

Women are Seeking for Opportunities

- Kamala Parajuli

Forty year old Devi Adhikari of Chandragadhi, Jhapa District utilizes her gossip time in earning income. She is unable to read or write and can barely sign her name. Nonetheless, she has been working in Memento Apparels - a garment factory near to her home for the last 8 years. She earns Rs. 1800 a month with her full time job and she also manages the household chores. She feels very self-confident after earning her own income and she even makes plans on how to utilize her savings which would not have been possible without her job. People listen to her after she started earning her own income.

Similarly, 37 year old Tilmaya Dhimal also works in the same garment factory since the last five years. Mother of five children, Tilmaya does not have any property in her name. Her husband earns around Rs. 50 to Rs. 100 a day by driving a rickshaw all day long. She is proud of the fact that she and her husband have raised their children through their hard earned income. She is also illiterate but she earns around Rs. 3000 a month including overtime. Her youngest child is 9 months old and she did get 52 days of maternity leave and an additional two and a half months which was due.

The Memento Apparels located in Jhapa District employs 1500 women labour force and a total of approximately 3000 labours. Members of nearly 2000 families have been employed by the garment factory. Most of the women labours represent the disadvantaged ethnic minorities such as Dhimal, Rajbanshi, Tharu, etc. Most of the women employed by the factory range from 16 years to 30 years. This sector is very beneficial for the labours since it runs throughout the year. The women labours who are neat and smartly dressed generate a different kind of excitement and happiness. According to Tikaram Dhakal, Executive Director of the factory when people are unemployed, they look for options to satisfy their hunger and some find good opportunities whereas others may take the wrong track. Therefore, people should have opportunities according to their capabilities, their should be a basis to fulfill their minimum requirements and only then they will go into the right track. At present, business is down and half the labour force of the factory had to be laid off. These labours can revolt against the system. A child care center has been established in the factory but women prefer to go home for half an hour to feed their children in order to save money.

Twenty-eight year old Sumitra Chudal who married recently has been working in the factory since the last eight years. She earns Rs. 2800 a month. She is also the General Secretary of the garment union and the supervisor of her own unit. According to her, women have to face many difficulties while working and some of them are practical and some natural. But, most of these problems can be resolved through talks and interactions. She adds that the relationship between the owner and the labour is very cordial and the problems can be presented in an easy manner. Women have not been subjected to discriminations or sexual harassment in the factory. Therefore, women work in a very nice environment. In order to prove that women can work as well, such a factory should be established in every district. Men leave their homes seeking employment opportunities and women have to bear the maximum brunt of household responsibilities. Therefore, this is a very good opportunity for women who also have to look after the domestic chores.

These women have challenged the patriarchal mentality of the society that women just stay at home and do nothing. It has also broken the age-old value that women can only look after domestic chores. Women just need opportunities to prove that they can work better than men. A woman working in the factory gets up at four in the morning, takes care of the domestic chores and goes to the office. Her husband eats the food prepared by her and goes to work. The woman comes back and takes care of her children, prepares food and completes the domestic chores whereas her husband takes a rest after work. The efforts of women who devote a lot of time in household chores is not recognized but the time she spends for earning money is well recognized. All her family members respect her after she starts earning her own income. She feels more self-confident and she will be able to participate in household planning. Physical violence and torture is also less on those women who work in offices. This opportunity has also silenced those husbands who retaliated against their wives for staying at home and earning any income. If all women were provided same kind of opportunities near to their homes, the slogan of women empowerment would be fulfilled and they would lead a more satisfactory life.

Courtesy by-

Children who are forced to sell newspapers to feed their parents

- Tara Aryal

Uttam Ghimire walks on the streets screaming out the headlines of the day, "Telecommunication tower destroyed, five people murdered, huge amount looted from bank" etc., etc. Usually he is out in the streets to sell Sandhyakalin Newspaper for Rs. 3 each after his school hours is over at 4:00 pm. But, he is out today at 1:00 pm since his exams are ongoing. He is not at all worried about the exams the next day. He is more worried about how to sell all the newspapers that he has in a short period of time. He forgets his worries by competing with his friends in selling the newspapers as fast as possible.

Uttam Ghimire who attends Koteswore Medium School in grade four earns a total of Rs. 90 after selling 30 newspapers. He gives Rs. 45 to the owner and Rs. 45 to his father leaving nothing for himself. Similar is the situation of his 11 year old brother Arjun Ghimire who attends the same school in grade five. He returns back from school tired and worried and throws his school bag and lies down. He eats his snacks with a glass of water and runs to Koteswore Chowk where he meets his father who is already there with a bundle of newspapers. He takes his share of the newspapers from his father and starts shouting the headlines. The youngest 6 year old son Takdir Ghimire is also forced to the same. The only difference is he only sells 10 newspapers and occasionally he takes out some profit to buy sweets for which he has already been reprimanded.

Uttam and Arjun have always been honest about giving the whole profit to their father realizing his struggles in raising the family. According to them, their father provides them what they want to eat after taking the money. They are forced to sell the newspapers although it does hamper their school life. It is not out of their own will that they run around selling newspapers but it is poverty which makes them do it. These three sons have gained the opportunity to study although they do part time job. Whereas, their only sister Ishwori Ghimire has not even seen their school although she contributes equally to the household.

The Ghimire family came to Kathmandu some years back in search of better life from Gairimudi VDC, Dolakha District. Since the problem of feeding the family persisted even after working from 5 in the morning to 8 at night, Uttam's mother Radhika started doing domestic chores for the landlord. The daughter assists her mother in her work. Previously, the landlord used to charge Rs. 1000 house as rent but after the two of them started working he decreased it Rs. 700 a month.

Similarly, Makhmali Dahal also of Dolakha District was forced to take her son out of school after her husband died of TB. Her husband used to sell newspapers and she used to sell small things in the street with which they had been suustaining themselves. But, after the death of her husband, she has problems even feeding her family, leave alone the school fees for her son. According to her, she had to discontinue the study of her two sons who were in fifth and second grade. Among them, they sell about 100 daily and weekly newspapers with which they uphold themselves.

Similarly, Sarita Dahal - a student of fifth grade in Lalitpur has had to discontinue her studies. Her parents sell gloves, socks and handkerchiefs in the footpath which was not sufficient to sustain the family, Therefore, Sarita's parents took her out of school and opened a similar business for her. Sarita feels both embarrassed and bad when she sees her friends going to school with their books in their hands. But, she tries to pacify herself by mentioning that there are other two persons who attend school because she dropped it.

There are approximately 100 children who sell newspapers only within Kathmandu among which the higher percentage is boys. It is estimated that 70% of these children are dropouts and 30% still maintain their studies. What this proves is that these children are attending school just to please their parents. The speech given by a minister on the occasion of Children's Day only adds spice to sell the newspapers. According to Gauri Pradhan of CIWIN - an NGO working in this sector - child development and child rights is very limited in the country. Twenty one percent of the total population is working as child labour and most of them are below

14 years old. Fifty percent of the total population of children either do not even see a school or are dropouts by the time they reach the fifth grade. The age-old social outlook and cultural malpractices are also responsible for this state of children. Out of every thousand children, 79 die before they reach 5 years old due to lack of appropriate treatment. According to Pradhan, child labour is divided in all sectors - more girls are used in agriculture and carpet weaving factory whereas boys are used in hotels, carrying stones, etc. If the government wants to abolish child labour, it has to provide free and compulsory education to children and at the same time raise social awareness. At present, although it is mentioned that education is free till the primary level, it is yet to be realized practically.

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Lack of right to property unnerves women entrepreneurs

-By Bishnu Shital

I had no land. I prepared the sketch of industry and was sure of its success. Since I had no money, I decided to borrow, but I had nothing to put on collateral as well. I heard that the World Bank was extending loans for establishing industries like mine and approached it. But the program had already ended. I was disappointed. Later, my mother provided me eight aanas of land. And I borrowed some money putting the land on collateral and started the industry, which I am running till date. Thus relates Laxmi Sharma her difficulties in establishing an industry.

Similar is the story of Shanti Chadda. She ventured to set up an industry that required lokta, bark of certain types of trees, collected by the poor people of western hilly region. She too had no money and nothing to put on collateral for borrowing. Likewise, Rekha Aryal, proprietor of Shashi's Sweater Industries, had to get her husband's consent to set industry at her home. Rekha had not even thought of receiving approval of her husband to establish the industry at her home. I felt very sad on the day when I registered my industry. It was only that day I realized of being a woman because I neither owned house nor land.

Woman entrepreneur Shyam Badan Shrestha says that lack of right to moveable and immovable property has not only made it difficult for women to establish enterprises, but also to operate them. Shrestha, who set up Knot Craft some 18 years back, says that right from setting up an industry, entrepreneurs (women) need capital for opening showrooms/sales outlets, purchasing raw materials and opening letter of credit for exporting goods.

A large number of industries have been established in the private sector after the restoration of democracy by virtue of its liberal economic policies as people from other walks of life were also attracted towards entrepreneurship. A considerable number of women were also attracted to it, but neither the financial institutions nor the banks nor the social structure helped women in their ventures.

Economists say that lack of right to property has badly unnerved the aspirant women entrepreneurs. Professor Dr Bishwambhar Pyakuryal states that unless women own fixed capital, their enterprises cannot be sustainable. He says that the requirement to submit fixed capital in their name for establishing industries has driven away many women from doing business or running enterprises. He says that women should have right to property either they are already running business or are aspirant entrepreneurs.

Likewise, industrialist Kishor Khanal observes that aspiring women entrepreneurs should own property especially for initial capital. It is imperative to have appropriate policy, conducive environment and their right to property in order give an opportunity for women to become entrepreneurs, says Khanal.

Another economist Dr Meena Acharya believes that once women's right to property is legally and socially established it would not only fulfil the needs of women entrepreneurs, but also enhance their participation in every development activities. Should women had right to property, they could invest in enterprises with

greater self-confidence. All women entrepreneurs have begun their ventures with very small capital. And lack of right to property has hindered them from further expanding their businesses as institutional borrowing requires property for collateral, which women do not have, she adds.

According to advocate Meera Dhungana, giving women right to property eans enhancing the self-confidence of women entrepreneurs. Right to property emboldens enterprising women to further expand their businesses by injecting more capital into them. It is necessary for all women to have right to parental property, but it is more necessary for women entrepreneurs to own property, she explains.

Shyam Badan Shrestha says that if women entrepreneurs do not have right to parental property, they are more likely to withdraw from business. If entrepreneurs cannot invest more money in their businesses, they lose self-confidence. And there are plenty of such cases, she adds.

Shanti Chadda says those women entrepreneurs' businesses have not expanded who do not get cooperation from their families for additional investment. Only the persons involved in enterprises feel the need of injecting more money. The problem begins, if the family members particularly husbands do not understand it. If they own property, they can borrow against it. Those having no property fear to make huge investment and depend on small amounts borrowed from their relatives. Therefore, most of the industries run by women are worth less than Rs 500 thousand, says Chadda.

There are exceptionally a few women entrepreneurs like Laxmi Sharma, proprietor of Laxmi Wood Crafts, who exports products worth Rs 2 billion annually. Such women have earned fame both at home and abroad. It is terribly necessary to establish women's right to property in order to produce other Laxmi Sharmas.

The private financial institutions have been helping women doing extremely small-scale businesses in groups, but they have not been able to solve the problems of bigger female entrepreneurs. There is no government policy to provide loans to women. Hence, the alternative is to put property on collateral, but they have no right to property.

Therefore, it's high time the policy makers thought seriously of how women can flourish as entrepreneur just borrowing small amount from relatives and friends and investing in their businesses. Dr Pyakuryal says that policy and law makers should realise that women play an important role in the economic development of the nation and make pollicies and laws accordingly.

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