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Enter the woman share brokers

➤ By Shreedhar Khanal

Suchita Khanal used to feel embarrassed shouting in the midst of men, but these days she finds her profession comfortable and rewarding.

A share broker since 2050 B.S., Suchita Khanal is doing brisk business. Having already made about 50 regular customers, her earnings are attractive. "I have not had regrets even for a moment for having entered the share market. I have been able to work in my own way. In terms of earnings we are above first class officers in the civil service," says Suchita. When she started working as Nepal's first woman broker, she was the only woman involved in share transactions. Joining the trade after receiving a rudimentary training from the stock exchange, Suchita found the work extremely difficult in the initial days. She used to feel terribly embarrassed having to shout in the midst of men. In Nepal's stock exchange, which operates in the 'open and cry' system, a broker has to shout as much as possible on the floor during transaction hours. A majority of countries have switched from this kind of transaction system to online system. Says Suchita, "If the stock exchange transactions go online, I intend to work in this field till old age. Otherwise, one can be involved in share transactions only so long as one can scream and run around."

Pramila Sharma of Pragya Securities is of the view that there are a whole lot of new opportunities in the share business for women. Sharma, who took to the share

business through her husband's license, says customers trust her more than male brokers. A regular broker of late, she brokers share transactions worth Rs 400,000 per day. She goes to work as a share broker after completing her household chores. She spends around five hours in her profession every day. "I have no regrets because I have entered this profession out of my desire. Share business is really suitable for women like us who have to also manage our household affairs," says Sharma.

According to President of Brokers' Association Ishwari Prasad Rimal, with the expansion of Nepal's share market, the number of women desiring to engage in share

Joining the trade after receiving a rudimentary training from the stock exchange, Suchita found the work extremely difficult in the initial days. She used to feel terribly embarrassed having to shout in the midst of men.

transactions has increased. "The stock exchange has not issued license for brokers since 2050 B.S.," says Rimal. As a result, new people have not been able to enter this field even though they want to." In the share market, a few women are working as representatives of brokers. President Rimal explains this low participation of women: "Brokers have started their business individually. In the initial days, most brokers had their offices in their bags. Now, many have opened offices in their own homes. Women have not been able to enter this field because of

its disorganization and the lack of a separate office.”

Not only woman share brokers, the number of women investing in shares is also low. It can be attributed to the control of all economic activities of families by men, says Bir Bahadur Khatri, who keeps track of the share market. “Husbands take the decision of sale and purchase of shares in their wives’ name. In many cases, women do not even know that they own a share of so-and-so company.” Thus, their husbands invariably take all decisions related to shares owned by women. Says another person who knows the share market, Major Kuber Shrestha: “The share bazaar is flourishing. If we are able to enlist the active participation of women, the bazaar will grow further. For that, investment by economically independent women shall have to be channeled into shares.”

With the expansion of Nepal’s share market, various possibilities of risks have also surfaced. Investors have been investing in shares with closed eyes. Some shareholders go to brokers to get information of investment prospects. Suchita says she gives proper advice to them. “For this, one must have good knowledge of the company. One should also take note of the dividends the share will yield,” says Suchita. “I take 25% in advance from those coming to buy shares. If the share price fluctuates, the amount is simply not enough to cover the risk.” The fluctuation in share prices in 2057 B.S. had caused Suchita a loss of one million rupees. However, the loss did not in any way dent her enthusiasm.

In Nepal, brokers arrange all the procedures involved in share transactions. They have a hectic schedule and work in a rush, which is why only a few have confidence in female proxies of brokers. “Some women could not continue with their work as representatives [of brokers] after marriage. As a result, there arose an attitude as to why a woman should be employed just for the sake of teaching her the work,” says

Rimal. However, Sharma of Pragma Securities, who entered the share business after marriage, disagrees with Rimal. She argues: “Such minor problems will not affect those who have come into this field with self-confidence and a desire to succeed.” Of the 32 brokers in Nepal’s share market, all nine who quit the profession were men. The majority of the quitters were unable to carry out the job. For her part, Sharma has been giving continuity to her husband’s erstwhile profession and earned her own reputation in the share market.

The stock exchange has been providing basic training to those who wish to work as representatives of brokers. “The number of women who come to receive such training is increasing. When the stock exchange issues license to brokers, women who have been working as representatives have a high possibility of getting license,” says Shambhu Prasad Panta of the stock exchange. If they are to engage themselves enthusiastically in the share business winning the hearts of customers, the days ahead for woman brokers could be promising. Towards that end, it is a must that women should enter this profession in big numbers.

It has been 12 years since share transactions in Nepal took an institutional form. The floor for share transactions was opened for the first time in the winter of 2050 B.S. Over the years, the share market has steadily become robust. The number of people engaged in share transactions has also increased. But men dominate the share market; the number of women in it is negligible. Until there develops an attitude that women are also capable of brokering share transactions, the presence of women in the share market will not increase, says

Major Kuber Shrestha. He adds: "As it involves money, women rather than men can win the hearts of customers. Women who want to join this field must be encouraged."

Courtesy By
Sancharika Samuha Nepal

Women take on drug abuse

➤ By Kulchandra Neupane

Sharmila Gurung of Pokhara illustrates that when sons and daughters become wayward the mothers suffer the most. After her son became hooked to drugs, she has been fighting against drug abuse.

Sharmila Gurung of Pokhara had dreamt of educating her son and making him a great person. She had enough wealth to make her dream come true. Her husband made lots of money in Britain. She was ready to spend any amount of money for her only son. Accordingly, she enrolled him at an expensive boarding school. But her dream was shattered six years ago when she found out that her son had become a drug addict.

With her husband abroad, she had to bear all the responsibilities of the house. To cure her son, she kept him at renowned rehabilitation centers in Nepal and India, spending as much as Rs 900,000 for his treatment. Even then, she was not able to make her son give up drugs. She did her best to reform her son. When his hazardous habit did not change, she even tried to send him to jail. She made the rounds of police office and pleaded with the authorities to arrest her son and put him behind bars for some months. But the police refused. Desperate, she bribed Inspector Rs 40,000,

after which the police filed a case under public offense against her son and jailed him for three months. But alas, instead of reforming, her son became even more aggressive and started threatening her. Says Sharmila: "Due to my son, I have to shed tears every moment."

Sharmila is not the only mother who is suffering. Hundreds of women in Pokhara are living in tears for the same reason. The majority of them have husbands working abroad. From cooking to overseeing children's education, women are burdened with all the household responsibilities. To add to their woe, their offspring have taken to drugs.

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education, women are burdened with all the household responsibilities. To add to their woe, their offspring have taken to drugs. But they are not just helplessly throwing up their hands in despair. These women have launched a crusade against drug abuse and drug peddlers. Aggrieved mothers like Sharmila have formed the Drugs Control and Social Reform Mothers' Group to rid their society of "drug abuse."

In the beginning, they sought the help of the police. Last summer, around 200 aggrieved women had taken out a rally to the District Police Office demanding that drug peddlers be arrested. But the police did not initiate any action even though some five dozen names of drug addicts and dealers were provided by the women. This apathy from the police prompted the women to form the group and take matters in their own hands.

They now do virtually everything that the police is supposed to do. They carry out raids on the houses and rented rooms of suspects, and hand over suspects along with evidence to the police. Their campaign has received support from the mothers' groups of all wards of Pokhara. The civil society has also extended support to the drive. Says the group's president Sushma Gurung: "Only after we launched the campaign did the police begin helping us, otherwise we had to do everything on our own."

They do not care about the pending household chores as a result of their campaign. Rather as soon as they receive a tip-off pertaining to the whereabouts of drug addicts and dealers, they set out to arrest them, regardless of whether it is day or night. Says Sushma metaphorically: "Today our house is on fire. But if the fire is not put out on time, the entire city could be gutted."

The state should be doing all of this. But since it is not, the women of Bagardeep have taken it upon themselves to arrest drug addicts and dealers. They are determined to stay on the course until

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They bear the expenses incurred while nabbing drug dealers—such as payoff to informants, purchase of drugs and taxi fares. Says the president of the group: "To arrest drug dealers and peddlers, we have to purchase drugs; otherwise we lack

evidence to arrest them." She adds that such a mission costs at least Rs 1,000 per day. Since the campaign took off, the group has spent Rs 70,000 on such activities.

Pokhara has a separate unit for controlling drug abuse. But the unit has not been able to do anything. After women started becoming active, the unit is showing signs of performing its duty. Still, the unit's police does not go and arrest drug dealers and addicts on their own initiative. Women do the bulk of the police's job. "The police is only a witness, they do not do anything. We take the initiative to arrest addicts and dealers," says Sharmila, "Rather on such missions, we have to provide the police with money for tea and snacks." So far, the group has arrested and put in the dock nearly three dozen drug dealers and addicts.

The group's raids and investigation have found illegal drug trade and drug addicts in Sarangkot, Mustangchowk, Damsite, Syauli Bazaar, Amarsingh Chowk, Laligurans Tole, Matepani, Lamachowr, Deepbagar and Naya Bazaar. Statistics

say that there are 1,200 drug addicts and around 500 drug dealers in Pokhara. As per the statistics of an NGO, 6,000 out of 32,000 families in Pokhara have one or more member taking drugs.

The women spearheading the campaign say that not all drug abusers are from Lahure families, i.e. families whose breadearners work abroad. The rich as well as the poor have fallen prey to drug abuse. However, most of the drug abusers are from affluent families whereas the drug peddlers are mostly from poor economic background. Although most drug takers are members of Lahure families, children of medical doctors, lawyers and high-ranking police officers have also taken to the deadly habit.

The campaigning women have also sent some addicts to rehabilitation centers on their own expense. While those who promise to reform themselves are sent to rehabilitation centers, the incorrigible types are handed over to the police. The women have admitted nearly one dozen drug abusers in such centers in Pokhara

and Kathmandu. The fee charged by the rehab centers is high. While the fee in India for a six-month course is Rs 100,000 per head, in Nepal the figure ranges from 18,000 to 30,000.

Thanks to the mothers' group's campaign, drug abusers who used to walk on the streets in a carefree manner have fled to the suburbs. Some have reformed themselves. One such individual is Jayakumar Damain. He says: "My eyes were opened [by the mothers' group]. It was easier to escape from the clutches of the police than from the women." But the women complain that all their efforts come to naught when the policemen take bribes from the drug addicts and dealers and set them free. "We have arrested and handed over to the police nearly 150 individuals, but the police has released many just like that," says a woman of Naya Bazaar, "The police is making it a milking cow."

Courtesy By
Sancharika Samuha Nepal

The burden of burka

➤ By Amrita Anmon

“Of course, I desire to walk with an unveiled face, but our custom does not allow us to walk without wearing burka,” said Asma Khan of Chandranagar, Butwal Municipality-5.

Thirty-two-year-old Khan was going to the bazaar for shopping with her husband. She was covered from head to toe with a black burka [veil], and wore black gloves and socks. Although her voice could be heard, not a single part of her body could be seen. “I wear a burka lest I see the face of any man other than my husband,” explained Asma, “They say it’s sinful to see the face of other men.”

Burka has been part of Asma’s life ever since she got married 10 years ago. Whenever she ventures outdoors, she is compelled to wear a burka. She says that when she sees women of her age walking freely without wearing burka, she too feels like doing so. “Having required to always cover my face this way, I feel sad to have been born into a Muslim family,” she complained.

According to Asma, in the Muslim community women’s work is limited to chores inside the house and raising children. On rare occasions when they step out of the house, they are required to wear burkas lest they see the faces of other men. Likewise, they are accompanied by their husbands or a family member to ensure that they do not speak to anyone of the opposite sex other than their spouses.

Thanks to such a custom, Raitu Nisha Khan of the same place has also not dared go out of the house alone. She spends all the time with her family. After her marriage she has not seen the face of a single man other than her husband. “It’s been seven years since I got married. Three children have been born. But I have not seen the face of my three brother-in-laws and my father-in-law who live in the same house,” said Raitu Nisha.

Nisha said whenever she had to go outdoors, her husband must accompany her. “It is said that women who go out of the house alone and do not wear burka are not loyal towards their husbands. God curses such women or so they say, she said

When she has to go out of the house a couple of times a year, her spouse must accompany her. “It is said that women who go out of the house alone and do not wear burka are not

loyal towards their husbands. God curses such women or so they say. That’s why we do not step outside the house without wearing burka and without being accompanied by our husbands.”

On the other hand, Gudiya Ansari, who started wearing burka after getting married five years ago, is not so sure why she has to wear the veil. “I do household chores wearing burka because five brother-in-laws and father-in-law are in the house. But I do not know exactly why I have to wear it,” said Ansari, “Our custom does not allow us to show our

face to brother-in-laws and father-in-law, and I follow the custom.”

Samir Ansari, a Muslim teacher, says that in Muslim society women are considered ornaments and hence they are cloaked in veil and confined to the house. “Just as people hide their wealth and ornaments inside the house, so we make our women wear burka and keep them inside the house,” he said.

Although Ansari claims that Muslim women are treated as ornaments, to be kept in the protective confines of the house, Muslim women themselves say their lot is akin to that of slaves. “Our work is to do everything the men order us to do in the house without any complaint, raise the children and eat. We don’t have any other right,” he said.

Sabina Miya, who has studied up to SLC from Nautanwa, India said: “Let alone other things, Muslim women are not even allowed to study at public schools.” She added: “It is said all these things are ordained by religion. We have been cheated by religion. We are no better off than slaves.”

But Ansari said the holy book of Muslims, the Koran, instructs that spurned women should be treated with respect. It is also written in the holy book that women should be respected, that they must not be looked upon as slaves and that their rights must be protected. But he agrees that in reality the practice is exactly the opposite.

It is indeed not proper to imprison women inside burka in the name of

tradition. In comparison to followers of other faiths, Muslims are fervently devout. So it is quite ironical that such people should be going against their religion. “It’s not a deliberate mistake,” said Fahajul Musalman who is known as an intellectual in his community. “The Muslim community lacks education and awareness. Which is why the importance accorded to women in the Koran is interpreted wrongly.”

Times have changed. And so have many laws and regulations. But the burka system prevalent in the majority of the Muslim communities is as it is. Even in the 21st century, Muslim women are not allowed to walk without burka in public. “In our society, wearing a burka is a religious tradition. Not only that, it is also their identity. But if women feel oppressed wearing burka, then only

those who wish to wear it may do so,” said Ansari

Generally, Muslim women are not enrolled at public schools. But

Ansari said he had enrolled his three daughters along with his son at Everest Boarding School. “Lack of education and awareness in the Muslim community have caused much suffering to its women. There should be no gender discrimination. Instead we should show them the way forward.”

President of the Women Uplift Center, Rupandehi Rijan Shrestha says the burka system is an injustice to Muslim women. “An environment should be created in which Muslim women, like other women, can move freely without having to wear burkas,” said Shrestha. According to advocate Meena Panday, the coercive enforcement of the burka system is

against the law. "As the constitution grants all the citizens the right to live freely, the practice in the Muslim community to force its women to wear burka and stay at home violates the constitution. This practice should end. Muslim women should also be allowed to live freely," advocate Pant said.

Courtesy By
Sancharika Samuha Nepal

Domestic helpers: In need of education

➤ BY Sangita Rijal

House owners in Kathmandu are not serious about educating their child domestic helpers , who come to the capital and wash other people's dishes in the hope of receiving education.

Pramila Tamang of Dapcha, Kavre came to Kathmandu when she was just seven. In her village she used to tend and feed cattle. She came to Kathmandu with the hope of getting education. Now 13, Pramila has a lot of experience as a domestic worker.

But her school education is way below her age.

After her elder sister gave birth to a child, Pramila had to stay with her. She looks after her sister's

child as well as manages to work part time at the house where she used to stay before her sister became a mother.

Besides that, she washes dishes and clothes for others as well. Despite her work, which consumes much of her time, her desire to study is still alive. She studied for a while in the informal classes run by a non-governmental organization

CONCERN. After some time, the organization enrolled her at Janprabhat Secondary School in Kalimati. At grade three, she is the best student.

"It is difficult. There is no time to study at home and at times too much work prevents me from going to school," says Pramila, "but still I am happy, as I had not been able to study at all in my village."

"It is difficult, there is no time to study at home and at times too much work prevents me from going to school," says Pramila, "but still I am happy as I had not been able to study at all in my village."

Sarita Rai, 15, has a similar story. Having worked as a domestic helper in other people's house since she was a child, Sarita's desire to go to school is yet to be fulfilled. She says she no inkling of her relatives' whereabouts and only knows that her home was in Charali, Jhapa. Her previous employers did not send her to school. But her current employers have assured her that she will be sent to school.

Sarita works in a house in Asan. In the two-hour spare time she has, she takes CONCERN's informal primary classes. "My previous employers did not send me to school, but at my new workplace they have told me that they will educate me if I can study," she says. CONCERN has taken the responsibility of enrolling her at a school if she manages to learn alphabets.

According to the International Labor Organization (ILO), there are 21,000 domestic child workers in Kathmandu, out of which more than 43% are girls.

Girls are brought to the capital from villages with the assurance of enrolling them at school. But only a few of such girls get the opportunity to go to school, says General Secretary of CIWIS Milan Dharel. CIWIS is an organization helping child workers. Dharel reveals that most child domestic helpers in middle-class families are sent to various informal classes. "But the employers lie to children's families that they have been sent to school." President of CWIS Shanti Adhikari says families that do not send their domestic helpers to work are huge

in number. "Those who are being educated happen to be employed by middle-class families. Child workers employed by high-class families cannot even step outdoors," she says.

According to CWIS, the majority of children of school going age are not able to complete their education. Children who go to school are not regular in their attendance. Domestic helpers are not sent to school when there is a lot of work in the house or there are many visitors or the house owner has to go somewhere. Those who do go to school have to return without taking all the classes.

As they have to collect the children of their employers from schools or bus stops, the majority of domestic helpers cannot take afternoon classes. The burden of household chores does not allow them to do their homework. Due to lack of

As they have to collect the children of their employers from schools or bus stops, the majority of domestic helpers cannot take afternoon classes. The burden of household chores does not allow them to do their homework.

time, they are also unable to keep themselves clean, according to a CWIS study, which further states: "They are chided at school. These children are also beaten by their employers on the

charge of not working properly." The study shows that due to these factors, many domestic helpers have stopped going to school.

Girls suffer more than boys do. Because they are able to threaten to work elsewhere if they are not schooled, boys are sent to school. Girls, on the other hand, cannot issue such threats due to various reasons. As a result, the dropout rate among girls is high.

Nihita Pachchahi, consultant to CONCERN, says: "If we don't convince the employers regularly, the children stop going to school." Domestic child workers cannot study beyond classes five to seven, says Dharel. "By that time their age is 13-14 years," he says, "and they are expelled by their employers." Girls are not allowed to work due to the fear that they might have a relationship with male members of the household. These girls wander in search of employment. "They usually land in dance and cabin restaurants," says Dharel.

Moreover organizations working to help child workers have not been able to contact child workers employed by affluent families, which employ several domestic helpers. Officials in the organizations also accept this grim reality. "We are denied entry into such houses and are scolded from afar," says Dharel, "We are still not familiar with the conditions of child workers employed by the so-called big houses." He says that the organizations are faced with the challenge of increasing their access to such houses and sending children working there to school.

Parents of many domestic helpers are forced to ask the employers not to send their wards to school. For the employers, if they do send their helpers to school,

refuse to remunerate the parents for their ward's service.

There is no specific legal provision to do away with the exploitation of domestic child workers. The ministry does not have a separate program for such children. The responsibility of educating child domestic helpers is of the employers, says Lawa Prasad Tripathi, spokesperson of Ministry of Education.

CWIS reckons that the right to education of thousands of domestic helpers cannot be protected by the initiative of a limited number of organizations. The organization's officials say the employers themselves should be serious about their helpers' education.

Scholarships for girls provided by the government are out of these children's reach. Active efforts from the government to encourage such girls to study are also essential to achieve the millennium development goal "education for all" by 2015.

Courtesy By
Sancharika Samuha Nepal

Gandharva women unite

➤ *By Madhusudan Poudel*

A year ago, Gandharva women formed a mothers' group with the aim of preventing infant and child mortality.

Is mother's love any different in the so-called lower castes? After all, mother's love is universally the same. But social discrimination, deprivation and poverty can make motherhood extremely painful.

Reeling under poverty, mothers of the Gandharva community of Ganeshpur, Kopawa VDC-8, Kapilvastu have been facing tragedies as a way of life since ages. Thanks to the indignity and discrimination they suffer as members of a lower caste and the poverty, privation and superstition crushing them, they have lost dozens of children. When their babies, delivered in an unsafe manner, were struck by disease, they did not have money for treatment. As their superstition led them to avail of the services of witchdoctors, they had to suffer the unbearable grief of seeing their children die in their own laps. Says Phursi Gandharva, who has been closely watching such tragedies: "Due to lack of money for treatment, many children in this village have lost their lives."

Ganeshpur village has its own specialty. It is home to 33 families of the Gandharva community that is said to be on the verge of extinction in Nepal. Some of them live as landless squatters while some eke out a living working on a tiny piece of land belonging to others. But their traditional

occupation is to roam around villages playing *sarangi* [musical instrument]. Youths and old men with frail limbs practice their ancestral profession. However, the rapid development of the electronic media has devalued their once much-loved instrument. So even the meager food grains and money they used to receive from the Bistas for singing and playing the *sarangi* are difficult to come by these days. This has added to their woe. And the worst hit are the dependent Gandharva women and children.

The amount raised from each member at the rate of Rs 10 every month is used in saving the lives of infants. Says President of the mothers' group Phursi Gandharva: "Learning from our bitter experience, we are now able to provide basic treatment to children."

However, since over the past one year there have been signs of improvement. The change is not due to the government or any non-governmental organization, but has come from within the community. The community's womenfolk have got together to save their children, with help and guidance from a few educated Gandharva youths who have knowledge about the condition of other villages.

The women formed a mothers' group a year ago. One woman from each family is a member of the group, whose main goal is to protect infants and children from premature deaths. All the women are familiar with the grief of not being able to treat their sick children. It is a common

problem for all mothers in the community. The group that was formed to solve this common problem holds a meeting once every month. In every meeting, all the members have to contribute Rs 10 each. This monthly contribution is used to save the lives of infants. Says President of the group Phursi Gandharva: "Learning from our bitter experience, we are now able to provide basic treatment to children." This noble effort of the mothers' group has become a lifesaver for around 300 children of 30 families.

The financial contribution collected each month is given to needy families as loans, with the condition that the amount is returned after the crisis is over. So far, the group has collected about Rs 4,000. The fund has not only encouraged mothers to take their sick children to local health posts, but also enabled them to take their children to District Hospital at Taulihawa.

The group has also been extending loans for the treatment of family members, besides children, if the condition is serious. Says Amrita Gandharva, a member of the group: "I took a loan from the mothers' group when my husband fell ill. This help has brought happiness to my life." According to the members of the mothers' group, the group offered an assistance of Rs 500 for the treatment of Amrita's husband. That help has boosted Amrita's enthusiasm to contribute more to the group.

As the community that struggles to lead a hand-to-mouth existence, children cannot

go to school due to lack of money. Laments Bhim Bahadur Gandharva, an elderly man: "You need uniform to go to school. How can we arrange it?" The daily routine of most Gandharva children in the village is to look after their younger siblings and play in the dust. Parents say even government schools charge fees like examination fees, which they cannot afford. The mothers' group's attention has been drawn to sending children to school. Says President Phursi Gandharva: "We are trying to send some of the children to school."

The formation of the mothers' group has created an environment that encourages women to work. For they need to do some income-fetching work to contribute Rs 10 every month to the group's fund. They have been rearing chickens and sheep. This has helped them earn a living as well. Promotion of awareness is another positive effect of the group. The

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mothers who had low self-esteem on account of their low social status have now the courage to tell members of the so-called higher castes not to humiliate their children. Says Sabitri Gandharva, advisor to the mothers' group:

"We have to show that Dalit women too are capable to doing something." The women are also attempting to make their filthy settlement clean. Says Netra Panthi, a local reporter: "Their efforts will guide the next generation."

Courtesy By
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Sancharika Samuha was established by a group of women communicator's in April 1996, with the primary aim of promotion of gender equality in Nepal. The Sancharika Feature Service incorporates monthly articles/features on the grave situation of women and children in our country, the social outlook towards them, the pain and agony that they have faced and the courageous steps that women have taken in this regard. We hope to fulfill the lack of news and articles on women and children to some extent through this feature service and we look forward to your kind support in publishing these articles in your respective newspapers. We would also like to request you to send us a copy of the published article and to mention 'Sancharika Feature Service' below the published article.

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