

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.