

COUNTRY BRIEFING PAPER

WOMEN IN NEPAL

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This publication is one of a series prepared by consultants in conjunction with the Programs Department and Social Development Division (SOCD). The purpose of the series is to provide information on the status and role of women to assist ADB staff in formulating country operational strategies, programming work, and designing and implementing projects.

The study has been produced by a team of ADB consultants, Meena Acharya, Padma Mathema, and Birbhadra Acharya, supported by field work consultant Saligram Sharma. Overall guidance and supervision of the study was provided by Yuriko Uehara (Director's Office, Programs Department [West]), and comments have been provided, at different stages, by Shireen Lateef and Manoshi Mitra (SOCD) in addition to related departments within ADB. Substantial editing and rewriting has been undertaken by Sonomi Tanaka (SOCD). Production assistance was provided by Ma. Victoria R. Guillermo (SOCD). The findings of the study were shared with some Kathmandu-based NGOs through a consultation workshop in August 1998.

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List of Abbreviations

AAN	— Action Aid Nepal
ACP	— Association for Craft Producers
ADB	— Asian Development Bank
ADB/N	— Agricultural Development Bank of Nepal
AERP	— Agriculture Extension and Research Program
AHW	— axiliary health worker
AIDS	— Acquired Immune Deficiency Syndrome
ANM	— auxiliary nurse midwife
APP	— Agricultural Perspective Plan
APROSC	— Agricultural Projects Services Center
BPEP	— Basic and Primary Education Project
CBS	— Central Bureau of Statistics
CCO	— Canadian Corporation Office
CDO	— Chief District Officer
CDR	— Central Development Region
CEDA	— Centre for Economic Development and Administration
CEDAW	— Convention to Eliminate All Forms of Discrimination Against Women
CERID	— Center for Educational Research Innovation and Development
CIDA	— Canadian International Development Agency
CIRDAP	— Center on Integrated Rural Development for Asia and the Pacific
COS	— Country Operational Strategy
CRC	— Convention on the Rights of Child
CSD	— Center for Self-help Development
CSIDB	— Cottage and Small Industry Development Board
CSW	— commercial sex worker
CTEVT	— Council for Technical Education and Vocational Training
CWD	— Center for Women and Development
CWIN	— Child Workers in Nepal Concerned Centre
Danida	— Danish International Development Agency
DDC	— district development committee
DEC	— district education committee
DEO	— district education officer
DfID	— Department for International Development
DMC	— developing member country
DPT	— diphtheria, pertussis, tetanus
FCHV	— female community health volunteer
FHH	— female-headed household
FUG	— Forest Users' Group
FWDR	— Far-Western Development Region
FY	— financial year
GAD	— gender and development
GDP	— gross domestic product

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GER	— gender enrollment ratio
GTZ	— German Agency for Technical Cooperation
GWPIG	— Gender Watch Professional Interest Group
HDI	— human development index
HIV	— Human Immunodeficiency Virus
HMGN	— His Majesty's Government of Nepal
HMTTC	— Hotel Management and Tourism Training Center
HRD	— human resource development
ICIMOD	— International Centre for Integrated Mountain Development
IDA	— International Development Association
IDS	— Integrated Development System
IEC	— information, education and communication
IEDC	— Industrial Enterprises Development Center
IIDS	— Institute for Integrated Development Studies
ILO	— International Labour Organisation
IMR	— infant mortality rate
INGO	— international nongovernment organization
JWDC	— Janakpur Women's Development Center
KMTNC	— King Mahendra Trust for Nature Conservation
LWS	— Lutheran World Service
MCH	— maternal and child health
MCHW	— mother and child health worker
MCPW	— Micro Credit Project for Women
MHH	— male-headed household
MLD	— Ministry of Local Development
MMR	— maternal mortality rate
MOA	— Ministry of Agriculture
MOE	— Ministry of Education
MOF	— Ministry of Forest
MOH	— Ministry of Health
MWDR	— Mid-Western Development Region
MWSW	— Ministry of Women and Social Welfare
NBL	— Nepal Bank Limited
NDC	— National Development Council
NFE	— Nonformal education
NFHS	— Nepal Fertility, Family Planning and Health Survey
NGO	— Nongovernment organization
NLSS	— Nepal Living Standards Survey
NMIS	— Nepal Multiple Indicator Surveillance
NPC	— National Planning Commission
NRB	— Nepal Rastra Bank
NRCRS	— Nepal Rural Credit Review Study
NRM	— Nepal Resident Mission
PCR	— project completion report
PCRW	— Production Credit for Rural Women
PDDP	— Participatory District Development Program
PPAR	— project performance audit report
RBB	— Rastriya Banijya Bank

RDB	— rural development bank
RETA	— regional technical assistance
SCF	— Save the Children Fund
SFDP	— Small Farmers Development Project
SMC	— school management committee
STD	— sexually transmitted disease
SWC	— Social Welfare Council
TA	— technical assistance
TFR	— total fertility rate
UML	— United Marxist Leninist
UMN	— United Mission to Nepal
UNDP	— United Nations Development Programme
UNFPA	— United Nations Population Fund
UNICEF	— United Nations Children's Fund
UNIDO	— United Nations Industrial Development Organization
USAID	— United States Agency for International Development
VDC	— village development committee
VHW	— village health worker
VMC	— village maintenance worker
WAD	— women and development
WDD	— women development division
WDO	— women development officer
WEAN	— Women Entrepreneurs Association of Nepal
WEP	— Women's Education Program
WEU	— Women's Education Unit
WFDD	— Women Farmers' Development Division
WHO	— World Health Organization
WID	— women in development
WSSP	— Water Supply and Sanitation Project
WTC	— Women's Training Center

Executive Summary

A. Status of Women

Nepal is a multiethnic and multicultural country with more than 50 spoken languages and cultural traditions. For analytical purposes they have often been classified into two broad groups, the Tibeto-Burman, populating mostly the midhills and mountains, and the Indo-Aryan, living in the Terai Gangetic plains and the midhills. Women from the Tibeto-Burman communities are socially less constrained than their Indo-Aryan sisters in terms of mobility, marriage/remarriage options, and, most importantly, income-earning opportunities. In the Indo-Aryan groups, traditionally, women have fewer social and economic options. Social discrimination against women is felt to be more severe in the Terai communities and in the Mid- and Far-Western Development regions in general.

Nevertheless, in both these groups land and property inheritance has been patrilineal, the residence pattern patrifocal, and early marriage the rule rather than an exception. Culturally, marriage is seen as the best socially acceptable option for women for gaining access to property and land. Therefore, once women are out of marriage, such as divorce or widowhood, they become more vulnerable to poverty. However, once women marry, legal provisions deny them inheritance rights to parental property. Women in both cultural groups lag far behind men in access to property, credit, and modern avenues of education, skills development, technology, and knowledge.

Problems of the status of Nepalese women are accentuated by the fact that Nepal is one of the least-developed countries of the world in which the majority of the population has to survive by low productivity agriculture. This requires the poor men, women, and children to work long hours for meeting family needs. The Government faces a severe constraint of local and foreign exchange resources for fulfilling its development and consumption needs. Further, because of the country's rugged topography, the extension of basic educational and health services is an expensive proposition and the retention of qualified manpower in such services in remote areas is often impossible.

The legal status of women is mixed. While the 1990 Constitution guarantees fundamental rights to all citizens without discrimination on the basis of ethnicity, caste, religion, or sex, including property inheritance, there have been no specific laws in Nepal to back this up. On the contrary, the family laws in Nepal that govern marriage, divorce, property rights, and inheritance, reinforce the patriarchy and put severe limits on women's command over economic resources. For example, the National Code of Nepal (*Mulki Ain*) of 1963, which codifies the inheritance system, derives from the Hindu system of beliefs emphasizing patrilineal decent and a patrifocal residence system. Some of the provisions severely limit economic options for women.

In spite of the above constraints, Nepalese women have made significant gains in social indicators, such as the following:

- ◆ Female literacy rate (6 years and above) increased to 27 percent in 1996, compared with a meager 4 percent in 1971.
- ◆ Mean age of marriage for girls increased by more than 2.5 years between 1961 and 1991.

- ◆ Fertility decline has accelerated during the 1990s, with the total fertility rate falling to 4.2 in 1996 from 6.3 in 1976.
- ◆ Maternal mortality has gone down to 539 per 100,000 live births compared with more than 800 in the 1970s.
- ◆ Universal immunization has been achieved against certain diseases.
- ◆ No gender discrimination is observed in nutritional status, immunization against measles, and in the breast feeding of infants and young children.
- ◆ Both male and female infant and child mortality rates have fallen significantly.
- ◆ Life expectancy of women increased by more than 11 years between 1975 and 1993, though still shorter than that of men, which is against the biological characteristic.

B. Key Sectoral Issues

Despite these achievements, there are persistent problems combined with emerging issues, such as increasing female trafficking and the feminization of agriculture. In the **health sector**, the general immunization, health, and nutrition situation of women in Nepal is still acute, particularly in rural areas. Nepalese women remain at the lower end of the scale in South Asia in terms of the human development index and the gender development index. The rugged, mountainous topography makes access to services difficult in remote areas. A general lack of awareness about health and sanitation, inappropriate child-care and feeding practices, and poor environmental conditions including lack of clean water are primary causes of such a situation. Women's limited control over fertility, combined with the unavailability and poor quality service of health facilities, makes it difficult for them to access reproductive health services and contraceptive devices.

In **education**, both the low level of women and the gender gaps in literacy rate, enrollment rates, and attainment rates are staggering. Household income, workload for girls, and the level of concern of parents with the purity of the female body which leads to their early marriage, are important variables in decision making regarding sending girls to school. When resource constraints arise in the household, the first casualty is the female child's education.

The key issues in the social sectors remain unequal access of various groups of the population to educational and health facilities, geographically unequal spread of services to remote areas, and the low quality of services supplied by the government sector. Women in the high mountains and remote hills and economically disadvantaged groups face greater accessibility problems than women in the better-off households, urban areas, and the Terai plains in general. Gender insensitivity of educational materials, teaching procedures, and the whole educational system is a pressing issue.

Gender disparity in educational and health status is still increasing, with more and more men getting access to modern avenues of education and health care facilities, leaving women far behind. Consequently, male life expectancy at birth increased by 15 years between 1975 and 1993 while female life expectancy increased by just 11 years.

In terms of **women in the economy**, a substantial proportion of Nepalese women (40 percent) is economically active; most of them are employed in agriculture. They work primarily as unpaid family workers in subsistence agriculture with low technology and primitive farming practices. They carry the

double burden of work in the family and the farm and have to work long hours. With more men entering other nonfarming sectors, agriculture is becoming increasingly "feminized". Women participate on a large scale in tourism and related sectors. Their employment in organized manufacturing is also expanding. But in all these sectors they are concentrated at lower levels due to educational disadvantages and management biases. Their working conditions are poor and trade union activism low. These issues are aggravated by a lack of gender-disaggregated data on employment and wages.

The feminization of poverty in Nepal is not visible in terms of size of landholdings and income of female-headed households. It is visible more in terms of their impact on women's access to food, education, and health facilities, and their long working hours. Children, especially girls, have to start working early. Child labor involves many more girls than boys.

Lack of training at appropriate levels, dangerous working conditions—environmentally and in terms of health—and wage discrimination are the major gender problems faced by workers in the manufacturing sector. Child labor, especially young girls, are believed to be extensive in the textile sector, particularly carpets. Lack of laws on sexual exploitation in the workplace is another problem. Lack of accurate data on various aspects of industrial employment including tourism is considered to be a major constraint on the analysis of nonagricultural employment and of workers' perceptions, problems, and needs. Women entrepreneurs also face various problems, including access to credit, marketing networks, and technology, and their mobility and risk-taking capacity are restricted.

The social attitude towards women, backed by their low socioeconomic status in general, has led to many cases of **gender-based violence**, both in the domestic as well as in the public arena. Ninety-five percent of women surveyed reported firsthand knowledge of some kind of violence. This violence may range anywhere between light teasing to rape and trafficking.

Women's access to **political and administrative decision-making** positions have been minimal (less than 10 percent and 5 percent, respectively), due to the lack of access to education and economic resources, social expectations for exclusive household responsibilities, and restricted mobility, as compared to male counterparts. In the political arena, matters have improved significantly at the grass roots level since the 1996 Ordinance on Local Elections required that all contesting parties to the election must have at least one woman candidate among the five ward member contestants. At least 100,000 women contested the last local election in 1996. This ordinance has also made provision for nominating at least one woman to village development committee and district development committee executive committees and also to the municipality boards.

C. Approaches to Women and Gender Issues

Nepal has made specific policy declarations to integrate women in development since the early 1980s. Successive **five-year plans** have made appropriate policy declarations for improving women's status. Such efforts have focused on credit and employment generation, education, and health. A few women's mechanisms have been set up, including the Ministry of Women and Social Welfare (MWSW), the Women's Division in the National Planning Commission, and the Women and Development Division in the Ministry of Local Development. Initiatives have been taken towards some legal reforms, making women's right to property a little more secure and strengthening punitive measures against violence as incorporated in the bill pending in Parliament.

Nepal also committed itself to the **Platform of Action** for the UN's Fourth World Conference on Women in Beijing. A recommended Action Plan prepared recently by MWSW for the implementation of the platform expands what is laid down in the platform and specifically pins down the responsible agents for each action required.

The Ninth Five-Year Plan Approach Paper (1998) sets triple objectives of **mainstreaming, eliminating gender inequality, and empowering women** along the lines proposed by the Beijing Platform for Action. Each of the three sections strategically target key areas to be improved. The issue now is how to translate the policy into practice.

The activism of nongovernment organizations (NGOs) in Nepal has increased tremendously since 1990. However, barring a few, most NGOs lack capacity, regular access to resources, and a long-term vision. Gender perspective is lacking even in programs implemented by women's NGOs. A number of NGO networks have been formed. The most important of them is the Women's Pressure Group, comprising 84 NGOs of various categories. Other networks are theme oriented and focus on advocacy on particular themes such as media, HIV/AIDS, and trafficking.

Both multilateral and bilateral external **funding agencies** have played a positive role in making women/gender an issue in development since the mid-1970s. Their efforts have evolved through time, passing through various phases of women in development (WID) and gender and Development (GAD). First, in the late 1970s, it was small women's components in development plans and programs. In the 1980s, it was women and development (WAD). Since early 1990, it is GAD. Since the Beijing Conference, voices have been raised for empowerment of women and a fundamental change in the socioeconomic structure. Within this general framework, approaches to women's problems have varied among various funding agencies. Some of them, particularly multilateral agencies, see women's problems as part of a larger problem of poverty and would like to concentrate on women's programs for achieving efficiency of resource use and the eradication of poverty. Others aim at empowerment of women directly.

International NGOs (INGOs) have also played a key role in funding projects and advocacy programs for women. Those implementing projects by themselves have tried to gender sensitize their own institutions (e.g., United Missions to Nepal, Action AID). Their programs are slowly being redesigned to incorporate the gender perspective.

D. Proposed Strategy for ADB

The ADB strategy in Nepal has viewed women's issues as an integral part of its strategy for reducing poverty, generating broad-based growth, and increasing the efficiency of its programs and projects especially in agriculture and education. The only ADB-funded project exclusively targeting women is the Microcredit project for Women. The ADB's newly revised gender strategy (1998) aims at the elimination of gender disparities in access to resources, knowledge, and power, and change in the gender relationships and social order in its developing member countries. These are to be achieved mainly through policy dialogue, capacity building, mainstreaming, and selected project interventions. A few projects such as the Second Tourism and Third Livestock have tried to incorporate mainstreaming approaches in their respective designs.

However, implementation has not been easy and major problems to date include gender insensitivity of the implementing machinery in Nepal; inadequate attention in project design to gender issues; and most importantly, lack of regular monitoring and evaluation of gender aspects either by the Government or ADB.

The ADB's overall strategy in Nepal in the near future is to focus on poverty reduction and broad-based growth, with an emphasis on social and rural physical infrastructure. Given severe problems in implementation, the general insensitivity of the Government's implementing machinery to gender issues, and the lack of capability of WID institutions in general, the ADB's approach to gender should be multifaceted, including policy dialogue, capacity building and sectoral mainstreaming, and project interventions.

Policy dialogue should focus on the reform of discriminatory laws and regulations; gender sensitization of government and nongovernment implementing machinery; increasing the scope of sectoral objectives and programs related to women; and funding of enabling projects for women specifically for creating a regular gender sensitization institutional network, education, and employment.

Gender sensitization should focus on the provision of extensive gender training for central and local level administrators, politicians, and the judiciary; reformulating public service acts, rules, and regulations to incorporate a gender perspective; and making special provisions for women candidates in public service exams for a few years. ADB projects should make specific efforts to gender sensitize the related staff in projects under its funding and its resident mission office through a newly recruited gender specialist.

Across sectors, where relevant and feasible, the focus on **group organization, social mobilization, and credit** should continue. Nonformal education and gender sensitization should form an integral part of all social mobilization efforts. As another cross-sectoral issue, ADB should pay more attention to more **disadvantaged pockets and groups** of population along with its focus on rural areas and more backward regions.

Capacity building efforts should focus on building gender sensitizing capabilities of the (i) existing mass scale training institutions for government officials; (ii) existing women's machinery such as MWSW and other sectoral ministries (e.g., agriculture and forestry) with scope for implementing large-scale women's programs; (iii) ADB's Nepal Resident Mission office; (iv) government project implementation machinery related to ADB projects; (v) the sectoral training institutions; (vi) district development committees and district level sectoral institutions; and (vii) NGOs.

Project intervention strategy should ensure (i) adequate analysis of *all* programs and projects with a gender perspective; (ii) gender sensitization of the implementation mechanism and machinery; (iii) adequacy of measures initiated to ensure gender equity in project benefits; (iv) development of monitoring indicators and mechanisms to monitor and evaluate project impact on women in terms not only of their participation but of their empowerment as well; (v) continued emphasis on participation, social mobilization, informal education, and credit where relevant; and (vi) special emphasis to increase the status of disadvantaged groups of population. Among the sectors, agriculture, manufacturing, tourism, health and education provide most scope for generating employment for women.

Agriculture/Livestock: ADB's agricultural programs should ensure that all agricultural extension and leader farmer training programs involve *both* men and women on a 50:50 basis; develop a specific strategy to mobilize Terai women; develop and disseminate women-friendly indigenous technology for energy, food, and fodder, particularly for seed selection, postharvest cleaning, and weeding operations; encourage women's groups in natural resource protection; and, finally, ensure equal access of women to land, natural resources, and other assets at least within ADB-assisted projects (including resettlement-related projects). In addition, livestock sector projects should develop integrated packages (which should include land grants for community level fodder development) for poor women and unmarried girls.

Education: Gender should be integrated as a specific subject in all primary/secondary school teachers' training. There should be an expansion in scholarship programs, for recruiting and training female teachers, and for improving physical facilities for girls. Provision should also be made for special schools in low caste localities, for incentives to educationally disadvantaged castes/ethnic groups, for specific programs to cater to 10—17 age groups of girls, for example by splitting school hours into two, four-hour shifts, and for day-care centers attached to schools, etc.

Tourism and Other Employment Generation: ADB's interventions in the tourism sector should include a separate program for women entrepreneurship development. To start with, a national study should be commissioned to explore the technical, marketing, and management problems of women entrepreneurs and to recommend appropriate measures to counter them. ADB should devise mechanisms to facilitate access of organizations, such as the Women Entrepreneurs Association of Nepal or the Association for Craft Producers or similar other institutions, and individuals to credit. Such institutions should also be assisted in the development of market opportunities and in business management.

The policy of involving women in the management of tourist facilities in tourism development projects should be continued. Also recommended are ensuring 50-50 participation of women and men in all tourism-related training, and the establishment of a fund for the rehabilitation of commercial sex workers and public education packages to prevent trafficking, drug use, alcoholism, and the spread of sexually transmitted diseases and acquired immune deficiency syndrome, etc., in tourist areas.

Rural Infrastructure: Rural infrastructure projects should ensure that women are provided with equal ownership and user rights in all transfers of public assets in ADB-assisted projects; encourage and accord priority to women in forming water users' groups and in extension training, credit for installation, operation and management of shallow tube wells and treadle pumps; and specify clearly in projects how the project-specific gender objectives are to be achieved.

Water and Sanitation: Water and sanitation projects should aim at more women-majority groups in male outmigration areas; try to recruit and train more women technicians; provide intensive training in gender issues, group organization, and technology to women and men technicians; include men also in health and sanitation user groups; and include women's representation in steering committees at various levels.

Chapter 1 Introduction

A. Population and Geography

Nepal is a country of great geographic diversity with a landmass descending from lofty Himalayan peaks to the green rice fields of the Indo-Gangetic plains. It borders India to the east, west, and south, and the Tibet Region of the People's Republic of China to the north. Ecologically, the country is divided into three regions: the high mountain region, with the Himalayas peaking at 8,839 meters above sea level to the north; the midhill region, with altitudes ranging between 610 and 4,877 meters in the Mahabharat range and the Gangetic plains; and the Terai, ranging between 152 and 610 meters to the south. This topographical diversity is matched by climatic diversity, with climatic conditions ranging between those of the extremely cold tundra to those of the hot humid tropics.

Currently Nepal's population is estimated to be about 21 million. Over the 1981—1991 period, it grew by 2.2 percent annually, up from 15 million in 1981 to 18.5 million by 1991. A major consequence of this was increased population density. In 1991, the average population density was 125.6 persons per square kilometer (km²), with the heaviest population pressure in the Kathmandu Valley. While this may not be as high as in many countries (Table 1.1), it is important to note that it increased from 56 persons per km² in 1952-1954 to 102 persons per km² in 1981, and to 126 persons per km² in 1991. Moreover, population pressure on cultivated land is much higher than these averages suggest.

Table 1.1: Area and Population Density in South Asia

Country	Population (million)	Land Area (km ²)	Population Density (persons/km ²)	Cropped Land (hectare per capita)
Bangladesh	119.8	144	832	0.08
Bhutan	0.695	47	15	0.08
India	929.4	3,288	283	0.20
Maldives	0.253	3	84	0.01
Nepal	21.5	141	152	0.13
Pakistan	129.8	796	163	0.17
Sri Lanka	18.1	66	274	0.11

Source: *World Development Report*, 1997.

The population density also varies from region to region. The Terai is the most densely populated, while the mountains are sparsely populated. The Terai population density has almost doubled in the last two decades (Appendix Table A1.1) as a result of the north-south movement of the population and immigration.

Table 1.2: Composition of Population by Broad Age Group and Sex
(percent)

Age Group	1971		1981		1991	
	Male	Female	Male	Female	Male	Female
0-14	40.9	40.0	41.9	40.7	43.5	41.3
15-59	53.7	54.1	52.2	53.7	50.6	53.0
60+	5.4	5.9	5.9	5.6	5.9	5.7
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: CBS, *Population Census*, 1971, 1981, and 1991.

In terms of its composition, the population is becoming younger. The proportion of the population under 15 years of age has been increasing in the past 20 years, with boys under 15 increasing from 40.9 percent of the male population to 43.5 percent, and girls under 15 from 40 percent of the female population to 41.3 percent. At the other end of the age curve, the 1991 census reveals that 5.9 percent of the total population was 60 years of age and above, compared with 5.7 percent of the female population (Table 1.2). Accordingly, the age-specific sex ratios have also been changing. In addition, the sex composition of the population is changing in favor of women (Chapter 2).

B. Human Development Indicators

Nepal has made much progress in building social infrastructure and has achieved much in terms of human development. For example, health facilities at the grassroots level have expanded rapidly; universal immunization against smallpox, diphtheria, pertussis, tetanus, etc. has been achieved; and the overall literacy rate increased threefold between 1971 and 1996. Nevertheless, over half of the population is still illiterate and, according to the *Human Development Report* (1998), Nepal's human development index (HDI) ranking is just above that of Bhutan, which has the lowest HDI ranking in the region¹.

Moreover, the health and sanitation situation in the country remains poor. Only 9.2 percent of households have access to modern sanitation facilities (sewerage and waste disposal), and 21.6 percent to toilets (Appendix Table A1.2). The problem is even more acute in rural areas where only 5.8 percent of households have access to sanitary systems. Access to protected drinking water—including piped and covered water sources is 96 percent in urban areas and 68 percent in rural areas, but the quality of even the piped water is questionable, as indicated by the poor water quality in Kathmandu. According to the *Nepal Fertility, Family Planning and Health Survey* (NFHS, 1996), only about one quarter of households were collecting water from fully protected supply sources, one half from partially protected sources and one quarter from unprotected sources.

Malnutrition among children is widespread. The *Nepal Multiple Indicators Surveillance Health and Nutrition Cycle Survey* (1996) found stunting among 64 percent of children. A large proportion of children have problems of Vitamin A deficiency. The major cause is the problem in feeding patterns combined by infection, diarrhea, and lack of access to clean water and sanitation.

Infant mortality rate (IMR), although declining over the years, is still one of the highest in the region. The *Demographic Sample Survey* (1976) estimated the overall IMR at 132.5 per 1,000 live births (Appendix Table A1.3). The most recent NFHS report puts overall IMR at 78.5, 61.1 for urban areas and 95.3 for rural areas. Under-five mortality rate also shows a declining trend, but remains at the fairly high level of 125 per 1,000 children under five. The crude death rate for the population as a whole has also declined substantially during the last three decades. This is reflected in increasing life expectancy rates (Appendix Table A1.4).

¹ Nepal's HDI ranking in the 1999 *Human Development Report* rose, ranking 144 out of 174 countries, higher than Bangladesh and Bhutan. However, the United Nations Development Programme (UNDP) in Kathmandu attributes this not to social progress in Nepal, but to revised methodology.

C. Cultural Setting

Nepal's cultural landscape is extremely diverse and is composed of more than 50 known language groups and subgroups. These groups can be divided largely into two groups on the basis of the languages they speak, i.e., Indo-Aryan and Tibeto-Burman. As far as the social relations governing the status of women are concerned, however, there is a large variation within each of these groups.

The politically and culturally predominant Indo-Aryan ethnic group lives mostly in the hills and the Terai. In terms of attitudes towards women, the Maithili and the Abadhi are the most conservative communities of the Indo-Aryan group, with the mobility of women outside the household being highly restricted in Maithili and other Terai communities. Women wear *pardah* (veil) and they may not mix freely with the opposite sex. Although other subgroups within the Indo-Aryan culture do not all practice strict *pardah*, where it is practiced, it is considered proper for women to restrict their activities to the household. Sexual purity of women is extremely important for the Indo-Aryan group. Child marriage, a restriction on widows remarrying and arranged marriages are still followed widely². Property is inherited only through the male line and, therefore, women's economic status both in the household and in the community is lower than that of men. Similarly, due to restrictions on their mobility, women's access to education and training—and, consequently, modern avenues of income—are limited.

The Tibeto-Burman group mostly live in the hills and the mountains. Women from these groups are free to engage in various income-generating activities or businesses outside the household, and they are respected for undertaking such activities. They travel widely for trading and business, and operate lodges and teahouses along the trekking routes and major roads and in tourist areas. Women have relative freedom in their choice of marriage partners, and premarital sexual relations and social mixing occur. Child marriages are rarer than with their counterparts in the Indo-Aryan group³.

In spite of this cultural diversity, land is universally inherited in all communities from father to son, with women lagging far behind men in terms of access to knowledge, economic resources, and modern avenues of employment.

D. The Economy

The Nepalese economy is still predominantly agricultural, with 86 percent of the population living in rural areas and 81 percent deriving their livelihoods from agriculture. Agricultural productivity is low: US\$114 value added per worker per annum. An estimated 40—50 percent of the population do not have adequate income to meet their basic minimum needs of food, clothing, shelter, primary education, and health care.

Nepal has a virtually open border with India, and it maintains two separate exchange rate regimes: one with India and another with overseas countries. Its major exports to overseas countries comprise carpets and garments, both of which have faced international market problems in recent years; while its exports to India consist mostly of primary products. The country's manufacturing sector is small and at an early stage of development, and its demand for developmental goods and industrial

² Meena Acharya and Lynn Bennett 1981, *The Status of Women in Nepal*, Vol. II, Part 9, Centre for Economic Development and Administration (CEDA), Kathmandu.

³ *Ibid.*

products has to be met entirely from imports. Its tourism industry, while contributing substantially to the economy, is still underexploited in terms of its potential. It has an increasing deficit on the current account of the balance of payments, but capital inflows are sufficient to maintain an overall balance of payments surplus.

The annual rate of growth in gross domestic product (GDP) during the 1980s and 1990s has averaged around 5.3 percent and 5.1 percent, respectively. However, with population growing at 2.2 percent per annum, per capita income has increased relatively slowly, and averaged around US\$200-220 during 1990—1995. A rising debt/GDP ratio, a mounting government deficit, and an increasing deficit of the current account of the balance of payments are the major macroeconomic problems facing the economy. Moreover, Nepal faces major difficulties in revenue mobilization, in increasing the domestic saving rate, and in accelerating the overall rate of GDP growth, owing to the predominance of subsistence agriculture, the small organized formal sector, and political instability. Widespread poverty compounds its difficulties.

Furthermore, Nepal's growth prospects are constrained by its difficult terrain and landlocked location. In particular, its efforts to eradicate poverty are constrained by the freedom of movement of both people and goods across the 500-mile border with the economically depressed states of northern India. The traditionally open border with India acts as a constraining factor on Nepal's economic decision-making process. The manufacturing sector in Nepal has not been able to benefit from this nearly open border due to lack of infrastructure facilities in the country and, until recently, the license permit system in India. The political instability observed since the democratic changes in 1990 has further slowed the growth process. Nepal's rich biodiversity and high hydroelectric potential remain as yet largely unexplored.

E. Political and Administrative Systems

In 1990/91, Nepal's political structure underwent a fundamental change. The Panchayat system with an absolute monarch as the head of state gave way to a constitutional monarchy with a bicameral parliament, an executive cabinet responsible to parliament, and an independent judiciary. Parliament consists of the National Assembly (35 members elected by the House of Representatives, 10 appointed by the king and 15 elected on a regional basis), and the House of Representatives (205 elected members from national single-member constituencies). The 1990 Constitution guarantees fundamental rights to all citizens without discrimination on the basis of ethnicity, caste, religion, or sex. It also guarantees equal treatment before the law without discrimination on the basis of caste, sex, and religion, and equal pay to men and women for similar work. Provision is made for equal rights to all citizens to earn, enjoy, sell, and transact wealth under the law.

The Directive Principles include a policy statement for making special arrangements for women in education, health facilities, and employment. The Constitution specifies that political parties contesting elections to the Lower House must have at least 5 percent women candidates. The Upper House of 60, to which members are nominated by political parties on the basis of their respective strength in the Lower House, must also have at least three women. Yet, there still remain gender discriminatory provisions in the Constitution and family laws, as discussed in Chapters 3 and 4.

Administratively, the country is divided into five development regions, i.e., Eastern, Central, Western, Midwestern and Far Western. The regions are further divided into a total of 75 Districts and

3,940 village development committees (VDCs). A VDC is the smallest administrative unit, which is further divided into nine wards, each of which elects a representative to the VDC. VDCs are considered as grassroots political institutions, through which the people are expected to participate directly in the planning, programming, and implementation of development programs and projects. The next level in the administration is composed of the district development committees (DDCs). With the passing of the New Act on Local Self Governance (1998), all planning and programming exercises within districts, and the implementation of their development projects, are expected to be through the DDCs. Only national level projects are implemented directly by the Central Government.

Chapter 2 *Social Status of Women*

A. Patriarchy and Marriage

Across the cultural diversity, the majority of communities in Nepal are patriarchal—a woman's life is strongly influenced by her father and husband—as reflected in the practice of patrilocal residence, patriarchal descent, and by inheritance systems and family relations. Such patriarchal practices are further reinforced by the legal system. Marriage has an overwhelming importance in a woman's life. The event of marriage determines almost all her life options and subsequent livelihood. According to Hindu tradition, marriage is essential for all, whether man or woman. While a man's life is not considered complete without a wife, a woman has no option but to marry. In the Indo-Aryan culture, in particular, girls are encouraged to marry in their early teens or even earlier by their parents. Early marriages are rooted in both the concept of purity of the female body⁴ and the need for helping hands in farm households in general⁵. Marriage is a social contract between two clans rather than the personal affair of the bride and groom. Women and also men rarely have any role in the choice of their own life partners. In addition, polygyny, though outlawed, can be still observed especially in the rural areas of the Terai. In the Tibeto-Burman group, there is far more flexibility in the choice of marriage partners. Nevertheless, the majority of the population is dominated by patriarchal value systems that accord overwhelming importance to early marriage and male children.

Issues in patriarchy and marriage

- Little control over marriage choice
- Early marriage, more so in rural, Terai, uneducated women
- Vulnerability of widows and divorcees

Table 2.1: Mean Age at Marriage by Sex
(Age in years)

Year	Male	Female
1961	19.5	15.4
1971	20.9	16.8
1981	21.8	17.1
1991		
All Nepal	21.4	18.1
Urban	23.5	19.6
Rural	21.1	17.9
EDR	22.5	19.2
CDR	21.3	17.7
WDR	21.2	18.0
MWDR	20.7	17.6
FWDR	20.4	16.9
Mountain	21.9	18.6
Hill	22.2	18.6
Terai	20.6	17.0

Source: CBS, *Population Monograph of Nepal*, 1995.

⁴ Lynn Bennett, "Tradition and Change in the Legal Status of Nepalese Women" in *Status of Women in Nepal*, Vol. 1, Part 2 (1979).

⁵ Central Bureau of Statistics (CBS)/NPC/HMGN, *Nepal Living Standards Survey 1995/6*, Main Findings Vols. I and II, Kathmandu (1996).

Hence, the overwhelming majority of both men and women are married before they are 25 years old. In 1991, more than 86 percent of women and 61 percent of men were married before that age (Appendix Table A2.1). In the Indo-Aryan community, women are tied for life by their marriage bonds. Hence, a woman's power to accept or reject marriage partnership is evidently an index of the degree of freedom she exercises in the management of her own life, and thus also of her status. In the case of early marriage, the children concerned are too young to comprehend the issues involved. By the time they understand the reality, they are tied for life. An increase in the mean age of marriage, therefore, may be taken as an indicator of increased power for individual women and men in the choice of their own life partners, and hence their empowerment. In the non-Aryan communities, they may enjoy greater freedom of divorce and remarriage, but they face the risk of being left with young children without assets or helping hands to provide for them.

The mean age of marriage for women in Nepal has increased significantly from 15.4 years in 1961 to 18 years in 1991, indicating a slow but steady change in social perceptions about the institution of child marriage (Table 2.1). The change is most pronounced for young girls. In 1991, 7.4 percent of females in the 10-14 age group were reported to be married, compared with 24.9 percent in 1961.

There are significant differences in the mean age of marriage between rural and urban women, among women of various ecological zones, and between educated and noneducated women. Urban women marry later than rural women do. From an ecological zone perspective, a higher proportion of females is married at an earlier age in the Terai than in the hills and mountains. In 1991, more than 90 percent of the females in the Terai were married by the time they had reached the age of 24. The corresponding figures were notably lower for the hills and mountains, standing at 82.4 percent and 83.6 percent, respectively (Appendix Table A2.1). The mean age of marriage varies also with level of education. NFHS⁶ (1996) reported nearly four years' difference in the mean age of marriage between girls with no education and those with secondary education.

Early widowhood with little possibility of remarriage, particularly in the Indo-Aryan culture, is another curse upon women. More than 1.6 percent of the female population—i.e. 7,000 women—were already widowed by 29 years of age in 1991. The risk of widowhood tends to increase with age. Only a small proportion of women are divorced or separated in Nepal. However, this rate has shown an increasing trend (Appendix Table A2.2). Divorce rates also increase with age.

While a higher proportion of divorced women may indicate the increased determination of women to escape from oppressive marriages and situations of polygyny, it may also indicate increasing abandonment by men. Even today, women who are divorcees are stigmatized in the Hindu tradition. Thus, a divorced woman has little chance of remarriage within her own socioeconomic group if she comes from a high caste/class Hindu family. The need, from the religious point of view, to keep the clan blood pure is a paramount factor in thus condemning women to single status for life or to a loss of social status, if her first marriage fails.

⁶ Family Health Division, Department of Health Services/Ministry of Health (MOH)/His Majesty's Government of Nepal and New ERA, *Nepal Fertility Family Planning and Health Survey 1996*, Kathmandu.

B. Fertility and Family Planning

In a patriarchal society, women derive social status primarily from fertility as carriers of "clan seeds" and mothers of the male progeny. But they have little control over their own fertility or children. In the Hindu tradition, women are worshipped for their fertility, in the exalted status of mother goddess, while infertility is considered a curse⁷. On the other hand, childbirth and lactation force women to withdraw from active economic work, thus making them dependent on other members of society. Frequent pregnancies impinge on their health and sometimes even on their lives. Therefore, one of the most important indicators of women's empowerment is control over their own fertility. To date, no research has focused on the degree of control that women exercise over their own fertility in the various communities of Nepal.

Table 2.2: Trends in Fertility
(Age-specific rates)

Age Group	All Women			
	1976	1981	1991	1996
15-19	0.145	0.094	0.098	0.132
20-24	0.290	0.248	0.280	0.266
25-29	0.295	0.253	0.245	0.237
30-34	0.269	0.197	0.187	0.154
35-39	0.169	0.160	0.129	0.087
40-44	0.075	0.067	0.060	0.031
45-49	0.023	0.034	0.019	0.012
TFR per woman	6.33	5.27	5.09	4.6

Source: *Nepal Fertility, Family Planning and Health Survey*, 1996, Table 3.3

Total fertility rate (TFR) is defined as the number of children an average woman is expected to bear by the time she completes her reproductive period. There has been a continuous decline in the TFR since the 1970s (Table 2.2). Most recent estimates put the average total fertility rate at about 5.1 per woman for the decade of the 1990s and indicate an accelerated decline during the 1990s. Compared to 1976, the decline is visible in 1996 among all age groups. The TFR for 1996 is estimated at 4.6 per woman, still remaining high even compared to other South Asian countries (regional average of 3.4 in 1996).

There is a significant difference between the fertility behavior of urban and rural women (Table 2.3). Urban women give birth to 2.9 fewer children during their lifetime than their rural counterparts whose TFR is 4.8.

Issues in fertility and family planning

- Little control over fertility
- Still high fertility rate, more so among rural and uneducated women
- Low contraceptive use

The TFR differs perceptibly also by education levels. Women with no primary education have as much as 2.6 children more than those with some secondary education. Higher school education also makes a substantial difference. The TFR for women with secondary education is only 2.5 while for those with primary education it is 3.8, and for those with no education, 5.1.

Table 2.3: Selected Indicators of Fertility and Family Planning

⁷ Lynn Bennett, *Dangerous Wives and Sacred Sisters* (Columbia University Press, New York 1983); John D. Kasarda, John O.G. Billy, and Kirsten West, *Status Enhancement and Fertility* (Academic Press Inc., New York 1996).

**Behavior,
by Socioeconomic Status**

	TFR (NFSH)	Children Nepal Living Standards Survey (NLSS) Ever Born (per Woman)	Family Planning Method (NLSS)	
			Awareness	Current Use
Residence				
Urban	2.9	2.1	82.2	31.3
Rural	4.8	2.7	57.9	14.0
Ecological Region				
Mountain	5.6	2.4	45.2	7.1
Hill	4.5	2.5	61.7	17.2
Terai	4.6	2.8	60.2	14.1
Development Region				
Eastern	4.1	2.4	65.5	14.5
Central	4.6	2.7	65.5	17.5
Western	4.7	2.7	54.1	14.3
Mid- Western	5.5	2.7	46.4	12.4
Far- Western	5.2	2.4	53.7	9.5
Income quintile				
First		3.1	47.2	8.3
Second		2.9	47.7	10.3
Third		2.8	58.2	15.0
Fourth		2.4	65.2	16.4
Fifth		2.1	79.5	23.5
Education			98.0	26.4
No Education	5.1		99.7	30.8
Primary	3.8		100	39.6
Secondary	2.9		100	52.0
Nepal	4.6	2.6	59.7	14.8

Sources: *Nepal Fertility, Family Planning and Health Survey, 1996* and *NLSS, 1996*

The effect of income on fertility behavior, however, seems to be low (Table 2.3). Only the difference between the first and fifth income quintiles is significant. Decline in fertility behavior is slowest in the mountains and this may be attributable to the access factor. In spite of greater access to family planning services, the Terai population exhibits a slightly slower pace of fertility decline. In terms of development region, the mid-West region lags far behind other regions, once again caused by a lack of accessibility.

There seems to be a wide variation in survey results on contraceptive awareness and use. Reported contraceptive use varies from 15 percent to 29 percent⁸ of reproductive age women. Similarly, while awareness about family planning devices has been reported as being as high as 98 percent by NFHS (1996), NLSS (1996) reported this awareness at only about 60 percent. Awareness varies significantly with income (Table 2.3). Residence and educational levels have much influence on awareness, contraceptive use, and birth intervals. There is significant unsatisfied demand for family planning services, estimated to have been 31 percent in 1996⁹.

⁸ NLSS, 1996 and NFHS, 1996.

⁹ NFHS, 1996.

C. Health and Nutrition

Over the past two decades, within the overall progress in the general health situation, there have been some significant improvements in the health status of women (Box 1). However, Nepalese women and girls at large still suffer from poor health compared with their male counterparts, due to lack of adequate health services, general poverty, and, in some cases, the sociocultural preference for male children.

Women suffer from lack of medical facilities in case of pregnancy complications, malnutrition, anemia, and many other diseases related to their reproductive functions. Although nationwide data on anemia are not available, the Department of Health, based on small hospital surveys, has estimated more than 50 percent of women in 15-49 age group to be anemic. It is estimated to be more than 60 percent among pregnant women. Risk related to pregnancy and child delivery is the largest killer for women. Although maternal mortality rate (MMR) has fallen to 539 per 100,000 live births today from the figure of 850 reported during the 1980s, this is still high even by South Asian standards. Doctors and nurses assisted only nine percent of mothers during delivery (Table 2.4). Village health workers (VHWs), mother and child health workers (MCHVs)¹⁰, etc. assisted another 1 percent. Over 90 percent of women deliver at home and only 5 percent of rural women delivered at a health facility in 1996. Even in urban areas, this proportion is below 50 percent. Antenatal care is rare, with only 2.8 percent of mothers receiving it. Seven percent of women were chronically ill. There is a large discrepancy between urban and rural women in terms of their access to health services.

Box 1

PROGRESS IN SOCIAL AND HEALTH STATUS OF WOMEN

- The mean age of marriage for girls increased by more than 2.5 years between 1961 and 1991.
- The fertility decline has accelerated during the 1990s, with the TFR falling from 6.3 in 1976 to 4.6 in 1996.
- The maternal mortality rate has fallen to 539 per 100,000 women compared with more than 800 reported during the 1980s.
- No gender disparity in the rate of vaccination against measles, breast feeding, or the extent of stunting due to malnutrition (Appendix Table A2.3).
- The life expectancy of women has increased by more than 11 years between 1975 and 1993, though still remaining lower by 1.5 years compared to that for men¹.
- There is improvement in overall sex ratio in the country and in all ecological regions.

¹Strictly speaking life expectancy rates cannot be used for comparison of male/female gender status of health since birth and death registration is not practiced widely. Male life expectancy is derived from an estimate of female life expectancy and an assumption that men live longer than women in South Asia (see CBS, 1995, p 94).

~~The high incidence of malnutrition and a lack of health awareness lead to much sickness in children and to high infant and child mortality rates. It is good to note, however, that sex discrimination and the strong preference for sons in Nepal are not translated into differential behavior towards the~~

¹⁰ NFHS, 1996.

Issues in women's health

- Shorter life expectancy for women than for men
- Still high infant and child mortality rates and neglect of girls' health
- High maternal mortality rate
- High male/female sex ratio, reflecting the physically more difficult life of women
- Lack of access to adequate health services, especially for reproductive health care and for contraceptive devices

&

health status of male and female infants. The difference in male/female immunization rates is not significant either in urban or rural areas. However, according to NLSS (1996), the Terai and hill populations show higher differences in male/female immunization rates than the mountain population. Similarly, the middle two income quintiles (3rd–4th) show much larger gender gaps in immunization rates than the top and bottom two quintiles. This indicates that gender discrimination is not directly linked to economic status (Appendix Table A2.3).

Infant and child mortality rates are important indicators of women's status for two reasons. First, they reflect social attitudes towards male and female children. Second, they also throw light on the health situation of women as mothers. A comparatively higher female infant and child mortality rate signifies social neglect of female infants and children. At the same time, a high infant and child mortality rates force women to multiple and wasted pregnancies, thus depleting their strength. The infant mortality rate in Nepal is high even by South Asian standards.

Male/female IMRs do not indicate any discrimination towards female children. The *Demographic Sample Survey* of 1976 estimated the IMR at 141 per 1,000 live births for males and 123 for females (Appendix Table A1.3). The most recent NFHS reports IMR at 102 and 84 for males and females, respectively. Thus, the strong preference for sons reported in various studies is not reflected in the IMR.

**Table 2.4: Selected Indicators of Women's Health Status
(in percent)**

Variables	Indicators				
	Pregnant Receiving Tetanus Toxoid ¹	Professional ¹ Antenatal Care (Doc + Nurse)	Delivery in ¹ Health Facility	Delivery with ¹ Trained Attendant (Doctor+Nurse)	Reporting Chronically Ill ²
Residence					
Urban	48.3	66.2	43.8	46.6	5.7
Rural	34.5	20.7	5.1	6.4	7.1
Ecological Region					
Mountain	13.8	16.3	2.0	2.9	9.2
Hill	26.7	24.3	9.0	10.0	8.1
Terai	40.6	24.1	7.2	9.1	5.6
Nepal	32.6	24.0	24.0	9.0	7.0

Sources: ¹ NFHS, 1996.

² NLSS, 1996.

On the other hand, gender discrimination in the family behavior towards male and female children is captured distinctly by the gender difference in child mortality rates. Contrary to the scientifically proven fact that female children are stronger than male children during their infancy and early childhood—resulting in higher mortality rates worldwide for male infants and young children—the under-five child mortality rate

is still higher for girls than for the boys in South Asia. In Nepal, 125 per 1,000 boys under five die each year, compared with 139 per 1,000 girls (Table 2.5).

Overall, a higher proportion of women than of men dies each year in Nepal. Consequently men live longer than women do. This is contrary to the international trend, and even the South Asian trend, which indicate higher mortality rates among men. The higher mortality rate of women in Nepal is attributed to higher female child and maternal mortality rates.

Table 2.5: Selected Demographic Indicators for SAARC Countries

Indicators	Nepal	Bangladesh	Bhutan	India	Pakistan	Sri Lanka
1. Under five mortality per 1,000 children						
Male	125	130	188	123	137	25
Female	139	136	200	125	139	19
2. Sex ratio (females per 100 males)	100	94	100	94	93	101
3. Life Expectancy at birth (in years)						
Male	55.8	56.3	49.8	61.1	61.3	70
Female	54.9	56.5	53.2	61.4	63.3	74.6
Total	55.35	56.4	51.5	61.25	62.3	72.3
4. Maternal Mortality (per 100,000 live births)	539	887	na	437	na	30

SAARC = South Asian Association for Regional Cooperation

Sources: World Bank, *World Development Report* 1993, 1997; *UNDP Human Development Report* 1993, 1997; CBS 1995; and NFHS, 1996

na= not available

A sex ratio, defined as the number of males per 100 females (or females per 100 males as in Table 2.5), is an important indicator of women's status because it is a cumulative product of demographic and social behavior patterns. A sex ratio over (below) 100 denotes an excess of males (females) over females (males) and a ratio below 100 denotes an excess of females (males) over males (female). As a natural rule, there is a preponderance of male births over female births among the human population in general. By the age of five, the sex ratio is about equal since, by nature, male children are physically weaker than female children are, and thus a smaller proportion of males than females survives¹¹. Furthermore, universally, a larger proportion of women than men survives to old age. Consequently, there are more women in the world than men. However, in South Asia, the economically more backward countries such as Nepal, Bangladesh, and India used to have opposite overall sex ratios due to the socioeconomic discrimination against female children and against women in general. In Nepal, however, while the overall sex ratios observed in 1971 and 1981 were in favor of males, the 1991 census shows a slight dominance of females (Appendix Table A2.4).

The ratio of males per 100 females had decreased in almost all age groups in 1991 compared to 1981. The sex ratio shows an excess of females in the prime fertility age range (20—34 years of age) from

¹¹ United Nations, *The World's Women—Trends and Statistics 1970—1990* (New York, 1991).

1971 through 1991 (Appendix Table A2.4). That would seem to be clear evidence of male out-migration from native areas, probably to the Terai, India, and other parts of Nepal. This floating population seems to be omitted from censuses. Adjusted population figures, therefore, still show more men than women, with a sex ratio of 101.6.

Among the ecological regions, the Terai had the highest sex ratio both in 1981 and 1991 (Appendix Table A2.5). The Central Hill region—which includes the Kathmandu Valley—definitely had more men than women. An additional reason for the highest sex ratio being in the Terai is related to the relatively lower socioeconomic status of women in Terai communities of Indo-Aryan origin. This leads to a higher death rate among women¹². Nevertheless, even in this region, the sex ratio declined from 108.3 in 1981 to 103.9 in 1991, indicating a general improvement in the health status of women.

D. Education

1. Literacy

Women have made substantial gains in literacy over the last 25 years, partly due to vigorous government programs for girls' education starting in the early 1970s, including the training of female teachers from backward areas. The female literacy rate (six years and above) increased from a meager 4 percent in 1971 to 25 percent in 1991. A recent survey¹³ reports literacy rates of 57 percent and 27 percent, respectively, for males and females over six years of age. Likewise, two recent surveys (NMIS and NLSS, 1996) reported adult female literacy rates as being between 19 percent and 23 percent.

Issues in Education

- Low absolute levels of female education (literacy rate, educational attainment, and enrollment rates)
- Significant gender gaps in education
- Major reasons for not sending daughters to school include lack of household resources; lack of sense of importance since girls will marry; girls' workload at home; high school fees; lack of female teachers or adequate facilities

Table 2.6: Literacy Rates, 1971-1996
(percent of the total population 6 years old and above)

Census	Male	Female	Both	Male/Female Differentials
1971	23.59	3.91	13.89	19.68
1981	33.96	12.05	23.26	21.91
1991	54.10	24.73	39.34	29.37
1996	57.00	27.00	42.00	30.00

Sources: *Population Census* 1971, 1981, 1991; and NPC 1996

Despite the gains in overall educational opportunities, however, the level of literacy is still low, and the gender gap in the literacy rate remains enormous (Table 2.6). The trend exhibited by Table 2.6, moreover, shows that the gender literacy gap has in fact been expanding. However, the good news is that in the younger 10-14 age group, the gender gap is declining¹⁴.

¹² Meena Acharya, "The Maithili Women of Sirsia," *The Status of Women in Nepal*, Vol. II, Part 1 CEDA, Kathmandu 1981.

¹³ NMIS, 1996.

¹⁴ Meena Acharya, *The Statistical Profile of Nepalese Women: An Update in the Policy Context* (Institute for Integrated Development Studies (IIDS), Kathmandu, 1994).

Urban/rural differences in literacy levels and male/female ratios are quite noticeable (Table 2.7). While 47 percent of adult urban women can read and write, only 17 percent of adult women can do so in rural areas. There is also a significant difference in female/male literacy gap among various ecological and development regions (Table 2.7). The Kathmandu Valley has the highest female literacy rate and also the highest female/male literacy ratio. There are 68 literate adult women to 100 literate adult men in the valley, while there are only 34 literate women to 100 literate men in rural areas. Similarly, this ratio is associated positively with income.

Table 2.7: Literacy Rates (Population 6 Years and Older) by Gender
(percent)

	Population 6 Years and Older			Population 15 Years and Older		
	Male	Female	M/F Ratio (per 100 male)	Male	Female	M/F Ratio (per 100 male)
Development Region						
Eastern	54.2	29.6	55	55.9	24.3	43
Central	50.2	20.8	41	51.4	17.9	35
Western	58.2	32.8	56	59.3	25.4	43
Mid Western	46.9	17.6	38	50.8	12.9	25
Far Western	50.0	14.9	30	47.2	8.5	18
Ecological Belt						
Mountain	43.4	13.4	31	42.9	8.7	20
Hill	61.6	31.1	50	63.1	24.5	39
Terai	45.4	19.9	44	47.1	16.5	35
Urban	77.3	50.5	65	80.7	47.4	59
Kathmandu Valley	88.6	65.3	74	90.4	61.9	68
Other Urban	70.1	41.5	59	73.8	37.4	51
Rural	50.1	22.4	45	51.1	17.3	34
Quintile Group						
First Quintile	31.9	8.8	28	33.9	6.2	18
Second Quintile	41.3	15.6	38	42.0	11.2	27
Third Quintile	45.7	20.9	46	44.5	14.7	33
Fourth Quintile	63.0	30.5	48	63.7	23.3	37
Fifth Quintile	74.9	44.0	59	75.5	36.8	49
Nepal	52.2	24.4	47	54.0	19.4	36

Source: *Nepal Living Standards Survey*, CBS, 1996

Among the five development regions, the Western Development Region has the highest proportion of adult literate women: 25 percent in 1996. The Mid-Western and Far-Western Development Regions lag far behind that level. In spite of much greater accessibility, the Terai is far behind the hills in both female and male literacy.

Disadvantaged caste/ethnic groups have much higher gender gaps than other groups. A recent research study¹⁵ classified the population in five groups by educational status and male/female literacy ratio (Table 2.8). Each of these educational groups are composed of specific ethnic groups and castes (see footnote to Table 2.8). There is a clear negative relationship between overall literacy level and the gender

¹⁵ S. Sharma and D. Chhetry, *MIMAP Research on Poverty in Nepal: A Synthesis*, MIMAP Project, Agricultural Projects Services Center (APROSC) and International Development Research Centre (IDRC), Kathmandu, Nepal 1996.

gap: i.e., in the group where overall literacy rate is lower, the gender gap is bigger. Populations with high female literacy have much higher overall literacy rates.

Table 2.8: Average Literacy Rate and Female-Male Ratio by Literacy Status

Clusters ¹	Literacy Rate	Female Literacy Ratio (per 100 male)
Cluster 1	8.9	16
Cluster 2	26.2	30
Cluster 3	38.6	43
Cluster 4	45.3	48
Cluster 5	61.2	63

Source: Sharma and Chhetri (APROSC), 1996

¹Cluster 1 = Chamar, Dusadn, Aallah, and Mushar from the Terai; Cluster 2 = Damia, Kami Sarki, and Tamang from the Hill origin, and Dhanuk, Kewat, Muslim, Tharu, and Yadav/Ahir from the Terai origin; Cluster 3 = Teli from the Terai origin and Magar and Sherpa from Hill origin; Cluster 4 = Bania and Sudhi/Kalwar from the Terai, and Chhetri, Gurung, Limbu, Rai, Sanyasi, and Thakuri from the Hills; Cluster 5 = Brahmin from the Terai, and Brahmin and Newar from the Hill.

2. Enrollment and Attainment

Enrollment levels still show a severe gender gap in access to education. The net enrollment (weighted) was reported at 80 percent for boys and 60 percent for girls (Appendix Table A2.6). A girl has more than two and half times the risk of not attending school. This risk increases with age. Household chores and registration fees accounted for 45 percent of the responses in the NLSS to explain why girls were not sent to school. The NMIS reported help required on farms and parental wishes as the main reasons for not sending girls to school.

Similarly, dropout and repetition rates are higher for girls than for boys. For each two boys, four girls drop out, and for each 22 boys repeating, 25 girls repeat. The risk of dropping out is higher for girls in all regions and ecological zones. As in the case of literacy, regional variations in school enrollment levels are quite significant, and urban-rural differences are also quite high (Table 2.9).

As the level of education increases, the female enrollment rate declines progressively. The current gross enrollment ratio for grades 6—10 is 40 percent, and there are twice as many boys in schools as girls. The enrollment ratio for girls is only 31 percent compared with above 46 percent for boys in lower secondary, and just 6 percent for girls, compared with 16 percent for the boys in higher secondary. Children in the rural and remote areas have much less opportunity for secondary education. Poor quality, internal inefficiency, low pass rates, high dropout rates, and the large number of untrained teachers are major problems in both primary and secondary education.

Table 2.9: Socioeconomic and Regional Variation in Social Indicators

Regions	Health Sector		Education Sector		
	Immunization Rate (5 yrs. and above)		F/M Literacy Ratio (per 100 males)	F/M Enrollment Ratio (per 100 males)	
	Male	Female		Primary	Secondary

Development Regions¹						
EDR	41.3	33.4	4.1	55	88.9	52.0
CDR	43.8	40.2	4.6	41	59.6	47.1
WDR	34.0	32.3	4.7	56	89.1	9.1
MWDR	35.1	30.7	5.5	38	65.6	100.0
FWDR	23.2	25.1	5.2	30	47.6	0.0
Ecological Belts						
Mountain	24.9	24.8	5.6	31	54.8	0.0
Hill	42.2	38.0	4.5	50	82.6	45.0
Terai	36.1	32.9	4.6	44	62.9	26.7
Urban	58.8	57.7	2.9	65	97.1	72.4
Kathmandu Valley	86.4	82.9		74	97.3	84.8
Other Urban	48.9	49.9		59	98.0	44.4
Rural	36.5	32.9	4.8	45	70.0	33.3
Eastern Hill/Mountain	44.8	39.4			80.0	62.5
Western Hill/Mountain	31.6	29.8			77.1	13.3
Eastern Terai	39.9	33.1			57.3	42.1
Western Terai	28.0	28.6			63.6	0.0
Consumption Groups						
First Quintile	23.0	20.8		28		
Second Quintile	33.2	30.8		38		
Third Quintile	39.8	33.7		46		
Fourth Quintile	45.6	37.4		48		
Fifth Quintile	59.2	60.5		59		

¹ EDR = Eastern Development Region; CDR = Central Development Region; WDR = Western Development Region; MWDR = Mid-Western Development Region; FWDR = Far-Western Development Region.

Household income, workload, and the level of concern with the purity of the female body, which leads to early marriage, are important influences in deciding whether to send girls to school. As long as there is no financial resource constraint for the family, the primary school-age girls may be able to go to school but, as soon as it arises, the first casualty is the female child's education. Girls in lower income groups get little opportunity to go to school at all. Those who do go to school can hardly further their education beyond the secondary level. Girls in the 6—9 age group have been reported to be working 2.6 to 4.5 hours per day compared with the 1.7 to 2.9 hours of work per day undertaken by boys. Girls in 10—14 age group work as many hours as adult men¹⁶.

Another compelling factor hindering women's education in general is the fact that girls are transferred to their affiance households after marriage, with the result that parents have no claim on their work or income as adult women. When parents are asked in surveys why they are not sending their girl children to school, one of the often-repeated answers is that "they will go to other people's houses (*Arkako*

¹⁶ Nepal Rastra Bank, *NPHBS 1984/85* (Kathmandu, 1989).

Ghara Zane) so what is the use of educating them?"¹⁷ In summary, poverty, workload, and cultural perceptions are the major factors hindering female education.

High fees in the private schools and the emerging dichotomy in the private and public education systems are other major issues. Girls and children from poor households have much less access to private schools. Social factors aside, the lack of physical facilities (such as toilets and hostels) and a lack of trained teachers (especially female teachers) are considered to be major constraints in increasing girls' enrollment in secondary education.

For those who attended school, according to NLSS (1996), the mean number of years of schooling (primary + secondary + higher secondary) was uniformly lower for girls by about one year, with little difference according to socioeconomic variables, such as ecological zone, rural or urban residence or consumption levels. As a result of discrimination in educational access, women are much more disadvantaged educationally than men (Table 2.10). In addition, although there has been a significant improvement in female educational achievement at all levels, the higher the educational level, the lower the female representation.

Table 2.10: Females Completing Various Levels of Education
(Females per 100 males, 6 years and above)

Level	1981	1991
Primary	41.5	53.5
Lower Secondary	27.9	^a
Secondary	21.4	39.2
School-Leaving Certificate	22.2	31.2
Intermediate	21.5	26.4
Graduates	18.7	22.2
Postgraduates	17.6	23.7

^a Combined in Secondary in the Census

Source: Acharya 1994

E. Gender-Based Violence and Trafficking

Violence against women takes various forms, ranging from verbal "eve teasing", physical/sexual abuse within the household, to rape and trafficking. All these cases are widespread

¹⁷ Center for Educational Research Innovation and Development (CERID), *Impact Study of Adult Education in Nepal*. Kathmandu, (1997a).
——— *Gender and Secondary Education: A Study Report* Project/Cambridge Education Consultants Ltd., (1997b).

Definition of violence

" Any act of gender based violence that results or is likely to result in physical, sexual or psychological harm or suffering to women including threats of such acts, coercion, or arbitrary deprivation of liberty, whether occurring in public or private life.... (submitted to Secondary Education (Article I, UN Commission on Status of Women Declaration)

in Nepal, but lack of comprehensive data and people's awareness of these issues, as well as a lack of law enforcement, has left these cases almost untouched. However, recently, there have been some comprehensive studies done on this issue¹⁸, upon which this section primarily draws information. According to SAATHI and the Asia Foundation (1997), 95 percent of the women and girls surveyed reported first-hand knowledge of violence, of which 77 percent was from their own family members. Such violence was reported across all ethnic, caste, and income groups.

Beating was reported as the most common form of violence by both women and girls (82 percent), followed by assault, rape, and forced prostitution (see Table 2.11). About one third of the respondents reported knowledge of sexual harassment in public places, and about one fifth reported knowledge of it occurring in the workplace.

Issues in gender-based violence

- lack of reliable data and under-reporting on violence, especially domestic violence
- lack of bargaining power of women, dowry, polygyny, and alcoholism as underlying causes of domestic violence
- trafficking of women widespread across all ethnic groups/castes
- poverty and lack of access to economic resources for women outside marriage as causes of women entering into commercial sex work
- inadequate legal framework and general law enforcement on gender-based violence.

1. Domestic Violence

Studies on violence in Nepal have concentrated on public violence and trafficking (see next section) while only little information has been collected on domestic violence. According to the New ERA (1997) report, however, one of the major causes of women leaving the married household has been polygyny and subsequent violence against one of the cowives. Alcohol-related

violence in the domestic arena was reported high all over Nepal and across all communities. Incidents of dowry-related violence are reported to a lesser extent. This could be due to lack of information collection and reporting, and the myth that traditionally a dowry system has not existed in Nepal.

In Western hills and in some Indo-Aryan communities, however, a "bride price" system, similar to the dowry system, is prevalent. In the Maithili communities of Western Terai as well, a system called a *Tilak* has been widely practiced under which a bride's price is negotiated and received by the groom or his family before marriage. Traditionally, a milder form of dowry has been also prevalent among the Brahmins, Chetris, and Newars in Nepal's hill areas. The dowry usually consists of bed and bedding and some utensils. But, recently, as in Bangladesh and India, the demands from the groom's family for a

¹⁸ Two reports, SAATHI and The Asia Foundation, *A Situation Analysis of Violence Against Women and Girls in Nepal, Kathmandu*; and New ERA, *A Situation Analysis of Sex Work and Trafficking in Nepal with Reference to Children*, (submitted to the United Nations Children's Fund (UNICEF), Pulchowk, Lalitpur, Nepal, 1997), provide comprehensive information. Another report, Action AID, *A Public Secret: An Exploratory Study on Hidden Sex Work in Kanchanpur District*, Kathmandu, provides detailed case studies (1998).

larger dowry are considered to have been rising, adding further psychological pressure on women. Extreme cases of stove-bursting and women's "dowry death" have also been reported. The old tradition of nominal dowries is being converted into a new channel for accumulating business capital and acquiring modern goods, such as motorcycles, televisions, furnishings, freezers, etc. In the SAATHI and Asia Foundation survey (1997), knowledge of violence related to dowry was reported by 38 percent of respondents in Banke, a western Terai district with a predominantly Muslim population. In other districts in the sample—which included Jhapa, Kanchanpur Kathmandu, and Nuwakot—much lower proportions (26 percent, 18 percent, 11 percent, and 7 percent, respectively) of respondents reported such knowledge.

Table 2.11: Type of Physical and Mental Violence Reported

Psychological	Percent Reporting	Physical	Percent Reporting
Mental torture	61	Beating	82
Emotional torture	32	Assault	66
Sexual harassment in		Rape	30
- public places	31	Forced prostitution	28
- workplace	17	Untouchability	21
		Abortion	13
		Child sexual abuse	13

Sources: SAATHI and the Asia Foundation 1997.

Other pervasive forms of domestic violence, as mentioned earlier, are the practice of polygyny and alcohol-related abuse. The same report notes, "...the most common traditional form of violence against women in Nepal was seen to be polygamy (polygyny) which was reported without fail by respondents from all districts, with the highest reporting from Nuwakot (33 percent) and the lowest from Kathmandu (12 percent)." The incidence of alcohol-related abuse was also reported to be prevalent.

Lack of women's economic and bargaining power in the household is an underlying cause of domestic violence. As the report notes, "women's economic dependency on the spouse and extended family was identified as the primary reason (73 percent) for women not reporting incidents of violence against them, followed by lack of education and the need to keep the family intact due to children (49 percent)."¹⁹

2. Public Violence and Trafficking

The extreme forms of violence include rape, trafficking, and forced prostitution. Prostitution by choice and trafficking are distinct but related problems. Women may be forced into prostitution in the later stages of their lives to earn a living after having earlier been raped or sold.

According to New ERA's 1997 survey, trafficking and commercial sex work in Nepal is widespread and deeply rooted in society. Public opinion was collected for this survey from 180 places in 40 districts, and nearly 90 percent of interviewees knew about some commercial sex work in their area. Commercial sex workers are found all over Nepal, but they tend to be concentrated in large cities, border

¹⁹ SAATHI and The Asia Foundation, 1997.

towns, trunk route townships, and in *Hatt* bazaar areas in the villages. About 28 percent of the respondents knew of at least one incidence of trafficking to India or within Nepal in the previous year.

Women of all ethnic groups and castes were reportedly involved in this trade, but the largest number came from low-service castes and high-caste Brahmin/Chhetri groups. The middle castes of Tibeto-Burman groups like Tamang, Magar/Gurung, and Rai/Limbu were also involved in large numbers. New groups, such as Tharu/Chepang/Dhimal/Tribal/Batar/Satar/Jhanger/Dhanger and Mushars were also reported as being involved. Among those trafficked to India, the Tibeto-Burman group dominated. Families with no previous experience in sending a family member away for commercial sex work appear to be increasingly involved on a large scale, as 83 percent of the commercial sex workers (CSWs) interviewed said they had no tradition of sex work in their families²⁰.

Overall, the majority of survey respondents (including CSWs) identifies poverty and the search for jobs as the *immediate* causes for adult women becoming CSWs. The progressive decline in the demands for the services of village craftsmen, and the accelerated impoverishment of the lower peasantry due to land division and subdivision, seem to have pushed women from both low-service castes and high caste families into prostitution, besides the traditional groups. However, the *underlying* cause, as suggested by the New ERA report, appears to be that women have little means of livelihood and social status outside marriage. In consequence, for single women, prostitution seems to be the quickest way to access economic resources besides marriage and, for married women, the failure of marriage often force them into such an occupation.

Modern consumerism and drug use among youngsters have also lured young women of even middle class families into prostitution, as evident from the fact that the CSWs are not necessarily illiterate or from poor family backgrounds.

Violence against girls and women on a large scale by husbands and other members of the affiance household, as well as occasionally by natal relatives — particularly uncles, brothers, and aunts — and members of the community especially, was identified as a major cause pushing women into prostitution, especially for those in low-caste households.

Trafficking of children for sex work also appears widespread. Most of the children involved are either sold forcibly or duped into the trade. According to the New ERA survey, almost 48 percent of the total 196 CSWs interviewed entered the trade between the ages of 10 and 15. Of these, more than 13 percent started sex work between 10 and 13 years of age, while 4 percent started even earlier, between 10 and 11. According to the interviews with Nepalese CSWs in India, more than one fifth of girls trafficked to India are currently between 12 and 15 years of age. Some groups of children, e.g., those whose mothers and sisters are CSWs, who work in *bhattis* (local pubs), lodges, and restaurants, and domestic servants, orphaned and low-caste children seem to face special risks, as most of CSWs seem to come from such groups.

Bhatti pasals, hotels, restaurants, and lodges play the key role as places for soliciting sex work, *dalali* (pimping), and trafficking. Owners/workers of these places, drivers, and professional pimps are reported to be the groups most heavily involved in *dalali* and trafficking.

²⁰ New ERA, 1997.

Traffickers, in which all kinds of escorts may be included as most of the girls are duped with promises of jobs and fake marriages even when going voluntarily, largely consist of locally known people, including friends, neighbors, close relatives, coworkers, and returned or visiting CSWs. The destinations of the traffickers were identified primarily as Mumbai, Calcutta, Delhi, and other big cities in India. Although very few CSWs or people in general thought about trafficking within Nepal, the duping and escort of girls to big cities in Nepal, with a job and various other promises of a good life, and their eventual sale are widespread.

3. Government Policies and Laws Against Gender-Based Violence

Government policy and the legal framework for gender-based violence in Nepal are far from complete. The area in which most progress has been made is girl trafficking, for which the Government initiated a new policy in 1997. The policy lays down that the Government will (i) initiate an extensive campaign against girl trafficking; (ii) promulgate laws to end discrimination against women; (iii) strengthen cooperation with nongovernment organizations (NGOs) and international nongovernment organization (INGOs) to implement programs for controlling trafficking; and (iv) initiate cooperation with other countries at bilateral and multilateral levels to control girl trafficking and acquired immune deficiency syndrome (AIDS). In addition, the Government committed itself to further actions, including increased compensation for the victims of sexual exploitation, the creation of a national commission on girl trafficking, and the building up of consensus among all political parties on the issue of girl trafficking, and on adopting appropriate measures for alternative employment. The Government has also promised the creation of family courts to resolve family disputes.

Nepal also has adequate laws on trafficking, but this is the only area for which an adequate legal framework exists among all other gender-based violence issues²¹. Human trafficking, particularly among minors, is punishable by up to 20 years of imprisonment. However, the punitive provisions of the law on rape are not considered to be equal to international standards. For example, the rape of girls below 14 years of age is punishable by imprisonment of 6 to 10 years while, in the case of women above 14, by imprisonment of 3 to 5 years. The punishment provisions for rape criminals are considered to be insufficient, and accordingly, amendments for more strict treatment have been introduced in the Parliament. The bill proposes imprisonment for 10 to 20 years in the case of victims below 10 years of age, 7 to 14 years in the case of victims being 10 to 16 years of age, and 5 to 10 years in the case of victims being above 16 years old²².

Violence against women both in the domestic and public spheres (i.e., workplace) is hardly touched by current laws. The only available redress to women victims of domestic violence is their share of property in the affiance household. Mental violence is almost completely ignored as a human rights issue.

4. Law Enforcement

The police are often reported to be the part of the problem rather than the solution to stopping gender-based violence. Discussions with local population and case studies indicate that the police

²¹ SAATHI and the The Asia Foundation, 1997.

²² Parliamentary Secretariat, 1996.

themselves are often involved in illegal practices such as polygynous and child marriages and the trafficking of women. They also take the side of men in cases of domestic violence. Moreover, in case of force trafficking, it is often the CSWs who are penalized rather than the traffickers or the clients.

However, fortunately, women's cells have been established at the center and in district police offices in Kathmandu, Lalitpur, Morang, and Kaski, which will provide more women-friendly services on such issues as trafficking, rape, polygyny, child marriage, and abortion.

Similarly, being disappointed by inept law enforcement, the grassroots women's movement across the country has been playing an increasing role in putting some of the violence-related issues on the agenda, including alcoholism and the trafficking of women. For example, the antiliquor campaign brought together women at different levels — including a national coalition of women's pressure groups, women's wings of various political parties, and district and village offices — and put pressure on national policies. However, positive results have yet to be achieved.

Chapter 3 *Economic Participation of Women*

A. Women's Access to Productive Resources

1. Inheritance System and Women's Command over Resources

Lack of access to, and control over, productive resources is one of the major factors that hamper women's equal participation in economic activities and the decision-making process.

While Nepal's 1990 Constitution provides equal rights for women to property inheritance, there have been no specific laws in Nepal to enforce this. On the contrary, family laws in Nepal that govern marriage, divorce, property rights, and inheritance reinforce the patriarchy and put severe limits on women's command over economic resources. For example, the National Code of Nepal (*Mulki Ain*) of 1963, which codifies the inheritance system, derives from the Hindu system of beliefs emphasizing patrilineal descent and a patrifocal residence system. Some of the provisions severely limit economic options for women. Attempts at integrating women in development programs and projects tend to have been hampered by these sociolegal constraints.

Box 2

Strategic Issues on the Economic Participation of Women

- women's limited access to productive assets — land and property, credit, and modern avenues of knowledge and information — reinforced by unequal inheritance laws and by social norms that confine women's resource base only to marriage
- lack of information on women's employment and wages, and underreporting or "invisibility" of women's economic activities
- concentration of women in low-productive, subsistence agriculture
- concentration of women in low-wage, low-skill, menial jobs in the agriculture and nonagriculture sectors, due to lack of education, training, information, and bargaining power
- high and increasing work burden without concomitant increase in access to resources
- the "feminization" of the self-employed sector
- poor working environment — e.g. concentration at lower level jobs, poor working conditions, lack of child care facilities at workplaces, and trade unions' lack of awareness of women's problems — and the gaps between law and practice
- difficult environment for women entrepreneurs
- child labor (girls more than boys)

According to the National Code, as amended in 1975, a woman shares equal rights of inheritance to her husband's property with her sons. She is also an equal copartner (one who may claim a share) in the ancestral property if her husband is not alive, provided she is at least 30 years old and/or has been married for at least 15 years. However, she is entitled to equal inheritance rights with her brothers in her parental household only if she is unmarried and is at least 35 years of age at the time of the division of the property. The property she receives as the marital household is conditional on her remaining faithful to her husband and his clan even if he is dead. She loses all rights to his property upon marriage to another person or divorce. She has no claims on even maintenance after five years of divorce. A woman

inheriting property in her parental household must return this property to her brothers or their direct male descendants if she marries afterwards.

On the other hand, a woman has absolute rights over *stridhan* — a type of property that originates from her own earnings, and from gifts from her parental household, her husband, his household, or from any other sources. *Stridhan* is the only property upon which a woman can freely make legal contracts. Nonetheless, family laws stipulate that the husband has the right to decide the place of settlement, and a wife must receive her husband's permission to work outside the home, thereby limiting her opportunity to earn her own income.

Women activists at various levels have waged a constant struggle for equal inheritance rights over the past five to six years. A new bill²⁴ introducing some changes in the inheritance rights and making women's access to property a little more secure has been discussed by the Parliament. The new law, when approved, would remove the age limits for women to inherit property both in the natal and marital households; ensure property rights of divorced women until she remarries; make girls eligible for adoption; and strengthen preventive measures against polygyny, child marriages, and rape. However, her right to inheritance would remain conditional on her marital status. On marriage, a daughter would still forfeit all her rights to inheritance in the natal household. Nonetheless, as of the time of writing, the passage of this controversial bill is still pending, as the Parliament has failed to discuss it. This led to a large-scale demonstration by women activists all over the country in May 1998.

Women's entitlement to land has been limited also in the context of involuntary resettlement. For example, the provision of land for female household heads has often been neglected in practice, however poor these households might be. These women themselves have often not been aware of their rights either.

Woman's common property rights have also been limited in that a wife can only exercise them if her husband does not abandon her. Under the common practice of polygyny, however, this is not guaranteed: if a husband marries another wife and subsequently leaves her — which is highly probable in the average woman's life — she loses all access to community property as well. Such processes are hard to capture in data, since no data are collected on polygyny, which is technically illegal. Recorded data, therefore, need to be analyzed with much care to identify the symptoms of inequality in access to resources. Two major indicators of such inequality are women's limited access to credit (as discussed below) and the increasing involvement of women in commercial sex work for survival (see Chapter 2).

2. Access to Credit

As discussed in an extensive literature, women's access to credit is limited because both formal and informal credit institutions cater to property owners who can provide collateral. All formal credit institutions seek tangible collateral for loans. Hence, women are effectively excluded from institutional credit since women have little access to inherited property. Village moneylenders are also more interested in earning high interest or in acquiring the debtor's property than in financing people in need. Women's access to institutional credit is further restricted by their confinement to household activities, their lack of mobility, and their lower level of awareness and educational attainment. They are more prone to fall prey to the exploitative conditions of village moneylenders than are men.

²⁴ Parliamentary Secretariat, 1996.

Access to institutional credit is one of the major stumbling blocks for women entrepreneurs in all sectors, including agriculture. The *Nepal Rural Credit Review Study* (NRCRS) by the Nepal Rastra Bank in 1991/92 revealed that, of the total number of female-headed sample households, almost 35 percent borrowed from one or other sources compared with 39 percent of male-headed households. However, among borrowing female-headed-households, only 15.4 percent borrowed from institutional sources such as the Agricultural Development Bank and commercial banks, and 84 percent borrowed from non-institutional sources (Table 3.1). Almost 40 percent borrowed from moneylenders.

Table 3.1: Borrowing from Formal and Informal Sources
(percent)

Source of Credit	All Households	Male	Female
Institutional	29.7	30.4	15.4
Agricultural Dev. Bank	15.9	16.4	4.9
Commercial Bank	11.6	11.9	7.4
Others	2.1	2.1	3.1
Noninstitutional	70.3	69.6	84.6
Friends and Relatives	24.5	24.2	30.5
Moneylenders	28.4	27.9	38.9
Landlords	0.9	0.9	1.0
Merchants/Traders/Others	16.5	16.6	14.2
Total	100.0	100.0	100.0

Source: IIDS, *Improving Access of Women to Formal Credit Facilities in Nepal*, 1997.

B. Economically Active Work Force

The accuracy of reporting on labor force participation rates in censuses and the definition of economic activity are two of the major issues that concern women's right activists internationally (Box 3). In Nepal, the problem is complicated further by varying definitions of economic activity rates among various censuses. In spite of these shortcomings, a fairly high proportion of women are reported as being economically active in Nepal (Table 3.2). Moreover, the sex composition of the economically active population shows an increasing proportion of women in the labor force.

From the gender perspective, one notable aspect is that, while male economic activity rates fell significantly between 1981 and 1991 due to definitional changes²⁵ (Appendix Table A3.1), female rates remained almost constant. This could be due to a more accurate recording of economic activity rates. It is quite possible that, in earlier censuses, all males were recorded as economically active, irrespective of working months, age or work status, while women were mostly recorded as homemakers. In 1991, the definitions may have been more accurate.

Table 3.2: Women in the Labor Force
(15-64 Age Group)
(percent)

²⁵ Badri Niraula (1994).

Country	1980	1995
High Income Countries	39	42
Low Income Countries	40	41
South Asian Countries	34	33
Bangladesh	42	42
India	34	32
Nepal	39	40
Pakistan	23	26
Sri Lanka	27	35

Source: *World Development Report*, 1997

Box 3

Lack of Data on Women's Economic Activities

The lack of systematic information on women's economic participation has been much debated. The underlying reasons are well summarized in the Platform for Action adopted during the United Nations Fourth Conference on Women (Beijing, 1995), as follows: *Women contribute to development not only through remunerated work but also through a great deal of unremunerated work. On the other hand, women participate in the production of goods and services for the market and household consumption, in agriculture, food production, or family enterprises. Though included in the United Nations system of National Accounts and, therefore, in international standards for labor statistics, this unremunerated work — particularly that related to agriculture — is often undervalued and under-recorded. On the other hand, women still also perform the great majority of unremunerated domestic work and community work, such as caring for children and older persons, preparing food for the family, protecting the environment, and providing voluntary assistance to vulnerable and disadvantaged individuals and groups. This work is often not measured in quantitative terms and is not valued in national accounts. Women's contribution to development is seriously underestimated, and thus its social recognition is limited. The full visibility of the type, extent and distribution of this unremunerated work will also contribute to a better sharing of responsibilities.*

Moreover, women's economic activity rates even by conventional definitions are estimated to be much higher than those reported in the census data. A scrutiny of regional data clearly indicates a persistent reporting bias in economic activity rates. While the overwhelming majority of mountain (73.6 percent) and hill (57.9 percent) women were reported as economically active, only about 27 percent of the Terai women were so reported. However, *The Status of Women* report series²⁶ shows that women in the Terai were equally active in the economic sphere, albeit invisibly, but that their activities were not reported as being economic. In fact, they were active in the household production system, e.g., in food processing and

²⁶ Acharya and Bennett, 1981.

cooking for farm labor; postharvesting cleaning and storing of farm products; kitchen gardening; and cooking food for village shops run by male members of the family²⁷. In addition, women performed domestic chores as unpaid labor, which is not reflected in any economic statistics.

Another point of concern is the declining economic activity rate of women in urban areas, shown to have fallen from 31.5 percent in 1981 to 20.3 percent in 1991. This decline and its association with the modernization process have also been noted in other countries. As distinction between activities outside and inside the household become clearer during the process of modernization and urbanization, women tend to be driven towards the household, being confined to reproductive and consumption activities²⁸. Such a "domestication of women" may cause a decline in women's decision-making power inside the household²⁹.

C. Sectoral and Occupational Distribution

1. Women in Agriculture and Livestock Raising

Nepalese agriculture is dominated by small-scale subsistence farming. The majority of households (66 percent) have less than one ha of land on average. More than 40 percent have less than 0.5 ha. The size of land holding is smaller in the Terai but much less productive in the hills and mountains. Hill agriculture has come to be primarily dependent on women due to male migration from the hills, leaving women to operate most of the farms. In the Terai, the majority of women, especially in smallholder agriculture, also contribute substantially to agriculture, both in terms of labor input and decision making.³⁰

Women also play a major role in the livestock raising. Overall, women contribute 70 percent of the labor and up to 26 percent of the farm level decisions³¹ in the livestock sub-sector. Care of livestock stall is primarily an activity of women, while boys and girls are engaged in herding activities on a large scale. Only in the case of the big herds in the mountain areas, which require seasonal movements for grazing, are men engaged on a large scale. Men are also involved in animal care and herding as hired labor, while mainly women are hired for fodder collection (Appendix Table A3.2). According to the *Agricultural Perspective Plan* (APP 1993), women were also found to be more knowledgeable in treating sick animals.

Table 3.3: Distribution and Composition of Labor Force, by Industry
(10 years of age and above)

	Distribution of Work Force		Proportion of Female
	1981	1991	

²⁷ Acharya, Meena, 1981.

²⁸ Easter Boserup, *Women's Role in Economic Development* (George Allen and Umwin, London, 1970).

²⁹ Shtrii Shakti, *Women, Development and Democracy: A Study of the Socio- Economic Change in the Status of Women in Nepal (1981-1993)* prepared for USAID, DANIDA and CCO, 1995.

³⁰ Acharya and Bennett, 1981; Ministry of Agriculture/HMGN, *Women's Role in Production of Main Food Crops of Nepal (1993a)*, *Women Farmers in Nepalese Agriculture: A Case Study of Selected Districts and Crops (1993b)*; *Women in Resettlement Area: A Case Study of Nawalparasi District (1994)*.

³¹ Ministry of Agriculture (MOA), *Women Farmers in Livestock Production Program: A Case Study of Selected Districts (1993c)*.

Industry					1981	1991
	Male	Female	Male	Female		
I. Agriculture	88.7	95.8	74.9	90.5	36.4	45.0
II. Nonagriculture,	9.2	2.9	23.8	8.9	14.3	20.0
of which:						
Manufacturing	0.6	0.2	2.6	1.2	14.9	22.9
Elect. Gas & Water	0.1	0.0	0.3	0.0	4.9	6.4
Construction	0.0	0.0	0.7	0.1	5.9	10.9
Commerce	2.1	0.7	4.5	2.0	15.0	23.7
Transport and Communication	0.2	0.0	1.1	0.1	4.6	3.9
Finance & Business Services	0.2	0.0	0.4	0.1	10.2	13.4
Personal & Community Services	6.0	1.9	13.6	5.3	14.5	21.0
Others	-	-	0.6	0.1	na	6.7
Not Stated	2.1	1.4	1.2	0.6	na	23.2

Source: Acharya 1994

Table 3.4: Occupational Distribution, by Residence and Sex, 1991
(in percent)

Major Occupational Groups	Rural		Urban	
	Male	Female	Male	Female
I. Farm, Forest & Fishery	80.2	92.7	19.4	14.7
II. Non-agriculture:	19.5	7.0	80.0	61.5
of which:				
Professional and Technical	2.3	0.4	5.1	7.4
Administrative and Related	0.2	0.0	3.4	1.2
Clerical	1.0	0.1	7.5	4.4
Sales	2.5	1.2	17.6	11.6
Services	6.8	3.3	17.7	16.7
Production	4.4	1.4	19.5	14.7
Others	2.3	0.6	9.2	5.4
Not Stated	0.3	0.3	0.6	0.6
Total	100	100	100	100

Source: CBS, *Population Monograph*, 1995.

Agriculture is becoming progressively feminized. Many women engaged in family farms are still reported as economically not active as discussed above. Nonetheless, even according to census figures, the proportion of female labor force in agriculture increased from 30.4 percent in 1971 to 36.4 percent in 1981, and to 45 percent in 1991 (Table 3.3). Although the employment of women is increasing in nonagricultural occupations (Tables 3.3 and 3.4), they form the largest sectoral share only in agriculture. On the other hand, the share of agriculture in GDP is declining perceptively. This declining relative importance of agriculture sector, together with the "feminization of agriculture" suggests that women at

Issues of women in agriculture

- "Feminization" of agriculture
- Women as unpaid family workers in subsistence agriculture
- Low level of technology and primitive farming practices
- Long work hours; carrying the double burden of work in the family and farm; their contribution to income and economic well-being of the family is not recognized

large are being left out of structural changes in the Nepalese economy, further contributing to women's economic marginalization.

In the nonagriculture sectors, *by industry*, personnel and community services are the leading sources of employment for both men and women (Table 3.3). The next largest group of women is in the commerce sector. Manufacturing occupies only a remote third position for employment for both men and women. *By occupation*, compared to 1981, a larger proportion of economically active women seems to have entered the group of professional and technical workers (Table 3.4). Nevertheless, compared to 1981, women comprise a smaller proportion of the total number of professional and technical workers, indicating the relatively lower access of women to education and knowledge.

2. Employment in Organized Manufacturing

An increasing number of women are entering the workforce in the formal manufacturing sector because of acute economic necessity. According to the 1991 census, 62 percent of female manufacturing labor force were married and 27 percent literate, of which 6 percent had received secondary education (8—10 classes) and only 4 percent had finished secondary and higher education. A survey of 66 women engaged in nine industrial establishments located in the Kathmandu Valley indicated that almost 71 percent of women employees in these industries worked because of poverty³². Almost 29 percent had no other breadwinners in their household. About 52 percent of women engaged in such industries were illiterate; about 15 percent had completed school; and about 11 percent had college education. About 64 percent were married or widowed, and 29 percent were unmarried. More than 60 percent were between 20 and 34 years of age. About 12 percent were child laborers in the 10—14 age group.

Issues of employment in the manufacturing sector

- More women entering this sector due to poverty
- Concentration of women in low-skill, manual, repetitive jobs
- Lack of education, training, and mobility are major reasons for women staying in the lower hierarchy

However, women are mainly concentrated in low-skilled, menial, and repetitive jobs and in the lower echelons of the industrial hierarchy in what is virtually an extension of their household activities. Lack of education and training opportunities, employer biases, and limited mobility due to social responsibilities combine to keep them at these lower echelons.

In 1976/77, women constituted 11.2 percent of the total labor force in manufacturing industries. This proportion rose to 17 percent in 1988/89 and to 23 percent in 1990/91, but has declined slightly since. The decline is notable in all classified industries with a few exceptions (Appendix Table A3.3).

³² Prahba Basnyet, *Status of Women Workers in Some Industries (Nepali)*. A paper presented to the Tripartite National Workshop on the role of Labor Administration in Promotion of Employment (1998); and Ministry of Labor and Social Welfare, Women Development Division (WDD) and International Labour Organisation (ILO), *Welfare of Women Workers in Nepal*, Kathmandu (1992).

Based on the 1987 survey of the manufacturing sector, Rana and Shah (1987)³³ concluded that the pattern of women's employment in industries in organized manufacturing is more influenced by the firm's location, size of investment and degree of mechanization than the type of industry. More women workers were employed in manufacturing in the hill region than the Terai. Female employment was concentrated in those industries where the fixed capital investment was lowest, such as textiles. This meant that the majority of female workers received lower pay than their male counterparts: the higher the degree of mechanization, the lower the employment of women.

The majority of women in the formal sector work as semi-skilled and unskilled workers. In virtually all food, drink, tobacco and match industries, female workers are largely concentrated in packing the finished product and in related processes.³⁴ The large-scale textile factories are no exception. For example, at the Hetauda textile factory, with 50 percent of its work force women, there are very few women performing supervisory roles, and none at all at the managerial level.³⁵ 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 in certain jobs.

3. Women in Tourism and Related Sectors

While women appear to be engaged in large numbers in tourism (e.g. hotels, airlines, restaurants and travel and trekking agencies) and other tourist related services very little information is available on the extent of their involvement. The Nepal Rastra Bank study of the tourist sector³⁶ shows that 20.6 percent of the employees in tourist and related industries were women. The carpet industry had 66.4 percent female employees (Appendix Table A3.4). With regard to the levels at which women worked, the distribution of female employees was more or less even in tourist industry but, in related industries, they were concentrated at the lower levels (Table 3.5). Relatively few women seem to have been employed in garments, probably because it was overwhelmingly dominated by immigrant labor.

Table 3.5: Women in Tourism and Related Sectors, 1988
(percent)

Level

³³ M. S. J. B Rana and A. J. Shah, *Role of Women in Nepal's Industrial Development: Status, Constraints, Opportunities and Prospects*; Vol. I and II. (prepared for HMG, and the United Nations Industrial Development Organization (UNIDO)/Vienna, 1987).

³⁴ N. Shrestha (1983).

³⁵ Motishova Shrestha, "Participation of Women in Industrial Development" (in Nepali), A paper presented in the *Seminar on Women and Development* organized by the Ministry of Labor and Social Welfare (1990).

³⁶ Nepal Rastra Bank, *Income and Employment Generation From Tourism in Nepal* (Kathmandu, 1989).

Subsector	Overall	Top	Middle	Basic
Tourist	10.8	10.5	11.2	10.6
Related	48.6	4.6 ^a	2.5 ^a	61.3 ^a
Total	20.6	9.6	10.8	25.2

Source: Nepal Rastra Bank (NRB) 1989

Note^a: Does not include handicrafts.

D. Self-Employment and the Informal Sector

NLSS (1996) indicated that the overwhelming majority of the employed are self-employed, but proportionately more women are self-employed than men and more women work in agriculture than men both in wage and nonwage employment. The percentage of self-employed workers, which remained more or less constant at about 86 percent between 1971 and 1981, had decreased to 75 percent in 1991 (Appendix Table A3.5). Males mainly account for this decrease. In other words, a larger proportion of women is self-employed than men. There is a slow but perceptible change taking place in the employment status of the population. The proportions of both male and female employees in the population are increasing, while those of the self-employed and unpaid family workers are decreasing. This may indicate a positive or negative trend, depending on whether those who move out of self-employment are getting better jobs or moving out simply because of impoverishment caused by competition from factory produced goods. The flood of plastic goods in the market, for example, has ruined many traditional craft workers.

Issues on self-employment and the informal sector

- The proportion of women vis-à-vis men among the self-employed is increasing

NLSS also identified that women received lower wages than men. A lesser proportion of women than men was reported to be unemployed (Table 3.6).

Table 3.6: Selected Indicators of Employment Status
(percent)

Gender	Un-employed	Wage Employment (%)		Average Wage (Rs)		Self-Employment (%)		Total
		AG	Outside AG	AG	Outside AG	AG	Outside AG	
Male	4.2	13.3	16.3	44	76	59.8	10.7	100
Female	2.8	11.1	2.7	35	57	81.6	4.6	100
Both Sexes	3.4	12.2	9.5	40	74	70.7	7.7	100

Source: NLSS, 1996

AG - Agriculture

Most male and female unpaid family workers are below 20 years of age. The proportion of men and women working as unpaid family workers decreases as age increases. In the higher age groups, the percentage of male unpaid family workers is negligible. Furthermore, with an increase in age the percentage of male employers expands. That is also true for female employers although the increase is less significant. It should be noted, however, that most women reported as self-employed were actually working as unpaid family workers. Women working in household farms or other household enterprises would not be perceived as unpaid family workers or reported as being so.

The majority of self-employed and unpaid family workers, both men and women, are in agriculture. Nevertheless, there are numerous small, unregistered production entities engaged in the production of a variety of products both for home consumption and local sales, and a significant proportion of manufacturing in Nepal takes place within the household. Also, the production of a few selected export products, such as carpets, is widely dispersed, and is generally undertaken during off-farm hours by part-time workers. The production units are widely scattered, but predominantly located in the hills and mountains, along with major clusters in urban areas. Very few women earn more than NRs2,000 per month from such activities, even from full-time employment.³⁷

E. Working Conditions

The Constitution (1990) guarantees equal pay for men and women workers for similar jobs. General working conditions are governed by the Labor Act and the Trade Union Act, both promulgated in 1992 and replaced old acts that had placed restrictions on the freedom of association. The Labor Act, which replaced a 1959 Act, incorporates provisions for job security, minimum wages, environmental health, security, welfare measures, a code of conduct and penalties, consultative and cooperative management, and labor courts for dispute settlement. The Trade Union Act is primarily geared at maintaining industrial peace while, at the same time, protecting the constitutional rights of workers to organize for collective bargaining and to redress their legitimate demands according to ILO standards. This Act has no gender-specific provisions. The Labor Act and the Labor Regulations (1993) formulated under the Act have provisions specifically relevant to women (see Box 4).

As shown in Box 4, women are *legally* entitled to equal pay for similar jobs and to enjoy a series of gender-related privileges such as pregnancy leave, feeding intervals during work hours, and crèche facilities. However, *in practice*, women are discriminated against because they are concentrated in lower-paying jobs and are hired mostly at piece rates. Even official fixed wage rates are lower for tea estate workers, where women predominate.

Box 4

**WOMEN WORKERS' SPECIAL RIGHTS
(Labor Act and Labor Regulations, 1993)**

³⁷ UNIDO, *The Current and Prospective Contribution of Women in Nepal's Industrial Development*. (Regional and Country Studies Branch, Industrial Policy and Perspective Division, 1988).

- Fifty-two days of paid pregnancy leave up to two pregnancies, replaceable in case of death of either of the previous children.
- Crèche facilities equipped with necessary toys and staffed with trained caretakers for babies and children of the women workers, in cases where the factories employ more than 50 women and necessary breast-feeding time for women with breast-feeding babies.
- Separate toilet facilities for women and men in factories employing more than 50 women.
- Working hours fixed at 48 hours per week or 8 hours per day, including a half-an-hour lunch break and allowing only 5 hours of continuous work.
- Overtime work allowed for four hours per day only, paid at 1.5 times the regular daily rate.
- Women and under-aged children may not be generally employed outside 6 a.m. to 6 p.m., except in cases of special agreements between the management and the workers, and in hotel, travel, tourism, and related businesses. In such cases, women must be provided with necessary security.
- Individuals may not generally be required to carry loads larger than their own body weight, except in cases of adult male workers carrying prepackaged loads. Allowable load for girls of 16—18 years of age is 20 kg. Boys in similar age groups may carry 25 kg. Adult men and women may carry 55 kg. and 45 kg., respectively.
- Current minimum wages, including allowances, fixed by the Government on the recommendations of the Minimum Wage Board constituted under the Act, range between NRs1,400 for minor workers and NRs2,150 for highly skilled workers. For workers in the tea estates, the rates are lower.

Only scattered information is available on working conditions in industrial establishments. According to Basnet (1992), only about 55 percent of women workers had permanent jobs, about 17 percent were temporary employees, and 29 percent were casual laborers. Only 20 percent had been promoted and about 29 percent believed that they were getting as much pay as male employees. They worked under difficult physical conditions and more than one third of those interviewed said they had experienced some work-related health problems. Only about 33 percent received certain benefits additional to their wages. Only 14 percent of female laborers were trade union members, while 17 percent were aware of trade unions. Other studies³⁸ on working conditions depict situations that are no better. Even in the carpet industry, which is highly skilled, women are still treated as unskilled, and they are very much exploited by the factory owners. Additionally, as international competition in such industries is keen, wages are kept low.

Issues on working conditions

- Legal entitlements are not practiced at large, and women work under poor physical working conditions, without sufficient facilities
- Women laborers are less well organized than men

According to Thacker (1992), women constitute 66 percent of the workers in the carpet industry in the Kathmandu Valley. Nearly 98 percent of these women were piece-rate workers while 14 percent of men were. The overwhelming majority of these women were young (below 22 years of age) and illiterate, and

³⁸ Prabha Thacker, *Technology, Women's Work and Status: The Case of the Carpet Industry in Nepal: Mountain Regeneration and Employment*. (Discussion Paper Series 21, ICIMOD, Kathmandu, 1992); H.K. Ojha, *Women's Participation in Handloom Industry at Kirtipur Village* (Dissertation, Tribhuvan University, Nepal (1984); A. Joshi, *Women's Participation in the Carpet Industry: With Special Reference to Kathmandu District (1984)*, Dissertation, Tribhuvan University, Nepal (1985).

worked for reasons of poverty. Cheating by employers on payments of salary and wages was widespread. Women benefited little from mechanization, as men progressively took the mechanized jobs.

F. Status of Women Entrepreneurs

As social custom restricts women's role to the household, they are mostly involved in home-based industries, such as food processing, garments, hosiery, and crafts. However, these industries are gradually closing due to competition from imported products, or are being replaced by organized formal units. On the one hand, the

Problems faced by women entrepreneurs

- low access to credit and marketing networks
- lack of access to land and property and reduced risk-taking capacity
- lack of access to modern technology
- lack of personal security and risk of sexual harassment
- severe competition from organized units both in the domestic as well as the international markets
- low level of self-confidence
- social and cultural barriers such as exclusive responsibility for household work, restrictions on mobility, etc

displacement of traditional

crafts by light industry is causing the replacement of female workers by male laborers.³⁹ On the other, women are also being converted into wage laborers in such industries as the carpet industry. However, women function as managers, supervisors, entrepreneurs, and even as skilled workers in home-based craft enterprises.

As industrial activities become increasingly commercialized, both male and female workers lose control over the production process and become transformed into wage laborers. In this process, women are affected more since newly emerging organized industries not only need more capital but they lay more emphasis on educated and mobile laborers. The managerial class in these industries,

which is dominated by the Indo-Aryan and western concept of gender specialization, reinforces its own biases in hiring and firing. Furthermore, the few women who remain proprietors face severe problems of access to capital, institutional credit, marketing networks, marketing information, and appropriate business training and education. Other constraints include limited access to modern management methods and technology and the high cost of production leading to less competitive pricing. They also lack self-confidence and risk-taking capacity as they have access to very little capital and may face family problems in their enterprise.⁴⁰

G. "Feminization of Poverty"

Since the early 1990s, there has been a major concern over the "feminization of poverty" the world over, linked to a perceived rise in the incidence of female-headed households. "Feminization of poverty" is also used to indicate a hypothesis that (i) there are more poor women than men, and/or (ii) increasingly more women than men are becoming poor. In the case of Nepal, despite the many disadvantages women

Issues in feminization of poverty

- There is little evidence to indicate that there are more women than men among the poor or that female-headed households (13% of all households) are poorer than male-headed ones.
- However, female-headed households are more vulnerable to external shocks and lack adequate resources.
- In addition, in Nepal, 'feminization' must be analyzed in the context of the feminization of agriculture, concentration of women in low wage jobs, more girl child laborers than boy laborers, more workload for men than women, and women's lack of assets and resources.

³⁹ M. S. J. B. Rana and A. J. Shah (1987).

⁴⁰ Jyoti Tuladhar, *Factors Affecting Women Entrepreneurship in Small and Cottage Industries in Nepal: Opportunities and Constraints* (ILO and Canadian International Development Agency, 1996).

face in access to resources, employment, and income, recorded data do not indicate comparatively disadvantaged positions for women or female-headed households in terms of poverty status.

The NLSS 1996 does not provide much information on the sex distribution of population by per capita income. Earlier data from *the Multipurpose Household Budget Survey* conducted by NRB (1984) showed slightly more than 50 percent of women among the ultrapoor and a distribution among men and women of about 50:50 among the poor in all the ecological regions and in urban and rural areas.

The NLSS reported 13.6 percent households to be headed by women. The population census of 1991 also reported 13.2 percent of households to be female headed. The proportion of female-headed households (FHHs) is higher in the hills and mountains than in the Terai. The overwhelming majority (93 percent) of these women were married. According to *the Sample Agricultural Census* by APROSC (1991), women owned 6.4 percent of the 2.7 million farm households in Nepal. The proportion of female-owned farms was highest in the hills (9 percent) and lowest in the Terai (3.5 percent).

A recent study⁴¹ analyzed the *Agricultural Credit Survey* (1991) data, which showed a similar incidence of female-headed households as above. With respect to the incidence of poverty among female-headed farm households, the following conclusions were drawn.

- There was only a slight difference in the poverty incidence of male-headed households (MHHs) and FHHs (50.7 percent compared with 47.2 percent, as shown in Table 3.5). Yet women own only 6 percent of land.
- The difference in the income of the MHHs and FHHs was not statistically substantial in the mountains and the Terai. In the hills, however, FHHs had much lower incomes than MHHs. In terms of per capita income levels, this difference does not exist.
- FHHs are smaller than MHHs in size and there are fewer economically active members in FHHs.
- Landholdings of FHHs are consistently lower in all regions (Appendix Table A3.7), but a much greater proportion of MHHs is landless.

Thus, the relatively disadvantageous position of women in the above analysis is reflected only in the fact that, while more than 13 percent of *households* are female *headed*, only 6 percent of *farms* are *owned* by women.

Therefore, the "feminization of poverty" in Nepal should be viewed in terms of the concentration of women in low-productivity agriculture and in unskilled low-paying jobs in the nonagriculture sector, and in terms of the impact of poverty on women and girls. Because of social discrimination, the impact of poverty on access to food, health, nutrition, and educational facilities, as well as on workload, is more severe on women and girls in poor households. Women have less access to employment opportunities and earn lower wage rates, hence greater difficulty in escaping poverty. Proportionately more girls than boys have to work for survival.

⁴¹ Devendra Chhetri, *Child Issues and Poverty in Nepal*, (APROSC and IDRC, Kathmandu, 1996).

Table 3.7: Female-Headed Households and Poverty Incidence
(percent)

	Male-Headed Households	Female-Headed Households
Mountain	63.1	56.6
Hills	62.7	52.4
Terai	32.0	31.7
Nepal	50.7	47.2

Source: APROSC, December 1996.

H. Child Labor

Issues on child labor

- There are more girl child laborers than boy child laborers, and their workload is very high. Street children are exposed to crime.

With financial problems in the household, girls are forced to begin working earlier than boys. According to the 1991 population census, there were about 532,000 economically active children aged 10—14 years.⁴² For this age group, girls were more economically active (28 percent) than boys (18.1 percent). Chhetri (1996) reclassified the economically inactive children further into those in school and those not in school, and concluded that those not in school were also economically active. This classification puts the economic activity rates of girls and boys at 49.4 and 25.5 percent, respectively. Moreover, girls in the poorer households had much heavier workloads than boys (Appendix Table A3.7).

Girl labor rates surpass those of boys in all 75 districts. For every 100 boys who work, there are 219 girls in the mountains, 217 girls in the hills, and 177 girls in the Terai who work. The gender imbalance ratio is higher in the Western Hill and mountain regions than in other parts of the country.

Children work mainly on farms, as does most of the population. Certain industries, however, employ a high proportion of child laborers, notably carpets, tea estates, brick factories, stone quarries, and the service sectors (particularly hotels, teashops and restaurants, domestic servants, and porters). The working conditions in these industries are often appalling⁴³. Young girls are also recruited into forced prostitution on a wide scale. Poverty, family disruption, parental illiteracy, and agrarian relations forcing families into bonded labor are the major causes of child labor. Legislation against child labor, although adequate, is rarely enforced. Child laborers face long hours of work in unhealthy environments, low wages, and hazardous conditions of work. This leads to various diseases among child laborers and denies them access to educational opportunities. Moreover, employers do not devote any resources to improve the situation.⁴⁴

The main challenge is how to improve the situation of child laborers and increase their access to education and better opportunities without stopping their sources of income. Many families are too poor

⁴² CBS, *Population Monograph of Nepal* (Kathmandu, 1995).

⁴³ Omar Sattaur, *Child Labor in Nepal*, No. 13, Anti-Slavery International (ASI) Child Labor Series. A report by ASI and Child Workers in Nepal Concerned Centre (CWIN), Nepal, 1993; Pradhan Gauri (Editor), *Misery Behind the Looms: Child Laborers in the Carpet Factories in Nepal*, CWIN, Kathmandu, 1993.

⁴⁴ CWIN, *Voice of Child Workers*, Issue No. 25 (Kathmandu, December 1995).

to support their own children, others have abandoned them. A third group of child workers are orphaned, with no relatives to bring them up.

Chapter 4 Women's Political Participation and Decision-Making Position

A. Political Representation and the Electoral Process

The current Constitution, as mentioned earlier, recognizes the socioeconomic disadvantage faced by women, and incorporates specific provisions to provide some political support to women. The Constitution specifies that all political parties must have at least 5 percent female candidates in the election to the House of Representatives, the Lower House, and at least three women in the Upper House. The Constitution guarantees equal rights to all citizens, but the Citizenship Chapter of the Constitution and the subsequent Act discriminate against women. First, they do not recognize maternal descent for natural citizenship rights and, second, they accord unequal treatment of the foreign spouses of male and female citizens. Equal property rights to earn, enjoy, and transact wealth are guaranteed to all citizens within the laws, which themselves are discriminate against women (Chapter 3-A).

The system of development administration is decentralized to the VDC and municipality levels, which comprise several wards. VDCs consist of nine wards, while the number of wards in the municipalities depends on the population and area under their supervision. Each ward has an elected ward committee of five persons chaired by the elected ward Chairperson. According to the Ordinance, later passed as the Act on Election to the Local Institutions (1997), each ward must have at least one woman on the ward committee. All ward members constitute the VDC assembly, while the ward chairpersons constitute its executive committee, which is responsible for day-to-day operations.

At least one woman is nominated to each VDC or municipality executive committee. Further, VDC chairpersons and vice-chairpersons, parliamentarians elected from the districts and six nominated members, including one woman, constitute the district assembly, and they elect the DDC chairperson, vice-chairperson, and members of its executive committee. Each DDC also must have at least one woman nominated to it (Figure 4.1).

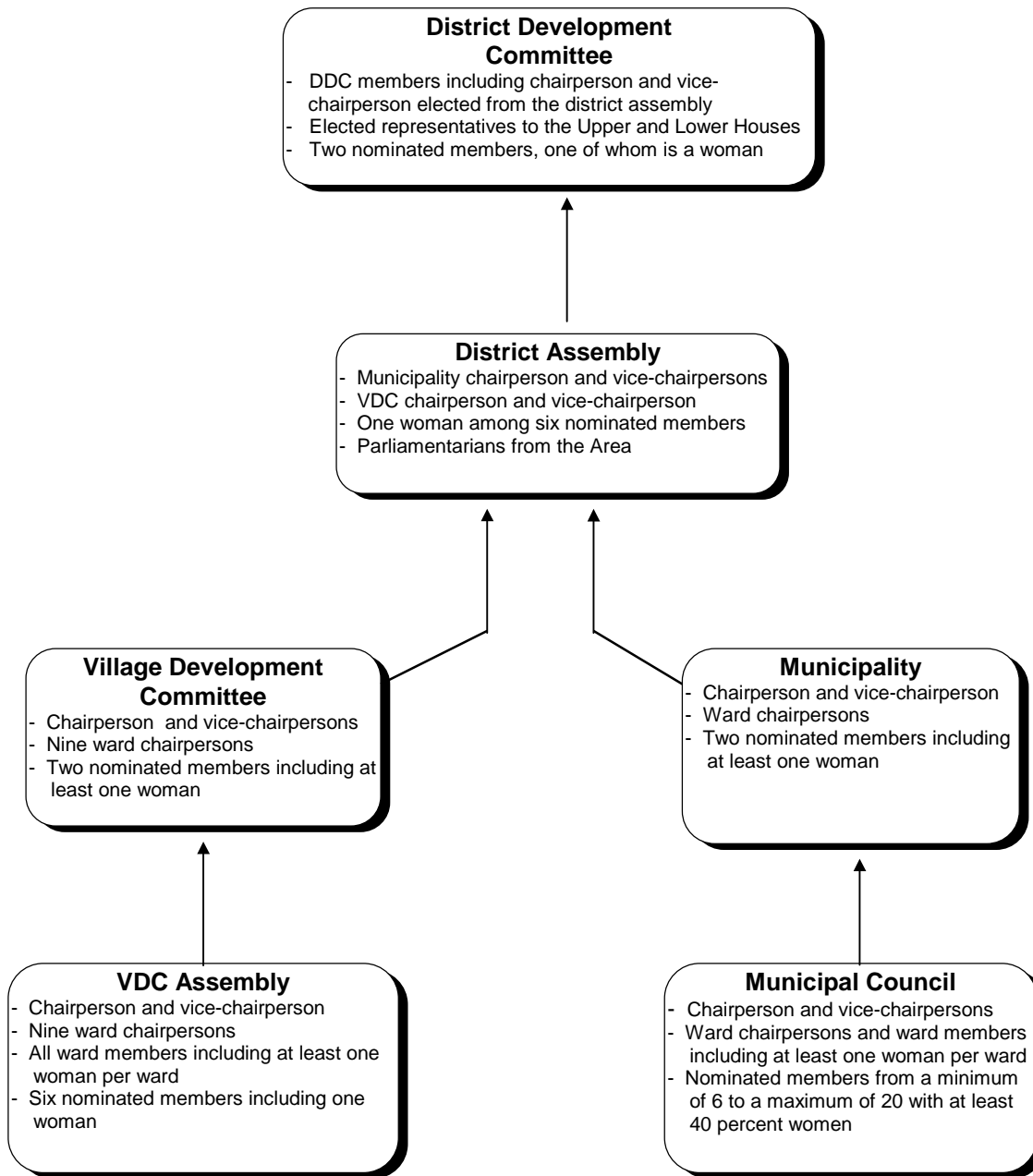
Ensuring participation at the grassroots level alone is not adequate for representing 50 percent of the population. It is mandatory to nominate at least one woman to VDCs and DDCs, but representation by nomination is unlikely to bring appropriate people to these bodies, because party interest or nepotism is likely to be an overriding factor in such nominations.

B. Women's Political Participation and Representation

Women's political participation and representation at decision-making levels are two different issues. Participation is a necessary but insufficient condition for representation because representation does not flow automatically from participation. Women all over the world have participated widely in political movements in times of crisis but, once the crisis is over, they are relegated again to the domestic arena.⁴⁵

⁴⁵ Barbara Nelson and Najma Chaudhary, *Women and Politics Worldwide*. (New Haven, Yale University, 1994).

Figure 4.1: Administrative Structure and Representatives of Women



Such a situation has also been evident in Nepal. Nepalese women participated widely in the political movements of 1951, throughout the underground struggle for democracy during the Panchayat era (1960—1990) and in the mass movement of 1990. In fact, it was women who were instrumental in revitalizing the mass movement in April—May 1990.⁴⁶ But once the multiparty system was restored in the formulation of the Constitution and subsequent allocation of ministerial positions, the bargaining of various male-dominated interest groups — centering on ethnic, religious, and other issues — drowned women's voices. Constitutionally, the provision of equality applies only partially to women as they face discrimination in citizenship rights, as discussed above. Moreover, the provisions concerning equal property and economic rights have not so far been applied to women, as discussed in Chapter 3.

Women's participation as voters and their awareness about their own rights have increased in general. Their willingness to participate in the political process has increased in the last decade. Rural women who knew about women's organizations increased from 4.7 percent in 1978 to 15 percent in 1992 (Table 4.1).

Table 4.1: Selected Indicators of Political Awareness
(percent)

Indicator	Rural	Urban
	1992	1992
Knows a Woman's Organization	14.9	32.4
Participates in a Woman's Organization	0.7	6.8
Aware about the New Constitution	20.4	41.2
Aware about Constitutional Discrimination Against Women	6.2	13.2
Aware about Divorce Rights ¹	58.6	68.0
Aware of Fundamental Rights	8.9	23.2
Willing to Participate as Local Representative	17.6	29.2
Women Voting	1986/87	1991/92
Regularly	21.5	84.6
Once or twice	52.9	0.9

¹ Knows at least one cause for which she can have divorce.

Source: Shtrii Shakti, 1994

Nevertheless, despite constitutional provisions and the participation of women in the 1990 movement for democracy, women have not been able to increase their political representation at various levels. Neither have they increased their access to positions of power and decision making (Appendix Table A4.1). The proportion of women in Parliament in 1996 was actually smaller than in the 1989 Panchayat parliament. Similarly, the representation of women at VDC and district levels had not changed much until 1996. There are no women mayors or DDC chairpersons even now.

Only recently has the situation changed substantially at the grassroots level. The Act on Local Election (HMGN, 1997) required all political parties to field at least one candidate at the ward level. Representation of women is also mandatory at VDC and DDC levels. Among the nominees there must be at least one woman. As a consequence of this Act, more than 100,000 women have participated in VDC

⁴⁶ Meena Archarya, "Political Participation of Women in Nepal." In *Women and Politics Worldwide*, edited by Barbara Nelson and Najma Chaudhari. (Yale University Press, New Haven, 1994); Mira Basnet, *The Role of Women in the Movement for Democracy in Nepal* (Nepali) (Variety Printers, Kathmandu, 1997).

level elections as candidates and more than 36,000 have been elected to the village assembly.⁴⁷ Even though participation at the initial stages may be taken in certain places, it is generally expected to work as good schooling for women political activists. The main issue now is to sensitize these women and their political counterparts on women's agenda. Without a woman's agenda, the gender situation will not improve very fast. Women's *participation* may improve, but without addressing any of the gender discrimination issues at local and national levels.

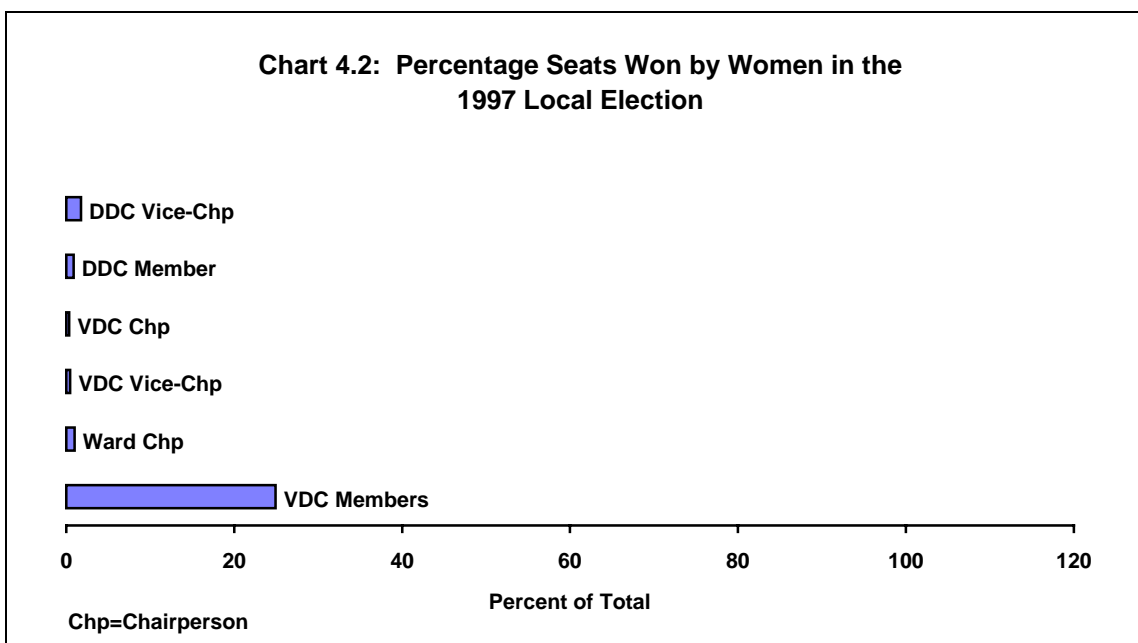
Issues on Women's political participation and representation

- Broad-based political participation of women not being translated into representation
- "Mandatory" female representation at local level a good start but women rarely in executive positions
- Further sensitization on women's issues necessary

However, very few women have been elected to executive positions of these local institutions in 1997. Only 289 women have been elected as ward chairpersons in a total of 3,993 wards. Among nearly 8,000 chairpersons and vice-chairpersons, only 26 are women. Their proportion declines progressively as one moves to higher decision-making positions (Figure 4.2). There are no women mayors, vice-mayors or DDC chairpersons.⁴⁸ Only one woman has been elected to the position of vice-chairperson of a DDC. Altogether, only three women have run for the positions of DDC chairperson and vice-chairperson. Among 26 women

who have run for DDC membership, only 8 have been elected. This is less than 9 percent of 924 members in the 57 DDCs to which election has taken place. Thus, there has been only marginal improvement in women's representation in elected institutions, except at the very grassroots level.

Chart 4.2: Percentage Seats Won by Women in the 1997 Local Election



⁴⁷ Election Commission computer printout.

⁴⁸ P. Bhusal, *Democracy and Women's Movement: Nepali Women in Search of Political Role* (Kathmandu, 1998); Kapil Shrestha, *Women's Political Participation in Nepal: Perspectives and Challenges* (Kathmandu, 1998).

Representation in political parties is not increasing either. In 1991/92, women constituted only 7.8 percent of the executive committee members of the nationally recognized political parties.⁴⁹ The proportion has declined slightly. At the time of writing, the five political parties represented in the Parliament have a total of 12 women in their central executive bodies among a total of 197 members. On the other hand, major political parties have issued directives regarding the minimum representation of women in executive committees, elections, and nominations at all levels. Such requirements range from 5 percent to 20 percent. The cabinet members as of October 1999 had one woman minister.

C. Women in Administration and the Judiciary

Women's representation in government administration is increasing only slowly, both at the gazetted (officer) and nongazetted (nonofficer) levels: for example, from 3 percent in 1978 to 5 percent in 1997, and from 2.8 percent in 1978 to 3.5 percent in 1997, respectively. But the level of representation itself is low for both positions (Appendix Table A4.2). There are only three "special class" women, the highest position in the decision-making echelons of government service. The revisions to the Civil Service Act in 1998 are expected to facilitate the entrance of women to civil administration. These include revisions to facilitate the regularization of personnel who have been working for a long time in projects such as Production Credit for Rural Women (PCRW), and to increase the maximum age limit for entry to government services to 40 years; and certain other preferential provisions for women (Box 5).

Box 5

SPECIAL FACILITIES TO WOMEN IN PUBLIC ADMINISTRATION

1. The maximum age for entry has been set at 40 years for women and 35 years for men.
2. The maximum age for lateral entry in second and first class posts has been set at 45 years.
3. No maximum age limit for those already in public service.
4. A one-time waiver of the maximum age limit for sitting in Public Service Commission examinations has been provided to those women who have been in public service without a break for last five years.
5. The time limit for probationary periods has been set at six months for women and one year for men.
6. Efforts have been made to transfer husband and wife to the same district when both are in government service.
7. Women become eligible for promotions one year earlier than men.

Source: 1998 Revision to the Civil Service Act, 2052 (1994).

The participation of Nepalese women in the judiciary is also negligible. Women constitute only some 4 percent of the judiciary's decision makers. There was one secretary, two women judges (special class), and a district judge as of 1997. In spite of the independent Judicial Commission and the Act for Judicial Service, which provide more scope for recruitment and promotion than the Public Service

⁴⁹ Those that received at least 3 percent of the votes cast in the 1994 parliamentary election.

Commission and the Civil Service Acts, women's participation is not encouraging. Among the total number of registered legal practitioners, women constitute only 4.7 percent and 24.8 percent of pleaders and agents, respectively.

Women's political participation and access to positions of power are restricted for several reasons. Women's mobility is restricted; they have fewer opportunities to mix with those in power; they have the sole responsibility for household maintenance and child care activities; and they face a political nepotism that favors men. Women's access to positions of power is further restricted by the inflexible entrance and promotion rules of the civil service, their own relatively poor educational status, and the primacy of family responsibilities in women's lives.

Given that there are 23 women graduates for every 100 men graduates in the country, the target should be to ensure that annual recruitment of women should be at least 20 percent of civil service positions. As yet, however, the Government lacks any clear-cut policy guidelines on women's recruitment and promotion.

Chapter 5 *Government Policies and Programs on Women*

A. Development Plans and Policies (1980/81-1996/97)

At national level, government policies have tried to respond to women's problems in various ways. By the time of the Sixth Five-Year Plan (1980/81-1984/85), HMGN had already emphasized women's involvement in all programs and projects, recognized legal impediments to their economic empowerment, and enunciated special programs for meeting their needs. The Seventh and the Eighth Five-Year Plans expanded on these themes. Required legal reforms were also to be implemented to facilitate women's participation in development. The Eighth Five-Year Plan (1992/93-1996/97), in particular, recognized the need for increasing women's representation at decision-making levels in the government, nongovernment and semi-government sectors, and for developing a monitoring system for recording gender discrimination at work. A suitable organizational structure for coordination and monitoring of activities relating to women was also envisaged.

During the Eighth Plan period, the Government formulated and presented an Action Plan in the United Nation's Fourth World Conference on Women (Beijing, 4-15 September 1995). The main points of the Action Plan (HMGN, September 1995) are summarized in Box 6.

Box 6

NEPAL'S COMMITMENTS AT THE BEIJING CONFERENCE

- ◆ To revitalize women as integral rather than as sectoral beings following a life cycle approach, and to redesign "mainstreaming" programs with this perspective in sight.
- ◆ To reform laws discriminatory to women, particularly relating to ancestral property and violence against women; strengthen the law enforcement agencies for implementation of laws against violence; and provide legal as well as rehabilitation assistance to victims of violence.
- ◆ To incorporate women's needs and concerns in poverty reduction programs.
- ◆ To broaden the coverage of primary health care facilities, to reduce iodine deficiency, anemia, and maternal mortality to half the current rates and to provide immunization coverage to 90 percent by the year 2000.
- ◆ To achieve universal literacy within the year 2000, and to increase women's access to technical schools and short-term training through scholarships and quotas for female students.
- ◆ To institute within one year regulations and mechanisms to screen and audit all programs and projects from women's perspective, and to facilitate entry and career prospects for women at all levels of government institutions.
- ◆ To encourage and assist NGO's to work with community-based organizations for advocacy, institution building, and delivery of services to women.

B. Sectoral and Institutional Achievements

The women in development (WID) policies in successive five-year plans have enunciated programs mainly in the areas of legal reform, institution building, employment and income generation, education, and health (Appendix Table A5.1). Legal reforms have been initiated in several fields, notably in facilitating women's employment and working conditions (Chapter 3). Several WID institutions, including a Women's Ministry, have been established. Employment and income generation programs have included major credit programs, technical training in agriculture, forestry, small-scale cottage industry, etc., and involvement in forest conservation and farmers' groups. Education programs have focused on increasing girls' schooling at all levels, and informal education for women and out-of-school girls and boys, especially from disadvantaged groups of population. Resources have been allocated for these components accordingly (Appendix Table A5.2). Health programs have concentrated on family planning and immunization and, in later years, on basic and primary health care and MCH services.

As regards gender-responsive institution building, both to mainstream/advocate gender concerns and to execute women/gender programs, several initiatives have been introduced at both central and local levels (see Box 7).

Box 7

SECTORAL AND INSTITUTIONAL ACHIEVEMENTS

- ◆ Establishment of a number of institutions, including a Ministry of Women and Social Welfare (MWSW), a division in National Planning Commission (NPC), and Women Development Division (WDD) in Ministry of Local Development (MLD).
- ◆ Increase in women's participation in sectoral programs, such as farmer training, forestry training, and other skills training (now 16—20 percent).
- ◆ Initiation of specific programs for women, including:
 - large national level credit programs such as Production Credit for Rural Women (PCRW), Women Development Program within Small Farmers Development Project (WDP/SFDP), five regional banks, and Microcredit Project for Women (MCPW);
 - educational programs such as special provisions for female teachers, scholarships for girls, etc.; and
 - setting concrete targets for reduction of maternal mortality rate (MMR) and morbidity-related deficiencies.
- ◆ Extension of health facilities to increase the access of women and children to primary health care; expanding information, education and communication (IEC) programs for nutrition; health and sanitation information; and conducting immunization, nutrition supplement, and Vitamin A supplement programs.
- ◆ A comprehensive bill making women's right to property a little more secure and strengthening punitive measures against violence (pending in Parliament).

1. Central Level

HMGN's development structure is composed of the National Planning Commission (NPC) chaired by the Prime Minister, and line ministries. From a gender perspective, the Ministry of Women

and Social Welfare (MWSW) and women's machinery in NPC are most important at the national level, as their operations cut across all sectors.

Following the Beijing Conference in 1995, MWSW was created with a mandate of dealing explicitly with problems related to women. The creation of this Ministry and the inclusion of women in the Cabinet represented progress since there had been no women members of the Cabinet during the first half of the 1990s. However, the bracketing of women's affairs again with social welfare was not a positive indication. Further, the Ministry has had very few technical resources and staff to fulfill its mandate effectively. Therefore, its focus has been on gender advocacy and inter-ministerial coordination in its first two years of its existence.

Other important ministries from this perspective are Agriculture, Industry, Local Development, Education, Health, and Labor, all of which have some kind of formal organization for dealing with women's affairs. They vary from a large division (e.g., Women Development Division in the Ministry of Local Development) to a single focal point (e.g., Labor). Terms of reference are summarized in Appendix 2.

Box 8

Ministry of Women and Social Welfare: Gender-Related Activities

- ◆ Preparation and publication of a status report on women's development; review, analysis, and publication of women-related activities of selected INGOs; report on women's status in five districts; and initial preparation for establishment of an information center on women in the Ministry.
- ◆ Preparatory work for establishment of an independent Commission on Women and women's courts.
- ◆ A series of seminars at various levels on the law on women's inheritance rights and preparation of a draft law on the same.
- ◆ Preparation of indicators on women's development for monitoring purposes.
- ◆ Preparation of an Action Plan as a follow-up to Beijing Platform for Action (Appendix 3).
- ◆ Gender training and workshop for secretaries, joint secretaries, and media personnel.
- ◆ Organization of special preparatory courses for female applicants to section officer openings in the government.
- ◆ Organization of a working group for formulating policies and programs for preventing domestic violence against women, and preparation of a plan of action on violence against women.

Source: MWSW.

Given the resource constraints and lack of experience of MWSW, however, it is of crucial importance for such an important agency as NPC to have machinery for dealing explicitly with women's affairs. The roles of NPC are to approve plans and to conduct periodic monitoring and evaluation. NPC has a Women's Division mandated to review all programs and projects from a gender perspective and to coordinate programs with funding agencies. It also reviews progress on the implementation of the

Convention to Eliminate All Forms of Discrimination Against Women (CEDAW).⁴⁹ However, the Division is located under the social sector instead of overlooking all sectors, which reflects the persistent perception that women's or gender issues are necessarily welfare issues.

Only three other ministries — Local Development, Agriculture and Education — have women's divisions. The Ministries of Health and of Labor each have one staff appointed as a focal point on gender issues.

The Women Development Division (WDD) in the Ministry of Local Development (MLD) is the largest of all existing WID institutions in HMGN. It is implementing credit programs such as Production Credit for Rural Women (PCRW) and Micro Credit Project for Women (MCPW). It has nearly 800 staff positions.⁵⁰ It was established in 1982 for implementing the PCRW program and has expanded continuously since. Recently its role has been expanded to include planning, programming, and administering programs for other disadvantaged groups as well. Accordingly, the Division has been renamed as the Division for Women and Target Group Development. A Joint Secretary heads it. The Division faces numerous problems, which are discussed under D-1 in this chapter.

The Women Development Division in the Ministry of Agriculture is the next largest, employing 16 staff. A Joint Secretary, a gazetted first class officer, heads it. Most of these staff, however, have a technical orientation without any expertise in gender or social mobilization.

The Ministry of Education currently has two separate units engaged in women's education development. The Women's Education Unit (WEU) is responsible for formal education for girls and women. The Non-Formal Education Program under the Basic and Primary Education Project (BPEP) funded by the World Bank has a large-scale women's literacy program. The former has five personnel including two professionals, and the latter has 15 staff including 11 professionals.

Similarly, a Non-Formal Education (NFE) Council composed of representatives from different ministries, NGOs, and INGOs involved in NFE, has been established in the Ministry of Education. The chairperson of the council is the Minister of Education. The major responsibility of the council is to coordinate, manage and oversee the NFE policy formation process,⁵¹ but it has no women's representation.

2. DDCs and VDCs

With the promulgation of the new Act on Local Self-Governance, the DDCs and the VDCs are expected to play the key role in planning, programming, and implementation of development programs and projects. Government resources for local development, including the social sectors, are expected to be channeled entirely through DDCs and VDCs. As such, gender sensitivity in these institutions and their working processes acquire extreme importance in "mainstreaming" women in development and gender concerns.

⁴⁹ Nepal ratified CEDAW in February 1991. However, as discussed in earlier chapters, discriminatory laws, including family laws, still exist in the country.

⁵⁰ MLD (1996).

⁵¹ MOE, *Non-Formal Education Program Directives* (NFE Council, Kathmandu, 1993/94).

Hitherto, district and local level politicians and community leaders have shown little serious commitment to addressing gender issues, notwithstanding the lip service occasionally paid to them. The recent mandatory requirement to include a minimum level of women in local and district level elected bodies (Ordinance 1997) may contribute substantially to gender-sensitizing the locally elected political institutions in future (see Chapter 4). But the majority of these women need intensive training to increase their understanding of the administrative and political processes and of advocacy and planning for women.

3. Line Agency District and VDC-Level Administration

At the time of writing, the district administrative system has no mechanism or machinery for gender sensitization, follow-up or monitoring district or local level programs, except the WD Office under MLD which is entirely focused on PCRW and MCPW. Moreover, while there are numerous women's programs at field level, much of the district administration is not even aware of them.

C. Sectoral Policies and Programs

1. Credit

Nepal has placed special emphasis on providing credit to women since the early 1980s. Two major programs — PCRW and the Women's Development Program within the Small Farmers Development Project (WP/SFDP) — were introduced in those days. The MCPW, funded by ADB since 1994 and administered by the PCRW office, caters to women's resource needs through local NGOs in both urban and rural areas. Five rural development banks (RDBs), one in each development region, have been established since 1990 in the public sector. They are modeled along the lines of Grameen Bank of Bangladesh and provide credit exclusively to women. Two NGOs, NIRDHAN and Center for Self-help Development (CSD), are also engaged in similar banking activities (See Appendix 4 for details). Numerous other international and national organizations also provide credit as an integral part of their community development programs. Their focus, however, is not on credit *per se* but on community mobilization.

PCRW, MCPW, and RDBs all provide credit to women through village-based branches. As of mid-July 1997, all these programs were collectively catering to the credit needs of nearly 171,000 women, lending NRs1,627 million to them — a substantial amount. Credit along with social mobilization has been found to be a powerful intervention for changing attitudes and behavior of, and towards, women. All these programs operate through groups, grant credit without collateral, and focus on small landowners and the lower middle class. The RDBs have completely dropped the requirement for collateral. The follow-up and supervision of credit is much stronger under RDB lending, interest rates are closer to market rates, and weekly repayment schedules are strictly followed. Repayment rates have been close to 100 percent and delivery costs much lower than in PCRW and SFDP, which suffered from high levels of overdue loans. PCRW and SFDP had large community development elements with various coordinated sectoral inputs, while RDBs are focused on credit along with intensive training to the groups on minimum standards of social behavior, literacy, and basic accounting. MCPW has a local NGO institutional-strengthening component besides credit. NGOs are expected to undertake both social mobilization as well as act as conduits for credit.

Almost all these programs, particularly PCRW and SFDP, have been found to suffer from problems of financial viability.⁵² SFDP with a total operating cost of about 35 percent and PCRW with 66 percent can hardly survive with an interest income of 16—18 percent. Among the five RDBs only the one operating in the Eastern Development Region has achieved financial sustainability through increased outreach. CSD and NIRDHAN are operating with a total delivery cost of 19 percent against an operating rate of interest of 20 percent. The fund cost has been low for them at 6—8 percent, as they are getting funds from the Grameen Trust and commercial banks' obligatory allocations to priority sectors. With rising cost of funds, their financial viability might suffer. Because of financial viability and personnel financing costs, WDP/SFDP has now been completely abandoned while PCRW is being redesigned to concentrate on credit alone.

While the earlier programs of PCRW and WDP/SFDP have been evaluated many times for their impact on women, the RDB programs have not been extensively evaluated. Both PCRW and WDP/SFDP have been commended as much for their social impact as for income generation itself.⁵³ Credit was found to be necessary to receive endorsement from households, but only had secondary importance in women's empowerment. The most important element felt by women was the bonding together and the social mobilization for collective action against injustice to women. There is concern that the recent emphasis on credit may minimize the social mobilization and community development aspects of micro credit, jeopardizing the women's empowerment process. According to a recent UNFPA report, "Relegating social components to oblivion in the PCRW program may actually not be in women's interest."⁵⁴ One of the primary objectives of PCRW was to work with existing structures and the project provided valuable lessons for mainstreaming women in general.

2. Agriculture/Livestock

As the overwhelming majority of women are concentrated in agriculture, agricultural training for women has received much attention for some time. Already in the Fifth Five-Year Plan, a policy declaration was made to have at least 10 percent female agricultural extension workers. However, as of today, there are only 111 female extension workers among more than 10,000 male colleagues. Among 11,500 staff in the Agricultural Ministry, only 176 (1.5 percent) are women. They are composed of three First Class officers, 12 Second Class and 40 Third Class, with the rest in non-technical positions.

The difficulty in recruiting female field workers derives both from the general scarcity of female field workers and the view that female workers cannot be posted in the field away from family, due to family responsibilities and lack of physical mobility. However, the successful experience with field-based women development workers in PCRW shows that, with special care in recruitment and placement, many women workers may want to work in the field. The problem is that the Ministry tries to recruit young

⁵² Salikram Sharma and Vishnu Nepal, *Microenterprises in Nepal: Dynamics, Prospects and Constraints* (submitted to ESCAP, Bangkok, 1996).

⁵³ IIDS, *Third Small Farmers Development Project* (Kathmandu, 1989; Centre for Women and Development, *Production Credit for Rural Women: An Impact Evaluation Study* (Kathmandu, 1989); Goonting, D. *Preliminary Research Findings. An Impact Study of Micro-Credit Intervention for Disadvantaged Groups: The case of PCRW in Nepal*) USRPD, University of Guelph, Canada, 1994.

⁵⁴ Meena Acharya (with Pushpa Acharya), *Gender Equality and Empowerment of Women*, A Status Report, (UNFPA, Kathmandu, 1997a).

female graduates of the Agricultural Campus in Rampur without providing sufficient incentive. There are many single and widowed women of relatively young age (25—40) for whom such work opportunities would be welcome. But they lack training, have no opportunities to further their qualifications and face severe entry limits to government jobs.

During the Eighth Plan period, there was a mandatory requirement that all farmers' groups both for crops and livestock include at least 20 percent women. Accordingly, the Five-Year Strategic Plan⁵⁵ prepared by the Women Farmers' Development Division (WFDD) of the Ministry of Agriculture (MOA) suggested two approaches for women's development in the agriculture sector. First, qualitative interventions from a gender perspective in the ongoing programs of MOA; and, second, the development of entrepreneurship among women farmers. Accordingly, WFDD reports several examples of training in gender sensitization for farmer groups in agricultural development. According to its report, of the 3,420 agricultural groups during 1995/96, 16 percent were women's groups and only 32 percent of groups involved women. Similarly, in livestock, female groups constituted 12 percent of the total.⁵⁶ Thus, there is still a long way before achieving this 20 percent target.

WFDD is also initiating two programs. One is ongoing, providing revolving small credit to ADBN to be lent to WFDD's groups in eight districts. The government is providing NRs1 million each year for this revolving fund. Another program is for capacity building, transferring non-technical women professionals to technical jobs and making them focal points for the gender program. It will also place five gender experts in regional offices under the Ministry and introduce a women's commercial farmers' program in 33 districts under the World Bank-funded Agriculture Extension and Research Program (AERP). WFDD has developed 18 packages for female commercial farmers. This program for commercial women farmers is expected to be implemented in 7 districts in the current fiscal year (1998/99).

3. Community Forestry

Promoting community forestry is one of the main strategies adopted by the Government for forestry management in recent years. Although community forestry was introduced in the mid-1970s, the actual devolution of ownership and authority for forest management to local communities was formalized only through the Community Forestry Act (1995).⁵⁷ Most attempts to involve women in forest management have been sporadic and entirely dependent on personal initiatives by the forestry staff or project personnel in the mid-1980s. The Seventh Five-Year Plan (1985—1989/90) for the first time spelt out *"Participation of women will be increased in the field of forestry. Their participation in conservation, development and growth of forests will be increased. Women will be made more aware and conscious about the many sided benefits to be derived from well managed forest resources, because women can contribute remarkably."* The Eighth Five-Year Plan followed the same line.

Nevertheless, as in other sectors, the Plan failed to introduce specific measures to achieve the maximum participation of women. Several case studies indicate that, given the chance and cooperation of

⁵⁵ Ministry of Agriculture/HMGN, *Female Farmer Development Program Progress Report* (in Nepali) (Kathmandu, 1996).

⁵⁶ IDS (1989).

⁵⁷ Ministry of Forest/HMGN, *The Forestry Act 2049 and Forest Guidelines (2051)* (Kathmandu, 1995).

the community, women can plan, manage, and conserve forest resources well.⁵⁸ It requires, however, a positive approach on the part of forest officials towards women's groups, and intensive work with the community — both with men and women — to explain the importance of involving women in forest management and use. Furthermore, forest officials must respond promptly to women's problems and demands, and legitimize their rights over the forests.

The Community Forestry Department has started to generate data on women's participation. According to the Departmental Data Sheet (for 30 September 1997), women constituted 19 percent of the total executive committee members of the forest users' groups. Of a total of 5,939 forest users' groups, 158 were women-only groups. Thus far, the focus has been to involve more women in the forest users' groups for planting, maintaining, and managing the forest, while little attention has been paid to how much benefit and control women gain through these programs. In addition, most of the plots managed by women's groups are tiny and cannot be compared to those managed by male groups. In some cases, it has been found that women can participate more effectively in resource-sharing in male/female mixed groups than in women-only groups (personal observation). Nonetheless, women-only groups are a good and accessible beginning to get them to participate effectively, eventually in mixed groups.

4. Health and Population

The primary aim of HMGN's health policy has been to improve health standards of the general population by making primary health services accessible to the majority of the rural population and increasing their access to modern medical facilities. In view of the primary role of women in family planning and in providing basic health care to children and other family members, HMGN's basic health care and family planning programs have targeted women since the early 1970s. The Health Policy (July 1997) sets following targets to be achieved by 2000: (i) reduction of the infant mortality rate to 50 per thousand; (ii) reduction of the under-five mortality rate to 70 per thousand; (iii) reduction of the total fertility rate to four; (iv) reduction of the maternal mortality rate to four per thousand live births; and (v) increase in the average life expectancy of the population to 65 years. HMGN intends to accomplish the stated targets through a mix of preventive, promotive, and curative health services.

a. Preventive and Promotive Health Services

Preventive health services are provided with special emphasis on programs that directly reduce the infant and child mortality rates. The programs include those related to family planning; maternal and child health; safe motherhood; expanded immunization; control of diarrhea; acute respiratory infection; tuberculosis; leprosy; malaria and Kala-Azar; control and prevention of communicable diseases and non-

⁵⁸ Harihar Acharya, *Participation of Women in the Management of Community Forests in Gorkha, Nepal* (draft) (Save the Children Fund/US, Kathmandu, 1992); Deepak Bajracharya, et al., *Women and the Management of Energy, Forests, and Other Resources*, MPE series No.3. (ICIMOD, Kathmandu, 1990); Anne E. Inserra, *Women's Participation in Community Forestry in Nepal: An Analysis for the Forestry Development Project* (USAID, Kathmandu, 1987).

communicable diseases; HIV/AIDS; and the initiation of primary health services in urban slums (Appendix Table A5.3).

Promotive services include intensive information campaigns on: health information and education from the center to village levels involving political workers, teachers, students, NGOs, women, and voluntary health workers. Nutrition programs under this component include promotion of breast feeding; growth monitoring and prevention of iodine deficiency disorders; iron and vitamin A deficiency; and education to enable mothers to meet the daily requirements of children through locally available resources. Environmental health programs in this package focus on the importance of personal hygiene, the collection and management of solid waste, inspection and enforcement of clean water and food standards, and management and construction of public latrines and urinals.

Box 9

HMGN's Health Service Structure

HMGN's health care system is composed of a five-tier referral system from the village to the center. Preventive, promotive, and curative health services are conceptualized as an integrated package to be delivered in the rural areas through sub-health posts at the village level and primary health care centers at the 205 electoral constituency levels. The old health posts are also to function as sub-health posts in VDCs where they are located, in addition to supervising other sub-health posts or those converted into PHCs. Sub-health posts are to be established in a phased manner in each VDC. Each sub-health post has a provision for one village health worker, one mother and child health worker and one auxiliary health worker. The sub-health posts dispense preventive, promotive, and some first aid health services at VDC level. Two emergency beds and one maternity bed are provided in each primary health care center. The latter also provide training and supervise and monitor the PHC activities of sub-health posts.

One hospital in each district and one zonal hospital each in all the 14 zones of the country are providing successive referral services. Regional and central hospitals will provide higher level services; specialists services are also to be provided through mobile units.

b. Achievements and Problems

Nepal has made much progress in building primary and secondary health facilities. For example, the number of primary health care facilities expanded from 351 in 1975 to 816 in 1988 and 2,850 in 1995. Their distribution, however, is uneven among ecological and development regions (Appendix Table A5.4). In terms of facility per population, the Terai has the lowest density. However, the sparse population and difficult mountainous topography requires more facilities per population in the hills and mountains. The Terai population, in spite of the lower density of health facilities, has better access to such facilities because of the availability of transportation, a network of private practitioners, and the closeness of facilities in northern India.

The level of women's access to these facilities is still quite limited. In 1995, there were only 1,489 auxiliary nurse midwives (ANMs) nationwide who were responsible for assistance during pregnancy and delivery. For the female population in the 15—49 age group, there were 7,070 women per ANM on average, a figure that was even higher in rural areas. In addition, there was a total of only 4,015 village health workers (VHWs) and 1,996 mother and child health workers (MCHWs) (Table 5.1). As a result, there were as many as 306 people for every auxiliary health worker of all kinds, including auxiliary health workers, health assistants, public health nurses, and staff nurses. Resources have been concentrated on building primary health care infrastructure in recent years, with the referral system and secondary health having received much less attention. The quality of services is also a major problem.

Table 5.1: Number of Health Personnel in Government Health Facilities, 1995

Facilities	Number
Doctor	852
AHW+HA+PHN+SN	6,983
ANM	1,489
MCHW	1,996
VHW	4,015

Source: HMGN/MOH (1995) Health Information Bulletin, Vol. 9.
HMGN/CBS (1994), Subnational Population Projections Nepal 1991-2011.

Note: AHW = auxiliary health worker, HA = health assistant, PHN = public health nurse, SN = staff nurse, ANM = auxiliary nurse midwife, MCHW = mother and child health worker, VHW = village health worker

At the end of FY1996/97, each VDC had either a sub-health post or a health post. PHCs had been established in 80 out of 205 parliamentary constituencies. However, the regional and rural/urban differences in access to health facilities present a severe problem.

Improved services to women have been facilitated by the establishment of sub-health posts at VDC level with VHWs and MCHWs, the general decentralization of management of health services, and efforts to ensure popular participation through female community health volunteers (FCHVs) and mothers' groups. However, while health, family planning, and population programs are primarily targeted at women, they have often lacked gender perspectives. The primary concerns in these programs have been to ensure healthy children, fertility control, and safe motherhood, while women's special health needs and men's roles have been largely neglected.

Even when health needs of women are mentioned at the policy level, they are lost during implementation. For example, although HMGN's family planning program includes management of infertility⁵⁹ as one of its objectives, there is no program designed to address this issue in the family planning packages. Similarly, management of side effects, infection prevention and counseling, post-partum FP services, treatment of abortion complications, and raising awareness about late marriages form part of the strategy advocated. But no programs exist to cater to such needs. Safe motherhood targets and programs seem totally unaware of the pregnancy and motherhood related morbidity such as

⁵⁹ Ministry of Health, *Annual Report*, Department of Health Services 2051/52 (1994/95) (Kathmandu, 1996).

prolapsed uterus (e.g. MOH/HMGN, *Annual Report*, 1994/95) which is quite common in Nepal. Violence against women is also increasing as discussed in Chapter 3. With increasing domestic violence, and the spread of venereal diseases and HIV/AIDS⁶⁰ increasing the risk of family planning methods failing, health packages should pay immediate attention to such issues.

5. Education

Nepal's education system comprises of five years of primary education, 10—12 years of secondary education, and 3—6 years of higher technical and university education. The vocational streams usually start after 10 years of school education.

The major issues in this sector are the quality of education, the disparity in male/female access and attainment and the rural/urban and regional differences (see Chapter 3). In spite of the expansion in education facilities, the female adult literacy was only around 24—25 per cent at most in the mid-1990s and it is considered to be the main barrier to achieving the objective of 67 percent overall literacy by the year 2000. Responding to the illiteracy problem, HMGN formulated a special education policy for women in 1992.⁶¹ The main objectives of this policy are to increase female literacy and educational levels through formal and informal education. The objectives and targets are to be achieved by:

- using various media channels to develop a positive attitude to women's education among the public;
- providing scholarships to girls from primary to higher secondary and proficiency certificate levels;
- facilitating girls to complete their secondary level education by providing them with hostel facilities;
- encouraging educated women to become teachers; and
- developing female teachers as community change agents.

In 1991/92, the Ministry of Education (MOE) established a separate Women's Education Section (WES) along with the initiation of the Basic and Primary Education Program (BPEP), to strengthen the school educational system. This program includes a special women's non-formal education component.

a. Formal Education

Current efforts to increase female education relate to both formal and non-formal education. The targets set for 2011 include an equal number of boys and girls in all grades, and a gender enrollment rate (GER) of 100 percent in grades 1—5, 70 percent in grades 6—8 and 50 percent in 9—10. The Basic and Primary Education Project (BPEP), which started in 1992 and is funded by the World Bank, includes special scholarships for girls at primary, secondary, and intermediate and campus levels; recruitment and preparation of female teachers; advocacy through various media channels; and follow-up and community awareness programs.

⁶⁰ Shanta Dixit, *Sexual Diseases Transmitted by Men in Asmita* (Kathmandu, 1992).

⁶¹ MOE, *A Report on Women's Education, Primary School Scholarship Program (BPED/WEP, Kathmandu, 1997b)*.

The major emphasis of BPEP is on raising community awareness and on the encouragement of community involvement. Special efforts are made to (i) identify the problems at community level and find solutions; (ii) develop an action plan for educational awareness according to the needs of the community; and (iii) implement the educational awareness program in the community. BPEP has a strong advocacy program carried out through posters, calendars, brochures, street dramas, processions, television, and women's education activity bulletin. The prime objective is to create an awareness of the importance and benefit of women's education.

Compulsory recruitment of female teachers is another interesting component of this program. The recruitment of female teachers has expanded rapidly since 1992, when it was made compulsory for primary schools to have at least one female teacher.

BPEP has a strong monitoring and evaluation component. The main objectives of this program are to (i) identify the difficulties in implementing women's education programs at field level; (ii) ascertain how to make future programs more effective; and (iii) investigate how to make the programs more practical and functional so that substantial improvement can be made in women's education.⁶²

For the future, private schools are expected to play a more prominent role, which would increase the financial burden on parents, discouraging girls' enrollment. Some policies are in place to mitigate such a possibility, including the proportion of female teachers (including quotas in teacher educational programs), scholarships for female trainees, separate training programs for women, and separate facilities for women in training institutions.

The need for separate sanitation facilities for girls in all schools, the elimination of gender bias in the curriculum, textbooks and examination questions, and the inclusion of gender awareness training in training programs are also proposed in the Secondary Education Program (SEP).⁶³

b. Nonformal Education (NFE)

In Nepal, the history of providing adult literacy classes dates back to the 1950s. Since then, MOE has been providing reading and writing programs through various channels. In recent decades, many government and nongovernment agencies including INGOs have begun to conduct literacy programs, and the number of such agencies has been increasing every year. The objectives of the current NFE policies of the Government as described in MOE/BPEP 1996/97 are to:

- achieve literacy for most women over 15;
- reduce gender difference in literacy rates by increasing women's literacy; and
- develop functional knowledge and skills to promote a healthy environment at home and in the family and community.

NFE for women comprises three elements, i.e., basic literacy, postliteracy and skills' training (Appendix 5).

⁶² MOE, *Mahila Sikshya Gatibidhi* (Kathmandu, 1995 and 1996/97).

⁶³ MOE, *Secondary Education Perspective Plan* (Kathmandu, 1997a).

Another MOE program is *Chelibeti*, directed to school-age girls who are not in school. It aims to prepare them for school entrance at appropriate levels, and is particularly popular among the rural population. Similar programs are also implemented for out-of-school boys from disadvantaged groups.

c. Achievements and Problems

Progress in education and literacy was discussed in some detail in Chapter 2. Educational facilities have expanded rapidly to meet the increasing demand. The number of schools expanded from 14,332 in 1981 to 30,748 in April 1996, and the number of teachers from 46,288 to 121,599.⁶⁴

The student/teacher ratio has improved significantly, and the proportion of female teachers has also gradually increased. Before the implementation of the policy on the mandatory recruitment of female teachers, women teachers formed only 12—13 percent of the total number of school-teachers compared with the current 19 percent (Appendix Table A5.5).

Between 1987/88 and 1995/96, a total of 110,389 people received adult education through nonformal education classes sponsored by MOE.⁶⁵ Since 1991, NFE programs and activities have been conducted on a much larger scale by NGOs and INGOs, which have contributed to accelerating the women's literacy process by about one percentage point a year.

The Ninth Plan Approach Paper⁶⁶ reconfirms the targets and approach to women's education. The Government's policy is to develop remote communities and disadvantaged groups through NFE, with priority given to those areas where the literacy rate is very low.

The Center for Educational Research Innovation and Development (CERID) has conducted a small-scale qualitative review⁶⁷ of the NFE programs of selected agencies. It found that literacy has been successful in bringing positive changes to rural communities where NFE has been conducted. The participants of literacy classes showed a tendency to use new skills, and were more articulate in expressing their needs. However, literacy classes that do not offer skills other than reading, writing, and computation are not as popular as integrated ones.

The review also concluded that there has been a little change in women's lives and everyday practices as a consequence to literacy classes. The participants gained knowledge and understanding of various subjects, but they did not change their behavior in the area of health and sanitation. Similarly, they learned about and discussed women's issues through the classes on women's empowerment and women's rights, but they did not lead to them to change their behavior. To make the programs more effective, the review recommends that men also need to be included in classes on health and sanitation and women's issues.

⁶⁴ MOF, *Economic Survey* (Kathmandu, 1997).

⁶⁵ MOE (1996/97).

⁶⁶ NPC/HMGN, *Revised Approach Paper to Ninth Plan* (Nepali, 1997).

⁶⁷ CERID, *Impact Study of Adult Education in Nepal* (Kathmandu, 1997a).

Another review by CERID⁶⁸ on secondary education has also pointed to the lack of administrative capacity and coordination among agencies involved from the central to school levels as one of the major obstacles in implementing girls' education policy and programs. For example, in most cases, the scholarships do not arrive at school on time. In certain cases, the schools are slow to prepare the necessary documents, thereby delaying the receipt of scholarships. In other cases, the District Education Office (DEO) itself is slow to distribute scholarships to schools due to frequent changes in personnel or other administrative reasons. Similarly, the lack of clarity on their scholarship policy among local education administrations and/or schools is also reported. Head teachers and school management committees (SMCs) are not sensitive to gender issues either. Some head teachers are not even in favor of having female teachers. Moreover, the communities are not closely involved in school activities, and local initiatives to promote girls' education are negligible. DEOs do not have specific policies to promote girls' education in their respective districts, and schools lack basic physical facilities such as toilets for female teachers and students.

6. Skills Development and Other Training

a. Government/Semi-Government Sector

HMGN has tried to involve women in various training programs for many years. The first Women's Training Center was established in Kathmandu in 1956. Successive development plans have been emphasizing skills development training for women since 1975. Numerous small training-cum-income generation projects have been initiated for women by government, semi-government, and various private sector and foreign agencies in the last 40 years. In the Eighth Five-Year Plan, HMGN provided credit, technical know-how, entrepreneurship training, and market services to women. The Ninth Five-Year Plan promises to increase women's participation in all technical, entrepreneurial, and management training. But major training institutions such as the Academy of Local Development, the Cottage and Small Industry Development Board (CSIDB), the Labor Department's Skill Training Centers, and the Council for Technical Education and Vocational Training (CTEVT), have only started to consider training for women. Private sector initiatives are limited in nature and not very accessible to women due to their high cost.

The Academy of Local Development and Women's Training Centers

Prior to 1993, there were five women's training centers, one in each of the five development regions. Since 1993, all training institutions under the Ministry of Local Development have been reorganized into semi-independent bodies within the Academy of Local Development Training. There is one training center in each region under the Academy providing various leadership and community development training programs. There are two women's training centers, of which only the one in Kathmandu is running at full capacity. Currently, each center receives budget allocations only for staff and administration. The Women's Training Center (WTC) in Kathmandu runs regular training programs for women development officers (WDOs) and other staff of PCRW. Other types of training programs for

⁶⁸ CERID, *Gender and Secondary Education: A Study Report* (submitted to Secondary Education Project/Cambridge Education Consultants Ltd., 1997b).

women are conducted on a demand basis. WTC/Kathmandu has started some gender training as well, but programs are still minimal. Other institutions under the Academy of Local Development Training have yet to consider integrating gender issues in their training courses.

Cottage and Small Industries Development Board (CSIDB)

CSIDB has been focusing on training on skills development and entrepreneurship for the rural population. It trained 9,071 people in FY1996/97 in the areas of food processing, baking, hair dressing, sewing and knitting, candle making, bee keeping, wool spinning, computers and typing, masonry, carpentry, basketry, entrepreneurship development, etc. However, it does not maintain gender-disaggregated data, and it is estimated that about 20 percent of its trainees are women. They participate mostly in traditionally female subjects, such as typing, computers, and sewing and knitting. Only since 1995/96 has CSIDB started a Women Entrepreneur Development Program to improve the capability of women entrepreneurs and to promote potential women entrepreneurs. Since only two women officers are assigned to the program, it has been able to organize only a few training courses that have benefited 348 women.

Council for Technical Education and Vocational Training (CTEVT)

Council for Technical Education and Vocational Training (CTEVT) is responsible for the overall development of technical education in the country. It is responsible for operating 10 public sector technical schools, two VTCD programs, and one Technical Teachers Training Institute. Although the Council's planned programs and activities for the coming five years include gender sensitivity in curriculum development and the development of special training programs to meet the needs of women and other underprivileged groups, only a few short courses have been organized for women so far.

Industrial Enterprises Development Center (IEDC)

The focus of the IEDC has been to develop entrepreneurs in urban and semi-urban centers. It assists small-scale industries in expansion activities and business management through information, consultancy, and training services.

IEDC conducts mainly three types of training: (i) training of trainers; (ii) new business creation, which deals in motivation, business idea generation, marketing development and business plan preparation; and (iii) management training, which concentrates on marketing, finance, accounting, and management. As of February 1996, it had conducted trainers' training courses for 419 participants, of which 116 were women. Similarly, in new business creation and small business consultancy, 549 women had been trained.

Hotel Management and Tourism Training Center (HMTTC)

HMTTC caters to the growing needs for skilled personnel in the tourism sector. It provides both primary and on-the-job training to personnel required for the hotel, travel agency, trekking agency, and other related sectors. As of December 1994, HMTTC had trained 7,923 people in its various short-term courses, of which 18.2 percent were women. Available data, however, do not indicate the extent of women's participation by course, possibly reflecting HMTTC's indifference to gender equality.

The Skills' Development Training Centers

The Skills' Development Training Centers (one each in the five development regions) under the Labor Department have also been conducting various skills development programs at different levels. These Training Centers train about 5,000 persons per year, but the Labor Department keeps no gender-disaggregated information. There appears no specific curriculum provided for to women. According to one case study (the Training Center in Parbat), most applicants for the sewing and knitting courses are women and, for typing courses, the applicants' gender balance is about equal. However, there are high dropout rates. According to the manager of this Center, these are due to a lack of prior market surveys, needs assessment and appropriate course materials. He also indicated that women trainees dropped out because of marriage. Furthermore, the dropout rate was much higher in urban areas.

Achievements and Problems

Overall, skills development training for women at the above mass training institutions is still very traditional and concentrated on cutting, sewing, knitting and weaving, etc. When skills have been taught for small-scale cottage industries, the viability of these industries and the marketability of their products have been ignored. Women have been unable to receive a fair wage for their labor and have therefore abandoned the activity subsequently. There is still a general tendency to assume that women's labor is "free": i.e., women's time has no opportunity cost. Hence, low-return activities are forced on women, and they eventually lose interest in them. This is particularly true for poor women for whom survival is their prime concern. Furthermore, training programs for women are not systematically institutionalized and they lack any meaningful follow-up.

In addition, program packages are not designed to cater to the poor. For example, it is difficult or almost impossible for the poor to enroll in skills training programs, since the educational requirements for entry are often too high for them.

b. NGOs and the Private Sector

Aside from the Government, there have also been some initiatives from the nongovernment and private sectors to enhance women's skills in business enterprises. For example, the Women Entrepreneurs Association of Nepal (WEAN) was established in 1987 as an NGO to promote women's entrepreneurship in the country. Its membership is open to women entrepreneurs from all over the country. It offers different training in enterprise development, small business management, practical marketing, establishing and maintaining accounts, skill enhancement, and other related subjects. Further, WEAN has established a cooperative society as a marketing outlet for products of its members. It has also started a group savings and credit program among its members. Similarly, the Association for Craft Producers (ACP), registered in 1984, is another major organization providing different training and marketing and design services to small-scale craft producers, especially women. Currently, it is working with 824 craft producers. Another prominent organization working towards women's skills enhancement and subsequent socioeconomic status is Janakpur Women's' Development Center (JWDC). The center provides training in different skills to the illiterate Maithali women of Janakpur district. Paintings and crafts produced by these women are marketed by the center. Its major area of concentration is Maithali paintings. Different funding agencies have been supporting such initiatives financially and technically, and are working towards their financial sustainability.

D. Implementation Issues

This review of selected policies and programs directed at women indicate that, at the planning level, appropriate policies and programs exist in many areas. Translating them into action, however, has been difficult. Women's concerns and needs tend to be marginalized and lost during implementation. The structure and attitudes of the executing machinery are of crucial importance in this context.

The major reasons for difficulties in implementation derive from (i) lack of efforts in and understanding of the concept and process of mainstreaming at the sectoral levels; (ii) marginality of the women's programs in sectoral goals; (iii) inadequate capacity of women's institutions where they exist; (iv) lack of women's machinery in other important ministries; (v) dependency of WID institutions on donor support; (vi) lack of any effort to recruit and promote more women at or to higher decision-making levels; and (vii) lack of gender sensitivity at district level both in terms of institutional structures and gender awareness. Some of these are discussed below.

Box 10

Key Issues in Implementation

- ◆ Gender insensitivity of the sectoral and project implementing agencies in general
- ◆ Lack of capacity for gender analysis and gender planning in WID institutions
- ◆ General insensitivity of major training programs to gender issues
- ◆ Insufficient efforts to include women's representation in decision-making roles
- ◆ Lack of interest in women's programs at the district level and absence of a coordinating mechanism
- ◆ Lack of monitoring and evaluation mechanisms

1. Marginality of WID Institutions

As discussed earlier, WID institutions, including the Ministry of Women and Social Welfare (MWSW), are inadequately staffed and funded. For example, MWSW has only nine professional staff, headed by a joint secretary. It is also responsible for child issues. The women's division in the NPC is headed by an undersecretary who ranks only fourth in the NPC hierarchy and does not have sufficient authority to enforce necessary decisions through the various sections of NPC and/or sectoral ministries.

The ministries of Health and Labor have one staff each appointed as focal points on gender issues with very few resources or programs. Although legal reform and the prevention of violence are priority issues for women, the Ministries of Law and of Home Affairs have no women's unit.

The Women Development Division (WDD), under the Ministry of Local Development with nearly 800 staff positions, faces numerous problems, the most important of which is its permanent "temporary structure and temporary staff." Funding Agencies have funded the whole structure for the last 17 years. There is, therefore, a lack of a sense of ownership by the Government, which is why its 'temporary' nature persists. Some of the most capable female staff have left, because they could not cope with their permanent "temporary" status. In addition, while the WDD has been upgraded and expanded,

it has lost its original vigor and thrust due to overly complicated bureaucratic procedures. As Pradhan notes, "Bureaucratic concepts of power, government structures, seem to take over as WDD/PCRW moved to a higher echelon of the government structure" (1995).⁶⁹ Added to this is the increasing direct intervention of funding agencies, thus imposing further bureaucratic layers. PCRW is a good example of how gender programs and gender ideologies become constricted and diluted in the process of regularization.⁷⁰

Another major aspect of marginalization is lack of budget. Institutionalizing budget allocation has been especially difficult in the case of mainstreaming as opposed to women-specific activities.

2. Lack of Expertise for Mainstreaming

a. Central Level

Even in the cases where work programs have been developed and budget and staff allocated, there is a general lack of understanding of the concept and practice of "mainstreaming." The inconsistency of WID efforts with mainstreaming is most glaringly reflected in the training program of the Women's Cell in the Ministry of Labor, which has an annual knitting and sewing training program for 150 women in rural areas. However, the Cell pays no attention to the nature and content of large-scale training programs provided by multiple training institutes under the Labor Department. The Cell is not even able to provide gender-disaggregated data on non-women-specific training programs. The lack of needs' assessment and market studies are considered to be major barriers to designing appropriate programs for women at the training centers. The training programs often reinforce the gender stereotypes rather than provide new kinds of opportunities for women. The Cell is hardly aware of these problems.

b. DDC and VDC Levels

As discussed earlier, the district administration has no current mechanism or machinery for gender sensitization, gender mainstreaming, or monitoring. The only office that caters to women's interests is the Women's Development Section, which is implementing women-specific activities of PCRW and MCPW. As such, gender sensitivity hardly percolates to local levels even when programs are directed at women.

For example, even the Education Ministry, which deals directly with literacy and enrollment levels of women and girls, has paid no attention to raising the gender awareness of its implementing machinery: such as the district education committees (DEC) and the district NFE development committees, established to improve the effective implementation of formal and informal education programs at the local level.

⁶⁹ Beena Pradhan, *Assessment of PCRW: Towards Future Strategies* (draft prepared for UNICEF). Kathmandu (1995).

⁷⁰ M. Acharya (1997a).

Similarly, while the district agricultural and forestry offices are required to maintain gender-disaggregated data on farmers' groups, such data are neither processed nor analyzed regularly at district level.

3. Lack of Monitoring and Evaluation Mechanisms

Incorporating gender concerns in the monitoring and evaluation of all development programs is crucial to ensure gender mainstreaming in their implementation. In fact, this is the most neglected area, as evident from the lack of gender-disaggregated data and women-specific indicators. The regular monitoring and evaluation mechanisms — such as quarterly reviews in the Planning Commission, National Development Council (NDC) meetings or Parliament — rarely discuss gender implications of development policies and programs⁷¹.

Forms designed by NPC (NPC, September/October 1993) for the quarterly and annual monitoring and evaluation of development programs, however, do reflect some gender concern. Many forms require gender-disaggregated data. Yet, the attention given to gender breakdowns is quite uneven among the forms applicable to various ministries. Surprisingly, in spite of the overwhelming importance given to women in health programs, the data related to infant deaths and immunization rates, the incidence of various diseases, the number of recipients of nutrition or vitamin supplements, are not required to be collected by gender. Only hospital patient information is reported for men and women separately.⁷²

This lack of attention to gender-specific information is more acute at sectoral levels. Only when projects have special components on women does WID monitoring take place. Most reporting formats cover only technical aspects, whether or not they are funded by external agencies. The Ministry of General Administration does not publish data on government personnel, broken down by categories and gender. Even the *Annual Report* of the Department of Health Services (1994/95) has little gender perspective in its reporting formats when not reporting on programs specifically directed to women.

Further, even where gender-disaggregated data are provided, they are rarely adequate to explore the level of benefit and control by gender. For example, the newly-designed National Forest Users' Group (FUG) database form requires two kinds of social data to be reported: the total number of members in community forestry committees, and the user group's income and expenditure during the fiscal year. Only the number of women participants in the committees is required to be reported, whereas it would have been useful if percentage of forestlands, income and expenditure were also reported separately for male and female groups.

At the district level the situation is worse. There are numerous women's programs at field level. The district administration is rarely aware of such programs. Gender-specific data are not collected, consolidated, or analyzed at district level. The sectoral units have no interest, time, or resources for gender analysis. Some of the offices, however, forward gender-disaggregated data to women's unit in the respective line ministry when requested. Even in the health sector, no gender-disaggregated information is processed by district administration, even on such simple things as health posts and hospital visits.

⁷¹ M. Acharya (1997a).

⁷² NPC, "Reporting Forms for Various Ministries and Departments" (1993).

E. Looking Forward: The Ninth Plan and Women's Empowerment

The Ninth Five-Year Plan (1997/98-2001/02) Approach Paper issued by the NPC in 1997 changes the approach to women's problems to a certain extent along the lines of the Beijing Platform for Action. With regard to women's issues, its main objectives of development policy are specified to involve women actively in various development fields, to increase women's access to political, economic, and social sectors, and to promulgate legal reforms to ensure women's equal legal rights. Equal participation of women is to be promoted by incorporating specific policies, targets, and programs for women in sectoral development policies and plans. Special laws are promised for increasing women's participation at all levels of decision making, for establishing women's rights in landownership and for technical training in all fields. Specifically, the policies enunciated are divided into three major categories, namely, mainstreaming, eliminating gender inequality, and empowerment (Box 11).

At the policy level, HMGN has included international concerns and accepted that women as half of the nation's population need to be empowered in their own right, and not only for increasing the efficiency of development programs and projects *per se*. Because of political instability, the Ninth Plan has been under preparation for almost two years. Successive governments have revised it. Since it is still under preparation, how the policies on women will be integrated into ministerial or departmental programs is not clear as yet. Committees have been formed by the Women's Division in NPC for coordinating sectoral programs, but the sectoral ministries have little interest in such committees. Most of the sectoral subcommittees constituted for the preparation of the five-year subsectoral plans at departmental level do not have women represented on them. For example, many of the committees responsible for preparing five-year plans on crop, vegetable, fruits, or livestock had no women's representation, despite the overwhelming importance given to women's participation in the *Agricultural Perspective Plan (APP)*.

The translation of the Plan's objectives into practical programs is going to be a difficult task. The sectoral chapters in the Approach Paper for the Plan, except on education and health, are mostly silent on how to ensure women's participation in their programs. For example, the Chapter on implementation specifies policies for ensuring access of marginalized groups to the fruits of development, but women are not specifically mentioned as being part of such groups. In addition, there is no mention of the importance of gender sensitivity to the implementing machinery, rules and regulations, and to the process of development administration.

Box 11**HMGN's Ninth Five-Year Plan: Gender Strategy****Mainstreaming**

- ◆ Formulation of clearly defined policies, targets, and programs at national and regional levels
- ◆ More scientific and realistic calculation of GDP statistics to include women's contributions therein
- ◆ Consolidation, expansion, and further development of existing institutions dealing with women's issues; establishment of an effective mechanism to coordinate all these institutions
- ◆ Development of gender-disaggregated indicators and strengthening of monitoring and evaluation mechanism to measure women's participation in development

Elimination of Gender Inequality

- ◆ Review of all laws discriminatory to women and their reformulation to incorporate gender equality
- ◆ Affirmative action policies and programs to reduce current inequality in economic social and other areas
- ◆ Strengthening of punitive, rehabilitation and other measures to protect women's human rights against all kinds of violence by coordinated efforts of government, nongovernment, and local institutions
- ◆ An institutional arrangement for education, training, and publicity on eliminating gender biases from policy to implementation levels

Empowerment

- ◆ Special legal provisions for mandatory representation of women in formulation of policies and programs at all levels — from local to national
- ◆ To ensure women's rights in ownership of land, agricultural training, marketing, and other income-generating activities
- ◆ Development of a health system based on the healthy life-cycle approach to a woman's life, particularly to ensure wider access to qualitatively-improved facilities for safe motherhood, delivery, etc.
- ◆ Continuation and expansion of programs such as female student scholarships, recruitment of female teachers, and special facilities in technical education
- ◆ Increase women's participation in all technical, entrepreneurial, and management training, and their access to institutional credit, other resources, and assets for income generation so that they can benefit from employment in various fields
- ◆ Introduce and encourage adoption of technological improvements in agriculture and other fields so as to reduce the drudgery of women's work and increase their productivity

Recently, the Ministry of Women's Affairs prepared an Action Plan as a follow-up to HMGN's commitments during the Beijing Conference (Appendix 4). The Action Plan lays down in detail policies, strategies, and programs required for implementation for each of the 12 issues identified by the Beijing

Platform for Action. It also identifies responsible institutions for each of the actions required. Some of the relevant recommendations have been incorporated in Chapter 8 of this study. However, the Action Plan is only a recommendation from the Ministry of Women to HMGN. It is not an official document for which HMGN is responsible for action, unlike the Ninth Five-Year Plan of HMGN. Further, major issues are not placed in a Nepalese context nor are they strategically prioritized. The policies and programs recommended are repetitive and only generic in nature.

Chapter 6 *Nongovernment Organizations (NGOs) and Their Networks*

A. Legal Framework for NGOs

The number of NGOs in Nepal has grown rapidly in recent years. As of April 1997, 5,324 NGOs were registered at the Social Welfare Council alone. In addition there were many more NGOs registered at district level all over the country. According to one source,⁷³ these NGOs may number 15,000 or more. NGOs have been recognized as an important channel for socioeconomic development. The Eighth Five-Year Plan and now the Approach Paper to the Ninth Five-Year Plan have put a considerable emphasis on the role of NGOs in development. This has provided a favorable environment for NGO growth.

According to the amended Association Registration Act (1977), any seven or more citizens may apply to register an NGO specifying the name of the institution, its objectives, names and addresses of the management committee members, sources of funding, and office address at all 75 chief district administration (CDO) Offices. The NGOs are required to present audited accounts each year for registration renewal. On liquidation, the Government may claim the property of the NGOs after payment of all obligations and dues.

A Social Welfare Council (SWC) has been established to coordinate, facilitate, promote and mobilize NGOs for social welfare activities under the provisions of the revised Social Welfare Council Act (1977). The Minister of MWSW chairs the Council. All international nongovernment organizations (INGOs) are required to obtain permission from SWC for working in Nepal. NGOs may be registered at SWC under this law or in the CDO office under the Association Registration Act. However, all NGOs/INGOs need to register with SWC to obtain tax or other facilities according to government regulations.

DDCs/VDCs are entrusted with the task of coordinating NGO/INGO activities in their respective areas, to provide grants to NGOs and to enter into agreements with them for conducting programs and projects (DDC and VDC Acts 1992). VDCs are authorized to demand the plans and programs of NGOs operating in their areas. NGOs are required to receive clearance for their projects from VDCs and, through them, from DDCs. They are also required to work in close collaboration with DDCs.

B. NGOs and Women's Programs

Most NGOs have women's programs while a few of them are registered as women's NGOs and work exclusively for women. Much larger programs are conducted for women by non-women specific NGOs. Notable examples are those of FPAN, IIDS, CSD, NIRDHAN, Red Cross, etc. (Appendix Table A6.1). Nevertheless, such programs — including those conducted by women-specific NGOs — are focused on involving women in project activities without specific efforts at impact analysis from a gender perspective. They lack gender perspective in general.⁷⁴

⁷³ Diwakar Chand, *Alternative Sources of Funding NGO Activities* (Kathmandu, 1996).

⁷⁴ M. Acharya (1997b).

Women's NGOs are engaged in multiple programs, which include advocacy against trafficking, legal literacy, community development, gender training, and income-generating activity for communities. Of the NGOs registered at SWC in 1996, 467 were women's NGOs. Data on their investment activities are not available. An earlier listing (December 1994) which covered 42 such NGOs, indicated 81 ongoing projects funded by different funding agencies. Although all NGOs were established with specific aims, their activities depend more upon the availability of funds and priorities of funding agencies than on their own objectives and priorities. This limits their capacity for long-term planning. The majority of women-specific NGOs (62 percent) registered at SWC was involved in income-generation activities. However, only 4 percent of the investment was allocated to income-generation, which included small animal keeping, sewing, knitting, basket weaving, vegetable gardening, etc. Impact of these activities on women even at project level is difficult to judge, since very few NGOs have any monitoring and evaluation system. In spite of small investment, income generation seems to be the most popular strategy. Compared to other types of activities, income generation seems easier to attract women because of their time constraints and the direct benefits they receive. However, in the majority of cases, activities that have been encouraged and supported by NGOs are traditional and have very little market potential. NGOs have only limited resources, which precludes long-term investment in capacity-building for quality management, market research and marketing strategies. Hence, their interventions face the problem of sustainability.

In monetary terms, community development and health seem to receive the largest proportion of NGO investment registered at SWC (Table 6.1). However, "community development" should not automatically be presumed to cater to women's needs and interests. While community development facilitates women's development by meeting their practical needs, some community development activities such as road construction and drinking water facilities may even have a negative impact on women's employment if not backed by adequate gender analysis of impact and special provisions for involving women.

Larger women-specific NGOs — such as ABC, LACE, Shtrii Shakti and WOREC — have contributed more to advocacy than investment in individual programs for women.

Table 6.1: NGOs Involved in Women Development Activities

Registered at SWC
(December 1995)

Nature of Activity	Number of projects	Number of NGOs	Funding Agency	Amount in '000 NRs
Health	16	8	DIA, SWC, AA FA, CEDPA, OXFAM, UNFPA WATER AID	6,864
Education	13	11	SWC, DIA, FA, LWS, SWC, CEDPA, OXFAM	4,864
Community Dev.	16	12	OXFAM, SAP-Nepal, LWS, SWC, UNICEF, MS-Nepal, Helvetas, USAID, JICA	52,546
Income Generation	17	26	SWC, UNDP, Australian Embassy, CEDPA, SAP-Nepal, USC-Canada, UNIFEM	4,668
Clothing	4	4	SWC, Japan Nepal CO.SO	780
Shelter	2	2	SAP-Nepal, LWS	16,902
Total*	81	42		111,487

Source: Social Welfare Council, 1996.

* includes mixed category not included above
AA: Australian Embassy; FA: French Embassy

C. NGO Networks

Several attempts have been made to improve the networking of the women's groups (Appendix Table A6.2). Many attempts have also been made for instituting an information center on women's issues. In the late 1980s, the Center for Women and Development (CWD) was funded on a substantial scale by USAID for this purpose. Currently, two attempts to institutionalize an information center for women are worthy of note: the Asmita Publishing House (a women's publishing house) and the Padma Kanya (P.K.) College within the Tribhuvan University System. While Asmita is working as an information pool for gender-related news events within the country, the P.K. Home Science Department is building a library on gender-related theoretical literature.

The Home Science Department of the P.K. College is conducting a one-year diploma course on Women's Studies. It started with assistance from Canada but charges sufficient fees to be self-sustainable. The first group of 38 students has already completed the course. A group of 35 students has joined the second batch. Since a women's college runs it, only women have been invited to enroll. The course uses the morning hours when the building is free from other regular classes. National and regional experts trained a group of P.K.College teachers from various departments before they started teaching the course.

In terms of advocacy networking, the Women's Pressure Group constituted by 84 NGOs and women's political organizations has been active, despite the serious political differences of Nepal Mahila Sang (Nepali Congress allied) and Akhil Nepal Mahila Sangathan (UML allied). Another large NGO network seems to be constituted by the SAFE motherhood group. It is a loose confederation of 62 family and community support groups working particularly on health issues. Two networks, the National

Network Against Girl Trafficking (NNAGT) and the Alliance Against Trafficking in Women and Children in Nepal (AATWIN) (20 NGOs), have been formed to work against trafficking. The Network Against AIDS (40 NGOs) is also working for the elimination of AIDS. Gender Watch Professional Interest Group (GWPIG) was active in the pre-Beijing phase, and remains active, particularly in disseminating information about the Beijing Conference and its Platform for Action.

Larger networks of women's groups are represented by sister organizations of the main political parties: Akhil Nepal Mahila Sangathan and Nepal Mahila Sang. They function as the women's political wing of their respective parties and could play significant role in advocacy, if properly trained.

Another network is constituted by the gender focal points of the funding agencies and INGOs. It is a loose platform to facilitate the exchange of information.

The Amstar Group constitutes a media network with 400 groups.

Chapter 7 *Funding Agency Approaches to Gender Issues in Nepal*

A. An Overview

Nepal is heavily dependent on external funding agencies to finance its development budget: foreign grants and loans from numerous bilateral and multilateral agencies finance nearly two thirds of the Government's development expenditure (Appendix Table A7.1). According to the 1996 UNDP *Report on Development Cooperation*, the World Bank (IDA) was the largest funding agency of the UN system, contributing almost 16 percent of total overseas development assistance and 60 percent of the UN system's assistance to Nepal (1996 disbursements). Outside the UN system, the Asian Development Bank (ADB) contributed 18 percent of total development assistance. Among bilateral agencies, Japan was the largest (contributing 33 percent of the total), followed by Denmark, United Kingdom, United States, Germany, and Switzerland, in that order. The largest proportion of multilateral assistance was for energy, agriculture and forestry, and transport, while 45 percent of bilateral assistance went to human resource development, agriculture and fisheries, and transport.

INGOs are important partners in Nepal. However, some of them — such as Save the Children Fund (SCF)/US, Action AID and PACT — use multilateral or bilateral funds already incorporated in donor funding statistics, making it difficult to distinguish the precise amount of INGO funding.

Both multilateral and bilateral donors have generally played a positive role in putting women/gender on the agenda of development since the mid-1970s. The first comprehensive study on women, *The Status of Women in Nepal* (1977—1980), was sponsored by USAID after the Percy Commission report in the United States. After this study, Nepal prepared its first *Action Plan on Women* in 1982 (SSNCC, 1982). Donors have been active in advocating for the integration of women in development policies and programs, and their efforts have evolved with a transition from women in development (WID) to gender and development (GAD). In the late 1970s, the focus was small women's components in development plans and programs and, in the 1980s, it became Woman and Development (WAD). Since the early 1990s, it has been GAD. GAD is a much broader concept than either WID or WAD. It takes account of the general power relationship between the sexes, and among various socioeconomic groups from local to national and international levels. Recently, voices have been raised for the empowerment of women and a fundamental change in the socioeconomic structure (Beijing Platform for Action, 1995). Within this overall framework, however, the approaches to women's/gender issues taken by the various donors vary, as do their conceptualizations of such issues. For example, multilateral financial institutions such as the World Bank look at gender inequality as part of the larger problem of poverty, and concentrate on women's programs for achieving efficiency of resource use and the eradication of poverty.

Traditionally, UNICEF, UNFPA and WHO programs and projects have been largely directed at women. This has been necessitated by the very nature of the projects in the health and education sectors. The primary objective of directing programs at women has been to increase the efficiency of the programs, e.g., income generation, education to girls, and MCH programs to reduce fertility, sanitation and health education to women to improve children's health, etc. It is only recently that the re-conceptualization of these programs has started with a gender perspective. Others, particularly bilateral programs, view women's/gender issues as a consequence of broader socioeconomic discrimination and

aim at its eradication. Direct assistance to NGOs for advocacy on women's issues has been their main strategy for bringing about such changes. The following sections will review their current major interventions, with a focus on the ADB.

B. The Asian Development Bank

1. ADB's Gender Policy and Guidelines

Since the early 1990s, ADB has made a slow transition from WID to GAD. While its 1985 policy on *Women and Development* provided a basis for funding women's components in regular projects along with sponsoring women-only projects, women in development was raised to one of its five strategic objectives in 1992. The other four strategic objectives are: (i) overall economic growth, (ii) poverty reduction, (iii) human development, and (iv) sound environmental management. Its basic goal on WID was to "*increase the economic efficiency of women and enhance their socioeconomic status and individual capabilities*". WID issues were to be addressed more systematically in the ADB's programs and projects by (i) specifically incorporating a WID approach into country operational strategies; (ii) assessing the needs of women at an early stage of project formulation, using social impact analysis; (iii) designing projects in ways that offer tangible benefits to women; and (iv) targeting the finance of WID projects where feasible and appropriate. Currently, gender and poverty are identified as the two crosscutting issues that should be addressed in all Bank operations. With this, the ADB has broadened the scope of its programs on women to include issues of gender equity at all levels of its interaction with its developing member countries (DMCs).

The key elements of the ADB's current Policy on Gender and Development (May 1998) are

- ◆ gender sensitivity to observe how ADB operations affect women and men and take into account women's needs and perspectives in planning its operation;
- ◆ gender analysis to assess systematically the impact of projects on men and women and on the economic and social relationship between them;
- ◆ gender planning to formulate specific strategies that aim to bring about equal opportunities for men and women;
- ◆ mainstreaming to consider gender issues in all aspects of ADB operations, accompanied by efforts to encourage women's participation in the decision-making process of development activities; and
- ◆ agenda setting by assisting its DMC governments in formulating strategies to reduce gender disparities and in developing plans and targets for women's and girls' education, health, legal rights and employment, and income-earning opportunities.

These elements are implemented through mainstreaming gender considerations in all macroeconomic and sector work of the ADB, and in its lending and technical assistance operations. They are also reflected in the larger number of projects with GAD as the primary or secondary objective in health, education, agriculture, natural resource management and financial services, and in ensuring that gender concerns are addressed in all other ADB projects. Moreover, ADB intends to incorporate policy dialogue and capacity building in its country operations. These are seen as important instruments for achieving its GAD objectives; for facilitating the incorporation of gender analysis at all stages of the project cycle; for promoting GAD awareness in the Bank and its DMCs; and for helping DMCs to

implement their commitments made at the Beijing World Conference on Women. Moreover, gender monitoring and impact evaluation mechanisms are being strengthened and integrated into its monitoring and evaluation instruments and processes, such as project midterm review reports, project completion reports, and project performance audit reports.

ADB also requires that a country briefing paper on women be prepared as a basis for gender strategy formulation in a particular country as part of each country operational strategy (COS). The briefing paper usually includes (i) a social and economic overview of the situation of women in the DMC concerned; (ii) a description of government policies and institutions related to women, and policies and programs for women of other institutions (national organizations as well as international aid agencies); (iii) an assessment of the impact of ADB's operations in regard to WID, and their implications for possible future ADB assistance; (iv) recommended ADB action; and (v) concrete suggestions for the project pipeline. The COS has to specify how the gender strategies will be implemented in DMC programs and projects. It will indicate the sectors and subsectors for which a gender focus is required, the operational approaches, and the actions required to achieve strategic outcomes for GAD.

Further, the manuals for initial and subsequent social assessment also specify improvement in the status of women as a separate objective of assessment.

2. Ongoing Projects in Nepal

The ADB's recent strategy in Nepal has been primarily directed at achieving a sustainable reduction in poverty. This is in line with the HMGN's major objective set for the Ninth Plan period (1997—2001), which aims to reduce poverty from 45 percent to 32.5 percent by the end of the Ninth Plan, and to 10 percent in 20 years' time. The ADB's strategic support is geared towards the development of agriculture and to supporting physical and social infrastructure, as laid down in the *Agriculture Perspective Plan* (1997—2001) formulated with the ADB's assistance.

The ADB's strategy in Nepal recognizes that women's participation in its projects is key to their success, particularly those in agriculture, education, health, population, water supply and sanitation, and rural infrastructure. As of 31 December 1998, there were 21 ongoing projects (Appendix Table A7.2) involving a total investment of US\$561.5 million. Several of these projects included separate components addressing women's issues while one specific project—the Microcredit for Women Project—was targeted primarily at women.

a. Agriculture and Agro-Industry

For example, in the Upper Sagarmatha Agricultural Development project (Loan No. 1114-NEP) a separate women's component was included. The women's component aimed to involve women in livestock raising, seed production, and cottage industries. In addition, the project intended to strengthen the women development units under MLD in each of the three project districts through financial assistance for staff salaries, building construction, and other related expenses. The promotion of community development through the provision of small water supply units, sanitation, functional literacy, family planning, and child-care and education was also included in the project. Women were thus expected to benefit significantly from

- ◆ improvements in the environment and hill transport infrastructure;
- ◆ the involvement of user groups in project activities from the beginning; and
- ◆ the formation of women's groups and the provision of credit for project activities through Agricultural Development Bank of Nepal (ADB/N), Rastriya Banijya Bank (RBB), and Nepal Bank Limited (NBL) (4,500 women were expected to benefit from income-generating activities); and the generation of employment from expanded other household-based activities. Moreover, women from poor households were expected to benefit from this employment generation.

The Review Mission Report for the project (January 1998) notes that the women's component had been very effective: 233 women's groups had been formed in the seven VDCs covered; NRs1.8 million of credit had been disbursed, with a 100 percent repayment rate; 2,900 people had been trained; and many community development activities had been completed. The report recommends expansion of the component on the basis of the local availability of bank branches but, eventually, to all agricultural/livestock service centers. It also recommends that the training of women's groups be financed from the agriculture and livestock district line agency budgets, rather than only the Women Development Division/MLD budget and TA No. 1590 NEP: Women Skill Development.

Despite the long experience of ADB with livestock projects in Nepal, it was only recently that gender concerns have been explicitly addressed. Based on the lessons learned from the first (Loan No. 445-NEP) and Second (Loan No. 745-NEP) Livestock Development projects, which paid no explicit attention to gender, the Third Livestock Development project (Loan No. 1461-NEP) seeks to involve women through specific women's groups and joint membership in farmers' groups. The main objective of the project is to improve employment opportunities for farmers and resource-poor rural people, especially women, through increased productivity of livestock in a manner that is ecologically sustainable and socially equitable. The project emphasizes private sector participation, and proposes to establish livestock farmers' groups and to develop their capacity to plan, manage, monitor, and evaluate their own process of development to become self-reliant. Elements that are of benefit to women include

- ◆ credit through banks, banking agencies, and other intermediaries, such as RDBs, NIRDHAN, NGOs and farmer associations;
- ◆ the establishment of mobile credit teams by participating banks;
- ◆ separate discussions with disadvantaged groups and women's groups—e.g. at least 25 percent of the trainees in milk quality and hygiene are to be women; and
- ◆ benchmark indicators for monitoring to include the extent of participation by women and deprived and disadvantaged groups in livestock activities.

The project is expected to have direct positive effects on 65,000 women, among 300,000 members of rural households, mostly poor and landless. They will benefit from better community organizations, better quality feed and fodder for animals, and more effective credit delivery, participatory planning, and implementation.

The Microcredit for Women project (Loan No. 1237-NEP) for US\$3.8 million is directed primarily at providing credit to women. Its objectives are to improve the socioeconomic status of women

and to promote their participation and integration in national development. This is expected to contribute to improving the incomes and employment of poor women. Project components include social preparation, skills' training for women, institutional support to NGOs, and the provision of credit. It covers 12 districts and 5 towns.

The project has been in operation since December 1993. Its progress has been encouraging, indicating a positive effect of NGO participation in increasing women's access to credit. Financial viability of NGOs and the marketability of products funded are the major problems encountered. Implementation problems have also arisen due to divided authority in project implementation, the lack of coordination in the training of women development organizers for PCRW and MCPW, and the uncooperative approach of the participating banks, particularly the RBB. The multiplicity of credit projects may have also added to the financial viability problems in limiting the areas of operation for individual projects. The impact of the credit project on poverty reduction, however, is not clear, as the nature of the funded projects and their employment impact have yet to be fully evaluated.

In the Rural Infrastructure Development project (Loan No. 1450-NEP), directed at facilitating the development of rural marketing, women are expected to benefit from

- ◆ general improvement in transport facilities as the majority of women live in rural areas;
- ◆ the involvement in road construction and maintenance; currently, about 20 percent of labor groups involved in road construction and maintenance at district level are women, and the project has specified that at least 20 percent of the laborers on construction sites must be women;
- ◆ encouragement for equal wages for equal work in project-sponsored activities; and
- ◆ an awareness campaign to include the need for women's participation in development activities.

b. Social Infrastructure

Education projects in the past have concentrated on physical infrastructure and have seldom had specific elements catering to women. Only recently there has been more focus on gender dimensions, including the provision of female teachers' facilities and textbook and curriculum changes.

In the Secondary Education Development project (Loan No. 1196-NEP), components for the provision of female teachers, the increased target for girls' enrollment, and the funding of off-school classes for dropout girls have been included. The project has addressed women's concern through

- ◆ the general improvement in teaching in public schools because, of a total of 766,000 pupils in assisted schools, 320,000 are expected to be girls;
- ◆ the provision of at least one woman teacher in assisted schools;
- ◆ the development of the curriculum and reading materials; and
- ◆ the attempt to eliminate gender biases in curricula, books, and reading materials. This component is funded through DFID/UK under which a comprehensive review of the secondary education system from a gender perspective has been completed.

Gender issues could be addressed on a much broader scale in the education sector by including gender training in all teachers' training programs irrespective of the specific subjects of training.

The Tourism Infrastructure Development project (Loan No. 1156-NEP) was directed primarily at improving physical facilities such as roads, airports, drainage systems, etc. The project did not include any specific component for women and its review and the lessons learned have nothing on women. However, it did incorporate programs for structured public environmental education, and for the development of ecotourism and circuit trekking under which some programs involved women on an experimental basis through the King Mahendra Trust for Nature Conservation (KMTNC). The example of Ghalegaun near Pokhara has been notable in ecotourism development. The Second Tourism Development project (No. 1451-NEP) has a specific component for ecotourism development in the Manasalu region. The project also seeks to involve the community in infrastructure development and ecotourism businesses, as in the Annapurna Conservation Area Project under implementation by KMTNC. Capacity building for the local community is the key feature in this project. Women will be involved in the management of kerosene depots and campsites along the tourist routes, and they will be trained and encouraged in vegetable and poultry production. Women are expected to derive income from the charges on kerosene depots and campsites and from cultural performances at campsites.

A comparative analysis of the Third (Loan No. 1165-NEP) and Fourth Rural (Loan No. 1464-NEP) Water Supply and Sanitation projects (WSSP) also shows some progress towards involving women in drinking water management. The Third WSSP (1993—1997) required the involvement of women in water users' groups, although the involvement was superficial, often limited to registering women's names. Drinking water supply projects, by themselves, are in women's interests as they are targeted at reducing women's time devoted to water collection and at improving the general health status of the family by reducing the incidence of water-borne diseases. However, this project's presumption that women would automatically participate in water supply and sanitation projects did not eventuate. Sanitation components that have included only the distribution of toilet equipment have generated little interest among participants. Given women's time and spatial constraints, the active participation of women will not occur without special efforts in intensive social mobilization.

The Third WSSP's impact evaluation⁷⁵ noted that the participation of women in water users' committees in its sample of 29 ADB-funded schemes varied from 5 percent to 15 percent. About two thirds of the committees had some women members. Two main management committees in the sample had no women at all. Only in the Fourth Rural WSSP are more efforts being made to mobilize women for water management. Moreover, the report notes that even when women were recorded as members, "Their (women's) roles in decision making for managing the scheme are not strong as the share of male's representation in every WUC is obviously high." The only exception was Bulbule in Surkeht where women played a decisive role in managing the scheme. The report further notes that the 39 village maintenance workers (VMWs) were trained and they comprised all caste and ethnic groups, but only men. The Fourth Rural WSSP is expected to facilitate social mobilization by specifically providing consultants for social facilitation and community liaison.

⁷⁵ New ERA, *Evaluation Study of Drinking Water Sub-Projects Constructed Under Third Sector Project* (submitted to Central Project Management Office, DWSS, Ministry of Housing and Physical Planning, HMG, 1997).

The Kathmandu Urban Development project (Loan No. 1240-NEP) is expected to improve the sanitation facilities for 330,000 low-income slum dwellers. It is also expected to provide an alternative link road between western Kathmandu and Patan, improve the environment in western Kathmandu, strengthen Kathmandu Municipality, and provide a model for greater resource mobilization in urban areas. The project has no specific component for women's involvement, although it aims at the extensive involvement of beneficiary groups. A discussion with the project implementation team revealed that women are expected to be involved in the sanitation programs. So far, however, no tangible efforts have been made to involve women in the management of sanitary programs. Only the publicity materials are directed to women.

C. Other Funding Agencies

Many funding agencies in Nepal have already reformulated their gender strategies in the context of the Beijing Platform for Action. Others are in the process of reviewing them. A switch from the WID to the GAD approach is evident. Some of them have gone a step further and formulated specific strategies for women's empowerment. Partners in their implementation include HMG, INGOs, and NGOs to a limited scale. The following section discusses the strategies of selected donors, and more specific information is provided on selected projects in Appendix Table A7.4.

1. The World Bank

The World Bank (1997) identified gender as one of its priority areas, to be addressed mainly through "mainstreaming." The overall strategy of the World Bank in Nepal has three elements: (i) the establishment and maintenance of an acceptable macroeconomic, sectoral, and environmental policy framework; (ii) selective lending operations in a small number of priority sectors; and (iii) simple operational designs that include strong capacity-building components and the involvement of the private sector, NGOs and beneficiary/user groups for service delivery and maintenance, where women are included.

The World Bank's gender policy aims at increasing knowledge of gender issues in Nepal, particularly understanding the links between poverty and gender. It also aims to improve women's earning potential through (i) better access to health, education, and skills' training; (ii) better access to productive resources including land and credit; and (iii) the increased role and participation of women stakeholders in the preparation and implementation of projects, where appropriate. Special emphasis is placed on dialogue and coordination among NGOs, community-based organizations, and government organizations.

Its gender policy is directed mainly at reducing poverty and, particularly, at improving women's earning potential through labor participation. World Bank loan projects are under implementation in the areas of irrigation; forestry; primary, higher, and engineering education; water supply and sanitation; telephone communications; road maintenance and rehabilitation; and population and family health. Only some of their projects address the gender issue specifically (Appendix Table A7.4).

The World Bank still needs to learn to see gender issues in so-called neutral projects and also to note that participation is a necessary but not sufficient condition for the empowerment of women.

2. United Nations Development Programme (UNDP)

UNDP has been active in Nepal since 1963, with its main focus on technical assistance and training. Its current focus is on poverty reduction. The UNDP's current Country Program (the 6th) addresses four major interrelated areas: (i) strengthening the productive sectors — particularly agriculture, forestry, water resource, and industry — to generate employment; (ii) improving access to basic services for the poor, stressing education, vocational training, health and population; (iii) protecting natural resources and the environment, and strengthening the management of urban and rural development; and (iv) developing policies and management to enhance the capacities of the Government at central and sectoral levels for planning and development. In the latter, the UNDP's country policy puts particular emphasis on gender development.

UNDP provides program assistance targeted at improving women's status in various fields. Currently, it is engaged in a major exercise to sensitize the UNDP/Nepal machinery itself, and in providing training in gender sensitivity for project implementation. Besides women-specific programs, its performance in gender mainstreaming has been mixed. For example, the Participatory District Development Program, which aims at capacity building for development planning at district level, deals only marginally with women's concerns.

3. United Nations Children's Fund (UNICEF)

In line with the commitment of HMGN in the Convention on the Rights of Child and the Convention on the Elimination of All Forms of Discrimination Against Women, UNICEF's Country Program aims to enhance the status of Nepalese children and women to ensure that their rights are respected. UNICEF's policy relates to the areas of survival, protection and care, preparation for life, and improved family and environmental conditions.

UNICEF policy has focused on three major areas, namely: (i) providing gender perspective to mainstream programs on health and education; (ii) promoting gender-specific program activities targeted at girls and women; and (iii) giving special attention to the girl child. UNICEF's strategy states that programs in all major sectors will respond directly to the needs and concerns of girl children and women within the framework of human and social development objectives and programs. A wide range of programs in health, education, income generation, water, and sanitation are supported within this context. Women-specific programs are implemented to enable them to participate equally in development. For instance, UNICEF has supported Production Credit for Rural Women (Chapter 3-C) for improving the access of Nepalese women to credit and productive resources. Finally, UNICEF has commissioned several audio and video campaigns to improve girls' survival, and to develop and eliminate social and cultural discriminatory practices. The appointment of female teachers, the provision of incentive for families, and the establishment of day-care centers to release girls child from child-care responsibilities are some of the targeted programs aimed to retain girls in school.

UNICEF has also funded the *Nepal Multiple Indicators Survey* since 1994, thus producing basic gender-desegregated data on demographic and social indicators of health, and on education and nutrition at national, regional, and subnational levels. So far, five surveys have been conducted. UNICEF has

decentralized its own organizational machinery to regional levels, thus facilitating a participatory approach in its programs.

4. World Health Organization (WHO)

WHO has declared health a fundamental right for all human beings, and its programs should be seen in the context of the preventive and promotive public health needs of Nepal and the commitment of HMGN towards attaining Health For All by 2000. WHO's policy and programs are directed primarily at (i) strengthening the health system and developing human resources for primary health care; (ii) improving management, information support, health research capacity, and use of appropriate technology; (iii) promoting better health by controlling the root causes of disease and ill health; and (iv) controlling communicable and noncommunicable diseases. WHO programs, which are composed primarily of technical assistance, are directed at catering to the major health needs of the country. These programs focus on women because many problems are related exclusively to women and because women play a primary role in family care. An incentive program has been introduced to facilitate women's access to health care. However, WHO-Nepal programs have so far concentrated on the 15-49 age group of women, namely, mothers. Adolescent and menopausal health needs of Nepalese women remain outside the scope of WHO programs.

5. United Nations Population Fund (UNFPA)

Since 1972, UNFPA has been instrumental in supporting population programs to strike a better balance between population growth and development. The UNFPA Fourth Country Program (1997-2001) has been formulated in line with HMGN commitments to the International Conference on Population and Development (ICPD) and Health Policy 1991. UNFPA's physical targets are the same as those set by HMGN (see Chapter 4), and its program includes support to reproductive health, population, and development strategies and advocacy.

As population policies are primarily based on the control of fertility, women have been the primary targets in all UNFPA policies and strategies. However, the ICPD Commitment and Program of Action of 1993 changed the emphasis from fertility control to women's reproductive health. It affirms that emancipation and empowerment of women to a level equal to that of men is an important goal not only for fertility control *per se* but also for sustainable development and improvement in the quality of life for everyone. It addresses the status of women by focusing on gender, population, and development issues, and it considers women's development as the basis for human development. Gender is viewed as a crosscutting issue related to all social and economic policies at the macro level.

The policy enunciated by UNFPA-Nepal focuses on the status and empowerment of women, equality for the girl child, and male responsibility and participation in population programs and family issues, including the sharing of household work. However, it has been difficult to design and implement programs to address attitudinal change on family issues.

6. Canadian International Development Agency (CIDA)

CIDA has taken gender as a crosscutting theme and promoted full participation of women in all its development activities in Nepal. The involvement of women has been sought through consultation with women's groups, the provision of basic facilities to women, the elimination of discrimination against women, and support for capacity building in women's organizations and institutional development.

Consultation with women is regarded as a key factor at the time of planning effective implementation. To expand the role of women and to make them participate more effectively, organizations are supported as an important element in policy, program, and project initiatives. Its policies and programs are implemented through Canadian executing agencies, women's groups, NGOs, and INGOs. Advocacy on gender issues with organizations and governments in its partner countries and institutional support to women-related institutions are other key elements of its strategy.

7. Swiss Agency for Development and Corporation (SDC)

SDC has emphasized the role of women in the process of development in the form of what it calls a Gender-Balanced Development Approach. This approach deals equally with women and men. Social equity and economic efficiency are deemed as essential factors to enhance gender-balanced development. Similarly, SDC considers democracy as another element of its strategy. SDC aims to develop an active society characterized by choice, diversity, solidarity, and participation. Men and women can participate in the process of development according to their needs and choices.

SDC has adopted three guiding principles for the implementation of gender-balanced development. These are: (i) highlighting the benefits for men and women in its programs and projects to ensure that women are being benefited as much as men; (ii) ensuring social equity in project and program benefits; and (iii) empowering women by enabling them to participate in the decision-making process. SDC projects endeavor to cater to women's practical and strategic needs.

8. German Aid

German aid to Nepal flows through three channels, the Federal Ministry of Economic Cooperation and Development (BMZ), German Agency for Technical Cooperation (GTZ) and KfW. It has focused on physical planning and cultural protection of such cities as Kathmandu, Bhaktapur, and Patan, on waste management and on integrated rural development in a few districts (Dhading, Gorkha, and Lamjung).

German bilateral cooperation has reflected international commitments to gender development. The equal participation of women and men in the development process is a key issue in German development cooperation. This is supplemented by certain specific policies and programs to promote women's participation in such areas as vocational training, secondary education, reducing excessive work loads, ensuring access of female-headed households to resources, and enabling women to participate in the decision-making process at all levels. In 1990, BMZ developed a classification of projects (co-categories) with regard to their impact on women to provide the basis on which all the projects are screened. GTZ has also developed an institutional gender and development strategy for national and regional technical cooperation. Accordingly, gender resource persons have been appointed. Gender training of project staff, and the preparation of gender status reports and action plans for all GTZ-funded

projects are some of the concrete achievements in this field. Gender gap analysis has been already started in such projects as Churia Forest Development and urban development.

9. Department for International Development (DFID), United Kingdom

Cooperation between HMGN and UK began in 1950. Since then, British assistance has been extended to both economic and social sectors. Following a 1997 White Paper, DFID in Nepal has contributed to the elimination of poverty by focusing on (i) better education, health, and economic opportunity for poor people, particularly for women and girls; (ii) improving policies and the actions of the Government, civil society and the private sector to secure sustainable development and a peaceful society; and (iii) protecting the environment especially for poor people. Its assistance covers a range of sectors, namely, agriculture, transport, health, education, and administration.

UK's worldwide gender policy is directed at (i) assessing existing gender inequality and addressing it as an integral part of development, and (ii) supporting specific and focused initiative to enhance women's empowerment in all its development assistance areas.

Accordingly, it has incorporated women's perspectives in its assistance to Lumle and Pakhribas Agricultural Centers, which it has been supporting for 25 years. Similarly, it is supporting the gender component of the Secondary Education Project funded by ADB. Moreover, since 1996, a Safe Motherhood Project has been targeted at strengthening the district health system and reducing the MMR in ten out of 75 districts in Nepal.

10. United States Agency for International Development (USAID)

USAID/Nepal was the pioneer in assisting women's development in Nepal. As noted earlier, it funded the first comprehensive research project on women. Since then, it has funded several awareness-building projects as well as research projects on women, including a large-scale survey on Women and Democracy in 1990. USAID considers advancing the status of Nepalese women "a challenge that cannot wait." Its policy for gender development is based on working with HMGN as a partner to equip women with the knowledge and power to make their own choices as active and responsible members of society. Thus far, USAID has focused on health and family planning projects targeted at women and children, e.g., Vitamin-A Supplement, Non-formal Education, Family Health, etc. Women-specific projects are implemented primarily through INGOs, with some assistance provided to NGOs for advocacy.

USAID is currently focusing on women's education, the improvement in their legal status, and the increase in their access to economic resources. In late 1997, USAID/Nepal agreed to undertake a major project with HMGN for funding a women's empowerment program worth US\$10 million. The executing agencies are MWSW and two US-based INGOs, PACT and the Asia Foundation. Project activities will involve existing women's groups focusing on economic activities, and cover literacy, knowledge of legal rights and advocacy skills, access to credit, business skills, and empowerment. It is expected to collaborate with other USAID-funded projects in forestry, population, etc. It will operate in 24 districts in the hills and the Terai and target 100,000 women in project activities.

11. Netherlands Development Organization (SNV)/Nepal

SNV's cooperation in Nepal is directed at the social, economic, and political empowerment of the poor, the oppressed, and those who suffer from discrimination. It supports programs in the areas of health, food security, drinking water and rural development. WID has received support from SNV/Nepal since 1980 in an attempt to improve women's living conditions and to improve their position in relation to men. WID experts have been attached to projects, considerable research has been conducted and various kinds of support have been provided for gender-related activities. SNV/Nepal formulated a gender strategy and Action Plan for 1996-1999 that included women as one of the specific target groups. The general criteria for programs targeted at disadvantaged groups include their food insecurity, their lack of regular income sources, the inaccessibility of services for them, their lack of control over resources, and their inferior social status/position.

D. International Nongovernment Organizations (INGOs)

A large number of INGOs operate in Nepal. Some of them, such as the United Mission to Nepal (UMN) and HELVETAS, have been operating for more than four decades. Substantial amounts of resources flow through them. In 1996, INGOs spent US\$20 million in Nepal,⁷⁶ 24 per cent by the largest INGO agency in Nepal, Plan International (PLAN). UMN accounted for a further 17 per cent, CARE for 12 per cent, and HELVETAS for 9 per cent (Appendix Table A7.5).

INGO strategies are similar to those of Nepalese NGOs (Chapter 6). Awareness raising, group formation, and credit are common to almost all programs. However, funding and targeting priorities depend on each INGO's objectives and its leaders' perceptions, and INGOs also function as funding agencies to NGOs and the Government. Priority areas for INGO funding are area development, health, and humanitarian relief.

As of July 1997, no overall assessment of INGO programs in Nepal had been undertaken. Individual INGO programs have been evaluated for their impact but no consolidated picture can be drawn from them. Many of the NGOs have incorporated women-specific programs in their activities since the early 1990s. However few of them had particular gender strategies until recently, although some of their programs have been directed at women. The scenario is changing slowly, particularly since the UN's Beijing Conference on Women. Selected examples are reviewed below.

1. Plan International (PLAN)/Nepal

PLAN/Nepal is one of the oldest INGOs working for children's welfare in Nepal. It has programs in 10 districts with 40,000 sponsorships of children. In recent years, it has changed its strategy from welfare and infrastructure support to a process of empowering communities through activities based on the target group approach and on a strong institutional framework.

⁷⁶ UNDP (1996).

In view of the extensive inequalities in Nepal's socioeconomic structure, PLAN/Nepal has developed a specific strategy to integrate gender and equity into all its policies and programs. Since 1996, gender concerns have been integrated both at program and institutional levels. Gender orientation programs for staff including field offices and the creation of gender core groups and training of trainers' programs have also been launched. Gender networking has been established at the South Asia Region (ROSA) level, and progress reporting and evaluation formats have been revised to incorporate gender and equity perspectives. These activities have had a positive impact in all areas. PLAN/Nepal is also working with national NGOs such as CWIN to establish a transit center and rehabilitation programs for street-children, and with ABC to rescue trafficked girls from brothels and assist in their rehabilitation and in raising awareness against the trafficking of girls.

2. United Mission to Nepal (UMN)

Social development has been one of the main areas of UMN's focus. In terms of sectors, its programs have focused on health, education facilities, technological development, and income generation, although there have been no specific strategies to target women. Only recently, UMN established an Advisory Group of gender experts (AGNW) to introduce increased gender focus in its programs. AGNW's main objectives are to (i) increase the involvement of women in decision-making processes; (ii) empower women as equal partners in society; (iii) increase awareness of the situation of women in Nepal; and (iv) encourage women to present their concerns at program level.

AGNW recognizes the value and worth of all people and works towards positive changes in the family and society. To this end, AGNW has focused on advocacy at policy and management levels for the welfare of women. Strategies adopted for this advocacy include generating discussion; ensuring women's participation; raising awareness at grassroots level; organizing workshops and seminars; and producing and disseminating information, education, and communication material advocating gender equality.

Similarly, some of the actions initiated at management level within UMN include educating its staff on sexual harassment and mental and physical exploitation, prohibiting polygyny and polyandry among them, providing women staff with more leave and facilities than men, and increasing the number of its women staff.

3. CARE / Nepal (CN)

CN has been working in Nepal for nearly 20 years and is currently implementing its Third Long-Term Strategic Plan, 1993/94-1997/98. The main objective of CN is to strengthen the capacity of the rural poor to meet their basic needs.

Key features of the CN's integrated community project are its coverage of both remote and non-remote areas and its collaboration with government ministries, local community groups and other NGOs

stressing community participation and local institution building. CN program areas cover integrated community organizations, agro-forestry, green engineering, primary health care, non-formal education and income generation activities. According to its program evaluation reports, it has achieved 22 percent women's representation in community development committees, forest users' groups and leader farmers' training courses. The participation of women and girls in literacy programs has also reached about 18 percent.

4. REDD BARNA / Nepal

REDD BARNA / Nepal has community development projects in seven VDCs in different parts of the country and it operates urban development projects in Kathmandu and Birgunj. Its activities include nonformal education, functional adult literacy classes, group savings and credit, income generation, preventive health and sanitation, community forestry development, day-care centers, drinking water, health education, school support, skills development training, and child-to-child programs. Community forestry and drinking water programs have had a positive impact on women since they freed the time they normally would have taken to collect water, fodder, and fuel. Adult literacy classes have also included more women than men. The provision of day-care centers provides support to working women by freeing their time and reducing stress levels. Income-generating activities — which include ginger farming, seed banks and small animal keeping — indicate attempts to cater to women's economic needs, although some of them have faced marketing problems due to a lack of preparatory market research.

5. Lutheran World Service (LWS) / Nepal

The focus of LWS programs varies according to district. Its program areas include environment protection, nonformal education, drinking water, silk production, vegetables, horticulture, and other community development projects at different project sites. A notable contribution of LWS programs is their support for local development institutions (LDIs), which act as its grassroots partners in planning, implementing, and evaluating project activities. The groups are sensitized on gender and caste issues. Ten VDCs in Baglung District have operational LDIs with more than 40 percent of the members being women and disadvantaged groups. The inclusion of a large number of women in LDIs provides women with opportunities to participate in community decision making. These institutions have initiated several projects on their own. Literacy among women has increased appreciably in the project areas. However, income generation activities face marketing problems in its programs.

6. Save the Children Fund - US (SCF/US)

Save the Children/US is focusing on institutional development, formal education (scholarships) in 15 districts, nonformal education (in 5 districts), natural resource management and sustainable agriculture, income generation, and public health.

Women of the SCF project areas have benefited from the SCF/US-assisted women development component since 1990. The component initiated several programs to support women. One of the programs was group formation and savings among the poorest of the poor. The majority of the members

of such groups are women. Group formation has proved to be an effective channel for building solidarity and initiating group actions. This has led to an increase in the self-confidence of women. As of September 1995, 351 women's groups had been formed with nearly 5,000 members. The health service utilization rate of women increased perceptibly in the project areas. However, its exclusive focus on women as mothers who are the core of family welfare needs gender reorientation towards a broader package of health services catering to women's other reproductive and health needs.

7. Action Aid / Nepal (AAN)

AAN has community and child development projects under sponsorship programs in partnership with local NGOs. Sponsorship programs consist of finding sponsors to fund an individual child's education and other needs or to fund a community.

AAN's savings and credit groups are its only women-specific programs. Nevertheless, its various sectoral programs operated through user groups benefit women. These programs include education programs for formal and nonformal education for children and adults; providing scholarships to children; recruiting and training teachers; developing literacy in local languages; health programs focusing on mobile clinics and camps, including gynecological services; training local faith healers and other health workers; agriculture support consisting of on-farm research and training, and distributing vegetables, fruit, fodder, and cash crop seeds and sapling; forest replanting; and community development programs operated through user groups. Health camps providing gynecological services have benefited women enormously since these services are unavailable or very rare in remote areas. Camps providing immunization services and other clinical services also benefit women by reducing infant and child mortality rates.

Chapter 8 **Proposed ADB Medium-Term Gender Strategy**

A. Assessment and Lessons Learned

Considerable experience in dealing with women's issues has been gained in the past two decades. It indicates that an exclusive focus on women as an analytical category and on efforts to cater to their practical needs for food, shelter, basic education, and primary health are not sufficient to build a society with equal opportunities for women and men. In the absence of necessary structural and attitudinal changes, the prospects for their extensive involvement in programs and projects would be poor.

As discussed in Chapters 5 and 7, the focus thus far in most assistance programs has been on women's actual participation. But gender experts have repeatedly pointed out that, while participation is a necessary condition, it is not a sufficient condition for empowering women or for achieving an equitable resource distribution. It has also been pointed out that problems of gender equity may not be sufficiently achieved within the anti-poverty programs alone⁷⁷ (see Box 12). Women's "practical" day-to-day needs may be fulfilled to a certain extent with overall growth and the reduction of poverty, but their "strategic" needs to achieve empowerment may be addressed only through interventions directed at benefit-sharing and equity in ownership and access to resources. A step-by-step approach to elevating women's participation to empowerment and a practical monitoring mechanism with clear indicators on empowerment need to be developed.

The Asian Development Bank has committed itself to implementing the Beijing Platform for Action. In its recent policy paper, ADB emphasized the shift from a narrow WID approach to a more dynamic GAD approach, "based on considerations of social justice and gender equity, as well as on substantial evidence that investments in women are vital to achieving economic efficiency and growth."⁷⁸ Against this conceptual background, ADB's gender policy is being translated into practice through mainstreaming gender considerations in its macroeconomic and sector work, lending and technical assistance operation, and the increased number of projects in health, education, agriculture, natural resource management, and microcredit with GAD as primary or secondary objectives.

However, several reviews from a gender point of view of ADB early projects in Nepal have not been favorable. One review by CIRDAP concluded that in general the Bank projects were not addressing gender issues adequately.⁷⁹ It noted that, even when women's components were included in projects, they were lost during implementation due to the nonexistence of any mechanisms for monitoring and subsequent impact evaluations.

Through the portfolio review in Chapter 7, it was also found that while ADB's Country Strategy for Nepal proposed the integration of women's concerns in all its projects, serious gender consideration started to appear only in recent projects. Many projects have been macroeconomic in nature whose micro impacts on specific groups have rarely been considered.

⁷⁷ CIRDAP (1995).

⁷⁸ ADB, *The Bank's Policy on Gender and Development* (1998).

⁷⁹ CIRDAP (1995).

Box 12**From Participation to the Empowerment of Women:
Achievements and New Strategy**

From a review of developmental efforts in Nepal, Acharya (1997) writes, "Nepal has reached a stage on women's issues where the implementation aspects are most crucial. Right policy enunciation has been made at the macro level, but there are no mechanisms to implement them either at the macro, meso, or micro levels. Women have gained somewhat in terms of educational and health status and political awareness, but gender differences in terms of access to resources and positions of power have changed little, in spite of much rhetoric. Attitudinal changes required for effective implementation of policies and programs on women have been rather slow to materializeThe social attitude towards women has not changed much either. The family is still seen as the primary responsibility of women and good marriage and motherhood as the "ultimate goals" for them. This has affected various educational, development, and credit programs adversely. Girls are withdrawn from schools and skills development programs before they complete the courses because they have to be married off, credit cannot be granted to the unmarried women because they shift their residence on marriage, they must start motherhood early because otherwise they will be stigmatized socially, they must bear constant domestic violence because that is the only shelter they have, etc."

The *Human Development Report* (1996) concluded that such constraints have been somewhat universal. It clearly states that, in spite of much progress in many developing countries in the preceding five decades, the structure and quality of growth has not been satisfactory everywhere. It has been a "jobless, ruthless, rootless, voiceless and futureless growth." It has been very inequitable to women. In the same vein, the Beijing Platform for Action stated that "most of the goals set out in the Nairobi Forward Looking Strategies for the Advancement of Women have not been achieved. Barriers to women's empowerment remain despite the efforts of government as well as NGOs and women and men everywhere." Highlighted, in particular, were the persistent and increasing burden of poverty on women; the inadequacies and inequalities in access to education and training, health care, and related services; the violence against women; the unequal access to power and decision-making roles; the inequalities in economic structures and policies and in access to resources; the bias in the mass media and the communications system; and inadequate mechanisms at all levels to promote women's interest and advancement.

Consequently, the task set by the United Nations for the forthcoming decades is not only to increase women's participation in development but also to empower them in such a way that they can bring about fundamental changes in those socioeconomic structures, institutions, and attitudes that reinforce or/and introduce new forms of gender inequities. HMGN has set itself the triple task of *mainstreaming, eliminating gender inequality, and empowering women* in the Ninth Plan Approach Paper and the Ministry of Women and Social Welfare has prepared a detailed Action Plan for implementing the Beijing Platform for Action.

Moreover, in most cases, benefits for women are still based on "trickle-down" effects, while experience elsewhere shows that, without a special mechanism, women as a group do not benefit as much as men do. Project design should consider effective targeting of women where necessary.

Even where ADB projects have targeted women, the marginalization of the women's component within the overall project framework is also a source of concern. For example, although the women's component in the Upper Sagarmatha Agricultural Development project is progressing better than other components, their exclusive focus is on *small* savings and credit activities. There is a lack of attention given to cross-communication with other project components, which is accelerating the isolation of the women's component and hampering gender mainstreaming. Moreover, the lack of any unit at district level to gender-sensitize the other components of the project has marginalized the women's component. Effective linkages between women's components and other components of projects must be institutionalized from the very beginning.

Box 13

Inadequate Gender Considerations in ADB-Funded Programs

- ◆ Lack of micro-level gender impact assessment
- ◆ Lack of effective targeting of women where necessary
- ◆ Marginalization of small "women's components"
- ◆ Insufficient gender training of project staff and other practitioners
- ◆ Lack of attention to women's empowerment while too much emphasis placed on women's physical participation
- ◆ Lack of thorough implementation strategies to address gender issues
- ◆ Attitudinal problems and lack of understanding on gender issues by its staff
- ◆ Failure to address women's property rights issues
- ◆ Gender not being institutionalized in monitoring and evaluation

Where women's income-generation activities are targeted, inadequate assessment of women's needs and of the marketability of the skills taught and products manufactured in the skills' development programs will lead to problems. The experience of the Upper Sagarmatha project again provides a good example.

Implementing gender-related activities often face difficulties due to a lack of understanding of gender issues and a lack of seriousness by project staff and other personnel involved. Training in gender awareness for all levels of staff involved is essential.

The management of agriculture/livestock/natural resources is an area of potential for women but also one of possible problems, as activities here are mostly land-based and women have very little access to land. First, therefore, broader legal issues of women's property rights need to be addressed in all related projects as well as part of policy dialogue. Second, women's participation should be seen as a first step to their empowerment rather than as a tool for the "efficient" use of human resources. In fact, given women's time and spatial constraints, additional project activities could impinge on women's optimum time management.⁸⁰ Therefore, unless projects provide sufficient incentives for women to participate, their participation will not occur. Projects need to go beyond the "physical" involvement of women to the actual empowerment of women.

⁸⁰ N. Bhatt *et al.* (1994).

Monitoring and evaluation in ADB projects is a serious concern from the gender perspective. Even the project completion reports (PCRs) and project/program performance audit reports (PPARs) completed since 1993 — i.e., since the incorporation of gender as one of ADB's five strategic objectives — continue to be silent on the impact of projects on gender (see Table A7.3 in Appendix 1 for documents reviewed). The list of lessons learned prepared in December 1997 does not include any analysis of gender. Moreover, PCRs and PPARs on such projects as the Rural Water Supply and Sanitation and Second Livestock Development projects do not specify the experience gained in involving women in the projects or the projects' impact on gender relations or women.

In order to translate ADB's gender strategy into practice, more careful planning and designing of implementation and monitoring mechanisms is required. Even though the Third Livestock Development project specifies that benchmark indicators on project progress should include the extent of female participation in livestock activities, the impact assessment on decision-making may still be left out during evaluation unless there is a clear follow-up mechanism.

As discussed above, the major issue is how to elevate the focus from "how many women participated" to "to what extent were women empowered". Indeed, some programs or projects have tried to relate women's participation to empowerment through such channels as: the provision of opportunities for women's decision-making; increased income generation opportunities for women; freedom from violence within the domestic and public arenas; and changing the image of women as vulnerable victims to active agents for change. Moreover, ADB should not shy away from discussion of the legal rights of women, especially property rights.

B. Overall Strategy

The ADB's overall mid-term strategy in Nepal focuses on poverty reduction through broad-based economic growth, human development, and sound environmental management. The list of pipeline projects (Appendix Tables A8.1 and A8.2) suggests that rural and urban infrastructure, water supply and sanitation, education, tourism, energy, and institutional development are likely to be the main sectors addressed over the medium term. Governance and capacity building are also likely to be important concerns for ADB and other funding agencies alike.

The ADB's gender strategy in Nepal should be formulated in the context of its overall gender strategy for the region and of its sectoral priorities in the country. Accordingly, policy dialogue should focus on legal reforms and the sensitization of government, semi-government and nongovernment structures and general operational modalities to gender concerns. Its interventions should include assistance for capacity building for gender analysis, gender planning, and designing gender-sensitive monitoring and evaluation mechanisms in general.

Technical assistance (TA) activities, because of their experimental nature, could address issues that cannot be addressed immediately with loans. Non-tangible activities such as gender training or NGO strengthening would be good candidates. ADB's gender strategy in Nepal should include several TAs for capability building for women's national machinery including MWSW and women's cells in various ministries. Gender training for policymakers at the Staff College and capacity-building for the gender-related programs of NGOs, including gender-based violence, should be an integral part of ADB's strategy (see Table A8.3. for specific suggestions).

C. Policy Dialogue

Legal Reform: Legal reform is a priority of the Ninth Five-Year Plan. Reforms for equal property rights and an increase in women's representation at higher political and administrative levels are also priorities for Nepalese women. ADB's policy dialogue should support legal reform as part of its discussions on the Ninth Plan. Simultaneously, at project level, equal land rights in resettlement areas and equal access to public resources such as community forestry could be included as project conditions, as relevant.

Gender Sensitization: Gender sensitization is necessary at all political and administrative levels because, no matter what manuals are provided, the translation of programs into action depends primarily on human attitudes. Since gender bias is so ingrained in social attitudes, it is necessary to sensitize people to various visible and invisible indicators of it. It has to be considered as an ongoing process rather than as a one-time event because of the high turnover of personnel at district level and new recruits to the political leadership.

Women in Government Administration: The recruitment of more women to responsible positions in government administration in general and to ADB-funded projects in particular could be another area for policy dialogue. A good basis for dialogue is the amendments to the Civil Service Act (May 1998), which should facilitate the regularization of the Women Development Division and MLD Office and their staff in government service. They should also allow for the entry of older and more experienced women to higher level positions. Vacancies in district-level positions of women development officers and the low morale of PCRW staff have been major constraints in microcredit projects. Regularization of PCRW's structure and the filling of staff vacancies should improve the project delivery system significantly. ADB could facilitate the entry and promotion of more women to responsible government positions as part of the forthcoming loan on Civil Services Sector Program. Potential components could include

- ◆ TA for conducting special training for women candidates who want to take the public service examination; and
- ◆ Policy dialogue with the Government focusing on the possible introduction of special considerations into public service examinations for 4-5 years. These considerations could include setting separate kinds of general knowledge examinations for men and women entrants; or
 - filling certain positions, such as gender experts, or certain staff positions in social sector projects, only with women; and/or
 - lowering minimum entry qualifications for women for a specified period of time; and/or
 - setting a 20 percent quota for women's recruitment.
- ◆ Special attention to the following issues in ADB-assisted projects:
 - local recruitment for local positions;
 - providing adequate resources for transportation facilities, pair work, housing facilities for female staff; and
 - applying gender-sensitive tests to all advisory and other staff in project management.

Decentralization: The impact of decentralization on women's status thus far has not been favorable. Theoretically, the decentralization of authority and decision-making should allow local

stakeholders, including women, more opportunities to participate. In reality, however, this has not taken place, since women are under-represented not only at the central level but also at district and village levels in both administrative and political positions. At the same time, as in other programs, the efficiency of service delivery in gender-specific programs such as girls' education and maternal and child health has not been great, due to a lack of coordination between the central and local administrations. These issues must be discussed during policy dialogue on decentralization (see also Section D below).

D. Capacity Building

Providing for gender-sensitization programs in all capacity-building projects would facilitate capacity building in relevant agencies. ADB could assist the Government in capacity building both at central and district levels. This could be facilitated by the recent appointment of a gender specialist in the ADB's Nepal Resident Mission (NRM). The terms of reference of this gender specialist include: (i) implementation assistance to executing agencies; (ii) gender training for executing agencies and NRM staff; (iii) close monitoring of projects focusing on women; (iv) active participation in the in-country Donor Coordination Group on Gender (currently ADB is rarely represented); (v) liaison with the Government and especially with its focal points for women; and (vi) maintaining close links with in-country women's NGOs.

1. Central Level

(a) Women's Ministry and women's divisions or cells in sectoral ministries and departments:

These institutions lack staff and resources for fulfilling their mandates effectively as reviewed in Chapter 5. Sectoral ministries also lack gender expertise to mainstream gender concerns. Assistance should be provided for building institutional capabilities for gender analysis and for monitoring and evaluation within the Women's Ministry and line ministries and institutions where applicable.

(b) Development of a regular monitoring and evaluation mechanism and procedures:

Effective monitoring is a major issue in all programs. Monitoring mechanisms need to be developed as an integral part of the monitoring process in the Planning Commission. MWSW should be assisted in developing its own mechanisms to monitor and evaluate development programs from women's perspectives. It should be helped to develop indicators for measuring the actual impact of various programs on women's social status and the process of empowerment. ADB could assist NPC, MWSW, and the Ministries of its priority sectors in this regard.

(c) Development of a training infrastructure for gender sensitization:

Gender sensitization is essential for all staff (male and female) in MWSW and other women's divisions/cells in various ministries, as well as for district and grassroots level workers. Various training institutions within and outside government structures, e.g., Rural Training Academy, Staff College and women's training centers (WTCs), universities/colleges, and private sector/NGO training institutions

need resources and expertise in designing and integrating gender sensitization materials in their various courses. In particular, WTCs, the Rural Training Academy, and the Staff College could be assisted in regularizing gender training in their own training calendars. A review of all their training materials and the integration of gender perspectives in their training would help to sensitize development programs to gender concerns.

A realistic assessment of NGO activities and their impact on development is also a high priority. The quality of service delivery and organizational sustainability vary greatly among NGOs. While a few NGOs have emerged quite well at national level, a large number of NGOs at district and regional levels lack expertise and have little capacity of service delivery. ADB could assist in assessing the capacity of Nepalese NGOs and then strengthen their service delivery through its TAs attached to loans, as in MCPW.

Women's NGOs at central level have been more successful in advocacy and training than in sustainable group work or delivery of services. To support their networking for advocacy and to build their capacity for gender sensitization and training, ADB could provide support through its regional technical assistance modality.

2. District Level

(a) DDCs, VDCs, and the district level development administration:

District level political bodies and line agencies have no gender expertise for mainstreaming gender concerns. With the Decentralization Act (1997), all development programs and projects are supposed to originate from the grass roots. As such, gender expertise is required from VDCs to national levels. ADB could initiate a dialogue with the Government and UNDP (which is implementing the Participatory District Development Program [PDDP], see Chapter 7) for setting and regularizing a mechanism for gender sensitization of the planning and implementation processes from village to the national levels.

Currently, PDDP has four officer-level staff at its district units (PDDP 1996), one each in the fields of agriculture, engineering, social development, and information management. These officers are expected to help DDCs in institutionalizing participatory planning and information systems, establish linkages with line agencies, and provide sectoral technical inputs to the sectoral committees of the DDCs.

The inclusion of a woman officer in the PDDP unit with exclusive responsibility for following up on the integration of women's/gender concerns in all sectoral, VDC, and DDC programs should be considered for two reasons. First, without it, the integration of women's concerns in all plans and programs is likely to remain outside the regular planning process. Secondly, with no monitoring and follow-up mechanisms, women become marginalized with token representation in sectoral plans and programs formulated at the VDC and district levels. Alternatively, a social development officer could be assigned with the specifically defined task of providing a gender perspective to all DDC and VDC level development activities including gender monitoring. He/she should spend at least 50 percent of his/her time on gender-related activities.

A second option would be to restructure the current Women Development Office operating under MLD at district level to function as a gender coordination office at District level. The problems of WDD/MLD — i.e. the permanent "temporary" nature of budget and staff and the creation of a large organization that loses its original focus on women — were discussed in Chapter 5. In addition, with the increasing availability of credit programs through rural development banks and other financial intermediaries such as NGOs and cooperatives, direct group organizations and credit preparation functions could be gradually divested from PCRW to these other institutions.

WDD and WDO should be assigned the functional responsibility for monitoring and supervising the incorporation of women's concerns in all sectoral district and VDC level programs. They should also organize and facilitate gender training for politicians and for administrative and field staff at VDC/DDC levels, and supervise and monitor the Microcredit Program implemented through NGOs. They should report progress to the Planning Commission and the Ministry of Women and Social Affairs, as necessary. This unit could be placed under MWSW or MLD. Since ADB is already involved in microcredit, it could initiate a dialogue for structural change.

E. Stand-Alone Projects

The ADB's strategy should also broaden the scope of stand-alone projects for women in cases where women and children predominate. For example, education and skills' development projects could be initiated for women and children working in carpet factories and the service sector.

It is necessary to increase the scope and depth of mainstreaming by providing women with employment opportunities in nontraditional sectors such as paper manufacturing, software development, organized trading, etc. In Nepal, even the so-called traditional sector such as garment making is monopolized by immigrant male labor. Training for sewing and knitting is widespread but not adequately linked to work in organized garment manufacturing industries. The apparel industry is also male dominated. A study could be commissioned under a TA project for CTEVT to explore possibilities for employing women in nontraditional sectors.

Targeting training at particular groups would increase its efficiency: for example, providing training to tailors and cobblers because many are losing their jobs due to the availability of mass-produced and imported items. The existence of minimum educational requirements and the lack of information make it difficult for the respective service castes to obtain training.

ADB could also assist the MWSW, along with the police force, in the development of a monitoring system for violence against women in general and trafficking in particular. It could conduct an extensive anti-trafficking campaign with the involvement of local community groups, teachers, NGOs, political leaders, and social workers. A further possible project intervention could be a focus on opening special employment avenues for those women who want to quit commercial sex work and for those who have returned from sex-centers in India or overseas. MCPW could make special provision for these women.

Some special income-generating projects are needed immediately to cater to the needs of adolescents and young women. Currently all government or nongovernment programs refuse to involve unmarried girls on the pretext that they leave on marriage. Women's credit groups and the financial

institutions, in particular, exclude them from their activities. Thus the most vulnerable (for example, to trafficking) and receptive group is left out of all income-generating programs. This reinforces their need to marry rather than provide them with other livelihood options.

F. Cross-Sectoral Strategies

1. Social Mobilization, Group Formation, Nonformal Education, and Credit

Social mobilization, group formation, nonformal education, and credit are considered to be powerful intervention strategies for reaching women effectively and for their empowerment across all sectoral programs. ADB should continue its emphasis on them as relevant. Group mechanisms provide a basic condition and scope for women's development and subsequent empowerment. Women who are initially shy and lacking in confidence in public slowly gain the confidence to express their opinions in public and may develop leadership qualities.

Savings and credit as an initial inducement for group formation serves a useful purpose in bringing women together. It also could help women to raise household living standards to some extent and to meet emergency needs from group funds at reasonable interest rates. It empowers women to the extent that household members and the women themselves feel that they are contributing to the maintenance of the household. This recognition by themselves, their immediate family members, and the local community seem to be the most valued aspects of these small savings/credit and income-generation programs. Women who form groups are also ultimately able to influence certain community actions of benefit to women, e.g., banning alcohol misuse in villages.

However, forming sustainable groups takes time. Sufficient time must therefore be allowed for their mobilization, growth, and maturity, while the ownership of collective assets — e.g., group savings, community forestry, irrigation facilities — seems to be a necessary element for group sustainability.

Functional nonformal literacy classes must also be an integral part of the group mobilization process in both rural and urban areas. Education is a necessary element in the empowerment of women. Women feel greatly empowered when they can read and write. They feel proud to be able to sign their own names instead of having to use thumb prints on credit transactions and other official and nonofficial papers, and to be able at least to read signboards.

Furthermore, to increase the empowerment of women, improving gender relations must be an integral part of all social mobilization programs. Field observation reveals that women are often aware of oppressive gender relationships in their own community but are powerless to do anything about them. When programs shy away from such problems, women become apathetic to them. A recent example illustrates this point. A Muslim women's group from Banke was concerned that a social mobilization program being implemented in the village was not dealing with their gender problems. These concerned the fact that local politicians were organizing gambling parties and selling alcohol instead of helping women to curtail such activities. As a result, they lost interest in VDC planning and credit programs, and had seen how other women in neighboring villages had improved their gender status vis-à-vis men by campaigning for prohibition of alcohol and gambling.

2. Emphasis on Disadvantaged Groups

Along with its emphasis on gender, ADB should place special emphasis in its policies on increasing the access of disadvantaged groups to tangible and intangible assets. The women of disadvantaged groups are doubly oppressed, first because of their social status and, secondly, because of being women. It was noted in Chapters 3 and 4 that gender disparity in socioeconomic indicators is greater in some socially disadvantaged groups than others. For example, the lower the income stratum, the higher the gender disparity in education. Educationally, the regions of MWDR, FWDR, and Mountains in particular need attention. Moreover, while the health status of the Nepalese population in general is acute, the access issues are worse in rural areas and mountains.

G. Sectoral Issues and Future Strategies

The main strategy in sectoral interventions should be mainstreaming as laid down in the ADB's gender policy and HMG's Ninth Five-Year Plan Approach Paper. Mainstreaming at sectoral levels, however, needs to be directed at creating maximum access to sources of employment, credit, technology, and educational and health facilities. At sectoral level, emerging gender issues related to ADB lending in Nepal may be summarized as: (i) incorporating gender perspectives in all programs and projects; (ii) sensitizing implementation mechanisms to gender concerns; (iii) ensuring that measures initiated to improve gender equity in project benefits are adequate; and (iv) developing indicators and mechanisms to monitor and evaluate project impact on women not only in terms of their participation but of their empowerment as well.

1. Agriculture/Livestock

The agriculture sector employs the largest number of women. Much of Nepal's agriculture, especially in the hills, depends on women but women still form less than 20 percent of the trainees in agricultural training programs. Notwithstanding the rhetoric, limited effort and resources have been spent on improving the efficiency of seed selection, weeding, and harvesting, although women's occupations are concentrated on these operations. Women's programs are still marginal to sectoral objectives and targets, and training programs and administrative regulations still do not facilitate women's advancement in spite of their extensive participation in agriculture. Very few women are represented at decision-making levels. Finally, lack of access to land and other resources severely limits women's choice in agricultural decision making.

ADB's agricultural programs and projects should target women as major actors in agriculture and not as minor participants. The *Agricultural Perspective Plan* (APP) prepared with ADB assistance explicitly seeks to ensure women's participation in agricultural programs through staffing and attitudinal changes rather than through having separate facilities for them. APP expects to benefit women from the expected high growth of dairy production; rapid growth in high-value crops; specific efforts to ensure women's participation in research, extension, credit, and oversight; and access to fertilizer and irrigation. In this context, ADB should pay attention to the following recommendations in its assistance programs:

- ◆ all agricultural extension and leader farmer training programs to involve both men and women on a 50:50 basis;
- ◆ special emphasis to involve women in the Terai;

- ◆ initiatives for developing and disseminating women-friendly technology for energy, food and fodder, in particular, in seed selection, postharvest cleaning and weeding;
- ◆ encouraging women's groups in natural resources management; and
- ◆ ensuring women's equal access to land, natural resources, and other assets (at least in ADB-

Box 14

The Disappearance of Free Grazing Lands

The disappearance of free grazing lands has been vividly illustrated by the food scarcity in Humla District of the Far-Western Development region in 1998. An article entitled *Community Forestry: A Curse to Humli (people of Humla district)* in the 7 June 1998 *Desantar Saptahik* (Weekly Newspaper) quotes the opinion of the Simikot VDC (District Headquarter) Chairman, Mr. Pamamutup Lama, in the following manner, "The Community Forestry has destroyed an important part of our livelihood. Till six years ago, a Humli household used to raise more than 500 sheep in an average. There were pastures for the grazing of sheep. The sheep trade had been the mainstay of the Humla economy. In the winter the sheep used to carry salt and clothes from Tibet through Dailekh, Bajura, Kalikot, Acham to the Terai and then carry grains from the Terai to Tibet. Transportation of salt, clothes and grain in these districts used to be through people of Humla. Until two years back, we could graze the sheep through these districts by paying NRs1,000 royalty annually. But with the initiation of community forestry in these districts, the forest users groups have not only prevented sheep to graze in the forest but they have even restricted the sheep to pass through these forests." According to this, since sheep-raising is a traditional occupation of the people of Humla and the mainstay of the district's economy, the Government must therefore, devise a way to encourage this business in Humla.

Special provisions for lending to unmarried young women are needed in all livestock projects. Currently they are mostly excluded from such projects for reasons mentioned earlier.

A fodder development program for poor households and women is essential. Scope for livestock activities as a source of income for poor households is declining, due to the increasing shortage of free grazing lands (Box 14). The development of community fodder lands for these households must be an integral part of all livestock projects. Community forestry may relieve this problem to some extent but livestock and community forestry projects have rarely gone together in such activities.

2. Rural Infrastructure

Rural infrastructure includes rural roads, irrigation facilities, rural energy sources, and rural markets. ADB's future strategy in Nepal is likely to focus on building rural infrastructure building to boost broad-based agricultural development. Women have appreciated such projects because they can benefit from them in several ways. Currently, ADB has several rural infrastructure projects. In most hill areas, men migrate to urban areas in Nepal or to India in search of employment. Hill women seem to welcome the employment opportunities generated by projects in their own localities. With new employment opportunities, women expect their husbands to stay at home. They also expect to be employed themselves and to receive assistance for starting small businesses. But specific attention to women's concerns in such projects has been minimal. ADB's future strategy needs to:

- ◆ ensure that women are provided with equal ownership and user rights in all transfers of public assets in these areas;
- ◆ encourage women's participation in decision-making in user groups; and
- ◆ specify how specific gender policies are to be achieved at project level.

ADB's current rural roads project seeks to include at least 20 percent women in the road construction work force but how this might be achieved is left unattended. The shift of focus from new construction to the maintenance of roads created more opportunities for community user group-based contracts. This allows more employment opportunities at local levels. It is also likely to generate a greater sense of ownership of roads among the local population. However, it will need special measures to ensure equal employment opportunities for needy women in such projects. With specific efforts women are found to be working with their own brigade, for example, in Beni-Arughat road in Gorkha, under a project assisted by GTZ. These efforts should be studied for replication on a wider scale in ADB projects.

3. Education and Training

Education and training issues include social constraints on girl's schooling and rural/urban and regional gaps in female education levels; heavy workload of girls, specifically for those above the primary school age groups and low quality of public school teaching; the rigidity of formal schooling hours; the high cost of girl's education; the lack of innovation in all out-of-school training directed at women; the lack of needs assessment and marketing research; and the lack of gender sensitivity in training materials, and inappropriate methodology and training patterns.

ADB projects in the education sector should pay specific attention to gender-equity issues and ensure marketability of skills taught. Specific strategies for the education sector should include:

- ◆ continuation of revisions to books and reading materials, recruitment of female teachers, and the wider provision of scholarship programs for girls;

- ◆ integration of gender as a specific subject in all primary/secondary school teacher's training;
- ◆ provision for special schools in low caste localities because children from low castes are often mistreated by teachers as well as by students in mixed schools
- ◆ community-based local NGOs could be assisted in opening and managing special boarding school facilities for children in situations of special risk;
- ◆ provision for incentives for specifically disadvantaged areas and educationally disadvantaged caste/ethnic groups, both in the hills and in the Terai;
- ◆ specific efforts to cater to girls in the 10-17 age groups, for example by splitting school hours into two, four-hour shifts, allocating more resources for girls' hostels, providing more scholarships to girls, recruiting and training more female teachers, and providing day-care centers attached to schools, etc; and
- ◆ giving special attention to gender issues in physical structures and buildings funded by ADB, e.g., convenient toilets, special reading and common rooms for girls in selected areas where strict *purdha* is practiced, etc.⁸¹

In particular, it is considered that, since ADB is involved in teacher's training at primary and secondary levels, gender sensitization should be included in *all* training programs, irrespective of subject. This will help to sensitize the future generation to gender concerns.

Training in skills' development should match the needs of the area where it is given. For example, training in computer skill can be useful only if concentrated in and around urban areas, while training in sewing, knitting, and textile-making should be concentrated in those areas where good employment opportunities in these occupations exist. Only then can women use them to generate incomes. An example in point is the knitting industry. This is generating good incomes for women in and around the Kathmandu and Pokhara valleys while in the Far West region it has failed. Moreover, training programs could be made more useful if they were conducted in consultation with the private sector.

Since the decentralization of management decisions has become an urgent efficiency issue in education, this should be a priority condition for lending to the sector. Resistance to decentralization is visible in BPEP management and further ADB lending should be conditional on the actual decentralization of management structures and the activation of school management committees (SMCs) occurring. SMCs should be left free of political intervention, and given total power over school management including a role in pay scales, incentives, hiring and firing of teachers, etc. SMC members should be parents of the children in the school rather than politicians. It should also be a condition that a certain proportion of SMC members should be mothers of children in the school.

4. Health and Nutrition

Malnutrition in Nepal is widespread and most of the health problems originate in the lack of sanitary facilities, health awareness and reproductive health, including maternal mortality. Maternal mortality arising out of malnutrition and the lack of ante-natal and post-natal care is the largest killer of women. A severe lack of trained health personnel to deal with ante-natal and post-natal care at village level is a major problem. There are urban/rural and regional disparities in access to health facilities.

⁸¹ CERID (1997).

Moreover, the lack of knowledge about reproductive health needs other than family planning, and ante-natal and post-natal care is a major constraint on planning health services in this field. Surveys have not yet provided this kind of information.

Inefficiency of the whole health delivery system is a major issue. As in the decentralization of education, so the decentralization of the health management system and an increase in community participation are crucial to improving its systemic efficiency. The health sector strategy should continue to advocate decentralization of decision making to various levels. Gender sensitivity of the programs can be ensured in two ways:

- ◆ Selected mothers or other women's groups in the village should constitute the main representation on Sub-health Post (SHP) management boards. This management board should be given complete power over the SHP management including a role in pay scales, hiring and firing of staff, etc.
- ◆ The health sector strategy should continue its emphasis on MCH services and training of lower level health professionals on ante-natal, post-natal, and delivery care on a priority basis.

At the same time, there should be a slow shift of emphasis from an exclusive focus on MCH to reproductive health as required by Nepal's commitment at ICPD (1994) and the Beijing Platform for Action. The recommendation of MWSW on ensuring women's health in accordance with the lines laid down by the Beijing Platform for Action include a series of measures, of which the following may be relevant for any health sector projects financed by ADB:

- ◆ targeted health information extension program including STDs and AIDS;
- ◆ involvement of men in all sanitation awareness, FP, AIDS, and other extension programs;
- ◆ incorporation of health education in school textbooks;
- ◆ establishment of adolescent health care and information centers including treatment of HIV and AIDS;
- ◆ extensive gender training to all health personnel and communities; and
- ◆ establishment of a gender-oriented health monitoring unit which should include NPC, MOH, and other related agencies; this should establish a system of gender-disaggregated data collection and analysis on health issues.

Of particular interest to ADB in this lending could be the incorporation of health information in school textbooks, the establishment of a women's health monitoring system in MWSW, and special emphasis on male roles in water supply and sanitation along with greater involvement of women in the management of water supply facilities. Long-term participatory research to ascertain the health needs of adolescent girls and boys and women's other reproductive needs besides mothering should also be funded.

5. Water Supply and Sanitation

A review of water supply and sanitation projects and a discussion with the lead sociologist in the project reveal that the involvement of a few women in users' groups is not an effective way to encourage women's actual participation. Therefore, the project should:

- ◆ aim for more majority-women groups in male out-migration areas;
- ◆ recruit and train more women technicians;
- ◆ provide intensive training in gender issues, group organization, and technology to women and men technicians;
- ◆ include men in health and sanitation users' groups;
- ◆ include gender issues related to male/female division of labor in the household and public arena on matters related to health and sanitation; and
- ◆ include women's representation in the steering committees at various levels

6. Tourism and Other Urban Employment

Lack of appropriate training, dangerous working conditions and wage discrimination are the major gender problems faced by women in this sector. Child labor — especially young girls — seems to be employed extensively in the textile sector, particularly carpets. A lack of laws on sexual exploitation in the workplace is another problem. Moreover, the lack of accurate data on various aspects of industrial employment including tourism is felt to be a major constraint on the analysis of nonagricultural employment and of workers' perceptions, problems, and needs.

Women entrepreneurs face severe problems in terms of access to credit and marketing networks. Technological innovation is needed to support them to reduce production costs, to improve product specialization, and to explore markets. ADB should incorporate the following gender strategy for tourism.

It should support a separate program for women entrepreneurship development to mainstream women in business activities. The present skills development training provided by different organizations are traditional and lack business management and networking components. As such, these programs have not been able to promote women entrepreneurs in spite of their good intentions. To start with, a national study is necessary to clarify the psychological, social as well as technical problems that the women face in business management and, to recommend solutions. For example, women's limited mobility and access to technological innovation are two major constraints besides credit in the production and marketing of goods. The study may suggest the establishment of a separate institution to assist women in this field. A few nongovernment organizations — such as Women Entrepreneurs' Association of Nepal (WEAN), the Association for Craft Producers (ACP), the Janakpur Women's Development Center (JWDC) — are presently working in this field. However, they operate on a very limited scale. Similar efforts are needed from the government sector as well. Streamlining institutional credit facilities to suit the requirements of women entrepreneurs and legal reform to ensure property rights to women are essential for this purpose. A general awareness campaign to enhance the status of entrepreneurial activities and entrepreneurs through the public media is also recommended.⁸²

Women's access to credit could be facilitated through facilitating the direct access of institutions such as WEAN and ACP in Kathmandu, the Association of Cottage and Small Industries in Nepalgunj, and JWDC in Janakpur to NRB funding. Such associations could also be assisted to explore marketing opportunities and to reduce costs through the provision of technical assistance.

⁸² Jyoti Tuladhar, *Factors Affecting Women Entrepreneurship in Small and Cottage Industries in Nepal: Opportunities and Constraints* (ILO and SIDA, 1996).

Other measures for the urban sector should include:

- ◆ continuation of women's involvement in the management of tourist facilities as planned under the eco-tourism component of the Second Tourism Development Project;
- ◆ ensuring 50:50 participation of women and men in all related training because the tourism sector employs many women but they are concentrated mainly in traditional jobs such as clerks and receptionists. Few women have reached the higher levels of the organizational hierarchy;
- ◆ establishing a fund for the rehabilitation of commercial sex workers and public education packages to prevent trafficking, drug use, alcoholism, and the spread of STDs and AIDS, etc. in tourist areas; and
- ◆ providing adequate and equal access to credit for individual women in the tourism sector to enable them to expand their business.

7. Energy

The most pressing energy sector issues for women include access to various kinds of energy including fuelwood for cooking. Community forestry projects have generated much interest among women in last few years and should be further expanded. The bio-gas ovens distributed widely have made women's lives much easier and women appreciate them.

In Nepal, ADB's energy sector lending in the near future appears likely to focus on medium-sized hydro-electric power stations. A major social problem with such projects could be the involuntary resettlement of the people in the project areas. Usually, compensation and income assistance have been targeted at household heads and female family members have been bypassed. In the case of female household heads, they are more vulnerable than male heads to such external changes in terms of acquiring new knowledge and access to new resource bases. Therefore, special measures have to be taken to monitor that women family members and female heads of households receive adequate compensation and rehabilitation assistance, as appropriate.

Furthermore, any assistance given to resettled families and small businesses should include women on an equal basis. Since these energy projects will also generate considerable employment in construction and opportunities for technical training in maintenance, efforts should involve women in such activities to the largest extent possible. At the same time, women's needs and concerns regarding the design and location of resettled sites must be reflected through their participation in resettlement planning. This will be particularly important for determining the location of the house (to facilitate access to water and fuelwood) and the design of the house to allow enough ventilation for cooking.

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Other Documents Reviewed:

- Related project appraisal reports
- Mid-term reviews and postevaluation reports of ADB projects
- Gender strategies of various donors
- Annual reports of INGOs and NGOs
- Gender policies of respective donors
- Unpublished data sheets, forms, etc. from various ministries

APPENDIX 1: APPENDIX TABLES

Table A1.1: Density of Population by Geographic and Development Regions
(Census Year 1991)
(persons per sq km)

Geographic Region	On Total Land						On Cultivated Land
	Eastern	Central	Western	Mid-Western	Far-Western	Regional	
Mountain	34.4	75	3.4	12.2	42	27.9	572
Hill	133	227	132.2	89	99.2	137.3	568
Terai	365.3	325.2	252.9	127.2	139.5	253.5	699
All Nepal	156.3	225.6	128.3	56.9	85.9	125.6	620

Source: Population Census, 1991, Central Bureau of Statistics (CBS).

Table A1.2: Households with Access to Clean Water and Sanitation Facilities
(in percent)

	Clean Water	Toilet
Residence		
Urban	95.6	67.0
Rural	68.4	18.0
Ecological Region		
Mountain	47.1	NA
Hill	51.3	NA
Terai	83.6	NA
Income Quintile		
First	61.9	8.5
Second	66.7	11.2
Third	69.9	12.7
Fourth	71.8	19.2
Fifth	77.9	47.1
NEPAL	70.4	21.6

Source: Nepal Living Standards Survey (NLSS), 1996.

na = non availability of data

Table A1.3 Infant Mortality Rate
(per 1000 live births)

Residence	Year	Male	Female	Both Sexes
DSS 1976^a	1974/75			
Urban		55.2	59.2	57.1
Rural		143.9	124.9	134.8
Total		141.2	123	132.5
NFHS 1991^b	1990/91			
Urban				60.4
Rural				100.2
Total		104.7	91	98
NFHS 1996^b	1995/96			
Urban				61.1
Rural				95.3
Total		101.9	83.7	78.5

^a CBS, 1976, The Demographic Sample Survey of Nepal, 1974-75, Survey Method and Findings, Kathmandu.

^b Nepal Fertility, Family Planning and Health Survey (NFHS), 1991 Tables 10.3 and 10.4., 1996 Table 7.3 and 7.4.

Table A1.4: Life Expectancy at Birth

	Year	Male	Female
DSS 1976	1974-75	40.0	42.5
	1976	43.4	41.1
CBS ^a	1971-81	46.3	44.3
CBS ^a	1981	50.9	48.1
MOH ^b	1990	55.4	52.6
CBS ^c	1993	55.0	53.5

Sources: ^a CBS 1986 - Estimated Life-Tables of Nepal, 1971-78 & 1981.

^b Ministry of Health (MOH).

^c CBS, 1995.

Table A2.1: Proportion of Ever Married Population by Geographic Region, Age & Sex (1991)
(in percent to total Pop. in respective age/sex)

Age Group	Mountain		Hills		Terai		All Nepal	
	Male	Female	Male	Female	Male	Female	Male	Female
10 - 14	2.5	4.6	2.8	11.4	25.6	11.4	4.2	7.4
15 - 19	17.4	42.8	14.0	37.0	26.0	56.5	19.9	46.0
20 - 24	60.3	83.6	56.4	82.4	66.0	90.4	61.3	86.1
25 - 29	85.2	93.7	84.5	94.2	89.1	97.6	86.9	95.7
40 - 44	96.6	97.8	97.2	98.2	98.2	99.3	97.6	98.7
60 - 64	97.9	97.4	98.2	97.1	98.4	98.6	98.3	98.1
65 +	98.0	97.1	98.0	97.3	98.0	97.9	98.0	97.5
Total	63.9	72.8	60.9	70.2	66.8	77.3	64.0	73.6

Source: Population Census 1991 and Statistical Profile of Women, 1994.

Table A2.2: Ever Married, Widowed and Divorced/ Separated Women by Region (1991)
(in percent)

Region	Ever Married	Widowed	Div./Sep.
Development Region			
Eastern	62.1	7.1	0.9
Central	67.9	7.1	0.6
Western	65.8	7.0	0.6
Mid-Western	65.5	7.0	0.8
Far-Western	67.4	8.4	0.5
Ecological Belt			
Mountain	63.7	8.2	0.9
Hill	62.2	7.2	0.8
Terai	69.8	7.0	0.5
Residence			
Urban	61.3	6.2	0.7
Rural	66.2	7.3	0.7

Source: CBS, 1995.

Table A2.3: Children's Health and Nutrition Status
(in percent)

Variable	Indicator			
	Fully Immunized	Chronic Malnutrition Stunted	Acute Malnutrition	Iodization of Salt in Shops
SEX	Under 5 Years*	6-36 Months		(30PPM)
Gender				
Male	37.6	63.0	6	-
Female	34.4	65.0	5	-
Residence				
Urban	58.2	49.0	3	85
Rural	34.7	64.1	6	44
Ecological Region				
Mountain	24.8	69.0	3	48
Hill	40.1	66.0	4	31
Terai	34.5	61.0	9	57
Nepal		63.5	6	50

Source: Nepal Multiple Indicator Surveillance, Cycle 1, 1996.

Table A2.4: Age-Specific Sex Ratios
(males per 100 females)

Age Group	1971	1981	1991
0-4	93.7	105.9	102.6
5-9	103.3	104.1	103.9
10-14	118.3	116.7	108.3
15-19	109.5	110.0	96.0
20-24	92.5	91.2	85.1
25-29	96.3	96.4	89.3
30-34	90.6	92.3	91.8
35-39	107.8	107.1	101.0
40-44	98.2	100.2	94.7
45-49	113.9	113.9	104.0
50-54	104.0	115.2	105.6
55-59	106.6	119.3	115.8
60-64	88.9	109.0	99.7
65-69	100.6	115.8	110.1
70-74	91.8	112.9	105.0
75-79	91.9	108.4	106.0
80+			88.8
Total	101.4	105.0	99.5

Source: Population Census 1971, 1981, 1991.

Table A2.5: Sex Ratio by Geographic and Development Regions
(males per 100 females)

Geographic Region	Census Year	Eastern	Central	Western	Mid-Western	Far-Western	Eco. Regional
Mountain	1981	101.9	106.7	108.4	107.8	102.3	104.7
	1991	96.3	99.9	109.1	103.1	94.6	98.4
Hill	1981	101.5	106.9	99.9	100.2	98.9	102.1
	1991	96.7	101.6	88.6	96.3	91.6	95.3
Terai	1981	108.1	107.3	108.9	107.2	115.9	108.3
	1991	103.1	106.2	102.7	102.0	101.3	103.9
All Nepal	1981	105.3	107.1	102.6	103.5	104.9	105.0
	1991	100.5	103.7	93.5	99.2	96.0	99.5

Source: Population Census, 1971, 1981 and 1991, CBS.

Table A2.6: Net Enrollment Rates by Level of Schooling and Gender, 1995/96
(in percent to respective age cohort)

	Primary Schools		Lower Secondary Schools		Secondary Schools	
	Boys	Girls	Boys	Girls	Boys	Girls
Development Region						
Eastern	99	88	52	39	25	13
Central	94	56	47	24	17	8
Western	110	98	49	40	22	2
Mid-Western	96	63	40	30	2	2
Far-Western	103	49	34	14	4	0
Ecological Belt						
Mountains	93	51	39	18	4	0
Hills	115	95	50	35	20	9
Terai	89	56	44	30	15	4
Urban	103	100	67	72	29	21
Kathmandu	113	110	78	89	46	39
Other Urban	89	96	61	62	18	8
Rural	100	70	45	29	15	5
NEPAL	100	72	46	31	16	6

Source: Nepal Living Standards Survey, 1996.

Table A3.1: Economic Participation Rates by Sex and Age Group

Age Group	1981		1991	
	Male	Female	Male	Female
10-14	61.3	51.9	18.1	28.0
15-19	69.2	51.3	49.2	49.0
20-24	86.3	47.6	80.0	54.1
25-29	93.4	44.9	92.3	53.9
30-34	95.3	43.3	95.2	53.8
35-39	95.8	44.1	95.9	54.5
40-44	96.0	44.1	95.5	54.1
45-49	96.4	44.7	94.7	52.1
50-54	94.3	44.9	91.7	48.0
55-59	92.2	43.3	88.2	41.5
60-64	83.3	39.9	66.2	25.4
65+	68.7	35.0	40.0	12.8
All Ages	83.2	46.2	68.2	45.2
Urban	74.9	31.5	59.4	20.3
Rural	83.8	47.2	69.8	48.1

Source: Population Monograph, CBS, 1995.

Table A3.2 Involvement Hours in Livestock Production Activities (1992/93)

District	Feeding Management	Fodder Collection	Collection of Agri. Products	Animal Shed Management	Milking and Disposal	Total
Morang	342	498	152	218	168	1,378
Male	234	28	61	30	148	501
Female	108	470	91	188	20	877
Female %	31.58	94.38	59.87	86.24	11.9	63.64
Bara	293	738	234	155	97	1,517
Male	192	212	119	4	80	607
Female	101	526	115	151	17	910
Female %	43.89	62.44	72.29	89.97	36.68	59.32
Makwanpur	524	205	83	399	259	1,470
Male	294	77	23	40	164	598
Female	230	128	60	359	95	872
Female %	43.89	62.44	72.29	89.97	36.68	59.32
Dhankuta	1,228	448	95	455	238	2,464
Male	343	194	20	120	140	817
Female	885	254	75	335	98	1,647
Female %	72.07	56.70	78.95	73.63	41.18	66.84
Rasuwa	1,058	328	97	261	85	1,829
Male	538	168	33	121	22	882
Female	520	160	64	140	63	947
Female %	49.15	48.78	65.98	53.64	74.12	51.78
Dolakha	756	610	69	795	201	2,431
Male	149	223	19	120	131	642
Female	607	387	50	675	70	1,789
Female %	80.29	63.44	72.46	84.91	34.83	73.59
Total	4,201	2,827	730	2,283	1,048	11,089
Female	2,451	2,925	455	1,848	363	7,042
Female %	58.34	68.09	62.33	80.95	34.64	63.50

Source: Ministry of Agriculture (MOA), 1993c.

Table A3.3: Structure of Female Employment—Manufacturing Survey
(1986/87, 1990/91 and 1993/94)

Industry	1986/87		1990/91		1993/94	
	Total	Female %	Total	Female %	Total	Female %
Food and Allied	18454	10.6	17789	12.7	31717	17
Drinks and Tobacco	8446	13.5	6945	8	10379	10
Textile and Wearing Apparel	35639	33.3	55649	39.7	96993	33
Wood, Paper and Printing	11829	5.8	7799	5.6	8882	10
Plastics, Chemicals & Pharmaceuticals	7361	12.9	7445	14.4	11151	7
Nonmetallic Mineral Products	45757	14.4	58792	17.2	390	5
Metallic Products	5540	1.9	3259	3.3	1890	3
Electrical Machinery and Supplies	838	6.8	843	2.8	4962	3
Activities n.e.c	888	7.7	1089	6.3	62537	16
GRAND TOTAL	134758	17.4	159610	23	228901	22

Source: Survey of Manufacturing Industries, CBS, 1986/87, 1990/91, 1993/94.

Note: n.e.c = not elsewhere classified.

Table A3.4: Women in Tourism and Related Industries (1988)
(in percent)

Subsector	Overall
Tourist	10.8
1. Hotels	13.7
- 4 & 5 Star	11.8
- 1 to 3 Star	13.5
- Non-Star	17.3
2. Travel Agencies	8.5
3. Trekking Agencies	3.2
4. Airlines	8.4
Related	48.6
5. Restaurants	6.7
6. Cargo Agencies	5.3
7. Handicrafts	30.2
8. Carpets	66.4
9. Garments	7.4
Total	20.6

Source: NRB, 1989

Table A3.5: Employment Status of Economically Active Population
(In percent)

Status	Male			Female			Both		
	1971	1981	1991	1971	1981	1991	1971	1981	1991
Employer	0.6	0.9	0.7	0.2	0.4	0.4	0.5	0.7	0.6
Employee	11.7	11.8	27.8	3.6	3.8	12	9.3	9.1	21.4
Self-Employed	84.6	83.2	69.5	89	90	83.7	85.9	85.5	75.3
Family Worker	3.1	1.7	1.5	7.2	4	3.5	4.3	2.5	2.3
Not Stated		2.4	0.4		1.8	0.5		2.2	0.4
Total	100	100	100	100	100	100	100	100	100

Source: Population Census: 1971, 1981 and 1991, CBS.

Table A3.6: Average Landholdings by Sex of the Household Head

	Land in hectares		Income in NRs	
	Own	Rented	Per H/H	Per capita
Mountain				
Male-Headed Household	0.90	0.36	25,953	4,382
Female-Headed Household	0.81	0.29	25,519	5,920
Hill				
Male-Headed Household	0.96	0.30	26,764	4,189
Female-Headed Household	0.76	0.34	19,554	4,351
Terai				
Male-Headed Household	1.10	0.77	26,537	4,134
Female-Headed Household	1.05	0.53	21,827	4,981

Source: Agricultural Projects Services Center (APROSC), December 1996.

Table A3.7: Hours of Work by Sex and Residence

Residence	15+ = Adults		10-14 Children		6-9 Children	
	Male	Female	Male	Female	Male	Female
Rural						
Mountain	8.69	11.23	4.41	7.67	2.88	4.47
Hill	7.89	10.61	4.06	6.06	1.85	3.40
Terai	7.84	9.40	3.27	5.89	1.66	2.60
Urban						
Hill	7.01	8.78	1.63	3.95	0.76	1.44
Terai	7.83	8.90	2.37	4.33	0.99	2.22

Source: Nepal Rastra Bank, 1988.

Table A3.8: Selected Indicators on Performance of the Economy

	1990/91	1991/92	1992/93	1993/94	1994/95	1995/96	1996/97
Per-capita GDP US \$ ¹	170	180	170	190	200	200	230
Real GDP Annual Growth (%)	6.44	4.62	3.29	7.90	2.88	6.14	4.16
Share of Agri to GDP (%)	47.47	44.89	43.19	43.07	41.73	41.44	40.78
Inflation Rate (CPI change %)	9.8	21.0	8.9	8.9	7.6	8.1	7.8
Domestic Saving (GDP %)	9.57	12.13	13.52	14.67	12.36	11.01	na
Investment (GDP %)	20.83	22.44	23.14	22.41	23.46	24.34	na
Govt. Expenditure (GDP %)	19.56	17.67	18.13	16.86	17.74	18.68	18.33
Revenue (GDP %)	8.91	9.04	8.84	9.83	11.19	11.16	11.18
Govt. Deficit (excluding foreign grants, GDP %)	10.65	8.63	9.19	7.04	6.60	7.46	na
Export (GDP %)	6.15	9.18	10.09	9.70	8.05	7.95	8.05
Trade Deficit (GDP %)	-13.17	-12.22	-12.82	-16.22	-20.98	-22.79	26.37
Current A/C Deficit before Grant (GDP %)	-7.89	-6.74	-5.82	-4.03	-5.37	-9.53	10.34
BOP deficit (GDP %)	-3.43	-2.27	-4.36	-3.33	-0.22	0.42	3.3
Debt Service/Export (%)	13.63	11.20	12.41	9.64	11.14	12.10	12.26
Foreign Exchange Reserve (Monthly) ²	11.25	12.29	11.82	11.94	9.58	7.59	6.16

Source: Calculated from Economic Survey 1996/97

¹ From WDR respective years except for 1996/97. Per capita for 1996/97 Economic Survey figures.

² FR to months of import = (Previous year's imports / 12) / Foreign exchange reserve

Per capita converted at NRs56.50 = US\$1

na= nonavailability of data

Table A4.1: Political Representation of Women at Various Levels

	1986/87 Panchayat	1991	1996/97 Position
The House of Representatives	5.7	3.4	3.9
Ward Chairpersons	na.	na.	0.98
VDCs			
Chairpersons	0.30	0.28	0.34
Vice Chairpersons	0.17	0.45	0.46
Members	0.59	0.58	24.94
DDCs			
Chairpersons	0.0	0.0	0.0
Vice chairpersons	0.0	1.33	1.75
Members	0.74	0.65	0.86
Municipalities			
Mayors	0.0	0.0	na ¹
Vice Mayors	3.22	0.0	na
Members	0.91	0.38	na
Overall	0.58	0.56	19.19 ²

Source: Acharya, 1994.

¹ There are 521 women members.

² Statistics on the total member of members not available.

Table A4.2: Proportion of Women in the Government Administration
(July 1978 - July 1997)

	1978			1993			1997		
	Number		Percent of Woman in Total	Number		Percent of Woman in Total	Number		Percent of Woman in Total
	Total	Female		Total	Female		Total	Female	
Gazetted	6,099	197	3.23	11,232	493	4.39	10,648	560	5.26
Special	45	0	0	41	0	0	79	3	3.8
First Class	353	4	1.13	650	16	2.46	604	32	5.3
Second Class	1,326	33	2.49	3,103	139	4.48	2,767	133	4.81
Third Class	4,375	160	3.66	7,438	338	4.54	7,198	392	5.45
Non-Gazetted	34,530	819	2.37	na	na	na	56,162	3,492	6.22
Lower Support Staff	16,104	444	2.76	na	na	na	32,720	1,147	3.51

Source: Nijamati Kitabkhana, Special Data Sheet, April 1998.

na= not available

**Table A5.1: Development Plans and Women
(1980/81—1996/97)**

The Sixth Five-Year Plan (1980/81—1984/85)	The Seventh Five-Year Plan (1985—1989/90)	The Eighth Five-Year Plan (1992/93—1996/97)
<ol style="list-style-type: none"> 1. Attempt to involve women directly in agricultural training because overwhelming majority of women were involved in agriculture. 2. Encourage women in cottage and small industrial activities by providing them training, capital and marketing facilities because of extensive unemployment during agricultural off-seasons and carry out programs to raise women's income opportunities and status. 3. Involve women in population control activities so as to increase efficiency of population programs. 4. Increase the role of women in formal and informal education as also training on health and nutrition education. 5. Provide increased employment opportunities to educated women so as to make better use of their knowledge and skills. 6. Reform laws and regulations that inhibit women's participation in development (HMGN 1981). 	<ol style="list-style-type: none"> 1. Enable women to participate in the development process by providing appropriate opportunities to foster self-reliance among women by increasing their productive capacity, and to raise their social and economic status by this all-round development. 2. There will be additional programs in agriculture for women in the field of agricultural extension. Quotas will be fixed in various training programs. 3. Training on basic health needs and maternal and child care programs will be conducted. 4. Literacy among women will be increased. In the education sector, quotas and special incentives will be used to increase female participation in education and various training programs. 5. More emphasis will be given to the development of cottage industries for providing work for women during the off-seasons. Special provision will be made for women in the provision of training facilities, credit and other resources. Marketing facilities will also be developed. 6. Women will be encouraged to get involved in forest protection and preservation. 7. Facilities will be provided for participation in government and nongovernment organizations. 8. Nepal Women's Organization will be facilitated to conduct development activities for women. 9. Legal reforms will be effected to remove provisions hindering women's participation in national development. 	<ol style="list-style-type: none"> 1. The Government is committed to equal and meaningful participation of women in the development process. 2. Programs designed to enhance women's participation will be included in economic and social sectors (agriculture, forestry, industry, health & education). 3. Policies will also be enunciated to raise employment opportunities for women in these areas. 4. Credit, technical know-how, entrepreneurship training, and market services will be extended. 5. Policies will be adopted to encourage the appointment of women in government, semi-government and nongovernment sectors and to provide them opportunities for career development. 6. Laws and by-laws that hinder the development of women will be reformed. 7. Information on gender discrimination at work will be monitored and documented. 8. A suitable organizational structure will be formed for coordination and monitoring activities relating to women.

Source: Respective Five-Year Plans.

**Table A5.2: Resources Allocated to Women's Programs through HMGN Budget
(1995/96—1997/98)**

(NRs in '000)

Sector	1995/96 (052/53)			1996/97 (053/54)			1997/98 (054/55)		
	Total Budget	Women's Programs		Total Budget	Women's Programs		Total Budget	Women's Programs	
		Total Amount	%		Total Amount	%		Total Budget	%
Education	2,222,404	628,093	28.0	2,487,968	136,9625	55.00	2,320,328	1,387,574	60.00
Health	1,143,499	258,429	23.0	2,102,191	690,001	33.0	3,459,699	65,716	2.5
Local Dev.	6,990,064	84,018	12.0	1,037,353	110,337	11.00		107,738	10.5
Labor	1,300	1,300	100.0				1,200	1,200	100
Pop. & Env.	2,222	2,222	100.0				13,105	13,105	100
Industry	293,207	2,325	1.0	14,111	1,411	100	87,250	3,395	4.00
ADB/Nepal	11,600	11,600	100	60,464	2,331	4.00	15,000	15,000	100

Source: Ministry of Forest (MOF) Annual Programs.

Table A5.3: Basic Health Care Package for Modern and Traditional Systems of Medicine

Modern System of Medicine	
Main Intervention	Health Problem Addressed
Appropriate Treatment of Common Diseases	Common Diseases
Safe Motherhood and Family Planning	Maternal and Perinatal-related Diseases
EPI+Hepatitis B Vaccine	Diphtheria, Pertussis, TB, Measles, Polio, Neonatal Tetanus, Hepatitis B
Condom Promotion and Distribution	STD, HIV, Hepatitis B, Cervical Cancer
Leprosy Control Program	Leprosy
Directly Observed Therapy	Tuberculosis
Integrated Management of the Sick Child	Diarrheal Disease, ARI, Protein-Energy Malnutrition (PEM)
Nutritional Supplementation, Enrichment and Nutrition Education	PEM, IDD, Vitamin A, Anemia, Cardiovascular Disease Prevention, Diabetes, Rickets, Perinatal Mortality, Maternal Morbidity, Diarrheal Disease
Prevention and Control of Blindness	Cataracts, Glaucoma, Pterygium, Refractive Error, Preventable Eye Infections
Environmental Sanitation	Diarrheal Disease, Acute Respiratory Infection, Intestinal Helminths, Vector-Borne Diseases, Malnutrition.
School Health Program	Diarrheal Disease, Helminths, Oral Health, HIV, STDs, Malaria, Eye and Hearing Problems, Substance Abuse, Basic Trauma Care
Vector-Borne Disease Control Program	Malaria, Leishmaniasis, Japanese Encephalitis
Nutrition Rehabilitation	Protein-Energy Malnutrition, Acute Respiratory Infection, Intestinal Helminths, Vector-Borne Diseases, Malnutrition,
Oral Health Program	Oral Health
Prevention of Deafness Program	Hearing Problems
Substance Abuse including Tobacco and Alcohol Control	Cancers, Chronic Respiratory Disease, Traffic Accidents
Mental Health Program	Mental Health Problems
Accident Prevention and Rehabilitation	Post-Trauma Disabilities
Community-Based Rehabilitation	Leprosy, Congenital Disabilities, Post -Trauma Disabilities, Blindness
Occupational Health	Chronic Respiratory Disease, Accidents, Cancers, Eye and Skin Diseases, Hearing Loss
Emergency Preparedness and Management	Natural and Man-Made Disasters

Traditional Systems of Medicine	
Comprehensive services of "eight branches" of Ayurveda including <i>pancha karma</i> and <i>kshara sutra</i>	Management of common ailments and diseases
Herbarium and Herbal Gardens (cultivation, collection and preservation of medicinal plants)	Simple Ayurvedic formulations and medicines prepared from locally available medicinal herb and plants
Homeopathic Hospital	Acute and Chronic Respiratory Disease, Diarrheal Disease, Jaundice, Warts (Laryngeal Papilloma), Diabetes Mellitus, Chronic Skin Diseases, STDs, Cataract, Diseases of the Digestive System, Gall Bladder and Kidney Stones
Unani Dispensary	Diseases of Digestive System, Jaundice, Asthma, Insomnia, Allergy, Piles, Neurological Disorder, Menstrual Disorder, Skin, Fever, Gastric

Table A5.4: Number of Facilities and Population by Health Facility and Region¹

Health Facility	Nepal	EDR	CDR	WDR	MWDR	FWDR
Central Hospitals	8	1	6	0	1	0
Population/Hospital	2,640,829	5,051,287	1,184,228	-	2,756,992	-
Reg. & Zonal Hospitals	26	6	7	5	4	4
Population/Hospital	812,563	841,881	1,015,053	856,767	689,248	481,659
District Hospitals	215	41	52	60	35	27
Population/Hospital	98,263	123,202	136,642	71,397	78,771	71,357
Primary Health Care Centers + Health Care Centers	78	16	23	15	15	9
Population/Center	270,854	315,705	308,929	285,589	183,799	214,071
Health Posts + Sub Health Posts	2,765	632	781	585	467	300
Population/Health Post	7,641	7,993	9,098	7,323	5,904	6,422
Population (1996)	21,126,635	5,051,287	7,105,370	4,283,836	2,756,992	1,926,635

Source: MOH (1995), Health Information Bulletin, Vol. 9.
CBS (1994), Sub National Population Projections Nepal 1991-2011.
¹ Include Ayurvedic and Unani Facilities.

Table A5.5: Regional and Area-Wise Distribution of Students, Schools, and Teachers

Region	No. of Schools	No. of Students	No. of Teachers	No. of Female Teacher	Female Teachers' Proportion (%)	Student/Teacher Ratio
Nepal	21,692	4,279,493	114,051	19,418	17	38
EDR	4,912	1,065,884	28,104	4,188	15	38
CDR	6,280	1,332,413	37,161	9,003	24	36
WDR	5,220	1,065,976	26,590	3,787	14	40
MWDR	3,130	474,150	13,197	1,639	12	36
FWDR	2,150	341,070	8,999	801	9	38
Mountain	2,842	317,487	11,640	1,183	10	27
Hill	11,843	1,995,474	51,064	6,256	12	39
Terai	5,874	1,617,862	37,468	5,725	15	43
Kathmandu Valley	1,133	348,670	13,879	6,227	45	25
Urban	1,509	510,265	18,066	7,810	43	28
Rural	20,183	3,769,228	95,985	11,608	12	39

Source: Ministry of Education (MOE) (1997). Educational Statistics of Nepal, 1995.
EDR=Eastern Development Region, CDR=Central Development Region, WDR=Western Development Region, MWDR=Mid-Western Development Region, FWDR=Far-Western Development Region.

Table A6.1: List of NGOs with Major Programs for Women

S.N.	NGO/Year of Establishment	Objective	Gender-Related Activity
1)	Association of Craft Producers (ACP)	- Promote handicraft training and production	- Production and sale of handicrafts
2)	Agro Forestry Basic Health and Cooperative/Nepal (ABC) - 1987, Kathmandu	- Promote agro forestry - Provide basic health facilities. - Provide income-generating activities by forming local women's cooperatives.	- Adult literacy classes, group formation, training, credit equipment, AIDS education, family life education and trafficking and advocacy programs
3)	All Nepal Women's Organization, UML, 1990, Kathmandu	- Promote advocacy for women's rights within and outside the party.	- Training for women workers on women's rights and empowerment - Organization of conference and discussions for party workers, preparation of gender-related documents for Party central committee meetings - Organization of demonstrations for legal reforms against rape cases, promotion of cooperation with other women's groups, and formation of the Women's Security Pressure Group (WSPC) – across party alliance-
4)	Center for Women, Child and Community Development (CWCD), 1993	- Undertake research work and training for women, children and community development. - Conduct gender training.	- Surveys on children at risk and child labor and evaluation study of integrated rural development, Lalitpur
5)	Center for Women and Development (CWD), 1980	- Develop research capabilities on women. - Conduct research activities on women and provide training.	- Organize gender training, skill training and professional development training; integrated rural development project for shoemakers in Bhaktapur
6)	Child Workers in Nepal Concerned Center (CWIN), 1986, Kathmandu	- Protect children living and working in most difficult circumstances, such as street children, household servants, trafficking of girls and other children at risk. - Strengthen and empower the child. - Promote advocacy for child rights. - Provide a resource and information center for children at risk.	- Organization of educational programs - Housing Center for children - Advocacy for child rights - Undertake research on children at risk - Organize training for street children
7)	Didi Bahini, 1992, Kathmandu	- Facilitate women's groups for women's empowerment. - Strengthen NGOs for leadership development. - Promote advocacy for women.	- Organization of gender-related training - Advocacy - Conduct research on women issues - Facilitate curriculum development to include women's perspective for primary and nonformal education
8)	Family Planning Association of Nepal (FPAN), Pulchok, Lalitpur	- Support the national population and basic health need programs of HMGN.	- Promotion of innovative and cost-effective approaches for greater degree of self-reliance - Community development activities mainly focusing on children and women
9)	Forum for Women Law and Development (FWLD), Kathmandu	- Enable women to use the law as an instrument of social change for equality and to encourage women to participate in development.	- Research, advocacy, legal aid to women - Organization of training, workshops and seminars for creating awareness on legal rights
10)	Gender Watch Professional Interest Groups (GWPIG), 1994	- Encourage networking among professionals and NGOs related to women. - Promote advocacy	- Works as a coalition of WID/NGO - Country Report, NGO for Beijing - Conference, seminar and workshops for Beijing & post-Beijing
11)	Human Resource Development Center, (HURDEC), 1989	- Promote human resource development.	- Training and management support

12)	Institute for Integrated Development Studies (IIDS), 1979	<ul style="list-style-type: none"> - Research on public policy issues and institutions - Advocacy for necessary related changes 	<ul style="list-style-type: none"> - Evaluation of various policies, programs, and projects including those on women - Organization of seminars and workshops - Action research on participatory development including those on women's empowerment
13)	Human Rights Educational Development in Nepal (INHURED), 1987, Kathmandu	<ul style="list-style-type: none"> - Advancement of human and people's right, genuine and participatory democracy, environmental conservation and people-centered development 	<ul style="list-style-type: none"> - Dissemination of information on human and women's rights, e.g., organization of mini-Beijing conference - Research on women in special circumstances such as women in prison, girls involved in trafficking, etc.
14)	Manushi, 1992, Kathmandu	<ul style="list-style-type: none"> - Enhance the status of women through employment 	<ul style="list-style-type: none"> - Gender training, skill training on sewing, knitting, and management of forests
13)	Mother's Club, 1975, Kathmandu	<ul style="list-style-type: none"> - Develop and promote personality of mothers - Promote women's self-reliance through income-generating activities 	<ul style="list-style-type: none"> - Implementation of various projects in family planning, tourism, and forestry - Organization of mothers' group for community action, leadership development, and skills training - Legal service to needy and poor women
14)	New ERA, 1980, Kathmandu	<ul style="list-style-type: none"> - Policy research and consultancy services - Technical assistance to ministries for project implementation 	<ul style="list-style-type: none"> - Policy research on education, health, nutrition, etc., - Consultancy on health, family planning, agriculture, environment, water and sanitation - Action research for development and advocacy
15)	Nepal Water for Health (NEWAH), 1992, Kathmandu	<ul style="list-style-type: none"> - Better health through better hygiene and safe drinking water - Facilitate local NGOs for group organization 	<ul style="list-style-type: none"> - Surveys and preparation and hydraulic and structural designs - Technical and managerial guidance to the beneficiaries during construction and technical training
15)	Service for Under Privileged Section of the Society (SUSS), 1982, Kathmandu	<ul style="list-style-type: none"> - Legal services to women to defend their rights 	<ul style="list-style-type: none"> - Literacy campaigns, training, and research - Free legal counseling and help to indigenous women, radio broadcasts - Books and booklets on legal issues
16)	Women Awareness Center Nepal (WACN), 1991, Kathmandu	<ul style="list-style-type: none"> - Advocacy for women's rights and a change in social norms and values which limit women's choices - Develop skills in women for self-reliance 	<ul style="list-style-type: none"> - Gender training at local level and community-based development projects
17)	Women Acting Together for Change (WATCH), 1992, Kathmandu	<ul style="list-style-type: none"> - Public awareness against HIV/AIDS - Assist HIV-positive women and AIDS victims, particularly commercial sex workers 	<ul style="list-style-type: none"> - Establishment of resource center for HIV-positive women - Mother and child health program - Community resource management through women's groups - Nonformal education and skill development for women
18)	Women's Rehabilitation Center, (WOREC), 1991, Kathmandu	<ul style="list-style-type: none"> - Rehabilitate HIV positive women and commercial sex workers 	<ul style="list-style-type: none"> - Rehabilitative Center for district HIV/AIDS patients' development programs - Community based AID/HIV preventive programs - Literacy, empowerment, and skill
19)	Center for Self-help Development (CSD), 1991, Kathmandu	<ul style="list-style-type: none"> - Socioeconomic development of the rural poor - Empowerment of women 	<ul style="list-style-type: none"> - Awareness raising and institution building at the local level - Mobilization of local savings and credit - Micro financing
20)	NIRDHAN, Rupandehi, Nepal	<ul style="list-style-type: none"> - Microcredit provision to women 	<ul style="list-style-type: none"> - Organizing women's groups - Providing training and credit to women
21)	King Mahendra Trust	<ul style="list-style-type: none"> - Introduce gender concern in conservation activities to mobilize local women's groups 	<ul style="list-style-type: none"> - Annapurna Conservation Area Project -ACAP - Organization of local women's groups - Training, workshops - Grant for group-managed activities
22)	Red Cross, Tahachal,		

	Kathmandu		
23)	Women Entrepreneurs Association of Nepal (WEAN), 1987, Kathmandu	<ul style="list-style-type: none">- Assist Nepalese women entrepreneurs to come to the forefront of economic activities- Formation of network of women entrepreneurs from all parts of the country	<ul style="list-style-type: none">- Assist women to establish and promote new industries- Skill development training, technical know-how, entrepreneurship development, and marketing strategy- Technical, industrial, financial, and legal assistance pertaining to business.

Table A6.2: Women's Information Network

Name	Description
Women 's Pressure Group (WPG)	WPG is a forum for bringing together political women's organizations, NGOs, and professionals to work for exchange of information and advocacy.
Asmita Group	Asmita Group has an information center with documents and materials related to women; it publishes regular feminist journal and prepares posters, information and teaching materials for gender sensitization.
Gender Watch Professional Interest Group (GWPIG)	GWPIG is a group of professionals and NGOs for bringing together women and NGOs working in various fields and for advocacy.
Group of Professionals Working on Gender in Donors and INGOs	This group meets regularly for exchange of information on gender.
Sancharika Samuha	Sancharika Samuha is an organization of women working in media which meets occasionally to discuss various women's issues and its media coverage.
Edwin	Edwin is an alliance of NGOs working against trafficking and violence against women.
NGO Federation	NGO Federation with 1,100 members from all over the country which meets for various information exchange and advocacy meetings besides their annual meetings.
SAFE Motherhood	SAFE Motherhood is the Family and Community Support Network with 62 members.
Women and Environment Network	It is a conglomerate of nine organizations.
National Network Against Girl Trafficking (NNAGT)	NNAGT established in 1990 has both individual as well as organizational membership.
Alliance Against Trafficking in Women and Children in Nepal (AATWIN)	AATWIN established in 1997 is a federation of 20 organizations.
Networking Against AIDS	This organization is a confederation of 40 organizations.
Joint Advocacy Campaign (Committee for Equality)	Joint Advocacy Campaign (Committee for Equality) is a federation of 46 nongovernment organizations.

Table A7.1: Donor Assistance to Nepal, 1996

Multilateral	US\$ in '000	%	Bilateral	US\$ in '000	%
United Nations System					
International Development Association	61,829	59.80	Australia	5,001	2.60
International Fund for Agri. Dev.	1,913	1.85	Canada	4,187	2.17
UN Capital Development Fund	2,158	2.09	Denmark	25,412	13.20
United Nations Development Programme	5,414	5.24	Finland	5,057	2.63
UN Population Fund	3,540	3.42	France	1,697	0.88
Office of the UN High Commission for Refugees	04,298	4.16	Germany	17,551	9.11
			Italy	411	0.21
UN Children's Fund	8,681	8.40	Japan	63,966	33.21
World Food Program	10,136	9.80	Korea, Rep. of	1,214	0.63
UN Dev. Fund for Women	72	0.07	Netherlands	7,615	3.95
World Health Organization	3,978	3.85	Norway	1,970	1.02
Others	1,442	1.40			
UN Total	103,389	100	Sweden	194	0.10
Non-United Nations System			Switzerland	13,329	6.92
Asian Development Bank	72,103	95.67	United Kingdom	25,363	13.17
European Economic Community	3,261	4.33	United States	19,620	10.19
Grand Total	75,364	100	Grand Total	192,587	100

Source: UNDP *Development Cooperation*, Nepal, 1996.

Table A7.2: Ongoing Lending Programs
(as of 31 December 1998)

Project Title	Amount (\$ million)	Project Period
Agriculture & Natural Resources	211.313	
867 East Rapti Irrigation	10.418	Sept. 88-May 98
1113 Rajapur Irrigation Rehabilitation	17.056	Apr. 92- Dec. 00
1114 Upper Sagarmatha Agricultural Development	13.765	May. 92- Jun. 00
1237 Microcredit for Women	3.801	Dec. 93- Jun. 00
1311 Irrigation Management Transfer	12.598	Jun. 95- Jun. 02
1437 Second Irrigation Sector	23.894	Sep. 96- Dec. 02
1450 Rural Infrastructure Development	11.838	Sep. 96- Jun. 03
1461 Third Livestock Development	16.871	Mar. 97- Jul. 03
1604 Second Agriculture Program	50.238	Mar. 98 - Dec. 00
1609 Community Groundwater Irrigation Sector	30.839	Mar. 99 - Jul. 05
1650 Rural Microfinance	19.995	May 99 - Jun. 05
Energy	212.314	
1011 Seventh. Power	57.714	Sep.90- Dec.98
1452 Kali Gandaki "A"	154.60	Dec. 96- Jul. 01
Social Infrastructure	76.222	
1141 Primary Education Development	16.546	May 92-Jun. 99
1196 Secondary Education Development	9.904	Aug. 93- Jun. 99
1240 Kathmandu Urban Development	8.862	Feb. 94- Dec. 98
1451 Second Tourism Development	16.711	Dec. 96- Dec. 01
1464 Fourth Rural Water W. S. & S. Sector	19.065	Jan 97- Jun. 02
1640 Melamchi Water Supply (Engineering)	5.134	Apr. 99 - Dec. 00
Transport and Communications	61.647	
1377 Third Road	35.717	Jan. 96- Jun. 01
1512 Tribhuvan International Airport Development	25.93	Jul.97- Dec. 01
TOTAL	561.496	

Source: ADB, Country Assistance Plan (CAP), Nepal 2000-2002.

Table A7.3 ADB Documents Reviewed

1. Post-Evaluation Information System : Lessons Learned from Each Completed Project/TA for Projects in Nepal with PPAR (Report ID: PER948)
2. Project Performance Audit Report: Hill Irrigation Project (Western Region) (Nepal), (Loan No. 490-NEP (SF), 13 July 1993
3. Project Performance Audit Report: Science Education Project (Nepal), (Loan No. 599-NEP (SF), 22 June 1994
4. Project Completion Report: Rural Water Supply Sector Project (Nepal), (Loan No. 719-NEP (SF), 13 Dec. 1993
5. Project Performance Audit Report: Rural Water Supply Sector Project (Nepal), (Loan No. 719-NEP (SF), 24 Dec. 1997
6. Project Completion Report: Second Livestock Development Project (Nepal), (Loan No. 745-NP (SF), 20 Dec. 1995
7. Project Performance Audit Report: Sagarnath Forestry Development Project (Nepal), (Loan No. 334-NEP (SF), 7 Dec. 1987
8. Project Performance Audit Report: Third Forestry Development Project (Nepal), (Loan No. 749-NEP (SF), Dec. 1993
9. Project Performance Audit Report: Hill Agriculture Development Project (Nepal), (Loan No. 721-NEP (SF), 15 Sep. 1997
10. Project Completion Report: Seti Zone Rural Development Project (Nepal), (Loan No. 748-NEP (SF), Dec. 1997
11. Project Performance Audit Report: Agricultural Program Loan (Nepal), (Loan No. 924-NEP (SF), 24 August, 1993.

Table A7.4: Selected Donor-Funded Projects with Major Women's Components

S. No.	Name of Project/ Executing Agency	Women's Component	Donor Involved
1	a) Basic and Primary Education/ MOE	- Provision of various scholarships to girls - Female teachers recruitment and training	World Bank
	b) Population and Family Health/ MOH	- Support for female auxiliary nurse-midwives at health posts	
	c) Hill Community Forestry/ MOF	- Involvement of women in Community Forestry Groups - Management and improved access to forest products.	
2	Annapurna Conservation Area Project -ACAP	- Introduce gender concerns in conservation activities - Mobilize local women's groups for income generation, conservation, and tourism management	CARE, Helvetas, UNICEF, SCF/UK, SNV SDC
3	Dolakha-Ramechhap Community Forestry Development, CFDP- MOF	- Participation of disadvantaged groups - Formation of women's groups in forestry	
4	Nepal-UK Community Forest, 1993- 1998, Ministry of Forest (NUKCFP) / MOF	- Popular participation in decision-making and the sharing of benefits, for women and the poor	UK
5	Micro-Credit Project for Women, MLD	- Savings and credit - NGO capacity enhancement - Technical assistance and business consultancy for women entrepreneurs	ADB/N
6	a) Strengthening Reproductive Health Service, 1997- 2001/MOH (National)	- Technical support for health system management and improvement in quality - Increased access to reproductive health services as per the International Conference on Population and Development goals - Health system research studies - Training of MCH & FCHVs	UNFPA
	b) Information Education and Communication Campaign for Reproductive Health		
	b) Population and Development Strategies/MOH (National)	- Develop comprehensive integrated and multi-sectoral national population policy - Assists in implementation, coordination, and monitoring	
	c) Advocacy/MOH/NGO/ UNICEF(National)	- Sensitize political leaders and public at large on population problems through multiple channels	
7	a) Health/ MOH/NGO/UNICEF	- To complete a sustainable Delivery System on Immunization (National) - Control of Diarrheal Disease and Acute Respiratory Infection (National) - Safe Motherhood Plan of Action in 30 districts - Augmenting availability of drugs in SHPS, HPS, PHCS and establish drug cost sharing schemes in six Districts	UNICEF
	b) Nutrition and Child Care/MOH/ UNICEF	- Reduce severe PEM by 30 % and moderate PEM by 20 % in children aged 0-4 years in 20 selected districts	

8	<p>c) Education / MOE/NGO (30 districts)</p> <p>d) Child Environment /MOH/ UNICEF (National)</p> <p>e) Intensive Hygiene and Sanitation Water Supply Sustainability</p> <p>a) Safe Motherhood (SMP)/MOH (National)</p> <p>b) Infant Young Child and Maternal Nutrition/ MOH (National)</p> <p>c) AIDS and Sexually Transmitted Diseases/MOH</p> <p>d) Support for Water Supply and Sanitation Service /MOHPP</p>	<ul style="list-style-type: none"> - Ensure adequate vitamin supplements to 80 percent of children aged 5-9 months - Eliminate Iodine Deficiency by Salt Iodization Program - Creation of organized and informal child-care groups to care for 30% of children aged 3-5 years - Provide quality basic education - Reduce underage enrollment in primary schools from current 14 % to less than 5 % - Public health campaigns based on integrated public participation - Reduce incidence of diarrheal disease among children from 25% to 12% in 10 districts. - Increase sanitary facilities, and basic hygiene practice to 80% of the population. - Strengthen the health impact of 300 existing water supply sites to reduce diarrhea incidence in the 10 districts. - Assisting to achieve its health goals regarding women and children by technical assistance - Implementing SMP in 15 districts - Integrating PHC services focusing on MCH/FP/Reproductive health throughout the country - Enhance nutrition status of young child and mothers - Reduce iodine deficiency to 3% by 1999, - Universalize salt iodization, reduce Bitot, PEM and iron deficiency anemia. - Counseling to 50% HIV positive cases and provide home care to 50% AIDS cases. - Support for integrated water supply and sanitation for quality service 	WHO
9	<p>Reduced Fertility and Improved Child Health, 1996-2002/ MOH/Private Sector/NGOs (National)</p>	<ul style="list-style-type: none"> - Increase quality of voluntary family planning services (assistance to CRF) - Training to FCHVs for safe pregnancy, women's nutrition and family planning - Training to health personnel on DD, ARI and Vitamin 'A' deficiency and supply of Vitamin "A" - Reduce sexually transmitted diseases 	USAID

10	Women's Empowerment (24 Districts)		
11	Production Credit for Rural Women (PCRW), 1982 (ongoing) MLD - selected VDCs	<ul style="list-style-type: none"> - Credit delivery to women - Technical assistance - Social mobilization and awareness raising - Capacity building for increased decision-making roles - Community services - Advocacy for gender issues in DDC/VDC level planning - Awareness Generating about CEDAW and CRC 	UNICEF, IFAD, USAID, GTZ, UNFPA, UNIFEM, FAO, ADB
12	Police Project - 1993/ Ministry of Home Affairs	<ul style="list-style-type: none"> - Improve gender-sensitive cadre of women police officers, 	UK
13	Secondary Education Project, 1991- 1996/MOE	<ul style="list-style-type: none"> - Physical structures - Teachers training - Curriculum revision with gender perspective included 	ODA, ADB
14	Self- Reliant Drinking Water Support Project, 1992 (ongoing)/ MOHPP	<ul style="list-style-type: none"> - Community mobilization - Support to community-managed drinking water projects - Encouragement to women's participation in the planning and implementation of projects 	SDC

Source: Consultant's assessment.

Table A7.5: Sectoral Assistance from INGOs

INGO	Type of Assistance	US\$ in '000
Action Aid	Free Standing Technical Cooperation	216
	Investment Project Assistance	951
	Inv.- Related Technical Cooperation	124
The Asia Foundation	Free Standing Technical Cooperation	266
CARE	Investment Project Assistance	1,219
	Inv.- Related Technical Cooperation	1,208
Danish Association for International Cooperation	Free Standing Technical Cooperation	303
	Inv.- Related Technical Cooperation	6
Friedrich Naumann Foundation	Free Standing Technical Cooperation	385
Foster Parents Plan (PLAN)	Free Standing Technical Cooperation	4,900
HELVETAS	Free Standing Technical Cooperation	392
	Investment Project Assistance	1,266
	Inv.- Related Technical Cooperation	122
International Nepal Fellowship	Free Standing Technical Cooperation	1,639
Lutheran World Federation	Emergency & Relief Assistance	443
	Free Standing Technical Cooperation	588
	Inv.- Related Technical Cooperation	181
Norwegian Heart & Lung Association	Free Standing Technical Cooperation	150
Norwegian Save the Children	Free Standing Technical Cooperation	227
	Investment Project Assistance	764
Save the Children Fund - UK	Free Standing Technical Cooperation	635
Save the Children Fund - USA	Free Standing Technical Cooperation	4
Terre Des Hommes - Lausanne	Investment Project Assistance	400
	Inv.- Related Technical Cooperation	322
Trans Himalayan Aid Society	Program Budgetary Aid or BOP Support	15
United Mission to Nepal	Free Standing Technical Cooperation	278
	Investment Project Assistance	3,208
World Neighbors, INC.	Free Standing Technical Cooperation	166
	TOTAL	20,378

Source: UNDP, *Development Cooperation*, Nepal, 1996.

Table A8.1: Lending and Technical Assistance Pipeline, 2000-2002

(\$ in million)

Sector	Project Title	Amount (Bank)	Development Objective ^a	
		TOTAL	Primary	Secondary
	2000 LOAN PIPELINE TOTAL	115		
Agriculture and Natural Resources	1. Crop Diversification	15	POV	GAD
Social Infrastructure	2. Melamchi Water Supply (Investment Project)	50	HD	ENV
	3. Small Towns Water Supply and Sanitation	30	POV	GAD
Others	4. Civil Service Sector Program	20	ECO	HD
	2001 LOAN PIPELINE TOTAL	125		
Finance and Industry	1. Corporate & Financial Governance Sector Development Program	30	ECO	
Transport and Communications	2. Fourth Road Improvement	60	ECO	POV
Social Infrastructure	3. Basic Education	20	HD	GAD
	4. Ecotourism	15	HD	ENV
	2002 LOAN PIPELINE TOTAL	110		
Agriculture and Natural Resources	1. Rural Infrastructure Sector Development	30	POV	ENV
Social Infrastructure	2. Urban Environment Improvement	30	HD	ENV
	3. Melamchi Water Supply Distribution	50	HD	ENV
	TA 2000 TOTAL	5,500	Type of TA	
Agriculture and Natural Resources	1. Rural Infrastructure Sector Development	600	PP	
	2. Skills Training for Women Beneficiaries	200	AD	
	3. Agriculture Sector Review	800	AD	
	4. Institution Building for Crop Diversification	600	AD	
Social Infrastructure	5. Fifth Rural Water Supply & Sanitation Sector	500	PP	
	6. Ecotourism	500	PP	
Others	7. Support in the Preparation of the Tenth Plan	500	AD	
	8. Strengthening National Statistical System	800	AD	
	9. Capacity Building for Environmental Management	1,000	AD	
	TA 2001 TOTAL	5,150		
Agriculture and Natural Resources	1. Third Irrigation	600	PP	
Energy	2. Rural Renewable Energy	600	PP	
Finance	3. Institutional Support for Corporate and Financial Governance	800	AD	
Transport and Communications	4. Institutional Strengthening of Department of Roads	600	AD	
Social Infrastructure	5. Secondary Education II	600	PP	
	6. Melamchi Water Supply Distribution	150	PP	
Others	7. Regional Trade Facilitation (Growth Quadrangle)	1,000	AD	
	8. Strengthening National Planning Commission's Capacity on Economic Planning and Management	800	AD	
	TA 2002 TOTAL	5,000		
Agriculture and Natural Resources	1. Capacity Building in the Ministry of Forestry and Soil Conservation	600	AD	
	2. Inst'l Strengthening of Ministry of Local Dev.	600	AD	
Transport and Communications	3. Subregional Roads Connection	600	PP	
Social Infrastructure	4. Health Sector Institutional and System Reforms	800	AD	
	5. Strengthening Urban Infrastructure Improvement	800	AD	
Others	6. Agriculture Census	600	AD	
	7. Establishment of Training Capability	1,000	AD	
	GRAND TOTAL	15,650		

^a Indicate : ECO for economic growth, POV for poverty reduction, HD for human development; GAD for gender and development.

Source: ADB, Country Assistance Plan (CAP), Nepal 2000-2002.

Table A8.2: Lending Pipeline by Type and Sector, 2000-2002

Classification	2000 (Firm)		2001-2002	
	No.	%	No.	%
By Type				
Economic Growth	0	0.0	1	14.3
Projects Directly Aimed at Social Concerns	3	75.0	5	71.4
Projects Directly Aimed at Environmental Concerns	0	0.0	0	0.0
Economic Growth-oriented Projects with Social and/or Environmental Concerns	1	25.0	1	14.3
Total	4	100.0	7	100.0
By Sector				
Agriculture and Natural Resources	1	25.0	1	14.3
Energy	0	0.0	0	0.0
Finance	0	0.0	1	14.3
Transport and Communications	0	0.0	1	14.3
Social Infrastructure	2	50.0	4	57.1
Others/Multisector	1	25.0	0	0.0
Total	4	100.0	7	100.0

Source: ADB Country Assistance Plan , Nepal (2000-2002).

APPENDIX 2: MANDATES OF WOMEN DEVELOPMENT INSTITUTIONS¹

A. National Planning Commission Secretariat (NPCS)

1. Health, Women & Social Welfare Section

NPC plays a central role in policy planning, monitoring, and evaluation of planning. The Health, Women & Social Welfare Section works under the Social Service and Human Resource Division with the following responsibilities:

a. Planning

- To render advice to the Government in formulating policies for economic and social development in women's development;
- To develop a long-term perspective for women to incorporate women in national development plans and, based on it, to prepare periodic plans with necessary prioritization of development activities;
- To prepare annual plans based on the periodic plans and to recommend to the Government the necessary budgetary provisions;
- To issue directives to the ministries concerned, including the Ministry of Women and Social Welfare, departments and corporations on activities necessary to be performed by the Government towards formulating these plans;
- To assist the Planning Division in the ministries concerned to improve its skills and knowledge in plan formulation; and
- To undertake research work and data collection necessary for planning.

b. Plan Implementation and Evaluation

- To monitor the implementation of development activities continuously according to approved programs and budgets, and to take steps, as necessary, to remedy mistakes, delays, or other obstructions;
- To evaluate, annually and every four months, achievements of physical and other targets according to approved programs and budgets, and to submit to the Council of Ministers its observations on the consistency between plan provisions and actual activities and policies, and recommendations for enhancing efficiency and effectiveness in implementation. In addition, based on the four-monthly evaluations, the Commission should take action against those

¹ Source: Consultant assessment.

responsible for negligence, delay, dishonesty or other causes of obstruction, and submit an annual report to the Government; and

- To undertake on-site supervision and investigations to make independent assessments of progress of development projects with a gender perspective.

c. Miscellaneous

- To prepare estimates of internal and external resources consistent with the requirements of the periodic plans, and to submit, as necessary, recommendations for augmenting resource mobilization efforts;
- To make the required manpower estimates for the plans; and
- To disseminate information about national plan objectives, development activities, and achievements to raise popular awareness about planning and development on gender development.

B. Ministry of Women and Social Welfare (MWSW)

MWSW was established in September 1995 with the goal of mainstreaming women into national development through encouraging gender equality and the empowerment of women. MWSW, as a governmental lead agency for women and development, will:

- Formulate a national women's development policy and ensure its integration into national development policy;
- Advocate women's empowerment and gender equality;
- Undertake measures to remove the structural obstacles that hinder women's full participation in national development; and
- Promote positive/affirmative discrimination in favor of women.

In addition, MWSW will:

- Coordinate all women-related programs and activities carried out by government organizations (GOs), NGOs, and INGOs;
- Review and monitor all women-related activities;
- Screen all programs/projects proposed by GOs and NGOs before implementation;
- Collect and disseminate all women's development-related research reports prepared by GOs, NGOs, and academic institutions;
- Collect gender-disaggregated data;

- Conduct women-related research;
- Conduct gender sensitization/awareness training and programs;
- Assign economic value to women's unpaid work;
- Establish a national documentation center on women;
- Follow up and take necessary actions to fulfill Nepal's commitment to all UN Conventions and Declarations related to women to which Nepal is a party; and
- Recommend persons to represent Nepal in national and international conferences related to women.

MWSW will work as the national focal point for national and international women's concerns and development activities.

C. Ministry of Local Development

1. The Women and Target Group Development Division will

- Work as a facilitator to link rural women with the services, inputs, and nongovernment agencies associated with different activities;
- Provide assistance to rural women to move towards self-reliance to enhance their status through implementing self-employment and income-generating programs;
- Organize social and community development programs to eliminate women's backwardness, illiteracy, and superstition and conservative values and thereby create a society based on respect and equality;
- Facilitate the adoption of appropriate technologies to save time and labor that will allow women to engage in gainful productive activities;
- Promote NGOs in women's development programs;
- Increase awareness of women to organize groups for generating demand and increasing absorptive capacity;
- Maintain coordination of women's development programs under GOs and NGOs; and
- Help women to generate confidence and capacity for their own development and for the development of the area in which they live.

2. The Women Development Training Center, Local Development Training Academy will

- Support the production of the trained manpower necessary for mainstreaming gender considerations into national development;

- Organize women's development training and workshops by using the participatory approach at national, district, and local levels;
- Develop training modules, packages, and materials for various training programs for all levels of personnel/volunteers in GOs/NGOs;
- Provide specific training programs to support production credit for the Rural Women Program of the Ministry of Local Development;
- Conduct evaluations of training programs on gender development; and
- Conduct research and provide consultancy services on subjects related to gender and development.

D. Ministry of Agriculture

The Women Farmers' Development Division will

- Mainstream gender issues in agricultural policies, programs, and projects to increase women farmers' involvement in all subsectors;
- Develop strategic policies and plans for women farmers;
- Increase gender awareness in agriculture at grass-roots level by organizing workshops and consultation;
- Organize training programs for women farmers to equip them with modern agricultural farming techniques;
- Launch women-friendly agriculture programs for credit and marketing, especially for the landless women farmer; and
- Monitor and evaluate the gender sensitivity of agricultural development.

E. Ministry of Education

The Women's Education Unit, Ministry of Education will

- Coordinate girls' education program activities under basic and primary education, secondary Education and nonformal education including adult education;
- Implement MOE program to girls enrollment at all levels of education;
- Implement education-awareness programs to introduce socio-cultural awareness into girls' education; and
- Conduct research on education with gender sensitivity.

F. Ministry of Health

The Focal Point for WID will

- Coordinate and analyze health programs with gender sensitivity;
- Develop advocacy and network of all health activities in GO/NGO, banks, and medical facilities to introduce gender concerns in health sector development;
- Conduct research and develop data bank for women health; and
- Develop a national package for women health.

G. Water and Energy Commission Secretariat

The WID Division will

- Integrate gender issues into the water and energy sectors by developing a network with line agencies;
- Study socioeconomic indicators affecting WID;
- Develop women's professionalism and expertise in the water and energy sectors;
- Conduct research and workshops to increase women's participation in the water and energy sectors; and
- Develop monitoring and evaluation systems to improve competence in WID and water resource development.

H. Other Ministries

The Industry, Forest, Labor, Tourism, Population and Environment, and Law ministries will

- Launch women's development programs in the respective ministries in line with the women-in-development policy of the plans and commitments of HMGN.

APPENDIX 3: RECOMMENDED NATIONAL STRATEGY ON WOMEN

Gender Equality and Women's Empowerment: Recommended National Strategy¹ (Unofficial Summary)

Policy	Strategy	Program
<ul style="list-style-type: none"> - Increase women's participation at all decision-making levels - Ensure mainstreaming of women in government - Ensure gender equity and women's empowerment - Ensure women's equality in all sectors including access to property and economic resources - Include gender perspective in planning process 	<ul style="list-style-type: none"> - Institute 20 percent quota for women at all decision-making levels - Increase women's participation in poverty reduction programs - Provision of training and credit to women - Simplification in credit disbursement procedures - Review of all unequal laws, and institute necessary legal reforms - Launch gender-sensitization programs in all sectors and at all levels 	<ul style="list-style-type: none"> - Provision of 20 percent women representation in the Upper House in the coming national election - Establishment of women's cells in all ministries concerned from 1997/98 - Study on women and poverty - Representation of 25 percent women at all decision-making levels - Institutional reforms for training and credit - Inclusion of materials on women and poverty in school textbooks and training - Inclusion of subjects like savings and credit, income generation, etc. in NFE classes - Rehabilitation programs for <i>Badi & Deauki</i> - Programs on NFE, health, and legal education to rural women - Development of income-generating training and marketing channels in agriculture - Appointment of 20 percent women (qualified) staff in all GO, NGO, corporation and UN recruitment from 1997/98 - Gender-sensitization training for integrating gender perspective at all levels of planning, programming, implementation and evaluation starting in one development region each year

¹ Prepared by the Ministry of Women and Social Welfare, December 1997.

Education Sector

Policy	Strategy	Program
<ul style="list-style-type: none"> - Make primary education compulsory within Ninth Plan period - Eradicate illiteracy among women - Ensure equal access of women in education - Increase women's access to technical and vocational education - Emphasize quality education 	<ul style="list-style-type: none"> - Direct and active participation of local institutions in the implementation of compulsory primary education - Increase female literacy to 50 percent by the end of Ninth Plan - Emphasis on NFE - Free distribution of lower secondary school books to girls - Appointment of female teachers in all development regions — even with provision of inter-region recruitment - Special facilities and quota for girls in technical and vocational education - Reform in educational system to eliminate gender bias 	<ul style="list-style-type: none"> - Follow-up by all-party committee at the ward/community level for compulsory primary education (CPE) - Provision of a 50 percent rebate on fees for girls until graduation in all higher educational institutions funded by HMG, with preference given to girls from poor families - Link NFE with income generation and credit programs from the FY1998/99 - Award certificate of recognition at the district, ecological region, and regional levels to VDCs, districts, and municipalities from 1998/99 - Spend at least 10% of the VDC fund for women and girls' education from FY1997/98 - Paternal education programs for fathers on the importance of sending girls to school - Increase the recruitment of female teachers to 10-25 percent depending on the availability in the eco-development regions - Review and reform educational materials to eliminate gender bias - Publicity about gender equality - Entry of mothers' names in academic certificates and other educational forms from the coming FY. - Establishment of at least one polytechnic institute in each of the five development regions within the Ninth Plan period. - Selection of 50 percent women teachers and girls in such institutions - Formation of all-party monitoring committee in all schools from this fiscal year - Increase in teachers' training facilities - Increase in educational budget every year by 1 percent during the Ninth Plan period

Health Sector

Policy	Strategy	Program
<ul style="list-style-type: none"> - Life cycle approach in women health services - Promotive and preventive health services - Gender awareness on HIV/AIDS and women's reproductive health - Formulation of policy on right to treatment - Provision of adequate budget in health services 	<ul style="list-style-type: none"> - Inclusion of gender perspective in the present health policy - Service charge and quality care - Emphasis on reproductive health policies - Gender sensitization - Ensure women's right to health information - Research, monitoring, and evaluation on health services - Inclusion of women's reproductive health information in both formal and informal education materials - Participation of victimized women at the planning and policy-making levels 	<ul style="list-style-type: none"> - Study of service delivery system in health sector within FY 1998/99 - Campaigns against HIV/AIDS, STDs - Programs to ensure health education at factories and workplaces. - Sensitization on women's reproductive health at household level and workplaces - Discussion and formulation of necessary laws against negligence by the health workers and proper provision of medicine within 1997/98 - Work towards promulgation of Pregnancy Protection Law (abortion law) within 1997/98 - Improving monitoring and evaluation system - Training programs on indigenous technology and medicine - Participation of males in family planning, health education, and training, as well as publicity campaigns - Publicity campaign at national, DDC, and VDC levels - Inclusion of reproductive health education in formal and nonformal education materials within 1998/99 - Establishment of a rehabilitation center for women HIV/AIDS patients within Ninth Plan period - Establishment of adolescent care centers in all development regions - Maintain records of HIV/AIDS victims - Study on women's reproductive health and their reproductive rights in the FY 1998/99 - Gender-sensitization training to bureaucrats, doctors, nurses, and health workers - Community participation in gender-sensitization programs - Monitoring and evaluation of all health programs within the FY1997/98

Violence Including Trafficking

Policy	Strategy	Program
<ul style="list-style-type: none"> - Legal reforms to stop violence against women - Study on the causes of violence - Abolition of trafficking in women 	<ul style="list-style-type: none"> - Review of all related laws and their amendment - Raise public awareness on violence against women - Provide accessible and cheap legal advice to the victims of violence - Ensure sensitivity of media to violence against women - Negotiation and agreement at inter-country, regional, and international levels to stop trafficking in women - Adequate rehabilitation arrangements for the victims of violence 	<ul style="list-style-type: none"> - Awareness-raising campaigns from village to central levels on violence and wrong use of religious texts - Assistance to self-help movements against alcoholism and violence and other social ills such as dowry, - Establishment of family courts in all five development regions within five years - Establishment of separate institution for registration of complaints against violence and adequate compensation for treatment - Training to all related institutions—e.g., police, radio/TV, NGOs, etc.—on dealing with violence against women - Better implementation of laws - Provide income-generating activities for the victims of violence - Prohibition of advertisements and other audio-visuals and written materials derogatory to women - Introduction of positive images of women in the media - Collection of information on the violence against women from FY 1997/98 - Initiation of dialogue at the state level to stop women trafficking - Establishment of integrated rehabilitation center for women victims

Women in Armed Conflict

Policy	Strategy	Program
<ul style="list-style-type: none"> - Active involvement of women in the management of conflict - Protection of women at times of war or foreign dominion - Reduction in army expenditure and control in arms purchase - Priority awarded to the management of unarmed conflict and ensuring human rights at times of conflict 	<ul style="list-style-type: none"> - Provide women police and women lawyers in the legal hearing of women victims - Include women in the relief committees formed for refugee camps and other conflict areas - Assistance to the victims of political insurrections and conflict - Legal provision for the protection of women victims at times of insurgencies and armed conflict - Formulation of laws to control social anarchy - Provide a budget for the welfare of the victims of war and insurgencies 	<ul style="list-style-type: none"> - Preparation and introduction of bill in Parliament for the inclusion of women police and lawyers in the hearings of women victims - Organization of workshops in 1997/98 for including women in the planning of rehabilitation programs - Maintenance of records on victims and their families - Rehabilitation of victim families - Preparation and introduction of bill against social disorder in Parliament - Conduct research on the women victims of occasional internal conflicts and formulate and implement welfare programs within 1998/99

Women and Economy

Policy	Strategy	Program
<ul style="list-style-type: none"> - Increase women's access to employment, economic resources, and commerce - Reform in the current GDP accounts to reflect women's contribution - Establishment of commercial network for development of women's economic capabilities 	<ul style="list-style-type: none"> - Provide quota for women in the Ninth Development Plan - Establishment of National Credit Fund (NCF) for poor women and women in difficult positions - Legal reform to increase women's property rights - Increase in training for skill and entrepreneurship for women's self-employment - Increasing women's access to institutional credit - Review of the existing GDP recording system - Development of infrastructural and technical framework for commercial network - Priority to research on women 	<ul style="list-style-type: none"> - Increasing women's participation to 20-25 percent in all training and employment programs - Establishment of NCF in the first year of the Ninth Plan - A study to gear incentive to enterprises for women's employment and implementation of the findings - Coordination between various agencies involved in women's employment in consultation with MWSW - Best woman entrepreneurship award - Establishment of child-care centers at suitable places for working women - Enter women's contribution in the national accounts from 1997/98 - Provide equal opportunity to women in all entrepreneurship and skill development training programs including training conducted by CTEVT and CSIDB - Conduct study to simplify institutional credit, simplify loan disbursement procedures, and provide collateral-free loans to poor and uneducated women from 1998/99 - Initiation of training and women's banking programs from 1997/98 - Develop approach paper for the development of women's cooperative societies in the FY1997/98 - Organize workshops on women's commercial network, credit delivery, and technical aspects - Initiate women's savings schemes at VDC level from 1998/99.

Women in Policy Formulation

Policy	Strategy	Program
<ul style="list-style-type: none"> - Equal access and active participation of women at all decision-making levels - Enhance women's capability to participate in leadership and decision making - Reform in the Defense Act to include women in the army and police 	<ul style="list-style-type: none"> - Training to enhance the capacity of women to pass competitive exams - Increase the age bar of women for 10 more years in the Public Service Commission and exams - Compulsory nomination of women at political levels by all political parties if they could not win in the election - Women's knowledge and perspective to be included in the Public Service Commission's examination curricula 	<ul style="list-style-type: none"> - Provide quota and at least four training programs a year to women candidates of PSC examinations inside and outside Kathmandu from 1998/99. - Legal reform to increase the age bar of women in PSC and Company exams - Study to ensure women's participation at decision-making levels in all service sectors - Provide 20 percent of seats to women at all elected and nominated positions from the FY1997/98 - Provide 20 percent of seats to women in the political party manifesto for all elected and nominated positions - Organize leadership development and political awareness training to women from 1997/98 - Organize training to eliminate gender bias between male and female - Arrange for at least one woman representative in the King's Council, Commission to Study Misuse of Authority, Election Commission, and Public Service Commission from FY1999/2000 - Promotion of at least 5 percent or one woman to all gazetted Special Class positions - Nomination of women to diplomatic positions including ambassadors

Institutional Arrangements for Women's Development

Policy	Strategy	Program
<ul style="list-style-type: none"> - Establishment of a National Machinery on Women - Integration of gender perspectives in legislature, national policies and programs - Collection and dissemination of gender-disaggregated data - Reform in laws unequal to women 	<ul style="list-style-type: none"> - Establishment of a National Women's Council (NWC) - Establishment of a separate Women Development Ministry by separating it from the present MWSW - Establishment of women development directorates in all five development regions. - At least 20 percent women candidates to be fielded by all political parties in the parliamentary elections - Nomination of at least 20 percent women members to the Upper House - Inclusion of a gender perspective in the Ninth Plan policy paper. 	<ul style="list-style-type: none"> - Formation of a committee within 1997/98 to study the possibility of establishing a NWC - Formation of a separate parliamentary committee to safeguard women's issues in the lower house - Preparation of programs to include a gender perspective in all projects and programs in the Ninth Plan preparation phase - Organization of training, workshops and seminars to sensitize parliamentarians, planners, policymakers, etc. on gender issues - Dissemination of gender-disaggregated data at national level

Women and Human Rights

Policy	Strategy	Program
<ul style="list-style-type: none"> - Ensure equal rights of women both in law and practice - Raise legal awareness of women - Protection and promotion of women's rights in accordance with the CEDAW 	<ul style="list-style-type: none"> - Ensure equal rights of women in all sectors, including property rights - Legal education for women - Reforms in all laws which restrict women's rights - Formulation of a law included in the Constitution for the special treatment of women - Equal participation of women in all sectors 	<ul style="list-style-type: none"> - Organization of workshops on equality of women and women's empowerment at all professional and political levels from 1997/98 - Public awareness campaigns on the unequal treatment of women - Development of curricula on the rights of women - Establishment of rehabilitation centers for women - Preparation and presentation of a bill in Parliament within FY1997/98 to reform all acts and laws which restrict women's rights - Presentation of a bill to establish a family court in the FY1997/98 - Inclusion of materials on the rights of women in secondary and 10+2 levels and in informal education material - Publicity for the agreements signed by Nepal in all International Conventions on Women including CEWA through public media and other means such as workshops and seminars in all five development regions within five years - Free legal service to poor and destitute women - Sign all remaining covenants on the International Convention on Women

Women and the Media

Policy	Strategy	Program
<ul style="list-style-type: none"> - Increase women's access to, and participation in, decision-making levels in the media, and in places where they can express their views - Publicity of the contribution of women to society - Inclusion of gender perspectives in communications policies - Development of alternative communications systems 	<ul style="list-style-type: none"> - Provide quotas for women in the communications - Publicity to international commitments towards women - Keep records of women's issues from the media - Monitoring public media and censor boards on issues concerning women 	<ul style="list-style-type: none"> - Representation of gender experts, NGOs, and 20 percent women in the censor board of government media from the FY1997/98. - Allotment of 20-30 percent seats to women at the decision-making levels from 1997/98 - Public awareness programs on gender equality through FM radio, mobile cinemas, and other alternative means of communication from FY1997/98 - Publicity to CEDAW and other international commitments towards women from FY1997/98 - Organize gender-sensitization training to all media workers from FY1997/98. - Establishment of a media-monitoring cell from the FY1997/98 consisting of communications and gender experts - Development of healthy and balanced journalism

Women and the Environment

Policy	Strategy	Program
<ul style="list-style-type: none"> - Increase women's participation at all decision-making levels - Inclusion of a gender perspective in all environmental policies and programs - Mechanism to study the impact of national and international environmental policies on women - Technical assistance to women in the development of alternative environment-friendly technologies 	<ul style="list-style-type: none"> - Allotment of quotas for women - Increasing women's participation in environmental conservation programs - Publicity to relation between gender and environment 	<ul style="list-style-type: none"> - Representation of 20 percent women in the government's Environmental Council and other related committees. - Compulsory participation of women in all sanitation and waste management programs. - Programs to increase women's participation in community forestry and herb development - Publicity campaigns for improved cook-stoves, bio-gas and other alternative technologies - Inclusion of environmental issues and gender perspectives in higher education and other training materials - Allotment of 20 percent quota in all environmental scholarships to women - Organization of workshops, training and seminars on women and environment. - Organization of training on natural resource management - Establishment of a national level apparatus to study the impact of HMGN's policies and programs on women and the environment.

Girl Children*

Policy	Strategy	Program
<ul style="list-style-type: none"> - Equality of girl children in all aspects of life - Parental education on the rights of girls - Abolition of child labor - Legal provision for the treatment of, and additional assistance to, the victims of physical and psychological violence - Punishment to the commercial sex workers and those involved - Increasing participation of girl children in social, cultural, political, and economic programs - Reduction in infant and child mortality - Legalization of abortion after two children 	<ul style="list-style-type: none"> - Legal reform to ensure equal rights of girl children in citizenship, marriage, inheritance, etc. - Compulsory birth registration - Distribution of citizenship certificates on the basis of birth registration. - Abolition of laws which oppose the rights and development of girl children - Effective enforcement of all existing laws and policies on the rights of girls - Parental education against child marriage, violence, fetus tests, child sex work, and for girls' physical and psychological development - Formulation of laws against child labor and child abuse - Phased abolition of child labor - Collection of information on all types of violence against children - Assistance to poor families for the appropriate development of children - Provision of laws to punish the parents and other persons involved in girl trafficking - Community-based approach on Family Planning (FP) services - Provision of additional beds and health services in children's hospitals - Arrangements for abortion in regional and central hospitals 	<ul style="list-style-type: none"> - Programs to improve event registration system at VDCs and municipalities - Regular collection of gender-disaggregated data in all sectors by CBS through Nepal Multiple Indicators Surveillance. - Nationwide public awareness campaigns for the rights of girls, children and bonded labor, and against social values which hamper the normal growth of girls, from 1998/99 - Immediate ban on the social practice of <i>Jhuma</i> and <i>Dewaki</i> - Removal of unequal and inaccurate references to boys and girls from all school textbooks within 1998/99. - Parental education programs to be initiated from both GO and NGO sectors from FY1998/99 through district child welfare committees. - Parental education through media and NFE - Development and dissemination of information on child rights - Strict enforcement of laws against child labor and legal action against the employers of child labor - Initiation of rehabilitation programs in the 9th Plan period both for the victims of violence and for handicapped children and a central level rehabilitation center for girl victims - Rehabilitation programs for displaced industrial child labor, coordinated between GOs & NGOs. - Publicity campaign against child labor - Public awareness campaigns against all types of violence against women - Programs to award the certificate of appreciation to those VDCs, municipalities, and DDCs that have high percentages of girls' enrollment and reduced dropout rates. - Integrating NFE with income-generation programs - Inclusion of women's reproductive health, FP, HIV/AIDS in secondary school textbooks - Organization of extensive gender-sensitization training programs - Establishment of child care-centers in all primary schools from FY1998/99 - Prohibition on the distribution of salt with low iodine content
<p>* Note: Educational Policy is the same as in women and education</p>		

APPENDIX 4: CREDIT PROGRAMS²

Production Credit for Rural Women (PCRW)

The PCRW program was started in 1982 by HMGN with three explicit aims: (i) to increase the income levels of women from poor rural households by drawing them into small-scale production activities and by providing them credit, training, and other complementary inputs as a package; (ii) to develop self-confidence among rural women so as to enable them to undertake community development activities by themselves; and (iii) to develop an effective delivery mechanism to channel resources to women at the grass-roots level using existing banking channels.

The Women Development Division (WDD) of the Ministry of Local Development (MLD) operates the program. It maintains a Women Development Officer (WDO) and a Women Development Section (WDS) at district level with a few staff and field workers at those village sites where the program is operative. Although PCRW is operating in 67 districts, it is an area-based program covering small pockets of population in them. Currently, the International Fund for Agricultural Development (IFAD) is the main source of funds for the program, which are channeled through commercial banks and the Agricultural Development Bank of Nepal (ADB/N). The United Nations Children's Fund (UNICEF) has been supporting the social component and the staff costs of the program. Overdue repayments, which constitute 18 percent, are its main operational problem. Another major problem is that its organization has not been regularized.

Micro Credit Project for Women (MCPW)

MCPW was initiated in 1994 by the Ministry of Local Development on the basis of the lessons learned from PCRW. The project is supported by Asian Development Bank whose funds have been channeled through Nepal Bank Ltd. and Rastriya Banijya Bank. The primary aim of the project is to improve the socioeconomic status of women and to mainstream women in national development through credit and other training and support for social preparation. It seeks the participation of NGOs in the delivery of credit. The Women Development Division of MLD is the executing agency for group formation and the training of women beneficiaries, and of institutional support to NGOs. In the second phase of the project, selected NGOs will be utilized as financial intermediaries in the supply of credit. The project is currently implemented in 12 districts and five towns. The loan recovery rate has been 100 per cent thus far.

As of mid-July 1997, PCRW and MCPW together had organized 76,834 women into 15,725 groups and provided total credit of NRs455 million to more than 58,000 borrowers. The groups had accumulated about NRs28 million in savings.

Small Farmers' Development Program (SFDP)

SFDP was first initiated in 1975 as an action research project in the central Terai and hill regions of Nepal. The pilot project was successful and, since then, it has been replicated throughout the country on a larger scale. The project uses a group-based credit delivery and community development approach and is currently operating in all 75 districts. Various international donors—

² Source: Consultant assessment

e.g., IFAD, UNICEF, Food and Agriculture Organization, United Nations Population Fund, and GTZ — finance it. A low loan recovery rate of 58 per cent has been its main problem.

This project has had a special women's development component incorporated since 1982. Various external agencies fund the personnel cost of special female staff. Currently, however, this funding has dried up and ADB/N has had no special women's component for the last few years. Nevertheless, SFDP is lending to women through its regular channels.

As of mid-July 1997, 45,693 women members organized into 5,363 groups had received loans amounting to NRs142 million under the SFDP program operating from 388 sites around the country. The groups had accumulated NRs5 million in savings. It is also starting a new program for the development of women commercial farmers in five districts funded by the Women's Division of the Ministry of Agriculture.

Regional Rural Development Banks

Five RRDBs, one each in the Eastern, Central, Western, Mid-Western and Far-Western Development Regions, have been established to provide institutional credit to those sections of society that still remain outside the reach of other targeted credit programs. The primary objective of these banks is to reduce the poverty of rural poor households by providing easy access to credit for undertaking income-generating activities, especially for women. These banks are financed mainly from the equity capital, group funds, and borrowings from Nepal Rastra Bank and commercial banks.

A total of 55,908 women from 332 VDCs had been benefited as of mid-July 1997. Of the total, 52,596 women had received loans amounting to NRs914 million for income-generation purposes. Members had also been able to save NRs56 million as group savings, of which 50 percent was available for consumption and other purposes. The loan recovery rate of these banks has been 100 percent.

Non-Government Organizations in Banking

NGOs are registered under the Society Registration Act, 1978. Twenty-four NGOs have been permitted to perform limited banking activities. The Center for Self-Help Development (CSD) and Nirdhan are actively participating in micro financing in rural areas. The main objective of these organizations is to help improve the socioeconomic status of the rural poor women through credit intervention. The sources of funds of these organizations are their borrowings from local commercial banks, the Grameen Trust of Bangladesh and the funds generated from members' savings. Nirdhan started its credit activities in January 1993 and CSD started its Self-Help Banking Program (SBP) — an organization similar to Grameen — in September 1993. The implementation arrangements of both the organizations are similar to that of the RRDBs. The target group of Nirdhan, however, is households holding less than 0.51 hectares of land while CSD is concentrating on households holding less than 0.34 hectares of land.

CSD is operating its Self-Help Banking Program in Siraha, Saptari, Udayapur, Dhanusha, Mahottari, and Dang Districts, and Nirdhan is operating in Rupandehi, Kapilvastu, Nawalparasi, and Chitwan districts. As of mid-July 1997, Nirdhan and CSD were operating in 153 VDCs of 12 districts and they had been able to form 17,712 women into 3,685 groups and to provide credit amounting to NRs116 million to 14,532 borrowers. Both these organizations have maintained 100 percent recovery

rates. Group funds amounting to NRs5.5 million and personal savings of NRs2.1 million had been mobilized by from their members. The members may utilize half of the amount in the group funds for their consumption and social needs.

Delivery of services through groups is an effective mechanism both for reaching women and empowering them. The group mechanism provides a basic condition and scope for women's development and subsequent empowerment. Women who are initially shy in public and with little self-confidence slowly gain the confidence to express their opinions in the public. They may ultimately develop leadership qualities.

Savings and credit as an initial inducement for group formation serve a useful purpose in bringing women together. They can also help women to raise household living standards to some extent and to meet emergency needs from group funds at reasonable interest rates.

APPENDIX 5: COMPONENTS OF NONFORMAL EDUCATION³

1. **Basic Literacy:** This is a nine-month literacy class. The target group is illiterate women over 15 years of age. The purpose of this component is to teach reading and writing along with functional knowledge necessary for daily household practices.
2. **Post-Literacy:** This is a six-month class for those who have completed the basic level. This level is also called the "functional literacy class". Its main objective is to assist women to put into practice the knowledge and skills learned in the basic literacy course.
3. **Skills Training:** The minimum duration of skills training is three months. The target group is either those who have completed the post-literacy level or those who have the equivalent level of education. The objective of this level is to assist women to form groups, to develop projects, and to develop skills for income-generation activities. At this level, participants are linked with various training agencies according to their needs and interests. For instance, in five districts, women are receiving skill-oriented training through the Women Development Section (WDS) and the Small Farmers Development Project (SFDP). The Women Education Program (WEP) is coordinating the operation with WDS and SFDP as a pilot program.

The Chelibeti program is a program of the Ministry of Education. It is directed at school-age girls who are not in school with the objective of preparing them for school entrance at appropriate levels. It is very well received by the rural population. Similar programs are implemented for out-of-school boys from disadvantaged groups.

³ Source: Consultant assessment.

APPENDIX 6: LIST OF ORGANIZATIONS VISITED AT THE CENTRAL LEVEL

S. No.	Name of the Organization/Programs	Person/s Met	Position
1.	Women Development Section, MCPW, Banke, Nepalgunj	Ms. Bimala Lamsal Mr. Dibas K.C.	Chief Women Worker Account Assistant
2.	Samajik Jagaran Abhiyan Kendra, Banke, Nepalgunj	Mr. Bijaya Aryal Ms. Saraswoti Manandhar Ms. Gita Rana	Director MCPW Motivator MCPW Motivator
3.	Legal Literacy Class, Banartawa, Banke	Twelve women participants including Ms. Sijapati Chaudhari & Ms. Pahari Chaudhari	
4.	Legal Literacy Class, Radhapur-5, Banke run by CESA, Nepalgunj	Mr. Mr. Bijaya Aryal Ms. Rubi Shrestha Literacy Class Participants	
5.	District Education Office, Banke, Nepalgunj	Mr. Bishnu Prasad Sharma Mr. Bishnu Subedi Mr. Ram Suresh Yadab	Resource Person School Teacher School Supervisor
6.	Resource Center Kohalpur, Banke	Mr. Balaram Yadab Mr. Ram Suresh Yadab Mr. Lut Bahadur Rawal Chhetri	School Principal Resource Person VDC Chairman
7.	Janajyoti Primary School, Jhandawa, Banke	Mr. Tej Bahadur Khatri Mr. Tulsi Bir Bhuda Mr. Tulsi Prasad Rawat Mr. Community Rep.	School Principal Vice-Principal Vice-Principal
8.	BPEP Resource Center, Kohalpur, Banke	Mr. Rejendra Mr. Bishnu Prasad Sharma Mr. Bishnu Subedi	Local Supervisor School Supervisor
9.	Laxmi High School, Kohalpur, Banke		School Teachers
10.	Mahila Upakar Sangh, Banke	Ms. Radha Mahat Ms. Gita Parajuly	Vice-Chairman MCPW Worker
11.	Nepal Cottage and Small Industry Federation, Banke	Mr. Purna Lal Chuke Ms. Lata Sharma	Chairman Motivator
12.	Rural/Green Road, Gorkah - DDC Office, Gorkha - Wholistic Development Service Center, Gorkha	Mr. Devi Lal Joshi Mr. Ram Prasad Gyawali Mr. Krishna Raj Baliya Mr. Bhola Nath Poudyal	DDC-Monitoring Officer Coordinator Public R. Officer Account Assistant
13.	B.M. Consultancy	Mr. Sudip Lochan Adhikari Mr. Voj Raj Panta	Engineer Overseer
14.	Benighat-Arughat Road User's Committee	Mr. Guna Raj Aryal	Member

15.	Kuwadi Samudayik Forest, Prithvi Narayan Municipality, Gorkha	Ms. Lila Maya Aale Mr. Bishnu Ghimire Mr. Dil Bahadur Thapa	Chairperson General Secretary Treasurer
16.	District Forestry Office, Gorkha	Mr. Prabhu Nath Prasad Yadab Mr. Laxmi Narayan Gupta Mr. Balchandra Acharya	Forestry Officer Ranger
17.	Small Farmer Cooperative Societies Ltd., Bairani, Dhading	Mr. Siva Adhikari Ms. Kahchi Pandit Mr. Nawa Raj Bhandari	Chairman Ex-Treasurer Community Worker
18.	Upper Sagarmatha Agricultural Development Project, Solukhumbu	Mr. Chandra Prasad Bhattarai Mr. Lalit Neupane Mr. Keshab Baral	Local Dev. Officer RBB Branch Manager Agri-technician
19.	PCRW, Solukhumbu	Ms. Hasina Parajuli Ms. Radhika Gautam Ms. Prabha Dhungana Ms. Pramila Rumdali	Program Supervisor Chief Woman Worker Woman Worker Woman Worker
20.	Women Group - Nele and Rangaul, Solukhumbu	Thirty women	Members

List of Organizations Visited and Persons Contacted at Central Level

S. No.	Name of the Organization/Programs	Person/s Met	Position
1.	Asian Development Bank, Kathmandu	Mr. Brian Fawcett Mr. K. R. Pandey Mr. Raju Tuladhar	Project Administration/Implementation Officers Senior Program Officer
2.	National Planning Commission, Kathmandu	Ms. Padma Mathema	Chief, Women, Health and Social Welfare
3.	Ministry of Agriculture, Kathmandu	Ms. Leela Pathak	Joint Secretary, Women Farmers' Development Division
4.	Ministry of Forest	Mr. Krishna B. Shrestha	Deputy Director General, Department of Forest (Community and Private Forest Division)
5.	Ministry of Education	Mr. A. Bista	Project Director, Basic and Primary Education Project
6.	Ministry of Health	Mr. L. Pathak	Director, Family Health
7.	Ministry of Labor	Mr. K.B. Cand Mr. S.N. Baidhya	Secretary Deputy Director
8.	Ministry of Local Development	Ms. Renuka Manandhar Mr. P.K. Poudyal	Under Secretary Joint Secretary
9.	Ministry of Women and Social Welfare	Mr. G/D/ Awasthi Mr. G. Ojha Mr. I. Bhattarai	Under Secretary Secretary Under Secretary
10.	Department of Tourism/HMG, Kathmandu	Mr. Madan Chitrakar	Section Chief
11.	Women's Skill Development Center	Ms. Ajeeta Tuladhar	Executive Director
12.	Local Development Training Academy, Lalitpur	Dr. Rajendra Suwal	Executive Director
13.	British Embassy	Ms. Sheila O'Conner	Third Secretary (Development)
14.	Canadian Cooperation Office	Dr. Munni Sharma	WID Advisor/NEPWIF Coordinator
15.	Royal Danish Embassy	Ms. Lis Garval Mr. Sarad Neupane	Counselor Program Officer
16.	UNDP	Mr. Kiran Bhatia	Gender Consultant
17.	USAID	Ms. Jane Nandy	Team Leader, Empowerment of Women Program
18.	World Bank	Ms. Samjhana Thapa Mr. Panta	NGO Specialist Project Administration Officer
19.	SNV/Nepal	Ms. Sonja Zimmermann Ms. Kanchan Verma	Deputy Director
20.	GTZ	Ms. Milu Maskey	
21.	PACT	Ms. Marcia Larson Odel	Nepal Project Manager
22.	Housing and Urban Development Project, Kathmandu	Mr. Kishore Thapa Mr. Padma Sundar Joshi Ms. Sudha Shrestha Mr. Ratna Mehar Bajracharya	Project Director Project Coordinator Chief Community Dev. Officer Officer
23.	Micro Credit Project for Women, Lalitpur	Dr. Jyoti Tuladhar Mr. Deepak Dhungel Dr. Udaya Singh Dr. Sambhu Dhungana Mr. Devendra Gongol	Team Leader Consultant Consultant Consultant Project Director
24.	Tourism Infrastructure Development Project, Kathmandu		
25.	Production Credit for Rural Women, Lalitpur	Mr. Bishow Prakash Pandit Mr. Bishnu Puri	Under Secretary Section Officer
26.	Third & Fourth Rural Water Supply and Sanitation Project	Mr. Sohan Sundar Shrestha Mr. Rabin Lal Chitrakar	Project Director Regional Director, FWDR
27.	Women Entrepreneurs' Association Nepal (WEAN)	Ms. Shyam Badan Shrestha	President
28.	Shtri Shakti, Kathmandu	Mr. Armila C. Shakya Ms. Indira Shrestha	Executive Director Executive Director