men out in the field" is becoming almost non-existent with more women entering the public spheres in Nepal today. Educated working women, especially from the urban located middle class families enjoy much more freedom in term of mobility, economic independence, decision making, etc. However, such visible changes may have a different picture of advancement and development of educated working women. By being competitive and open to the public sphere, she definitely goes through the additional burden of maintaining dual responsibilities properly. She has now multiple role functions. Unequal traditional responsibilities and roles and her new role in the office demands two different personalities. With changing time, there has been a great deal of changes in the perceptions and attitudes of working women towards orthodox traditional beliefs and lifestyle. The study provides the insight into what is the occupational status of working women in Nepal and what is its relationship with lifestyle of working women. So this study has tried to define the lifestyle of working women which is influenced by the various factors of occupational status such as work position, work hour, pay level, job tenure and job stressors that women in Nepal are involved in.

Despite of the equal opportunity schemes in most of the professional sectors it was found that women still predominate the professional sector in Nepal. It was found that more women are employed in private sectors which government other sectors are predominated by male. Since the working women in this study were mostly from assistant level, they were highly qualified with income consequently was also high which in turn led to their economic independence. Good education, better income and economic independence helped in the enhanced status of working women at home and in society. It makes clear that with the increase in female education in varied sector and impact of modernization, women today, immediately after the completion of their studies seek for career. Though many women came from nuclear family, there were significant numbers of women from joint family too. Most of them worked for seven to eight hours at office and rest they worked at home. So they feel some stress as a result of their dual role. Even married working women are unable to give their time to their family and children. Regarding

working women attitude towards traditional norms and values, it was found that they wanted to be modern working women but also believed in customs and beliefs that were not discriminatory. All of the working women thought that women have to work today especially for utilizing one's education, contributing to the family and for enhanced status in the society with better living standard. Most of the working women want to participate in social events, club membership, entertainment programs, vacations but working women had above all less time for self desires and hobbies when it came to adjusting time out of their hectic schedules. Many thought that their life was privileged than non working women in certain aspect. However, most of them manage their stress because they believed that every working women has problems in managing her time.

Hence, it is clear from the study that occupational status of women changes their way of living. The increasing number of educated working women in management helps to increase their living standard and socioeconomic status.

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## **8 Appendix**

### **8.1 Questionnaire:**

Dear Respondent,

I am an MBA student at Czech University of Life Sciences Prague. I am conducting a research for my Master's Thesis on topic "Occupational status and lifestyle of working women in Nepal."

The following questionnaire contains questions about yourself and your feelings you may have about your job. There is no right or wrong answers. Please ensure that you select all your responses listed under different sections.

Your responses will be treated with the utmost confidentiality; therefore no provision is made on the questionnaire for you to write down your name. I assure you that the information provided is for research purposes only. I want to take this opportunity to thank you for taking the time to fill the questionnaire and contributing towards my research thesis.

#### **Section I**

Age Between

(a) 20-25 years (b) 26-30 (c) 31-35 years (d) 36-40 years (e) Above 41 years

Marital Status

(a) Unmarried (b) Married (c) Others

Educational Level

(a) Intermediate (b) Bachelor (c) Masters (d) Above Masters

Family structure

(a) Nuclear family (b) Joint family

#### **Section II**

Occupation

(a) Government employee (b) Employee in private institutions (c) Employee in  
NGO/INGO

(d) If others please mention here.....

Work position

.....

Would you like to mention your monthly income? Or pay level?

- (a) Between Rs. 5,000 to Rs. 10,000
- (b) Between Rs. 10,000 to Rs. 15,000
- (c) Between Rs. 15,000 to Rs. 20,000
- (d) Between Rs. 20,000 to Rs. 25,000
- (e) Between Rs. 25,000 to Rs. 30,000
- (f) Above Rs. 30,000

Number of hours per week usually worked

- (a) 20-24 hours (b) 25-29 hours (c) 30-34 hours (d) 35-39 hours (e) 40+ hours

How long have you working at the present place (duration of employment)?

- (a) Less than 1 year (b) 1-3 (c) 3-5 years (d) 5-10 years (e) Above 10 years

### Section III

To what extent do you agree or disagree with the following statements? Please mark the option relative to the given statements.

**Strongly Agree = 1, Agree = 2, Neutral = 3, Disagree = 4, Strongly Disagree = 5**

Work Position	1	2	3	4	5
1. The current work position that I have provides me a social recognition.					
2. I am satisfied with my current work position.					
3. I will shift to next organization if I get better					

position than this.					
4. This position match with my qualification.					
<b>Work Hours</b>					
5. There is a flexible working hours where I work.					
6. I have to work long hours in comparison to my male co-workers.					
7. Due to my job I could not give my full time to the family.					
8. I like to spend my leisure time and most evening with my family members.					
9. I like to spend my leisure time by outgoing with my friends and most evening I dine out.					
<b>Pay Level</b>					
10. Disparity of pay rate between men and women exists on workplace.					
11. Work status differentiates the pay level.					
12. Low status work has low level of pay.					
13. I am very much satisfied with my pay level.					

14. My income level determines my level of expenses and lifestyle pattern.					
15. My income is great support to my family.					
16. The gender gap in earnings is slowly narrowing and women are contributing more to the family.					
<b>Job Tenure</b>					
17. Work experience helps to get better job with better pay.					
18. Work experience helps to be familiar with work environment.					
19. I prefer to work in one place rather than changing the workplace.					
20. After a long time I prefer to switch my job.					
<b>Work Stressor</b>					
21. I have a good working condition/environment.					
22. I have to perform several roles as employees which make me unable to perform my personal life role.					
23. Work family conflict arises most frequently because of my dual role.					

24. My family or personal responsibilities made it difficult for me to perform my job.					
25. I feel stress from my work that results a health problem for me					
<b>Lifestyle</b>					
26. My work is more important for me than my family.					
27. I go to shopping more than twice a week.					
28. I would prefer branded products and willing to pay higher price for branded products.					
29. Speed and ease of preparation are the most important things for me when buying grocery items.					
30. I would prefer to participate in various social events, club membership, vacation and entertainment.					