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GENDER AND DEVELOPMENT: POLICIES AND PRACTICES

THE CASE OF NEPAL

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LIST OF ACRONYMS AND ABBREVIATIONS

AsDB	- Asian Development Bank
ADB	- Agricultural Development Bank/Nepal
AQOCI	- Association quebecoise des organismes de cooperation internationale
APCWD	- Asia Pacific Centre for Women and Development
BMES	- Benefit Monitoring and Evaluation System
CBS	- Central Bureau of Statistics
CEDA	- Centre for Economic and Development Administration
CWD	- Centre for Women and Development
CCIC	- Canadian Centre for International Co-operation
DAWN	- Development Alternatives with Women for a New Era
EC	- European Community
FINNIDA	- Finnish International Development Agency
GAD	- Gender and Development
GTZ	- German Technical Co-operation
HMG/Nepal	- His Majesty's Government/Nepal
IMF	- International Monetary Fund
IFAD	- International Fund for Agricultural Development
ILO	- International Labour Organization
IES	- Impact Evaluation Studies
MLD	- Ministry of Local Development
MCPW	- Micro-Credit Project For Women
MOF	- Ministry of Finance
MPO	- Master Plan of Operation
NPC	- National Planning Commission
OECD	- Organization for Economic Co-operation and Development
OPEC	- Organization of Petroleum Exporting Countries
PCRW	- Production Credit for Rural Women
RBB	- National Commercial Bank (Rastriya Banijya Bank)
SFDP	- Small Farmers Development Programme
SAP	- Structural Adjustment Programme
SSNCC	- Social Service National Coordination Committee
SNV	- Netherlands Development Organization
SDC	- Swiss Development Co-operation
UNDP	- United Nations Development Programme
UNIFEM	- United Nations International Fund for Women
UNICEF	- United Nations International Children Emergency Fund
UNFPA	- United Nations Fund for Population Activities
USAID	- United States Agency for International Development
VDC	- Village development Committee
VOA	- Voluntary Agencies
WDS	- Women Development Section
WDP	- Women Development Programme
WDD	- Women Development Division
WID	- Women-in-Development
WSCC	- Women Service Coordination Committee

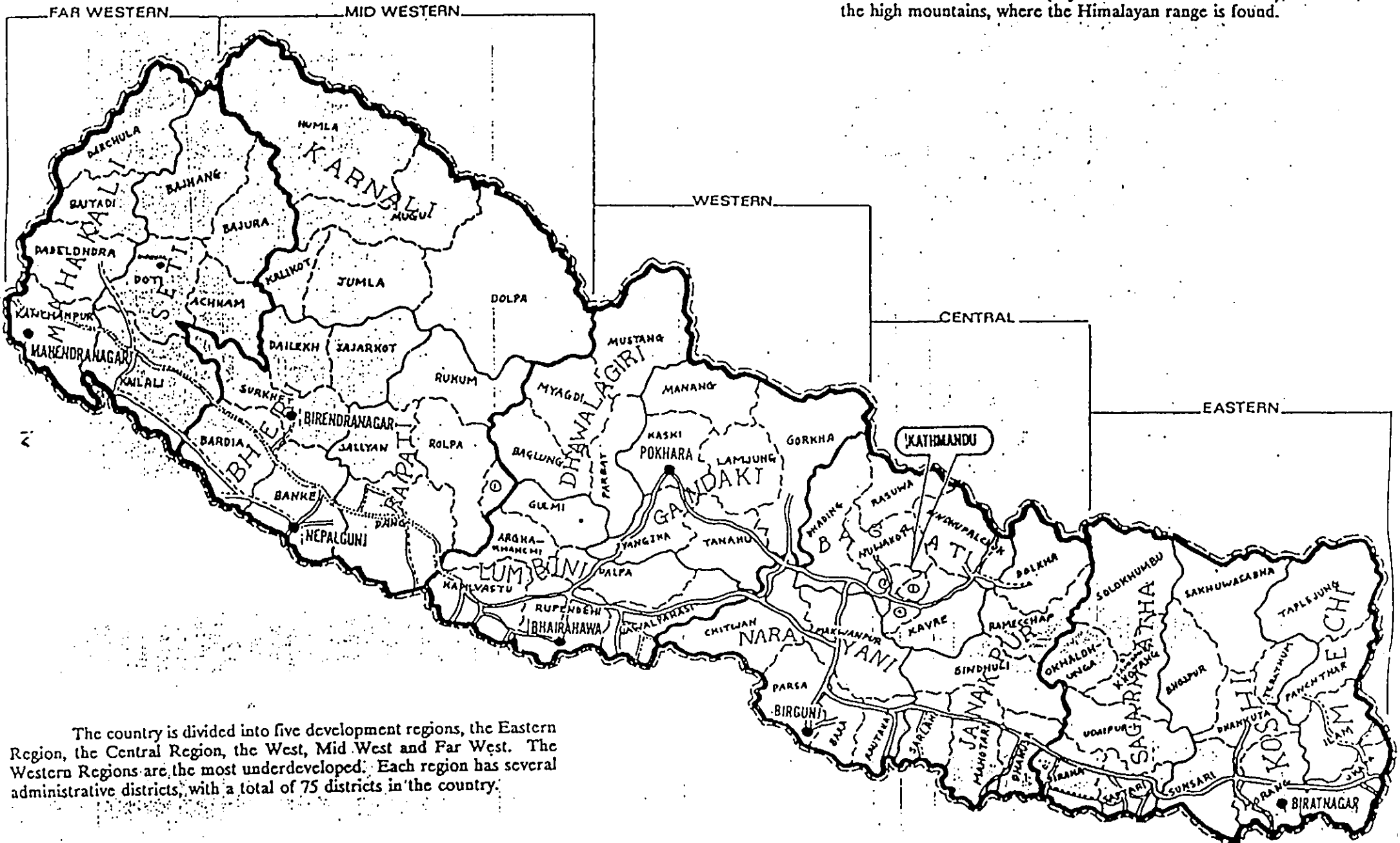
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NEPAL

Topographically, Nepal is divided into three zones which run parallel to its borders with China to the North and India to the South. These zones are the Terai (adjacent to the Indian border), the Hills, and the high mountains, where the Himalayan range is found.



The country is divided into five development regions, the Eastern Region, the Central Region, the West, Mid West and Far West. The Western Regions are the most underdeveloped. Each region has several administrative districts, with a total of 75 districts in the country.

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CHAPTER ONE

1. BACKGROUND

General: It was only over the last two decades, that is with the declaration of the United Nations International decade for women in 1975, with its official themes of equality, development, and peace that women emerge as a distinct category in the development discourse and women's issues were brought to the forefront of government, academic, and activist concerns. The extent and value of women's contribution in development began to be gradually recognized and various efforts were made to integrate women into mainstream development coined as Women in Development (WID). In the "developing countries" especially those dependent on foreign aid for their development efforts the initiative to bring women in development was basically donor driven and the pressure from the United Nations, which were influenced by the international women's movement.

However, after twenty years of various efforts to correct the gender imbalance, to organize women, to increase financial resources for productive inputs, training etc., the situation of women in "developing countries" has not improved as expected. Therefore, a deeper theoretical understanding of the underlying issues and reflections on why development solutions envisaged in the WID approach have not been as successful as hoped in improving women's status has led to the formulation of the Gender and Development (GAD) approach. It originates from the learning experience of the third world women's movement. The GAD approach focuses not only on women but on the relationship between men and women and examines the unequal relations of power that impact women's full participation in development. However, this gender aware approach has yet to be incorporated satisfactorily in the development plans and policies of important development actors, i.e governments and donors.

Country specific background: In the case of Nepal, documenting women's activities started in the late 1970's. The four year cross-country research project on "Status of Women in Nepal", started in 1979 and completed in 1982, was conducted by CEDA (Centre for Economic and Development Administration, Tribhuwan University) during the international decade for women (1975-85). Financed by USAID/ Nepal (United States Agency for International Development) it provided the first input to planners and programme implementors of substantive women specific data. Findings of the above study were that women work longer hours than men, 10.85 hours compared to 7.51 hours for men, and 57% of agricultural activities are carried out by women. Women also contributed about 50% of the household real income and they made 39% of the decisions on the allocation of household labour, 42% of the decisions regarding which crops to plant, and 42% and 43% respectively of decisions on grain and vegetable sales (NPC/HMG, 1995:9). These findings greatly influenced subsequent development approaches for women, as 70% of production is of subsistence nature and 90% of labour force is engaged in agriculture (UNIFEM, 1994:2). Based on the facts and figures of this landmark study, for the first time in the sixth five yearly plan (1980-85) six policy directives to promote the status of women were formulated. In 1981, "The National Plan of Action for

women's development" was formulated and women's divisions and cells were established in some ministries like agriculture, labour, local development, education and culture. Various projects and programmes for women's development were implemented with the growing financial support from multi-lateral and bi-lateral donors. Women specific policies have been addressed also in the seventh five-yearly plan.

In its eighth five year plan (1992-97) - the first plan after the restoration of democracy in 1990- in the WID policy statement, His Majesty's Government of Nepal (HMG/Nepal) has shown its commitment to mainstream women's issues in its overall development planning and programmes (NPC, 1992:710). The policy chapter on women-in-development in the eighth plan outlines as its main objective to achieve equal and meaningful participation of women in the development process by raising their social and economic conditions (Ibid).

2.STATEMENT OF THE PROBLEM

Several large scale projects and programmes for women's development such as Production Credit for Rural Women (PCRW), Small Farmers Development Programme (SFDP), Micro-Credit Project For Women (MCPW), Equal Access to Education etc. have been launched in Nepal with the objective of raising the social and economic status of women, with financial aid and technical support from multilateral and bi-lateral donors. Important multilateral donors like United Nations Development Program (UNDP), United Nations International Fund for Women (UNIFEM), the Asian Development Bank, and other UN agencies like International Labour Organization (ILO), United Nations International Children Emergency Fund (UNICEF), United Nations Fund for Population Activities (UNFPA), International Fund for Agricultural Development of United Nations (IFAD) etc. are directly or indirectly involved in the WID projects in Nepal. Recently, in the late 1990s some of them are trying to incorporate gender issues in their overall programme approach which has been termed as "mainstreaming".

However, despite all these efforts significant gender gaps continue to exist in all spheres of Nepalese life, i.e. male/female literacy 55% vs.25% , low participation in parliament 96.6% male vs. 3.4% female, 45.53% female economically active as compared to 68.71% of male (NPC,1995; Singh,1995). Similarly Nepal is one of the three countries in the world where female life expectancy is lower 53 years than men 54 years. Although men also have a very low health status, in terms of life expectancy, the exceptionally high maternal mortality rate of 800 per 1,00,000 live births (data is for 1992) shows inadequate access of women to reproductive health care, and their more disadvantaged position in the Nepalese society.

These gaps call for a serious review of policies and programmes undertaken for women's development by the Nepalese government and aid agencies who are the dominant actors in development. Part of the problem could be related to how development actors conceptualize women's concern in their policy, their implementation at the project level and their evaluation mechanisms. In order to carry out this analysis one of the most important women's credit projects Production Credit for Rural Women (PCRW) is used as a case study. This project

is implemented by the Women Development Division (WDD) of the Ministry of Local Development (MLD) of the government of Nepal and financially supported by a number of donors, including United Nations International Children Emergency Fund (UNICEF) & International Fund for Agricultural Development of the United Nations (IFAD) who are the major donors. It has a long history of operation i.e. 14 years, therefore, it is possible to analyze the impact indepth at the level of the beneficiary women. Similarly as it has a nation wide coverage (currently it is running in 67 districts out of 75 districts of Nepal), focus on the PCRW project can give a rather extensive representation.

3. RESEARCH OBJECTIVE

Based on the empirical case of Nepal, the main objective of this research paper is to explore and analyze the impact of policy and project implementation on the empowerment of women for gender equality. The focus is on the gender policy of the Nepalese government and two major donors (UNICEF&IFAD) of the case study project the PCRW. In relation to this main objective other sub objectives are:

1. To review the government and donors policy for women and development from an empowerment perspective.
2. To carry out gender analysis of the PCRW project to explore effects of donors/government policy on the project, its evaluation and finally on empowerment of women.
3. To discuss possible shortcomings in policy, project and project evaluation from the perspective of the empowerment approach with possible recommendation.

4. WORKING RESEARCH QUESTIONS

In relation to the objectives as formulated in the previous paragraph, this research paper is guided by the following questions:

1. What is the gender policy of the Nepalese government and the donors in Nepal particularly UNICEF and IFAD?
2. What is the background and rationale, and what are the objectives & the components, of the PCRW project?
3. Review and assess from the perspective of the empowerment approach
 - a) the impact evaluation mechanism used
 - b) the result of the project as reflected in the evaluation studies

5. JUSTIFICATION OF THE RESEARCH TOPIC

* This research paper will add to the body of information and analysis of policies of donors and the government in the field of gender and development in Nepal. So far information and knowledge concerning this field is very limited. In carrying out this research I shall point out existing gaps and hope that this will be helpful to formulate better policies, projects, and their evaluation for women's empowerment apart from fulfilling the M.A. requirements at the ISS.

* The Nepalese government's gender policy is influenced by the gender policy of major donors such as UNDP/UNIFEM, World Bank, USAID, Asian Development Bank, IFAD, UNICEF and UNFPA. It's gender policy reflects changes with shifts in the policy of these influential donors as they have both resources and power to effect change at least at the policy level. The Production Credit for Rural Women (PCRW) project and other women specific projects are supported by these donors in one way or another and implemented by the government machineries. The PCRW project is going to be expanded to all 75¹ districts of Nepal which is supposed to influence women's condition as well as position, therefore I want to have a closer look both at the policy and project level of this intervention to explore how far the policy of the donors and the government and its implementation via this project is facilitating women's empowerment to reduce the gender gap.

* Lastly, my own interest in this area as a Nepali Women and I hope to utilize this knowledge in my future career in my country.

6. SCOPE AND LIMITATIONS OF THE PAPER

This study will be limited basically to the gender policy of HMG/Nepal and two major donors involved in credit programmes for women i.e. the UNICEF and the IFAD, and one credit project the PCRW supported by these donors in Nepal.

7. METHODOLOGY

Basically this research will be explorative. It will attempt in an exploratory way to analyze gender policy by looking at its practices in governmental and international donor institutions in the Nepalese context, its focus will be at the project level. In order to substantiate my arguments I will use as a case study the PCRW project funded and supported by donors (UNICEF&IFAD) and implemented by the government. The analysis will draw information basically from evaluation studies carried out by UNICEF/CWD (1989), and IFAD (1996) to see the donors perspective. Similarly, reference will be also made to an independent impact evaluation by Ojha et.al (1994) done in one village of Nepal, Gajuri.

8. SOURCES OF DATA

The information that will be analyzed to serve my study purposes is based on secondary data, project impact evaluation reports, research reports, five yearly plans of National Planning Commission/Nepal, the Country Report of Nepal for Beijing Conference (1995), and other relevant materials collected from Nepal and the ISS library.

9. ORGANIZATION OF THE STUDY

This research paper has been divided into six chapters. The first chapter provides introductory information about the research paper. The second chapter

¹ For administrative purpose Nepal has been divided into fourteen zones, seventy five districts and four thousand village development committees (see map)

deals with the analytical framework on which analysis in the chapters three, four and five is based. The third chapter discusses the gender policy of the government of Nepal and donors operating in Nepal basically UNICEF and IFAD who are involved in the PCRW project. Chapter four introduces the PCRW project undertaken for women's development with an objective of raising the socio-economic status of women. In chapter five an attempt has been made to explore and analyze the impact of policy and project implementation on the empowerment of women. The sixth chapter concludes the paper discussing the possible gaps in policy, project and project evaluation from the perspective of the empowerment approach, with possible recommendations.

CHAPTER TWO

REVIEW AND ANALYSIS OF WOMEN AND DEVELOPMENT THEORIES AND THIRD WORLD POLICY APPROACHES

1. INTRODUCTION

Development is by no means an unproblematic concept. In its narrow and **contested** meaning "it refers to the planned process by which resources, techniques and expertise are brought together to bring about improved rates of economic growth in an area variously designated as the 'Third World', 'the developing world', 'the periphery', 'the South', and so on" (Kabeer, 1994:69 emphasis mine). As there are differing and even conflicting views on the concept of development itself, similarly there are different views and theories on women and development.

The aim of this chapter is to review two main theoretical perspectives on women and development i.e WID and GAD adhered to by national governments and donor agencies in general and in the Nepalese context in particular. Within this exercise main policy approaches of a southern government and northern donor agencies to women's development will also be addressed. While reviewing and analysing these theories, and policy approaches various criticisms which they received will be highlighted. Since this research paper aims to review and analyze gender and development policies of the Nepalese government, and donors in Nepal, and its impact on the PCRW project and empowerment of women, the analytical framework for this research will be built on the theories and policy approaches as discussed.

2. WID (WOMEN IN DEVELOPMENT)

Mainstream WID lies within the framework of American liberal feminist theory. Liberal theory is based on the premise of the rational individual seeking his or her own self interest, virtually free from social encumbrances (children, family, community) (Young, 1993:129). This is a theory of the rational individual who logically exists prior to society and is essentially the same across societies. It is the claim of the liberal theory that all human beings are equal because they possess essentially the human ability to reason.

Liberal feminists took this claim for equality to women and argued that women are also rational beings, but have been denied the opportunity to exercise fully their rationality because of restricting socialization processes (Kabeer, 1994:27). Liberal feminism attributes women's unequal status and social position to their exclusion from the public sphere, which is largely due to the gender division of labour. The underlying assumption is that with economic growth and modernization, better living conditions, wages, education, etc. will be within the grasp of both men and women equally, and that subsequently the patriarchal traditional belief systems will be dissolved by the more progressive attitudes inculcated by modern education (Young, 1993:129-30). Liberal feminists argued that to integrate women into the mainstream of economic, political and social life, laws and institutions

should be reformed, and attitudes changed.

"WID is informed by sex role theory" (Ibid:129) and regarding development, it is based on an acceptance of existing social structures and mainstream development strategies grounded in modernization theory and the linear notion of development (Ibid:129). Hence, WID practitioners attacked the fact that women were not benefitting from development, but not the mainstream model of development itself based on modernization theory (Kabeer, 1994:20). The problem was therefore, how to ensure that the benefits of modernization, which was narrowly equated with development, reached women; or how to ensure the integration of women into development. They advocated therefore, to ensure the better integration of women in development, and the alleviation of work burdens through provision of appropriate technologies, of lack of access to modern knowledge and other resources through credit programmes, agricultural extension or other training (Young, 1993:129-30, Rathgeber, 1990:490-92, Kabeer, 1994:19-22). A key WID strategy of getting women access to cash income is inspired by twin sets of beliefs i.e. women's economic vulnerability is the primary cause of their subordination, and from confidence in the market itself (Young, 1993:142).

By the end of the 1980s WID had become an institutionalized aspect of most international agencies and donor countries' development bureaucracies in the form of special sections, departments, project components and so on. After the 1985 Nairobi Conference and its 'forward looking strategies' in which governments were considered to be the main actors who were called for action, most of the "developing countries" have government programmes and policies for women's advancement, including Nepal. WID is the best known approach to planners and policy makers for women's advancement, in these countries. Moser (1993) identifies three main policy approaches which have characterized the WID perspective over the past twenty years, these are discussed in the following section. The pre-WID approach to women, i.e. the welfare approach will also be highlighted.

2.1 From Welfare to Efficiency: Policy Approaches to Women in Development

Although after World War II, different policy interventions have been formulated for the development of the so-called "Third World", "the South", "the Periphery" etc., it was only in the early 1970s that development policy makers began to examine women as a separate category similar to class, or race. These policy interventions formulated after the 1970s reflect changes in macro-level economic and social policy approaches to "third world" development, as well as in state policies directed towards women. The shift in policy approaches towards women, from welfare to equity to anti-poverty (Buvinic, 1983) to efficiency (Moser, 1989) has reflected general trends in "third world" development policies, from modernization policies of accelerated growth, through basic needs strategies associated with redistribution, to the more recent compensatory measures associated with structural adjustment policies (Moser, 1989; 1993:55).

Here an effort is made to trace the underlying assumptions, rational, and

objective behind these policy approaches and their effectiveness in addressing women's concern in development.

The welfare approach: Introduced after the end of World War II, welfare is the earliest policy approach concerned with women in developing countries. The welfare approach predates WID. The welfare approach is based on three assumptions:

- * First, that women are passive beneficiaries rather than active participants in the development process.
- * Secondly, that the most important role for women in society is motherhood.
- * Thirdly, that in all aspects of economic development child-rearing constitute the most effective role for women (Moser, 1993:58-59).

Its underlying rationale towards women reflects its origins, which are linked to the residual model of social welfare, initiated in Europe after the end of World War II. In the context of development assistance, the social welfare approach, by providing relief aid to vulnerable groups such as women and children, could be seen to be playing a "complementary role to financial aid required for economic growth" (Lycklama a Nijeholt, 1992:7). This strategy had critical implications for third world women. It meant that international economic aid prioritized government support for capital-intensive, industrial and agricultural production in the formal sector, for the acceleration of growth focused on increasing the productive capacity of the male labour force (Moser, 1993:58-59). On the other hand complementary welfare provisions for the family were targeted at women, who, along with the disabled, the sick, and the children were identified as "vulnerable" groups, and this remained the responsibility of the marginalized ministries of social welfare (Ibid).

A similar trend as described above has been observed in the analysis of the planning strategy in Nepal before the sixth plan (1980-85) by Reejal as he says "planning in Nepal so far has been basically planning for capital investment projects in the public sector" (1981:150). Before the sixth plan, i.e. the 1980s, the approach of the plans and programmes in Nepal were capital intensive, overhead and infrastructure oriented and **growth oriented** (Ibid). This does not imply that Nepalese women were totally ignored by policy makers before the 1980s, but that they had been brought into development policy on very sex-specific terms, primarily perceived in their capacity as housewives and mothers. On the other hand men entered in the policy process as productive agents and household heads.

With its origins in relief work, the first and still the most important concern of welfare programmes is physical survival of the family. Nutritional education such as mother and child health programmes, and most recently, family planning programmes (Moser, 1993:60) are other concerns of welfare programmes. Although welfare programmes have widened their scope over the past decades, the welfare approach **conceptualizes women** basically as mothers and housewives responsible for children and family. The underlying assumption is still that motherhood is the most important role for women in "Third World"

development, which is "a top-down approach in which others define who and what women are and what is good for them" (Lycklama a Nijeholt, 1992:7).

The welfare approach became so popular and is still used because the policies and programmes derived from it carry no redistributational consequences for men, are implemented in a sex segregated environment, are technically simple and politically safe to implement (Buvinic, 1983:27 cited in Lycklama a Nijeholt, 1992:7). In this approach unequal gender relations are not questioned and "transformation of gender relations remains an untouched area in terms of power" (Ibid).

The equity approach: Equity is the original WID approach, introduced within the 1976-85 UN Women's Decade. This approach is closely linked with the UN strategy of "integrating women into the development process". By the 1970s various studies, particularly Boserup's "Role of woman in economic development" showed that women were often the predominant contributors to the basic productivity of their communities, particularly in agriculture. But, their economic contribution was/is referred to neither in national statistics nor in the planning and implementation of development projects (cited in Moser, 1993:63), and the introduction of modern agriculture technology did marginalize women. On the basis of evidence of such research, the WID group in the United States challenged the prevailing assumption that modernization was equated with increasing gender equality. Instead the group asserted that capitalist development models imposed on much of the "Third World" had widened inequalities between men and women (Ibid).

The equity approach starts with the basic assumption that economic strategies have frequently had a negative impact on women resulting in their marginalization. Hence, it was acknowledged that they must be "brought into" the mainstream development process through access to employment and the market place (Moser, 1993:64). As Buvinic (1983,1989) has described it, its primary concern is the inequality between men and women, in both the public and private spheres of life and across socio-economic groups. It identifies the origins of women's subordination not only in the context of the family, but also in relation to men and women in the market place. Hence it places considerable emphasis on economic independence as synonymous with equity (Moser, 1993:64).

However, equal-opportunity programmes, even in their watered-down versions, represented high political and economic costs which undermined their chances of implementation (Kabeer, 1994:7). As it calls for redistribution of resources and power at all levels there was considerable resistance by predominantly male-staffed development agencies. From the perspective of aid agencies, equity programmes necessitated unacceptable interference with the country's traditions. The argument used against this approach is that development interventions should not disturb the culture of developing societies. The equity approach reflected the equal rights thinking of the women's movement in the USA in the early 1970s therefore appeared irrelevant to a number of women activists and researchers from developing countries "who defined development as their major concern" (Lycklama a Nijeholt, 1992:8).

Despite their endorsement of the Plan of Action, similar antipathy was felt by many "third world" governments, legitimized by their belief in the irrelevance of western-exported feminism to "Third World" Women.

In this way in a climate of widespread hostility to many of its underlying principles from development agencies and "third world" governments alike and also from some activist the equity approach has been effectively dropped by the major development agencies.

However, I agree with Lycklama a Nijeholt (1987), that the most disturbing issue is that the concept of "integrating women in development" is conceptually faulty as it implies that activities performed by women did not form part of the development process and that women were not participating in development assuming that its logical consequence was "bringing women in" or at least ensuring that they were not left out (cited in 1992:9) and the question of inequality between men and women was subsumed under this.

Anti-poverty approach: The anti-poverty approach to women has been identified (Moser,1989; Buvinic,1983) as the second WID approach, which sees women's poverty as the consequence of underdevelopment in general rather than of subordination.

Buvinic has argued that this is a toned-down version of the equity approach, as the emphasis on poor women, and by implication poor men make the feminist agenda less threatening to male bureaucrats and programme implementers (1983:26). Similarly the focus on female-headed household as the "poorest of the poor" did not raise intrahousehold redistributive questions. However, according to Lycklama and Moser (1992; 1989) the approach gave expression to a number of other important concerns. Such as when, contrary to the prediction of modernization theory with its focus on maximizing GNP, the "trickle down" of financial benefits to the poor in general did not take place, development agencies shifted their overall focus on **poverty alleviation and basic needs** in the 1970s. Two main strategies were adopted for poverty alleviation; **employment creation and expansion and basic needs fulfilment**. In the ILO's World Employment Programme employment became a major policy objective in its own right. In 1972 the World Bank also officially shifted from preoccupation with economic growth to a broader concern with the eradication of absolute poverty and the promotion of "**redistribution with growth**", including a **target group approach** for reaching the poor (Lycklama, 1992; Moser, 1989;1993). This approach made it necessary to ask and research who are the poor? and women were identified as poorest among the poor. So poor women became one of the "target groups" of development interventions for poverty alleviation and failure of "trickled-down" was partially attributed to their exclusion in previous development plans. Another reason for targeting poor women was because of the importance of women in meeting many of the basic needs of the family, within the framework of their traditional responsibilities (Moser, 1993:67, Lycklama, 1992, Buvinic, 1983:23).

In this way there is no doubt that defining women's problems in terms of the

family's basic needs rather than their unequal access to resources made a WID policy more acceptable within male dominated agencies (Kabeer, 1994:7) and this is the case in Nepal also. In anti-poverty programmes the redistribution of power between men and women is getting little attention, because the focus is on low-income women for meeting family basic needs, and because of the tendency to encourage projects in sex-specific occupations in which women are concentrated. These projects were chosen for their compatibility with women's reproductive/domestic roles rather than for their profitability and productivity (Kabeer, 1994:8; Moser, 1993:68; Lycklama, 1992:10).

In addition, in this approach the focus is exclusively on women's productive role which means that their reproductive role is often ignored. Income-generating projects which assume that women have free time often only succeed by extending their working day and increasing their triple burden (Moser, 1993:69).

The sixth plan (1980-85) of Nepal had also reflected this approach. It also had adopted a **Basic Needs and target group approach**, according topmost priority to the development of the agriculture sector followed by social, industrial and transport sectors (Reejal, 1981:152), an approach drastically different from the previous growth oriented, capital intensive infrastructure oriented approach. The new focus and policies for Nepalese women, which were based on the findings of "The Status of Women in Nepal" was accommodated within government planning agencies and within this policy line the PCRW project was initiated, targeting low income rural women in 1982 (see chapter IV where it is discussed in detail).

Efficiency approach: The third policy approach to women within the WID framework is typified by Moser as the 'efficiency' approach. This approach is currently most predominant among international donor agencies, following the debt crisis of the 1980s and introduction of the SAP (Structural Adjustment Programme) designed by the IMF (International Monetary Fund) and the World Bank, with their main objectives of increased efficiency and productivity.

The eighth plan (1992-97) of Nepal has also adopted the approach of enhancing a free market-oriented liberal economic system (NPC, 1992:85) in accordance with the structural adjustment programme, whose main theme is to strengthen macro-economic and sectoral development policies and improve **efficiency** of the public sector expenditure (World Bank, 1988 cited in UNICEF, 1992:32). The WID policy of the current eighth plan also reflects this efficiency rationale (see chapter III for details).

In the context of WID the efficiency argument was clearly spelt out by Rogers, (1980s). It contained a reversal argument from the arguments of Boserup. While earlier arguments had stressed the "adverse impact of development on women", Rogers stressed the adverse impact of women's exclusion on development. The issue was not so much that women needed development, but that development needs women. In this approach the emphasis has been shifted away from women and towards development and the underlying assumption is that increased

economic participation for "third world" women is automatically linked with increased equity (Moser, 1993:70). This view has been subscribed to by organizations such as USAID, the World Bank and OECD (Ibid). Maguire, has argued that the shift from equity to efficiency reflected a specific economic recognition of the fact that 50 percent of the human resources available for development were being wasted or under-utilized (1984 cited in Moser, 1993:70).

It was this kind of argument which, in the end was most persuasive among the development agencies, since it appeared to feed directly into their concern with efficient allocation of resources. It has helped to give the efficiency approach its current prominence in WID policy at national and international levels (Kabeer, 1994:25). Both national governments and donors realize that women are essential to the success of the total development effort, hence they need to be given increasing recognition as key agents in the development process- as the new micro-entrepreneurs, as the "nimble fingers" behind the export success of global market factories and the food farmers who would solve Sub-Saharan Africa's food crisis (Kabeer, 1994:8). As a result emphasis was given on demonstrating how much women count in development through data collection, baseline studies, setting up indicators, monitoring trends, etc. (Lycklama a Nijeholt, 1992:11).

However, from this recognition of women as an economic agent in their own right it did not necessarily follow that development improved conditions for women to participate (Moser, 1993:70-71) as under the SAPs it often simply meant a shifting of costs from the paid to the unpaid economy, particularly through the use of women's unpaid time (Moser, 1993:71). Its purpose is to ensure that development is more cost-efficient and effective through women's economic contribution. It seeks to meet practical gender needs² while relying on women's multiple roles and an elastic concept of women's time (Moser, 1993:70).

Within this approach most policy makers operate under the wrong assumption that women have free time available, which should no longer be wasted, but be put to use for development. Proponents of this approach often lack insights into the time constraints women face constraints which need to be seen as a most problematic issue (Lycklama a Nijeholt, 1992:11) in women's development.

With respect to its redistributive effects on power within gender relations, the efficiency approach assumes that once women are recognised as efficient producers of development, equity will increase (Lycklama, 1992:11). However, as Moser argues, in most cases this approach fails not only to meet any strategic gender interest³, but also results in a serious reduction in meeting the practical gender needs because of the reductions in resource

²Practical gender needs are identified from women's condition and their socially accepted roles in society (refer to para 2.4 for a detailed discussion of the term).

³ Strategic gender interest is derived from the analysis of womens'subordination and involves some degree of structural change (see para 2.4 detail discussion of the term)

allocations in the social/welfare sector, which mostly hits women (1993:73, emphasis mine).

2.2 Critiques of the WID approach

The original WID perspective, despite its important contribution in the institutionalization of WID in development agencies, has not remained without criticism, because of its weaknesses. It has been criticized both from the GAD proponents, like Young, Whitehead, Kabeer, Pearson on the following grounds:

- * For isolating women as a separate and homogeneous category, based on the assumption that women can become sole agents of their destiny, without any corresponding change in or reaction from men (Young, 1993:130-32, Pearson et.al,1981:x).

- * For its emphasis on formal equality with men and getting women into the public sphere and non conventional forms of employment neglecting private aspect of women's lives basically reproductive work (Ibid,1993).

- * For its emphasis on poverty which had the effect of masking the structures of gender inequality, as poverty rather than oppressive male-centred social structures became the main cause of women's disadvantage (Ibid,1993).

- * For its confidence in the market system (Ibid,1993) as the market has rarely been shown to be an egalitarian distributor of wealth and the structures of gender inequality are embedded within this (Ibid,1993).

Similarly, this perspective has been criticized from the WAD (Women and Development) proponents and the DAWN group like, Bandarage (1984), Lycklama a Nijeholt (1987), Beneria & Sen (1981). It has been criticized by Beneria & Sen through challenging Boserup's work⁴, because of its basically benevolent view of modernization and its neglect of the systemic interconnections between social processes of capital accumulation, class formation and the changing situation of women (Beneria et.al, 1981: 279-91). It fails to recognize the crucial role of the household as the focal point of reproduction, not only biological but also social reproduction (Ibid). The indifference displayed by many WID advocates to the interlocking structural asymmetries within and between nations and their faith in the reformability of a market-led development process were also challenged by Bandarage (cited in Kabeer, 1994:32). Similarly, Lycklama a Nijeholt (1987) has pointed out that, the urge for integration of women into the mainstream of development left no opportunity for them to choose the kind of development they wanted. It was assumed that women wanted to be integrated into a western mode of development. Development as such and its aims or the processes by which development is to be achieved was not questioned at all in the WID perspective for which also

⁴ Easter Boserup's (1970), "Woman's role in Economic Development" was a landmark study for providing comprehensive overview of women's role in the development process and for institutionalization of WID perspective in development agencies. See, also WID literature by Tinker (1976) "The Adverse Impact of Development on Women, Rogers (1980), "The domestication of women: Discrimination in Developing Societies".

it was criticized.

All these weaknesses of the WID perspective which was not very helpful in improving women's position in the "developing countries" lead to the origins of the GAD perspective and the empowerment approach for women's development which is discussed in the following section.

3. GAD (GENDER AND DEVELOPMENT) AND THE EMPOWERMENT APPROACH: AN ALTERNATIVE APPROACH TO WID

The GAD perspective was defined and developed initially in the mid-1970s, mainly by members of the IDS in the UK and from the Subordination of Women Workshop⁵. One of its members, Kate Young has written extensively on the key aspects of GAD, which has been influenced by a Marxist analysis of social change and a feminist analysis of patriarchy (1993:134).

The conceptual framework of GAD developed by Young (1979, 1993:134) emphasises the importance of understanding and analysing the structure and dynamics of gender relations, while analysing any social organization and social process, which give rise to women's disadvantaged position. Therefore GAD strives to achieve equality of impact, not just equity of opportunity, because the resources and benefits usually benefit those who are best placed to exploit the additional resources.

The GAD approach attempts to be holistic by recognizing that while gender is an important aspect of social relations, gender relations will not necessarily be the principal determinant of women's situation and 'women' is not a homogenous category and hence are divided by class, colour and creed (Williams, 1994:12). From the GAD perspective while analysing women's subordination, the totality of women's and men's life has to be analyzed not only their productive or reproductive activities, as both are embedded in each other.

GAD represents a "transition to not only integrate women into development, but look for the potential in development initiatives to transform unequal social/gender relations and to empower women" (CCIC⁶, 1991 cited in Braidotti et.al., 1994:82).

GAD proponents have increasingly referred to the "empowerment approach" as the most appropriate approach for policy-making on gender and development (Moser 1989; Young 1993; Kabeer 1994). The empowerment approach originated from an international workshop on Feminist Ideology and structures in Bangkok in 1979

⁵ Dissatisfied with and critical of the WID perspective in 1977 a number of feminist thinkers came together to form the Subordination of Women Workshop, from which effort the volume Of Marriage and the Market (1981) emerged.

⁶ Canadian Centre for International Co-operation

(Lycklama a Nijeholt, 1992:12) and was articulated in the mid 1980s by DAWN⁷.

In this approach equity is seen as insufficient. This approach of policy making emphasizes the right of women to freedom of choice and power to control their own lives, where power has been defined through the following four elements:

- a sense of internal strength and confidence to face life
- the right to determine choices in life
- the ability to influence the social processes that affect lives and
- an influence on the direction of social change.

(APCWD, 1979:27 cited in Lycklama a Nijeholt, 1992:12).

It seeks to empower women through the redistribution of power between men and women as well as between the societies. Within the empowerment approach "the distribution of power within gender relations is fundamentally questioned" (Ibid:14)

3.1 Some Important Analytical Concepts in the GAD Framework: Gender & Division of Labour, Intra-Household Gender Relations, Practical & Strategic Gender Needs/Interests, Empowerment

The GAD perspective embraces the empowerment approach to policy for women's development which visualizes women as actors in their own right. Therefore, this perspective is more conducive for gender equality in development.

Taking the empowerment approach makes it necessary to address the power dimension in gender relations in policy.

The GAD approach originates from the learning experience of "third world" women and efforts of women both from North and South to develop alternatives and holistic analyses of women's subordination. It creating an alternative development model which includes environmental, sustainable and qualitative aspects in its definition of development. A development which is more conducive to gender equality and to narrowing the gender gap.

Because of these positive elements this paper seeks to analyze the policy approach of the Nepalese government and the donors involved in Nepal as well as the PCRW project from the GAD perspective using the following key concepts of the GAD framework.

3.1.1 Gender & division of labour: "Gender is a constitutive element of social relationships based on perceived differences between the sexes, and gender is a primary way of signifying relationships of power" (Scott 1988:42). Therefore gender includes power and social relationships between men and women. Gender relations have thus been defined as "social relations referring to the ways in which the social categories of men and women, male and female, relate over

⁷Development Alternatives with Women for a New Era, a South-driven network of feminist scholars, researchers, women's groups, and policy makers founded in 1984 in Bangalore, India.

the whole range of social organization, not just to interactions between individual men and women in the spheres of personal relationship, or in terms of biological reproduction" (Pearson, 1992:292).

In the GAD perspective the concept of SDOL (sexual division of labour) has been redefined incorporating the concept of power and social relationships. As Young argues, according to the WID perspective the SDOL allocates to men and women different tasks; so the important thing is to analyze the production system in order to see women's work, and control over the proceeds and provide devices to lighten their work burden and to give women greater control over their efforts (1993:136-38). From a GAD perspective although the SDOL appears to be a form of social separation it is in fact a form of **social connection** because by making men and women undertake different activities and produce different goods and services, they are made dependent upon each other (Young, 1993:140).

As far as policy design is concerned, the conceptualization of the gender division of labour as a relation of **social connection**, rather than simply one of **separation** implies that women's activities cannot be seen in isolation from the "upstream, downstream and lateral linkages that make up the production process in which they are embedded" (Kabeer, 1994: 273-74). For instance in the subsistence agriculture system of Nepal both women and men are involved. Men are primarily responsible for ploughing, land clearing, irrigation and threshing whereas women are for transplanting/sowing, harvesting, weeding and storing. In this way agricultural production activities are interdependent. Therefore, all policies have to be informed by some understanding of the broad set of gender relations through which production is organized and needs are met. Another implication of conceptualizing the gender division of labour as '**social connection**' is that policy/or program interventions in the form of new resources to either women or men will affect pre-existing systems of exchange and production.

The notion of gender roles and the division of labour also have a very strong ideological content. At the policy making level also because of this gender ideology, "policy often reflects normative or prescriptive versions of female and male roles rather than activities actually practised by women and men" (Pearson, 1992:292). Because of this deeply ingrained gender ideology many of the policy makers naturally assume that women perform a 'non-productive' role, which relegates policies advancing women's concerns to the realm of welfare policies. Policies which assume women perform a 'non-productive' role are biased, as in practice in many parts of the "developing world", for instance like Nepal, women are heavily involved in productive activities such as subsistence farming.

This kind of biases in policy making will hamper efforts to increase productivity in the household, or to enable women to enter the paid economy in great numbers. Therefore, it is necessary to understand what women and men **actually do**, and their real contribution to production and reproduction rather than assuming, so that the development policies would not be biased

against women (Pearson, 1992:292).

There are various dimensions and institutions through which the gender division of labour, and terms of co-operation is structured such as the household, the community, the market, and the state (Kabeer,1994). In the following section an attempt is made to analyze two main institutions household and community, through which terms of gender relations are structured, in order to analyze the impact of the PCRW project at the household and the community level.

3.1.2 Intra-household gender relations: Gender relations are revealed in a range of practices, ideas and representations including the division of labour and roles and resources between men and women within the household and community. According to international guidelines household is defined as "a number of individuals who live together and provide the basic needs for themselves, their children and relevant others" (i.e.those who live under the same roof and share a common pot Young,1993:114).

According to the national sample survey of Nepal, "a household is a group of persons who live in the same dwelling and make common arrangements for the provision of food and other essentials of daily living. A household may comprise one or more persons and may include unrelated persons" (CBS,1993:83). In modern Nepal the structure of the household is changing. According to a recent (1993) sample study of 828 households, from fifteen different geographical sites of which ten were rural and five were urban, a majority of the households i.e 57.1% and 57.9% respectively in both rural and urban sites live in nuclear families⁸ (Shtri-Shakti, 1995:21-23), 4-5 years earlier the joint family system was predominant.

Household analysis can be broadly divided into two basic approaches i.e., "household as unit of altruistic decision making" and household as "a site of bargaining and conflict" (Kabeer, 1994:96). Becker (1965), who subscribes to the view "household as unit of altruistic decision making links the family as a "natural" kinship unit, motivated by co-operation and sharing, and the household as an enterprise, operating much as the neo-classical theory of the firm predicts" (cited in Young, 1993:121, Kabeer, 1994:96-99).

On the otherhand, a number of other analysts have looked at intra-household dynamics in terms of a bargaining perspective involving cooperation and conflict and the notion of a 'fall-back position' to characterize intra-household dynamics. Particularly, when we conceptualize gender relations as power relations involving both conflictual and collaborative dimensions the bargaining approach gives more useful insights in examining intra-household gender relations. Amartya Sen (1987) suggests that the intra-household dynamics is most usefully represented as one of "co-operative conflict". According to this model the members of the household cooperate as long as they

⁸A nuclear family consists of a husband, a wife, and their unmarried children. Whereas joint families consists of a man and his wife, their sons both married and unmarried, wives and children, and all unmarried daughters.

benefit from intra-household cooperation, and such an arrangement makes them better-off than non-cooperation . In this model the individual household members have their distinct needs and preferences, other than those of the household as a unit. Because of this difference conflict might arise, however social norms bound the members to compromise as far as possible. In this way "the members of the household face two different types of problems simultaneously, one involving cooperation (adding to total availabilities) and the other conflict (dividing the total availabilities among the members of the household)" (Sen,1987:13 & 1990:129 also cited in Kabeer, 1994:110).

According to his model, there are a number of potential solutions to differences of goals and strategies, the one finally adopted being the result of the bargaining ability of individuals within the household (Young,1993:124). According to Young, bargaining ability, in this sense is not a personal negotiating skill; while household members may have different views on how to invest resources, use labour and so on, they do not all come with equal power to the bargaining table (Young, 1993:124-26). Agarwal, adds the notion of a 'fall back position' to analyze intra-household relations. She argues that the necessity to co-operate, or a household member's bargaining power would be defined particularly by the person's 'fall-back position' i.e to sustain outside the household domain and the degree to which his/her claim is seen as not only legally but also socially legitimate (1994:54).

In Nepal intra-household gender inequality is more acute among the poor households in rural areas where 90.8 % of the population live (Singh, 1995: 64). As a result of the intra-household as well as social and legal discrimination against women and girls with respect to education, health, nutrition, and the economy the position of women is much weaker than the position of men. The major reasons for this discrimination, is their unequal bargaining power within the household and community and their poor 'fall back position' which depends on the following factors as elaborated by Agarwal:

- ownership and control over assets, especially land
- access to employment and other income earning means
- access to communal resources
- access to external social support system (where factors other than mere economic take precedence, what has been termed as the 'moral' economy)
- access to support from the State or from NGOs (1994:63).

As far as policy design is concerned, how the intra-household gender/and economic relations are conceptualized can impinge critically on policy decisions regarding to whom resources and programmes get directed. To cite Agarwal, in South Asia policy makers have often assumed a unitary household model and have tended to direct resources principally at male household heads, believing the same will be shared equitably within the household. However, unfortunately this is often contrary to day to day practice, which shows considerable intra-household inequalities in resource sharing (1994:55). The bargaining approach, implies that government policies and resources would need to be directed differently, considering the weak bargaining position of the

women within the household, and until they enjoy equal access and control over economic resources and social services. Policy makers have to realize that gender inequalities in the division of resources and responsibilities within the household create gender inequalities in the ability to take up opportunities outside the domestic domain. They need to know about intra-household distribution of income and resources, and the control of the various factors determining access to actual or potential income such as land, labour, credit, training and paid employment, or to the extent to which the person earning an income controls it (Young, 1993:125). Intra-household gender inequality should be analyzed carefully before designing any policy for reducing gender inequality.

3.1.3 Practical and Strategic Gender Needs/Interests: Practical and strategic gender needs/interests represent another set of analytical categories often referred to by adherents to the GAD perspective. The term practical and strategic gender interest was first used by Maxine Molyneux (1985). Practical gender interests, are "generally a response to an immediate perceived need and they do not generally entail a strategic goal such as women's emancipation or gender equality" (Molyneux, 1985:240), such as food, fuel, health, water, child care etc which are necessary to meet but are not an end in itself. Fulfilling strategic gender interests requires analysis of women's subordination and the formulation of an alternative, more satisfactory set of arrangements to those which exist such as the abolition of the sexual division of labour, the establishment of political equality, measures against male violence and control against women etc. (Ibid). Young (1987,1988), proposed to call this practical gender needs and strategic gender interests. She argues that this distinction is needed between "wants or lacks, and conscious imagining of collective requirements usually involving some degree of change in the existing order of things" (Young, 1993:154). Practical gender needs are identified from women's condition and in their socially accepted roles in society. However, strategic gender interests come into focus when women's position- which for the purpose of this paper I will define as women's economic and social position as compared with that of men -in society is questioned. Later on Moser (1989,1993), shifts from the use of the term gender interest to gender needs, from a planning perspective, and it became practical and strategic gender needs⁹.

However, I agree with Kabeer who rightly argues that women's practical and strategic gender interests are not separate and dichotomous categories, but they are linked once the power dimension of gender relations is taken into account (1993:94). This transformatory potential depends on to what extent policies seek to open up, rather than foreclose on, the possibilities available to women (Ibid). When designing policy, practical gender needs may define what priorities are generated by the existing division of resources and responsibilities; but women's strategic gender-interests require that these'

⁹Moser has been criticized by Wieringa arguing that she adds to the confusion by limiting women's needs to 'planning needs'. Here needs are not based on women's realities, but are defined unilaterally by planners, and it is unclear whose needs and interests we are talking about, and who defines which needs are important and should be prioritized, such issues are not addressed (1994:338).

priorities are met in ways that empower women rather than reinforce their dependence (Kabeer, 1993:94) so that the gender gap is reduced. Moreover, policies which address strategic gender needs are self-sustaining, since they enable women to increase their influence over the household bargaining process so that no further intervention may be needed (Moser, 1989).

3.1.4 Empowerment: It is necessary to analyze what is empowerment in order to understand the empowerment approach in depth. Empowerment is a process that **enhances the ability** of disadvantaged or disempowered individuals or groups to challenge and change existing power relationships that place them in subordinate economic, social, and political positions (Agarwal, 1994:39). Empowerment therefore includes both individual change and collective action. The concept of empowerment is rooted in the notion of 'power'. The traditional notion of power is an either/or relationship of domination/subordination or power-over (CCIC, MATCH & AQOCI, 1991:41-44). The GAD perspective which adheres to the empowerment approach proposes an alternative conceptualization of power, which involves **power-within, power-with, and power-to**. Power-within is women's sense of control over their own lives (Kabeer, 1994:246). Power-within emphasizes complementarity rather than duality and does not categorize strengths and weakness in either/or terms (Ibid, 1991). This kind of power can not be given, it has to be self-generated. Power-within is generated when women became conscious and aware within oneself of what is happening in the society and what ought to happen and then start an internal development process for self-empowerment and for social change. Transformation of 'the self' is the key route to women's self-empowerment (Ibid, 1994:250-51). Power-within is enhanced from access to intangible resources of analytical skills, social networks, organizational strength, solidarity and sense of not being alone (Ibid, 1994).

In the GAD approach **power-with**, implies collective power, when people feel **empowered through being organized and united** by a common purpose or common understanding (Ibid, 1991:42). This emphasis on collective power has two important logics i.e.

i. When women visualize that their disadvantaged position in the society is not an individual problem but is shared by other women as well, it indicates to them the collectively enforced and socially constructed character of their disempowerment. Hence changing it also requires collective strategies.

ii. Secondly as poor women are disenfranchised from most sources of **institutional power**, their collective strength is seen as the most important transformatory resources at their disposal (Kabeer, 1994:253 *emphasis mine*).

But, these kind of solidarity and alliances do not exist naturally among the poor women, therefore these have to be built-up through a conscious process from the development actors that seek to empower poor women (Ibid, 1994 *emphasis mine*).

Lastly, **power-to** is a creative and enabling power, the essence of the

individual aspect of empowerment (Ibid,1991:42). This power is felt when one is able to solve a problem, understand how something works or master a skill. Kabeer, discusses this type of power in the context of Lukes's, Power: A Radical View (1974), where power-to relates to decision making power which is influenced by gender as well as class where the dominant group/or individual has the authority over making decisions (1994:225-26). Power-to is also mobilization strategies by women around self-defined concerns and priorities for change in the long term, without relying on initiating development agencies (Ibid:256). Organizations, employment, income or credit for which the development agencies facilitate the access of poor women are not ends of empowerment in themselves. They are merely means of mobilizing poor women to participate more effectively in the wider process of socio-political development, through collective action to increase their voice in development decisions that affect their lives (Majumadar 1989, cited in Kabeer,1994:256).

Thus with-in the GAD framework power dynamics can be visualized as a combination of, power-with, power-within and power-to not necessarily as power-over and this is very close to the definition of power as defined by the international workshop on feminist ideology and structures, from where the empowerment approach to women and development originated (see page,10).

3.2. Operational Strategies for Women's Empowerment

Batliwala, in her study finds that three major practical approaches to women's empowerment have been undertaken in South Asia i.e. the integrated development approach, the economic empowerment approach, and the consciousness-raising and organizing among women approach (1994:135).

The integrated development approach identifies women's disempowerment with respect to poverty and their lower access to health care, education and other survival resources, hence it concentrates on providing services and enhancing economic status.

The economic development approach identifies women's economic vulnerability as the main cause of their disempowerment, and believes that economic empowerment has a positive impact on other aspects of women's life.

The consciousness-raising and organizing approach is based on more complex understanding of gender relations and women's position. Here ideology and practice of gender and class -based inequality in all systems and structures of society has been identified as the cause of women's disadvantaged position.

However, these three practical approaches to empower women are not mutually exclusive categories. In practice we use to find that a mix of approaches has been taken by various development agencies.

Kabeer has argued that "The multidimensional nature of power suggests that **empowerment strategies for women** must build on 'the power within' as a necessary adjunct to improving their ability to control resources, to

determine agendas and make decisions" (Kabeer, 1994:229). Without having some sort of inner strength, self-confidence, self respect and self-determination ability in other words self-empowerment other dimension of power like power-with and power-to make decisions set agendas, control resources etc. is not possible to have.

The majority of women in the "third world" live below the poverty line¹⁰ or just above the poverty line and have the problem of fulfilling the basic necessities of life. In such a poor condition and material state it is not possible to think beyond their immediate need of food, clothing and shelter. Therefore current priorities and needs of women reflect the current conditions, or material state in which most of the poor women in the "third world" live. Different priorities might come into view if women were able to review their lives from other perspectives. Strategies of 'empowerment from within' provide women with these other perspectives.

Similarly, various experiences show that empowerment strategies and policies must intervene at the level of women's "condition" to meet their immediate needs while also transforming their "position", thus simultaneously addressing both practical and strategic gender needs (Batliwala, 1994:135: *emphasis mine*). This is possible as Kabeer has argued when gender policies take into account power dimensions in gender relations, and make policy interventions which are transformative and redistributive, and which facilitates the empowerment process.

4. CONCLUSION

Women and development theories and policy approaches have evolved and proliferated significantly over the last three decades. Early WID perspectives play an important role in women and development theories, because of their pioneering contribution to the institutionalization of women's issues in development agencies and making women's economic and social contribution visible. WID practitioners/researchers initial work, as well as some of its weaknesses provided the basis for further theory building and deeper analysis of gender inequality in development, which leads to the origin of the GAD perspective.

The GAD perspective has fulfilled an important role in the women and development field, and provides an alternative analysis for women's subordination with its stress on structural rather than functional change and redistribution of power, resources and responsibilities between women and men. It advocates an empowerment approach for policy making on women and

¹⁰ The poverty line is defined by the National Planning Commission as the household who earns annual per capita income below NRS. 2500 in 1992 prices. At current prices i.e. 1996, 1 US\$ is equivalent to NRS. 60 so it will be less than USD 42. However, the World Bank uses a figure of below NRS. 4500 or USD 150 per capita per year to denote the absolute poor. The World Bank Report (1990) indicates that as much as 71 percent of the population i.e. 14 million lives below the poverty line, and women constitute almost half of it. Similarly, due to growing poverty male out migration is increasing and number of female headed household is rising which is 13.18% of total number of 3,328,721 households (CBS, 1995), which are poorest among the poor.

alternative development models which include environmental, sustainable and qualitative aspects in its definition of development, a model more conducive to gender equality and to narrowing the gender gap.

In discussing the evolution of development theory regarding women and various policy approaches the case of Nepal has been put forward as illustrative of these developments. Within this analytical framework this paper attempts to explore and analyze the gender policy and approaches of the Nepalese government/and the donors in Nepal, its implementation at the project level and finally its impact on the empowerment of women.

CHAPTER THREE : THE POLICY

1. INTRODUCTION

In the development plans before the 1970's women were included in social welfare or the service sector and until the mid 70s the term "female" was never mentioned in development plans (Miranda,1989:7-8). This was a common phenomenon in "third world" development policies and planning. Now in the development plans of most of the countries there is a separate policy chapter for women or "women's issues" are scattered through most sections, e.g. industry, agriculture, education, health and recently in 95/96 natural resource management and environment like forest and water resources and the energy sector. In some countries there is a separate plan of action for women, Nepal is one of them.

In the case of Nepal, women were for the first time exclusively focused on in the development policies and programmes in the sixth five year plan (1982-87). The content was based on the research findings of "Status of Women in Nepal" and this came about as a consequence of pressure exercised by the international donor community, the United Nations, as well as the domestic and the international women's movement. This emerged in particular during the international women's decade. Women's development policies have been incorporated in the subsequent seventh and eighth plan.

In this chapter a review of the WID policy of the current eighth five year plan (1992-97) of HMG/Nepal, is made in terms of its rationale, underlying assumptions, objectives and how the policy perceives women in development. The National Plan of Action for women formulated during the women's decade is also reviewed in the same light.

As donor agencies are important actors in the context of women and development in Nepal, by providing direct financial and technical assistance to the Nepalese government for WID policies, programmes and projects, their policy has also been analyzed to get an idea of how they themselves address gender inequality in their policies and programmes for women in the Nepalese context. This study is mainly focused on the policy review from a gender perspective of the UNICEF & IFAD, who are the major donors of the PCRW project. Reference has also been made to UNIFEM & The Asian Development Bank, whose involvement in WID projects is growing in the Nepalese context, and who are involved in the expansion of the PCRW project after 1994.

2. NATIONAL PLAN OF ACTION

The National Plan of Action for Women's Development was compiled in 1982 and it was the first comprehensive action plan of its kind in Nepal for women. This national work plan for women's development gave priority to the following sectors i.e. education, health, employment, agriculture, co-operatives, forestry and law (SSNCC/WSCC, 1982:ii). The rationale for entailing these sectors in the action plan was to recognize and enhance the role of women in

the national issues (Ibid). This work plan was drawn up in the context of the International Women's Decade (1976-85), and as a consequence of the decision taken by the women's world conference held in Mexico and the adoption of a World Plan of Action for the development of women within the setting of their own country. However, contrary to its title of "National Plan of Action", the document is nothing more than a curious collection of observations and recommendations, and it fails to suggest sound policy guidelines.

3. GOVERNMENTS' GENDER POLICY IN THE EIGHTH PLAN (1992-97)

Policy is "a broad statement of goals, objectives and means" (Grindle, 1980:6). While any policy is merely a statement of intent, it provides the legal and statutory framework within which strategies and development interventions are designed and implemented. Therefore, it is necessary to review how development policies address inequalities between men and women.

The eighth plan of Nepal has a separate policy chapter on women-in-development, which has been framed in liberal feminist terms. The evolution of WID strategies in Nepal reflect the global strategies during the 80s which subscribed to this WID perspective. Actually WID issues are taken up by the government mainly because of the pressure of the international donor community, and the UN rather than voluntarily. In the eighth plan WID has been categorized as major national development policies, which reflect the high priority accorded to WID by the central state level of planning and policy making. The main objective of the government's gender policy is to make possible the equal and meaningful participation of women in the development process by improving their economic and social conditions (NPC, 1992:710). According to the eighth plan (1992-1997) "unless women who constitute half of the population, participate fully in the nation building task, economic development of the country is not possible" (HMG/NPC, 1991:49). This brings out clearly that the government's gender policy has been predominated by assumptions that Nepalese women are not giving their expected contribution to development activities. This assumption is gender-biased as it fails to recognize women's productive role in the subsistence agriculture economy of Nepal which has been well documented by the research findings of the "status of women in Nepal" as discussed previously. These findings have been mentioned in the government country report for Beijing, but the underlying assumption is that women are not contributing fully in the nation building task. It is really a serious defect of the government gender policy. It shows how the underlying assumptions behind the policy effects the policy setting.

The rationale behind the WID policy in the eighth plan is the efficiency approach propagated by the major multilateral and bi-lateral northern donors, which justify investing in women's development on the ground of efficiency and cost effectiveness. The argument is: development needs women, not the other way round i.e. women need development. This approach to women is instrumental as it justifies women's development for achieving other developmental goals such as poverty reduction, environment conservation, population control, child development etc. and women's development is not an end in itself. In the

eight plan the main justification given for women's development is: the goal of the government for economic development will not be realized unless half of the population -women- will participate in it (NPC, 1992:710). The reason given for their non-participation in development activities are illiteracy, poor health, poverty and a traditional conservative attitude towards them (Ibid). This approach to women and development goes unchallenged in terms of gender inequality and does not address structural obstacles to equal participation in development. It ensures only functional change.

Contents: In its policy chapter on WID the government of Nepal has spelt out the following policy:

1. Increasing female enrolment, reducing drop-out, compulsory appointment of female teachers in primary schools, quota for women to join technical education and adult literacy programmes.
2. Increasing women's access to health facilities, especially Family Planning/Mother Child Health and increase their participation in high level technical manpower in the health sector.
3. Increasing women's access to credit, technical knowledge, entrepreneurship development programmes, marketing facilities, and employment opportunities.
4. Extending appropriate technology to rural areas to reduce drudgery of women.
5. Revising law discriminatory to women, and acts that hinder women's development.
6. Encourage women farmers to participate in agriculture development programmes, i.e. training on improved fertilizers, seeds, and dissemination training. Affirmative actions to guarantee trainings and jobs in order to increase mid and high level women agricultural technical work force.
7. Greater involvement of women in the field of forest and soil conservation including community afforestation programmes in order to solve environmental problems.
8. Insure increased participation of rural women in various cooperative training, for their development.
9. Extension of targeted credit programmes such as PCRW and SFDP in order to improve the economic condition of the rural women and alleviate poverty.
10. Promote involvement of the women in the policy making process .
11. Institutional support and financial assistance to provide entrepreneurship training and insure proper utilization of training.
12. Encouragement to women development activities which aim to increase awareness, mobilisation, etc. launched by various women's organizations and other institutions.
13. Provision for compulsory participation of women in user's committees. Encouraging women's participation in the formulation and implementation of rural infrastructure programmes in irrigation, drinking water and road construction.
14. Establishment of appropriate organizational structure for co-ordinating and monitoring WID activities (NPC, 1992:710)

For analysing policy options from a gender perspective I shall partly apply Kabeer's framework where she distinguishes three alternative approaches to gender policy (Kabeer, 1993:81):

- * Gender-neutral policies which attempt to target the actors appropriate to the realisation of pre-determined goals and leave the existing division of resources and responsibilities intact (Ibid).

- * Gender-specific policies which favour targeting activities and resources which women are likely to control or benefit from. However, if there are not some in-built transformative potentials, such policies are also likely to leave the existing division of resources and responsibilities intact (Ibid).

- * Gender-redistributive/transformative policies which seek to transform existing gender-relations in a more democratic direction by redistributing more evenly the division of resources, responsibilities, and power between women and men. This approach is politically challenging as it may require not only channelling existing resources to women but men may be required to give up certain privileges and take on certain responsibilities in order to achieve greater equity in development outcomes (Ibid).

Analysing the contents and approach of the eighth five-year plan in the above light, government policy seems to fall under the category of gender-specific policy. The inclusion of women's participation in several sectors such as education, health and agriculture, extending appropriate technology to reduce drudgery, promoting women in policy making positions, encouraging participation in rural irrigation, forest/energy management, drinking water and their compulsory involvement in users group, institutional support and financial assistance to promote entrepreneurship revising all discriminatory laws against women etc. presents a clear shift in the national policies towards promoting new strategies for women's development in recognition of their unequal and disadvantaged position.

The policy statement of the eighth plan admits that "the programmes which were launched for development of women in the past have not been able to raise the social and economic condition of women" (NPC, 1992:710), therefore the policy statement of the existing plan is more democratic. The past neglect of women's specific constraints and needs have resulted in policies which favour targeting activities and resources that women are likely to control or benefit from. One of the policy content of the eighth plan also exhibits transformative potentials i.e. revising all laws discriminatory to women's development. When implemented this will have a tremendous potential for transformation as it will re-distribute resources like property rights to women which is discriminatory in the case of Nepal. The policy content of the eighth plan reflects the intention of the government to redress inequality between men and women. In principle government's gender policy recognizes women's disadvantageous position and seeks to redress it by improving their social, economic and legal position.

To sum up the gender policy of the Nepalese government is a mixture of the equity, anti-poverty and efficiency approach, with greater emphasis being placed on efficiency in conjunction with anti-poverty. In the Nepalese context the shift of policies from gender-neutral to gender-specific has provided some opportunities for women to have some additional access to resources and to strengthen their bargaining power. Indeed, this is an encouraging trend, but unless the policies seek to transform existing gender relations towards more equitable ones by redistributing power, resources and responsibilities between men and women, it will not lead to the empowerment of women. Until now, government gender policies are women specific, their policies treat them as a separate category and do not address the need for change in men also. However in one case it does address the structural barrier for equal participation i.e. revising all discriminatory laws. In short it has some of the limitations of the WID perspective as it has been framed in liberal terms and its policy statement reflects changes with the shift in the policy of influential donors both bi-lateral and multilateral.

4. FOREIGN AID AND DONORS' GENDER POLICY

Like many developing countries in the world, Nepal also depends heavily on foreign aid for supporting its development activities, including women and development. During the 1980s foreign aid has remained 61.1% of development expenditure whereas in 1992/93 it comes down to 55.2% of total development expenditure of the country (MOF,1994:112). In the Fiscal Year 93/94, 72.9% of total foreign assistance has been committed under grant and 27.1% under loan assistance (Ibid:118). Donor agencies are supporting women's development programmes and projects under foreign aid, both technically as well as financially¹¹. In the case of Nepal the major donors involved in women specific and general projects with a women's component are UNDP/UNIFEM, UNICEF, USAID, UNFPA, ILO, & ADB¹². In Nepal the donor's main focus for women's development is on sectors such as income and employment generation, credit & agriculture, literacy, population, health & nutrition, drinking water and recently environment as shown in the table in the next page.

¹¹Please refer to appendix 1 for details of donor's financial support for women's development projects.

¹²According to a study conducted by Centre for Women and Development(CWD/Nepal) out of 48 women-specific and general projects with a women's component implemented in Nepal during 1975-1994 UNDP was involved in 18 projects and UNIFEM in 2 projects, followed by UNICEF, UNFPA, USAID, ILO & ADB. Please refer to annex 2.

TABLE 1: Classification of 48 WID projects by Major Focus and Type (1975 onwards)

Functional Focus	Women-Specific	General	Total
Literacy, Education & Awareness	3	6	9
Training/Support for Production, Income and Employment generation activities	13	13	26
Health	2	1	3
Legal Services/Awareness	2	-	2
Other support and services	3	5	8
Total:	23	25	48

Source: CWI, 1994:47

The table shows clearly that out of 48 projects supported by donors during 1975-1994, 26 projects i.e. 54% of the total have focused on production, income and employment generation through the provision of training, credit or other support, followed by literacy and education projects. Money wise from total foreign assistance to Nepal for women's development during 1985-1992 US\$ 15,145,000 was channelled to agricultural production, income and employment generation, followed by the education/literacy sector which received US\$ 5,929,000 and the legal sector US\$ 283,000 (AsDB, 1993:34)¹³.

Before analysing what donors have actually supported and what they are doing for women and development in the Nepalese context, it will be worthwhile to question what motives have guided their work in this area. In the Nepalese context donors like AsDB, IFAD have focused on poor rural women in their capacity as agricultural producers and argued the need to expand poor women's income in order to alleviate poverty or to reduce income inequalities. Other donors like UNICEF have promoted, basically their education & literacy¹⁴, increasing women's income and health & nutrition etc., not only for women's sake, but in order to improve child and family welfare and reduce poverty. Other's like UNIFEM promote women's empowerment which will also enhance the efficiency of development projects and contribute to economic growth.

In Nepal, UNIFEM is collaborating with the Asian Development Bank in order to ensure that Bank projects, often in the millions of dollars, benefit women as well as men (UNIFEM, 1994:2). The Asian Development bank has launched a major WID project "Micro-Credit Project" recently in 1994 which has an estimated cost

¹³Source: Compiled from data available from the AsDB, 1993:34. Please refer to appendix 1 for details of the external assistance to Nepal for women's development. In the appendix in US\$ 20,000,000 women were benefitted only from one training centre for women constructed under the project. In US\$ 30,000,000 only US\$ 3.3 million was targeted exclusively to women. In US\$ 13,260,000 only 0.5 million was targeted to women (Ibid). For other large scale integrated development projects in the appendix the exact breakdown of the funds targeted to the women is not available.

¹⁴During a period of 1985-1992 UNICEF has provided total grant assistance of US\$ 5,441,000 to Nepal for education and literacy programmes of girls and women which is its priority in women's development in the Nepalese context (Source: compiled from data available in AsDB, 1993:34). Refer to appendix 1.

of about US\$ 9.06 million¹⁵. The Asian Development Bank and UNIFEM engaged in a joint project mission in april 1992, in response to the Nepalese Government's request for a comprehensive project to alleviate poverty by improving the socio-economic status of women as well as to address the **structural obstacles** to women's participation in national development. Following this UNIFEM has recently, in 1995, accomplished a project "Mainstreaming Gender Consideration into National Development" with an objective to develop an over-all policy framework that is "conducive to women's full participation in economic, political and social life" (UNIFEM, 1994:4). Similarly UNIFEM, is providing support to the WDD (Women Development Division) of the Nepalese Government to develop its capacity to monitor and evaluate the effectiveness of **credit programmes for women** under its project "Benefit Monitoring and Evaluation Assistance to WDD".

In Nepal in this way bilateral and multilateral agencies are carrying out women's development activities on various fronts in accordance with their own policies and programmes. In the following section my focus of analysis is on the policy of two major donors of the PCRW project, UNICEF who is supporting the project from its inception in 1982 till now and IFAD who is involved especially in the credit aspects of the project since 1988 till now. They have already shown their commitment to support for further extension of the project¹⁶ and two major impact evaluations have been conducted on their initiative.

4.1 UNICEF' Policy

UNICEF's main concern is to ensure that the welfare of children and women remains the central priority in national planning. UNICEF's country programme of co-operation with the Nepal Government uses the following basic strategies in the five major interlinked programmes: Health and Nutrition; Basic Education; Community Water Supply and Sanitation; Community Based Programmes; Advocacy and Communications and their related project activities (1991:6).

Objective: Unicef's specific policy objectives as mentioned in the Master plan of Operations in Nepal, are based on the goals from the World "Children's Summit" Declaration and the 10 year National Plan of Action for Children and Development for the 1990s. The goals and objectives are in support of the survival, protection and development of all children in Nepal and achieving of the goals set forth in the Summit Declaration and Plan of Action signed by His Majesty's Government of Nepal on 12 December 1990 (UNICEF,MPO/HMG, 1991:4).

Activities: Through government agencies and non-governmental organizations, UNICEF promotes health (highest UNICEF outlays), nutrition, education, water and environmental sanitation, poverty alleviation, conservation and other

¹⁵Please refer to annex ii,iii, & iv for donors involvement in women's project and programmes.

¹⁶Please refer to Annex III and Annex IV for details.

activities that reach every district of the country. The current focus of the UNICEF is on girl children of third world countries (UNICEF,1993:3-7). The UNICEF supported health programmes, such as Village Health Workers and Community Health Volunteers, and education programmes, such as Chelibeti and the adult literacy programmes of the Seti project. These activities have been very effective in helping to improve the general health awareness and literacy status among rural people. Similarly, Production Credit for Rural Women (PCRW) and Small Farmers Development Programme (SFDP) have proved effective in mobilizing low-income families especially women around production activities to alleviate poverty. Both programmes work through small, homogeneous credit groups to channel loans to rural women and farming families.

Rationale: From its country programme for Nepal it is obvious that although UNICEF's main concern is children and women its policy approach is welfare oriented. As it is concerned basically with the welfare of children it aims to achieve its goal by directly focusing on women in their capacity as mothers. The underlying assumption is that the best role for women in the "third world" development is as a mother. In this approach women's productive role in a subsistence agricultural economy, like the Nepalese one where women spend 10.8 hours on subsistence activities and where 57% of agricultural activities are carried out by women, is not given due consideration. The approach taken is a top-down approach to women, where women are defined by others what they are and what is suitable for them, their own priorities, needs, and interests are not taken into account.

This policy approach does not question the gender division of labour and the consequent confinement of women in the private spheres. Here the focus is solely on women as mothers, and it does not emphasise to increase their productive skills and income earning opportunities. Unicef's policy is **gender-specific** but it does not exhibit transformative potential as a consequence leaves the existing unequal division of labour, resources and power intact. This kind of policy approach to women does not address the question of the gender gap and inequality, and concentrates on meeting women's practical gender needs only.

4.2 IFADS' Policy:

IFAD (International Fund for Agricultural Development of United Nations), is a multilateral institution, established with a mandate to address rural poverty and hunger¹⁷. According to its mandate IFAD "...shall provide financing primarily for projects and programmes specifically designed to introduce, expand or improve food production systems and to strengthen related policies and institutions within the framework of national priorities and strategies, taking into consideration: the need to increase food production in the poorest food deficit countries; the potential for increasing food production in other developing countries; and the importance of improving the

¹⁷ IFAD has 157 member countries divided in to three categories: category 1 consisting of 22 developed nations (OECD members), category 2 comprising 12 petroleum-exporting states(OPEC members) and category 3 including 123 developing countries (IFAD,1994:2)

nutritional level of the poorest populations in developing countries and the condition of their lives" (IFAD,1985:1).

Objective: IFAD is a lending institute for low income countries. It's lending policies are directed by the objectives of reducing poverty, improving nutrition and increasing food production in low income countries. In fulfilling its mandate the Fund has laid maximum stress on the rural poor who have so often been by-passed in the process of economic and social development. Therefore IFAD supports projects which are designed to achieve its objective of reaching the rural poor, especially the small farmers and the landless (Ibid). However, IFAD also stresses that as a funding agency it has to be concerned with "cost recovery and surplus generation out of project activities" (Ibid:5).

Activity: IFAD during its operation in Nepal has financed rural credit projects like the small farmers development programme (SFDP) which also has a separate women development component, and the production credit for rural women program (PCRW). Both of these projects are poverty focused and support a wide range of small scale productive activities like marketing, irrigation, community development, fisheries, livestock etc. These projects are multipurpose, combining various components. However emphasis is on the exclusive credit projects in reaching the target group, and ensuring increased food production.

Rationale: The underlying rationale behind IFAD's policy of reaching the rural poor, is that the rural poor including the poor women, lack the productive assets, especially land and it aims to enlarge their productive base through especially designed or targeted credit projects. The rural poor have been categorized as small and marginal farmers, landless agricultural labourers, other poor non-agriculturists, and the poor women, who derive little or no benefit from land-based agricultural projects unless these are specially designed to meet the needs of landless rural poor (Ibid).

IFAD's policy has also moved from being gender neutral to gender-specific, but as it does not entail transformative elements it might not be able to reduce the gender gap. IFAD's policy approach to third world women has clearly been influenced by the anti-poverty approach, where women's poverty is seen as the problem of underdevelopment rather than of subordination, so it emphasises reducing income inequality between poor men and women, where women are categorized as "poorest of the poor".

5. ANALYSIS OF DONOR'S AND GOVERNMENT'S GENDER POLICY

It is true that poverty is one of the major constraints that women face in Nepal as there are around 7 million women in Nepal living below the poverty line and the number of female headed households who live in absolute poverty is growing so the task to alleviate poverty is very large. The problem of poverty in Nepal can not be negated that is why despite differing objectives, most donors in Nepal, as discussed above and others like AsDB, UNDP, ILO, USAID etc. also have focused on income-generation, microenterprises, credit

and training projects for women for poverty alleviation which is also in line with government policy for poverty alleviation.

Both the government and donors have concentrated on economic empowerment of women, with a belief that a better economic condition will lead to higher economic and social status of women. But, studies and research does not show a clear-cut relationship between income and empowerment. There is mixed evidence for this. For example the evaluators of 13 women's group enterprises in Kenya observe that women's increased income does not in itself improve women's bargaining position, especially within poor households and may not enhance their independence and status (Buvinic, 1989:1053). Similarly, increased income might not alter women's work burden by fairly distributing the household tasks between men and women as has been found by UNIFEM's 10 year evaluation of the project sponsored by it (Ibid). Some "other authors point out that raising women's income improves the bargaining position of women within the home, but there is yet no evidence of the impact of increasing women's income through project interventions on reducing gender inequities and empowering women" (Ibid).

Both the donors and the government have concentrated on short term approaches to increase the productivity and the price of women's labour specially in self-employment and informal sector and largely ignored the two other options i.e increasing the demand for women's paid labour in the formal sector or redistributing assets and resources to poor women.

Similarly they are treating poverty and gender as separate social phenomena but they are interlinked. In analysing the gender policy of the Nepalese government and two important donors supporting women's development programmes/projects it seems obvious that none of them are addressing gender inequality in terms of power relations and the unequal bargaining power of women within the household and community at large, due to not only unequal access but also control over the productive resources like land, labour, capital etc.

This kind of policy approach to women, designed to meet women's practical needs such as introducing policies to improve women's food intake and health, literacy, income generation, access to credit etc. without entailing transformative elements sidesteps the issue of an unequal bargaining position of women within the household/community, as well as structural obstacles and underlying barriers to equal participation of women in development, therefore it may not reduce gender inequality. Moreover, this approach requires continuous intervention on the part of policy-makers, since women are likely to continue to suffer from unequal access to and control over resources within the household and community.

6. SHIFT IN STRATEGIES

A global trend observed these days is a move away from women-specific projects, because they proved to be ineffective instruments to address women's needs. The main drawback of these project orientation is their limited ability

to remove structural or institutional obstacles and to reach large numbers of women. As a result, these interventions cannot improve the conditions of the majority of women who are not project beneficiaries. A more recent trend is a reorientation from a micro-project to mainstreaming gender in government/and donors macro-programmes and policy which is associated with the discursive shift from WID to GAD. The GAD perspective has only recently (i.e. 1994/95) started to make some inroads in the Nepalese context. It has been mentioned explicitly in the WID policy chapter of the government that the planning commission will issue guidelines to the ministries for formulating **sector-wise programmes** for women's development (NPC, 1992:710). As mentioned previously UNIFEM is giving financial and technical support to the Nepalese government for "Mainstreaming Gender in National Development". Other donors operating in Nepal like, UNDP, ILO, SDC (Swiss Development Cooperation), SNV (Netherlands Volunteers Organization), etc. also have initiated mainstreaming gender concern in their overall policy and programmes and are embracing the GAD perspective rather than treating women separately in women only projects.

7. CONCLUSION

The policy approach taken by the Nepalese government is a mix of equity, anti-poverty and efficiency. On the other hand the donors policy approach is more poverty/ efficiency focused. The policy of both the donors and the government has moved from being gender neutral to gender-specific. However, both the IFAD and the UNICEF's policy do not have a transformative potential built in it as they are.

Until now, donors as well as the government of Nepal have adopted a women only project approach rather than a holistic programme approach and are treating women's issues in isolation without addressing how men are also implicated in it and how the gender-linked implications of various production and distributional practices, within the household, community, and even the development agencies work out. The underlying assumption behind the donors' and governments' policy is that there are no gender issues among those who are not living in absolute poverty and poverty alleviation will automatically improve the position of women in society and the validity of such an assumption is questionable. Women's subordination is not derived from poverty alone, it is a fallacy that poverty alleviation will lead to gender equality. As Jackson has stated, "indeed one of the main features of gender analysis is the insistence that gender identity patterns all social life therefore gender awareness is not about "adding women" but about rethinking development concepts and practice as a whole, through a gender lens" (1996:491) and this is lacking in both the donors' and the government's policy approach to women and development.

CHAPTER FOUR: THE PROJECT

1. INTRODUCTION

The existence of a policy can be visible only through implementation. Generally policy implementation is the process through which the objectives of the policy are achieved. In the Nepalese context as discussed in the previous chapter there are various policies for women's development, according to donors' and government's own priorities. The democratic government of Nepal, established after the 1990s, has shown its commitment for gender equality in its eighth five yearly plan. Similarly, donors operating in Nepal have their own policy for women in development. Despite all such policies, empowerment of women or gender equality can not be ensured until these policies are translated into concrete programmes and implemented via various projects without losing its original objective. Hence, in this chapter an attempt is made to analyze the PCRW project from a gender perspective-which embraces the empowerment approach-to examine how the donors'/governments' policies are implemented via this project and its impact on the project design which subsequently will have an impact on the empowerment of women.

2. BACKGROUND OF THE PROJECT

After the sixth five year plan (1980-85), in which women were addressed explicitly for the first time in government policies, the WDS (Women Development Section) was established under the MPLD (Ministry of Panchayat and Local development)¹⁸ to implement the policies of women's development. The Women Development Division (WDD) was mandated to undertake women development programmes for "improving the quality of life of rural women and their families integrating them in the overall development process by duly addressing their need, priority and interest" (MLD/WDD/WDP,1995:1). Focus was on rural women because over 90% of the Nepalese population live in rural areas, and almost half (48.5%) of them are women (CBS,1988 cited in Ojha,1992:2). According to its mandate, WDD started implementing the PCRW project in 1982, with the financial assistance of UNICEF.

The PCRW project has been labelled as one of the most successful and useful programmes of the HMG/Nepal and the government is committed to expanding the model to all of the 75 districts of Nepal (UNIFEM,1994:3).

Philosophy and methodology: Drawing on other successful programmes for extending credit to poor women on a group guarantee basis without collateral¹⁹ (such as Grameen Bank in Bangladesh and the Self-Employed Women's Association (SEWA) in India), the first group of staff members of the

¹⁸This ministry was renamed after the restoration of democracy in april 1990 as ministry of Local Development and in the same year the women development section was upgraded in its status in the bureaucratic structure of the government as Women Development Division (WDD).

¹⁹The most important feature of this small scale group based credit scheme has been granting credit on the basis of group guarantee without tangible collateral, which poor in general and poor women in particular lack. This was an innovative step to overcome the constraint of the formal credit institutions.

PCRW project established a philosophy and a method of operation. The rationale behind the project was empowering poor women.

Since its inception the PCRW project has followed an integrated development method with emphasis on economic empowerment by introducing rural women to the national banking system through its credit programme, while placing a simultaneous focus on community development activities, which have supported income generating activities (UNICEF/CWD, 1989: i). PCRW programme staff made an attempt of advocating for integration of poor women in to national development plans, rather than the creation of parallel structures which would keep women's issues marginal to the central structures of planning (HMG Nepal/Govt. of the Netherlands/UNICEF, 1989:4). In this way PCRW project activities are carried out under three broad categories i.e. production credit, income generation/training, and community development.

Approach: Basically the PCRW project was launched as an anti-poverty programme targeting the poor rural women with a per capita income below NRS.2511 (US\$80). The PCRW project has been designated as one of the special programmes under the Basic Needs fulfilment programme (1985-2000) of the Nepalese Government (HMG, Nepal/Govt. of the Netherlands/Unicef, 1989:4).

An expansion of the project is therefore part of the national development priorities.

Assumption: In 1982 when the PCRW project was developed and implemented, the underlying assumption was that income generation by women has a direct bearing on the status of children and their basic needs fulfilment as well as enhancing the status²⁰ of women within their families and communities (CWD/UNICEF, 1989:i). The project is based on the rationale that there is a clear link, between women's ability to earn identifiable outside income and their status in the family and community and a major portion of women's income goes directly to children. Findings of the "Status of Women in Nepal" (1982) has also established this link between income and status and that 60 percent of women's income was directly spent on children and in meeting family food consumption needs, while 18 percent went into savings or productive investment.

However, the link between income and status has been established by conceptualizing status narrowly in terms of power to make decisions particularly how to spent family resources. According to the same study, in those communities with a strong tradition of female entrepreneurship and active participation in market production women had a much larger say in how family resources were spent than women in communities where female labour was confined to non-market subsistence production (Ibid, 1982). Here reading in between these lines it is clear that status has been defined implicitly in terms of who decides how household resources are spent and the project expects that women's income will be spent on their children. Furthermore, it is not

²⁰ Realizing that the term "status" is problematic it is used here as used in the project documents.

clear whether this status reflects women's status as an individual, or their status in relation to the men within the household and community at large.

In the PCRW project empowering poor women has come to mean increasing their decision-making power (particularly economic decisions) within the household by providing them independent income earning opportunities and by their integration in development. Similarly, the programme has a preconceived notion of women that is of a mother or potential mother as it expects that women's increased income will be spent on their children.

Objectives: The project was initiated as a joint collaborative effort of the WDD of the Ministry of Local Development and UNICEF, so it meets broad dual objectives of both the donor UNICEF's policy of advocacy for the provision of basic services for children and women through community participation and that of WDD towards fulfilling the directive of the Nepal government plan of integrating women in development and meeting the basic minimum needs of people (CWD/UNICEF,1989:22). Mainstreaming of women into the national credit and technical support system of other governmental line agencies is a primary objective of the project.

The specific objectives of the project are as follows:

- * To increase the incomes of rural families by bringing women into the market economy
 - * To encourage the development of small-scale production for women in agriculture, cottage industries and the service sector by working with commercial banks to increase the ability of these institutions to serve women clients in rural areas
 - * To establish organised self-reliant groups of rural women who can articulate their own priorities and make the government machinery work for them, and then using these groups as entry points for initiating a broad range of services benefitting women and their children
 - * To develop a delivery system using personnel of the WDS operating at the central, district and village level as 'facilitators' to channel credit, training and production technology inputs into the women's groups in support of income generation projects
 - * To develop the capacity of WDS enabling them a) to design and implement effective income generating projects for women and b) to participate with other government bodies in the planning and implementation of community development projects such as water supply, non-formal education and health which meet the expressed needs of rural women and their families.
- (CWD/UNICEF, 1989:23-24)

The PCRW programme objectives are broadly defined and project activities of the PCRW are flexible which is adjustable according to the major donor supporting the programme which will be discussed in detail in the next part.

3. DONORS INVOLVEMENT IN THE PROJECT

Initially in 1982 when the PCRW project was started as a pilot project UNICEF was the main donor and it covered only five districts of Nepal²¹ and the project was implemented by WDD of Ministry of Local Development. During 1986/87 UNICEF support has been extended to 24 districts, and it was still the major donor. In 1988, IFAD and FINNIDA provided additional funds to extend the PCRW project to 37 districts, and IFAD became the major donor of the project.

Total project costs over the seven years of IFAD loan funding during April 1988 and April 1995, were US\$ 12.03 million of which IFAD financed US\$ 6.0 million by loan; UNICEF, US\$2.71 million by grant;Finland US\$1.0 million by grant, HMG/N, US\$ 1.7 million; participating commercial banks, US\$ 0.3 million; and the voluntary agencies (VOA), US\$ 0.33 million by providing international voluntary as shown in the following table:

Table 2: Production Credit for Rural Women (PCRW) Financing Plan April 1988 to April 1995 (In USD million)

Components	Total	IFAD	UNICEF	HMG/N	BANKS	FINLAND	VOA
Credit	3.39	3.05	--	--	0.34	---	---
Grants	0.50	---	0.12	--	---	0.38	--
Institutional support	2.62	1.54	0.21	0.51	---	0.06	0.30
Community development	3.19	---	2.20	0.79	---	0.20	---
Unallocated	2.33	1.41	0.18	0.38	---	0.36	---
	12.03	6.00	2.71	1.68	0.34	1.00	0.30

Source: IFAD, Impact evaluation 1996a:16

IFAD and UNICEF support for PCRW project has been extended to cover a total of 37 districts of Nepal till 1993. IFAD is giving loan assistance for delivery of bank credit in 24 UNICEF supported districts, i.e in 24 districts the project is co-financed by UNICEF on a parallel basis (IFAD,1996a:vii). The other 13 remaining districts are funded entirely by IFAD. In these 13 districts IFAD supports credit as well as training and community development activities.

By 1993 UNICEF had further expanded its activities in training and community development from 24 to 35 districts (the additional 11 districts are different from those of the IFAD project area). Similarly, since July 1994, IFAD support for delivery of bank credit has been increased to 55 districts from 37 districts and community development and training to 15 districts from 13 districts.

²¹ Nepal has been divided in to 14 zones, seventy five districts and 4000 village development committees for administrative purpose.

Besides these two main donors other donors such as USAID, UNIFEM, EC, UNFPA, the World Bank, GTZ, the Asian Development Bank, etc. are also supporting various activities under the PCRW model. In this way PCRW has become a multi-donor project and has increased its coverage to 67 districts and 200 Village development Committees (VDCs) out of 75 districts and 4000 VDCs of the country (MLD/WDD/WDP, 1995:2)²².

4. UNICEF's & IFAD's PERSPECTIVE IN THE PCRW PROJECT

UNICEF's objective: Overall objective of Unicef's support for PCRW project for long term is to bring an improvement in the overall quality of life of over 215,858 low income families especially of the women and children living below the poverty line in 44 UNICEF supported districts (MPO, UNICEF /HMG Nepal, 1991:129-136). Following general objectives have been spelled out by the UNICEF:

- * To increase the knowledge and skills of rural women in child survival, protection, and development issues and activate them in the decision making process by greater participation in all aspects of women development.
- * To increase the income level of 215,858 families to over Rs. 2511 (US\$80) per capita per year.
- * To increase literacy rate of women in 44 PCRW areas to 70 percent by 1996.
- * To reduce the drudgery and workload of rural women to enable them to participate in income generating activities.
- * To promote self reliance among women's group who can identify their basic needs, implement projects and monitor it to address these needs (Ibid).

UNICEF'S policy approach which is welfare oriented as well as poverty focused has influenced its programme objective in the case of the PCRW project. From its above objectives it seems obvious that UNICEF is mainly addressing practical gender needs identified from women's condition and in their socially accepted roles basically as mothers without entailing any transformative potentials for gender equality. Here, Unicef's programme objective for PCRW visualizes the gender division of labour as a kind of social separation which allocates women and men different tasks, and it intends to lighten their work burden and provide them some opportunity to participate in income earning activities, which will contribute to family, mainly children's welfare. Unicef's gender specific-policy, which targets activities and resources to women but does not have an in-built transformative potential have directed the objective and components included in the PCRW project so it might not be able to empower poor rural women as mentioned in the project document. Just directing resources to poor women is not sufficient to empower them if their unequal bargaining power within the household and community due to their poor 'fall back positions' not addressed. If a deliberate attempt is not there to ensure women's control over their own earning, and if awareness is lacking

²²Please refer to Annex III for details of planned cost, current status and duration of the project according to donor agencies, and Annex IV for districtwise coverage of the project and main focus by donors and HMG/N. Although in the annex, there are different names in the title of the project according to donor agencies, all projects have followed PCRW philosophy, experience and modality (MLD/WDD, 1995:11).

about women's disadvantaged position within the household and community it is difficult to achieve the original rationale of the PCRW project of empowering poor rural women.

IFAD's Objective: The IFAD supported project sets out to remedy the weaknesses that emerged from the pilot phase. The following objectives have been spelled out by IFAD:

- * Increase the income of 16,380 poor rural women/household²³, which will enhance their status in society and improves the welfare of their families.
- * Involve the communities in the development process.
- * Integrate women into regular delivery system for credit and technical support services.
- * Establish self reliant women's groups to enable them to initiate and undertake productive activities
- * Develop the capacity of the women development division to ensure that women's interests are duly reflected in the development policies of the country (IFAD,1996a:3).

Though IFAD in its project objective for the PCRW also assumes like UNICEF, that by increasing poor women's income through productive activities the family welfare as a whole will be enhanced, the focus has shifted from child survival, protection and development issues to meeting family basic needs by targeting women. IFAD's policy approach which is mainly poverty/efficiency oriented has influenced through its objectives the PCRW project as it stresses more on productive activities, which should be also cost-efficient. In IFAD's objectives women's reproductive role and responsibility has been ignored.

Some of the important activities introduced during the earlier phase of the project like community child care centres, smokeless stoves and grinding mills which were very helpful for women to reduce their work burden and also to increase their productivity has been dropped out because of lack of funds from donors for supporting these activities. Actually it seems that the PCRW project gains some success by increasing women's triple burden of productive, reproductive and community building work like community irrigation, drinking water project, school building etc. without bringing any significant improvement in their position in relation to their male counterparts in home or community, which will be analyzed in detail in the next chapter.

Components: UNICEF supports the following components in the PCRW project;

- * Income generating activities
- * Village level and staff development training
- * Early child care activities
- * Female literacy
- * Safe drinking water supply and environmental sanitation

²³This is the IFAD's target for 13 districts which are funded entirely by IFAD i.e. for credit, training for income generation, and community development. Target group comprises landless household, female headed household, wage labourers, and small/marginal farmers (IFAD,1996a:vii).

- * Health, nutrition, food security and population education
- * Communication, information and social mobilization
- * Institution building

IFAD supports three broad components in its PCRW project design:

- * Credit for productive activities
- * Institutional support
- * Community development

Production activities were defined as, i) on-farm; ii) off-farm activities (micro-enterprise); and iii) community irrigation. Similarly, institutional support components covered monitoring and evaluation unit in WDD/MLD, and the community development component supports human resource development and provision of basic needs (IFAD,1996b:1).

In a broad sense the programme components of the UNICEF supported and IFAD supported PCRW project phase are largely identical and the accumulated experiences of the PCRW programme approach has been explored to the fullest. However, UNICEF's main emphasis is on community development activities, as a major portion of its financial support US\$ 2.20 million -which is on grant basis- was for community development work (during april 1988 to april 1995) which actually has merits of its own from which the whole community not only women has benefitted. Similarly it has also provided institutional support to WDD (US\$0.21 million).

On the other hand IFAD's main emphasis in the PCRW project is on the credit component which is in line with its policy of enlarging the productive base of the poor women- who lack productive assets like land- especially by directly providing group based collateral free loan (which was US\$ 3.05 million during april 1988 to april 1995) for productive activities, which includes on-farm, off-farm, and community irrigation which is a new activity different than the UNICEF's one. Similarly it has allocated a major portion of its funds for institutional support i.e 1.54 million US\$ to women development division, which supports its project objective of developing the capacity of women development divisions so that it is able to pursue women's interest in the country's development policies.

From the above discussion it is obvious that the PCRW project objective has been influenced by the i.e UNICEF's welfare/ poverty oriented and child centred policy objective for Nepal till 1988, when it was the major donor. However, after that period from 1988 to 1995 IFAD's poverty/efficiency oriented policy has become more influential in determining project objectives and components included as discussed in the previous paragraph.

5. CONCLUSION

The overall approach taken by the PCRW project is economic empowerment which attributes women's powerlessness to their economic vulnerability. It focuses on improving women's access to material resources and strengthening women's economic security, which it hopes will have a positive impact on women's

economic and social condition as well as position. Though the approach taken is an economic one, while analysing its components and project costs I found that about 60%²⁴ of its costs are non-credit related, so it is not a minimalist credit program but a comprehensive development program for women. Actually it is a mix of an economic empowerment approach as well as an integrated development approach, which views women's development as key to the family basic needs fulfilment as well as for advancement of family and community as a whole.

Since the government's recent gender policy places great emphasis on poverty/efficiency, after the introduction of SAPs as discussed in the previous chapter, in spite of the philosophy of the PCRW programme of empowering poor rural women, it has come to mean not more than integration. Women's empowerment in itself does not come out as the project objective during implementation.

Influenced by its major donors UNICEF's and IFAD's policy approach which is framed in a WID perspective, the PCRW project is addressing women's activities in isolation, without addressing how men are also implicated in it, hence it might not be able to reduce the gender gap. Both UNICEF's and IFAD's programme objectives for the PCRW project do not exhibit deliberate attempts to address how in a country like Nepal²⁵, intra-household gender inequality in the distribution of food, resources, responsibility, and division of labour will impinge directly on women's ability to take outside opportunities whether income earning, employment, credit or training programmes, which is more acute within the low-income household.

Since both UNICEF's and IFAD's as well as the government's gender policy is so far not gender redistributive/ transformative the PCRW project also does not exhibit this transformative potential. In this way the question of redistribution of power, resources and responsibility between men and women and within the community and society as a whole has been reduced in this project approach to women, as the focus is on increasing family income and meeting family basic needs by targeting poor rural women rather than their empowerment to reduce the gender gap.

²⁴PCRW is not minimalist credit programme which solely delivers credit but a comprehensive development program for women, as 60% of its costs are non-credit related (Gurugharana, 1992:107). This project uses credit as an entry point to organize groups for such activities as literacy, health, family planning, and small public works like school, wooden bridge and trails, community forestry etc and training for income generating activities undertaken from the loan use.

²⁵Nepal reportedly has one of the highest indices of son preference in the world (Unicef, 1992:40).

CHAPTER:FIVE

THE IMPACT ANALYSIS OF POLICY AND THE PCRW PROJECT ON WOMEN FROM THE PERSPECTIVE OF THE EMPOWERMENT APPROACH

1.INTRODUCTION

In this chapter an attempt is made to explore and analyze from the perspective of the empowerment approach what consequences policy and project implementation and possible preconceived notions of the donors and the government has for the empowerment of poor rural women in particular how this is reflected in the impact evaluations.

Although there are various dimensions of women's empowerment this paper is attempting mainly to explore economic and social empowerment in terms of improvement both in their socio-economic "condition" and "position". The focus is placed on economic dimensions keeping in mind the original rationale of the PCRW project i.e. empowering the poor rural women and credit being the major component of the project. While doing so this paper also explores social dimensions of empowerment of poor rural women as these are not mutually exclusive phenomena. Any development project whether it is focused purely on economic aspects like income generation and credit, or social aspects like health, literacy, awareness raising etc. will have an impact both at the economic and socio-cultural level. For redistribution of power between men and women within the household and community improvement in both dimensions are necessary.

This chapter has drawn the information for analysis from the impact evaluation of the PCRW project done by two major donors UNICEF jointly with CWD (Centre for Women and Development) an NGO in 1989, and by IFAD in 1996. These two major studies will give the donors' perspective in evaluation. Similarly there is one independent impact evaluation study done by Ohja et.al (1992) in one village, reference will also be made to this study.

2. ANALYSIS OF DONORS IMPACT EVALUATION

Impact evaluation by UNICEF/CWD(1989)²⁶: The impact evaluation done by UNICEF/CWD uses the following indicators to evaluate the impact of the project on poor rural women:

- * Size of land holdings by sample household before and after the credit programmes, which was actually decreased after the credit programme. It fell from 1.0829 hectare to 1.0345 hectare.
- * Increase in income distribution of the project beneficiary household. The evaluation of a sample of households established it as positive.

²⁶This evaluation was done on a sample basis, of 252 project beneficiary women from five districts of Nepal i.e Sindhupalchowk, Illam, Nawalparashi, Tanahu and Kailali representing all ecological region i.e mountain, hill, and plain (known as terai). In order to study the impact of the project on beneficiary women it has followed the "before-after" method, i.e. their socio-economic situation before joining the project group and after joining the project group.

* Self-sufficiency of household in food production before and after the PCRW programme is another indicator used to evaluate the success of the PCRW project. This has been shown as positive in the evaluation.

* The ratio of income generated to initial investment is another indicator taken as very important for the success of a women's credit-supported activity, which accounts for 74.4% of the initial investment. The evaluation stresses that rural women must generate sufficient income to repay their loans and continue on towards self-reliance.

* Similarly, the loan repayment ratio is another main indicator used for evaluating the financial sustainability of the project. It varied according to the sites and it was as high as 90%.

* Number of credit group formation at the field level is another indicator used for evaluating the scale of operation of the PCRW project (Unicef/CWD, 1989:53-74).

IFAD Impact Evaluation Study (IES,1996)²⁷: IFAD used the following indicators to evaluate the impact of the project:

* Uptake of follow-on loans. The evaluation study finds that 10% of all borrowers (female members of PCRW groups) had obtained a follow-on loan.

* Assets formation. The BMES (Benefit Monitoring and Evaluation Study) reports that the vast majority of respondents did perceive that their overall assets had risen after joining the PCRW project. Almost three fourth (73%) of beneficiaries interviewed by the BMES report a positive trend in assets formation, about 23% reported no change and 4% a deterioration in assets formation.

* Transaction costs of participating bank, cost of fund under PCRW lending, the cost efficiency of PCRW project etc. are other indicators used for evaluating the impact. The study found that the cost efficiency of PCRW was high when the training and community development activities were taken into account.

* The loan repayment rate was taken as another critical variable to monitor the success and financial sustainability of the programme. This was 68% for the 37 IFAD supported PCRW districts. The repayment rate has actually gone down as compared to the initial repayment rate of up to 90% (IFAD,1996b:38-47)).

In the evaluation of UNICEF/CWD(1989) Unicef's welfare oriented and poverty focused policy for women's development has shaped the indicators used for evaluation. On the other hand the recent (1996) evaluation of IFAD has been influenced by the poverty/ efficiency approach of the donor. The focus of the evaluation (1996) is not only poverty reduction but cost efficiency of the project. As long as investment in women's credit project is cost-efficient and meets overall efficiency goals of development, directing resources to women

²⁷ IFAD impact evaluation was based basically on primary data collected from rapid diagnostic socio-economic survey done in two districts of Nepal i.e. Kapilvastu and Gorkha that were randomly selected, representing hill and plain area (Terai) respectively. Sample survey was done on 81 project beneficiaries of these two sites where the project is fully funded by IFAD. Secondly primary information was collected from direct interview with the project beneficiaries as well as non-beneficiaries in eight sites of IFAD funded districts, and interviewed 35 PCRW groups. This study follows both the 'beneficiary- non-beneficiary' as well as 'before-after' method to evaluate the impact.

has been justified and it has been taken as an indicator of success, which actually is possible through the use of women's unpaid time and shifting of cost from paid to the unpaid economy.

Similarly what is obvious from the above indicators is, the methodological focus is at the household level rather than at the beneficiary (women). However, in the IFAD (1996) evaluation a few indicators have been used to measure impact at the beneficiary level also.

Analysis of indicators also brings out preoccupation of donors with higher repayment rates -like credit programmes in other countries- which has been taken as a measure of sustainability for the project. Although to some extent it is true that we can not ignore the sustainability aspect of the project, however, this should not be the main criteria for evaluation of credit projects for women such as the PCRW project, which has a rationale of empowering poor rural women. Where field workers have incentives for an increase in repayment rates by any means, women's empowerment is likely to be neglected.

Another point is that women's economic empowerment and sustainability of the project are not mutually exclusive phenomena. Actually high repayment rate, and high return on investment is possible only when illiterate poor women are trained in numeracy/simple arithmetic, management of their loan funded enterprise and are aware of and have knowledge of the market for their produce etc. Just providing them a small loan with out the support for establishing their enterprise will not result in economic empowerment. Some of the ways of resolving the problem of sustainability and empowerment are giving a loan only after proper training about the enterprise, making some rules and provisions for women to have literacy simple accounting, credit etc. and ensuring that they are directly involved in the management, marketing, and accounting of their loan funded enterprise not only the male family members.

The PCRW project was designed differently from other credit programmes as it has included community development activities like literacy, health and nutrition, fodder planting, grinding mills, childcare centres etc. But in IFAD's evaluation (1996) which covered the period 1988-1995, a shift from the original project design was revealed. Community development is no longer the entry point. Now groups are directly formed for credit, without adequate training in enterprise development, marketing, literacy and numeracy, arrangement of child care centres, social awareness and mobilization, which undermines women's empowerment which is more of a qualitative nature.

According to the IFAD impact evaluation, UNICEF which co-finance the project, has shifted from the original policy and sequence where community development precedes credit delivery. This agency now favours group formation for the purpose of credit delivery as an entry point to any subsequent efforts in community development (IFAD,1996a:19). But the indicators used by IFAD itself are also heavily focused on cost-efficiency and profitability, of the PCRW project.

It seems that the economic efficiency rationale is becoming dominant and social/welfare aspects which affects women more directly are becoming less and less significant. We can trace the neo-liberal efficiency argument having stronger impact in the design/evaluation of the PCRW project in the later phase.

Analysis of the above indicators used, brings out clearly that the donor's UNICEF and IFAD policy approach has a significant influence in the design as well as evaluation of the PCRW project. What comes out from this discussion is that the policy approach taken by both government and donors for women and development avoids the politically loaded empowerment approach. Currently, efficiency oriented policy approaches and evaluation criteria of donors have a strong bearing on the PCRW project. Under these constraints the question arises how far and in which way the PCRW project is facilitating/or not the process of empowerment for poor rural women. In the following part of this chapter an attempt is made to explore and analyze this.

3.ANALYSIS OF IMPACT ON THE POOR RURAL WOMEN, FROM THE PERSPECTIVE OF THE EMPOWERMENT APPROACH

Impact evaluations done by the donors (UNICEF&IFAD) have not been done from the perspective of the empowerment approach. They have followed the poverty/efficiency approach. Another independent impact evaluation done by Ojha et.al also does not explicitly aim to focus on gender analysis (1992:12) from the empowerment perspective. But it provides some in-depth information about the impact of the PCRW project on gender relations for analysis. Under these constraints and information available from the above mentioned evaluation studies I have taken the following indicators to assess them on their empowerment potential. Any development project whether it is focused purely on economic aspects like income generation and credit, or social aspects like community development, awareness raising etc. will have an impact both at the economic level and socio-cultural level. Actually these two dimensions are interlinked. For redistribution of power between men and women within the household and community improvement in both dimensions are necessary. Therefore, in this part of the chapter an attempt has been made to analyze the impact of the PCRW project at the both economic and social level.

Indicators to assess economic dimensions of empowerment

1. Women's access to credit & direct involvement in loan transactions.
2. Intra-household decision making and women's degree of control over loan use.
3. Women's involvement in the selling and marketing of the products and degree of control over income use.
4. Women's managerial control over loan funded enterprise.

Indicators to assess social dimensions of empowerment

1. The impact of credit on power relations of gender in the household and the community.
2. Changes in gender division of labour and their involvement in household work, farm work and non-farm work.

3. Women's increased mobility outside their home, community and village.
4. The impact of the project in organizing, mobilizing and strengthening women's group.

The above indicators are taken for their potentials to reflect on power-within, power-to, and power-with all three dimensions of power which needs to be enhanced in poor rural women/or groups in the process of empowerment (Refer to chapter two section 2.5).

The first four indicators assess women's access to and control over both material and informational resources which are necessary for poor women to build a sense of power-within which entails awareness about 'the self' such as self-confidence, self-determination, self-worth and power-to make decision and take control of their own life. These indicators are chosen, to reflect basically on the economic dimensions of women's empowerment associated with the credit projects for women like the PCRW.

The last four indicators are chosen to reflect on the socio-cultural dimensions of women's empowerment, which are embedded with the economic dimensions of the PCRW project. Impact of credit on power relation of gender assesses whether there has been any change in terms of redistribution of power between genders. Changes in gender division of labour assesses redistribution of gendered domestic responsibilities. These two indicators assess women's power-to negotiate, and bargain for redistribution of power and responsibilities within the household and community for transformation.

Similarly, expanding women's mobility which is a process of building awareness about and transformation of 'the self' (term used by Kabeer, 1994) is assessed by the second last indicator. The last indicator assesses women's group solidarity, organization and mobilization in other words collective power which is the emphasis of power-with and power-to.

3.1 Impact on Economic Dimensions of Women's Empowerment

3.1.1. Women's direct involvement in loan transactions and access to credit: Poor rural women who are mostly involved in household chores and subsistence farm work are engrossed in meeting their everyday needs. They have little opportunity to move out of their home and lack access to productive resources like credit to start any venture. Under such circumstances the opportunity provided by the PCRW for their access to formal credit is of great help to them. Women's direct involvement in loan transactions certainly entails some confidence building factors in other words power-within such as risk-bearing ability, confidence and capacity to make an approach to formal institutions etc. Particularly one of the main achievements of the PCRW is challenging the existing gendered access to formal sector credit available from the commercial banks which is demonstrated very clearly from the study done by Ojha

et.al²⁸ as shown in the following table.

Table 3: Loan Recipients sources of formal sector loan (Multiple Choice)

Source	project group %		control group%	
	R	MHH	R	MHH
Formal sector:				
RBB/PCRW	98.0	2.0	-	-
ADBN	-	-	-	100.0
Cooperative	0.0	100.0	-	-
Score total	98.0	100.0	0	100.0

Source: Ojha et.al, 1992:116; Code: n= Subsample size project group (100), control group (70), R= Respondent herself; MHH= Male heads of household, RBB= National Commercial Bank; ADBN= Agriculture Development Bank, Nepal; Cooperative= cooperative bank

As the table shows score total of project group respondent women and male heads of household for access to formal credit available from the commercial bank/cooperative is at par. On the other hand not a single woman of the control group reported having received any loan from a formal source of credit. In the control group institutional credit extended by the ADBN were received solely by the male heads of the household. In this regard the difference in access to formal credit between the control group of women and the project group is quite stark.

3.1.2. Intra household decision making and women's degree of control over loan use: A study done by Ojha et.al (1992), brought out that among the project group members 41% of women were making decisions regarding investments in the farm enterprise themselves, compared to 8.6% of the control group women. Similarly, the project group women had significant control over the investment decisions regarding cottage industry and livestock purchase, which was 70% and 75% respectively. The control group women on the other hand were not involved at all in investment decisions regarding cottage industry, and in livestock purchase there involvement was only 20%. In the case of decision making regarding the sale of the farm produce, the project group women's involvement was 51.4% and for non-farm produce it was 36.8%. On the other hand the control group women's involvement regarding the farm produce and non-farm produce was 46.2% and 0% as shown in the table in the next page.

²⁸ This study was done in one site of the PCRW project called Gajuri situated in Dhading district of Nepal, which was designed in 'project group' and 'control group' method to evaluate the impact of the project more fairly. Here 'project group' denotes project beneficiaries women and control group are women from the same site who are of the same socio-economic standing as the project group but who are not PCRW project beneficiaries. Sample size of 'project group' women was (n= 100), and sample size of control group women was (n=70).

TABLE 4 : Decision-making responsibility (in percentage)

Item	Project group			Control group		
	Female	Male	Joint	Female	Male	Joint
<u>Investment:</u>						
Farm enterprise	41.0	44.0	15.0	8.6	62.1	29.3
Cottage industry	70.0	30.0	0.0	-	-	-
Livestock purchase	75.7	24.3	0.0	20.0	40.0	40.0
<u>Sale:</u>						
Farm produce	51.4	46.1	2.5	46.2	53.8	0.0
Non-farm product	36.8	31.6	31.6	0.0	100.0	0.0

Source: Ojha et.al (1992:123) n= sub sample size project group(100), control group(70)

The most important difference between the project and the control group was, that the project group women had a higher degree of involvement in the decision regarding the selling of non farm produce, in which the control group women had no involvement at all. In their case decision making was controlled entirely by men. Overall control by men in the control group regarding all areas of decision making was much higher than in the project group women, which shows PCRW having some impact at beneficiary level in this regard. The role of credit in improving the beneficiary women's economic decision making position within the household as compared to the non-beneficiary is noticeable, though it's impact in terms of improving women's overall socio-economic position within the household and community does not look impressive considering its operation for almost 14 years in the study area Gajuri²⁹.

The BME (Benefit Monitoring and Evaluation) reports support the above data shown in table 2 that men assume more control over the decisions that relate to farm management than cottage industry and livestock. In farm management not less than 66% of the respondent women report that their men "decide solely" in matters relating to crop irrigation, for input use 47%, cropping pattern 21%, hiring of labour 18%, seed selection 16%, and animals to keep 15% (IFAD, 1996a:85)).

Most of the women in the project applied for loans to purchase livestock, and after the bank's approval, women received cash by themselves for the intended purpose. However very often, women turned their cash over to their husbands, who decided the amount and purpose of investment (IFAD,1996b:27).

If some built-in mechanisms are not present in the project design for women to have control over loan use and their earnings, then women will become merely an instrument for receiving the loan and repaying it without entailing any possibility of changing the terms of the unequal gender relations in the household and community.

3.1.3 Women's involvement in the selling and marketing of the products and

²⁹ The study area Gajuri is situated in Dhading district of Nepal, where PCRW was started from 1982/83 (Source, WDD/MLD, 1995:13).

degree of control over income use: A study done by Tuladhar (1994) brought out that though the PCRW provided women access to credit to start some income generating activities, activities which were supposed to give them greater independence, men still had strong control over their income and the difference between beneficiary women and non-beneficiary women in the degree of control over the income generated was barely recognizable as shown in the following table.

TABLE 5 : Women's control over holding and spending income in percentage

	Project Beneficiaries	Non-Beneficiaries
<u>Control over income:</u>		
Earners women	52.6	50.0
Male household head/Husband	42.1	33.0
Others	5.3	16.7
<u>Control over spending:</u>		
Earners women	47.4	47.2
Male household head/husband	50.0	44.4
Others	2.6	8.3

Source: Tuladhar, 1994 cited in Karmacharya, 1994:54

In the case of control over spending both project beneficiaries and non-beneficiaries women have an equal degree of control. The difference in both control over income and spending pattern is, the increased role of husband and the decreased role of other family members in the project beneficiaries group as compared to the non-beneficiaries.

Actually in the area of selling and marketing of products and control over income use, the significant difference brought by the project regarding the changes in the gender roles was in marketing. Here the data suggested that men's role in marketing had increased over time (IFAD, 1996:31). This is also clear from the data (see table seven p.13) where men's role in marketing before women join the PCRW project was 29.6% whereas after women join the project men's role has increased to 39.5%. Similarly, their joint role and responsibility for marketing which was 14.8% before the project has decreased to 9.9%.

Empirical evidence to explain men's increasing role in marketing is not available. However, it suggests that in addition to their productive off-farm and on-farm work, women have the extra burden of reproductive work like child care, cooking, fetching water and taking care of the home. On the other hand men were more free to travel to the market. This reflects the predominance of a rigid gender division of labour and an ideology according to which women are considered "naturally" fit for inside work and men for outside work. In addition, the monetization of the economy brings the attraction of availability of cash from marketing and desire to have control over the cash which brings some sort of economic power.

As the men were highly involved in marketing and selling the cash was in their control which was actually weakening women's bargaining power, in spite of

their heavy contribution in productive work, both in on-farm and off-farm work. This was actually just opposite to one of the objectives of the PCRW project i.e bringing women into the market economy.

The evaluation mission claims that women have greater independence in being able to earn cash through use of credit and control its use (IFAD,1996a:x). Unfortunately, this is contradicted by its own findings.

3.1.4 Women's Managerial Control Over the Loan Use: In the impact study, nearly 50 percent of the respondents reported that their husbands did their accounting for them, while only 32 % managed their accounts on their own (Unicef/CWD, 1989:80). Despite the access to the formal banking system, creation of assets, literacy program and the other opportunities offered to women under the PCRW programme, women still tend to rely upon their husbands to maintain income accounting information. They were not involved in the managerial aspect of their enterprise, consequently knowledge which is associated with credit transaction like accounting, marketing, etc. was beyond their reach so the degree of empowerment was also low.

It seems that women tend to have a higher degree of managerial control when they invest in activities like goat raising, milch cow raising, poultry etc. which they have been traditionally doing within their homestead. Usually these activities are very small in scale and these do not fall within men's domain. However when the money is invested in farm work then it seems men have higher control over the income, investment , management and marketing as we saw earlier. It should be noted however that it is not always the case when women invest their loan in activities labelled as women's work, that these do not have the potential for growth. This is demonstrated in the case of Manju, who took a credit of NRS. 13000 from the PCRW programme and invested it in the garment tailoring and selling in the local market. She had already taken two more cycles of loan, one for 10,000 and one for 20,000 and already repaid it. However, her husband was also important in the success of her enterprise. He was involved in the procuring of raw materials and marketing it. She had build a house and a shop after joining the programme. Now she had hired a couple of women who do the tailoring and she works as a cutting expert (IFAD,1996b). This success story shows the impact of credit in the economic empowerment of women at the individual level. But this case also reveals the fact that when the loan amount is larger women tend to loose control over the marketing and management aspects of their enterprise as they need some help from the male members of the family when the enterprise expands. Similarly, there are other factors associated with the success of this case for instance the project beneficiary Manju was educated upto class 9 which was exceptional compared to the majority of PCRW beneficiaries who were illiterate. Secondly, she has obtained a six-month tailoring course before joining the group i.e she already had some skills, which she put in use by obtaining credit. So acquiring skills which are in demand in the labour market as well as a certain level of education is necessary for the successful utilization of a loan. These skills, however most of the PCRW group members lack. Analysing the case brings out that credit alone is not economically empowering unless it is backed by

certain level of education as well as enterprenial skill and knowledge of the market.

3.2 Impact on Social Dimension of Women's Empowerment

3.2.1 Impact of credit on power relations of gender in the household and community: In the UNICEF/CWD impact evaluation study it was revealed that nearly 82% of the women surveyed had consulted with their husband prior to applying for the loans (1989:69)³⁰. However in most cases, the final decision about involvement in a credit group was made by the women themselves. According to the same evaluation 58.7% of the survey respondents reported making the decision themselves, while 26.6% reported that their husbands had decided on their behalf. Regardless of who makes the decision, 88 % of the husbands appreciate the initiative these women have taken in obtaining credit and participating in income generating activities which increased household income (Unicef/CWD, 1989:69 *emphasis mine*)³¹.

Impact evaluation of survey data reveals that there has been a general pattern of change in the way the beneficiaries are treated by their group members, friends, relatives and the community as a whole. Of the 252 women surveyed, 58.6% reported a positive change in their relationships, while 35.3% reported no change (Unicef/CWD, 1989:85).

In the impact evaluation by IFAD (1996), the following pattern was revealed regarding the impact of credit on intra-household gender relations, reflected in the husband's attitude towards women's participation in the PCRW project.

TABLE 6 : Husband's Attitudes Towards Women's Participation in PCRW project (in percentage) of two sample districts

Attitudes	Kapilvastu	Gorkha	Total
Husband's knowledge about women joining the group	89.5	90.7	90.1
Husband's objection to women joining the group	7.9	25.6	17.3
Women permitted by men to join the group	89.2	88.1	88.6
Men unhappy about women joining the group	6.0	2.7	4.3
Total (N)	38	43	81

Source: IFAD, 1996b:19; Sample size = 81

Most of the members in the survey had obtained permission from their husbands before joining the group (89%); the others did not seek permission because they were afraid of their husbands' opposition, or their husbands were absent. Of those women who did not get or did not seek permission from their husbands (11%), 7% reported that their husbands were satisfied with their association with PCRW groups, while 4% still were opposed and reported to have been unhappy (IFAD, 1996b:23-24).

³⁰Please refer to annex five for details.

³¹Please refer to annex six for details.

One-tenth of the women reported that their husbands were not informed of and had no knowledge of their participation in the project. Fewer women reported that their husbands' objections to their participation in the project were largely associated with husband's absence from the farm for long periods of time (IFAD,1996b:24). One-fourth of the women in survey districts of Kapilvastu and Gorkha reported that their husbands had valued their involvement in the PCRW groups because they could readily observe contributions from the incomes generated by the women. One in five women stated that their husbands had given them more respect after they joined the women's groups.

The study done by Ojha et.al.(1992) brought out an interesting picture regarding impact of project on gender relations within the household and community. Respondent women in the project group perceived their relation with friends, relatives, neighbours, elder household members and the officials improved in terms of cooperation, decision-making, leadership, respect and consultation. However, in the project group less women respondents affirmed improved relations with their husbands. Improvement in relationship with the husband perceived by the project group women (60%) was much lower than the control group women (78.60%), and this implies that intra-household gender relations might have been strained, which the author attributes to 'women challenging the authority and domain of men' (1993:125).

However the changes brought about by the project and related activities were limited; most women required the consent of their husbands to take part in most of the economic activities. The use of the surplus cash often required the husband's approval (IFAD,1996b:32). It brings out that the household as an institution has been guided by certain rules, norms, and principles where men are the household heads therefore irrespective of whether women earn outside income or not, the final decision making power rest with the man, which assures male privilege. Therefore, the project does not seem to have any noticeable influence in changing the unequal terms of gender relations within the household.

3.2.2 Changes in the gender roles and gender division of labour: One of the important activities in the PCRW under community development is adult literacy classes, which were run at night from 8 to 10 p.m. Usually at this time regular household chores are finished, and women are supposed to have some leisure time. However inspite of this gender sensitive timing, the evaluation found that a lot of women did not complete the course due to domestic or child care responsibility or because of the pressure from unsupportive husbands (CWD/Unicef, 1989:92). One reason might be because of the darkness or night classes that women were unable to complete the course. But even if the classes are run at the day time unless there is some alternate for child care women's participation will be lower. Here, we can see that a fairly rigid gender division of labour which assigns reproductive work solely to women and uncooperation from the family members, besides their heavy involvement in on-farm work and off-farm work in the rural areas can undermine the success of a project, and empowerment of women.

The study done by Ojha et.al, found that project group women were involved in the household chores to a lower extent than control group women as shown in the table in the next page.

TABLE 7: Involvement in Household Works

Extent	Weight	Project %	group score	Control %	group score
High	1.00	47.0	47.0	57.1	57.1
Moderate	0.55	42.0	23.1	38.6	21.2
Slight	0.10	9.0	0.9	4.3	0.4
Not involved	0.00	2.0	0.0	0.0	0.0
Total score			71.0		78.7
Index			0.7		0.8

Source: Ojha et.al (1992:121) Index = Total Score/100; sub sample size= project group(100)control group(70)

However, inspite of this slight reduction in domestic chores their overall work burden had increased rather than decreased as they were involved in household work, as well as in on-farm work to an equal extent to that of control group women as shown in the following table.

TABLE 8: Involvement in Farm Work

Extent	Weight	Project %	group score	Control %	group score
High	1.00	33.0	33.0	25.7	25.7
Moderate	0.55	53.0	29.1	70.0	38.5
Slight	0.10	12.0	1.2	0.0	0.0
Not involved	0.00	2.0	0.0	4.3	0.0
Total score			63.4		64.2
Index			0.6		0.6

Source: Ojha et.al, (1992:122); Index=Total Score/100; subsample size=project group (100) control group 70

In addition women were involved in off-farm income generating activities and a variety of other community development work, such as community forestry, drinking water project, school building, adult literacy etc., under the project. In this way instead of reducing rural women's work burden actually it has been intensified by their greater involvement in project activities which actually was possible by curtailing their whatever available little leisure time.

The fact that the project is adding an extra burden to rural women who already have long working hours is supported by the rapid socio-economic study conducted in two PCRW districts of Gorkha and Kapilvastu by IFAD. The study found little evidence of any significant shift in gender responsibility before and after the project as shown in the table in the next page.

TABLE 9: Gender Role/responsibility, Prior to and After Joining the PCRW group
(In Percentage)

Responsibilities	Kapilvastu			Gorkha			Total		
	Men	Women	Both	Men	Women	Both	Men	Women	Both
Child Care 1*	2.6	84.2	10.5	2.3	95.3	2.3	1.2	90.1	6.2
Child Care 2	5.3	71.1	18.4	2.3	93.0	4.7	2.5	82.7	11.1
Elder Care 1*	15.8	39.5	10.5	0.0	79.1	11.6	7.4	60.5	11.1
Elder Care 2	13.2	34.2	18.4	0.0	76.7	16.3	6.2	56.8	17.3
Health Care 1*	26.3	44.7	28.9	2.3	65.1	30.2	13.6	55.6	29.6
Health Care 2	15.8	44.7	39.5	2.3	62.8	32.6	8.6	54.3	35.8
AgriInput1*	57.9	7.9	10.5	67.4	23.3	4.7	63.0	16.0	7.4
AgriInput 2	47.4	7.9	18.4	51.2	25.6	18.6	49.4	17.3	18.5
Marketing 1*	26.3	10.5	15.8	32.6	20.9	14.0	29.6	16.0	14.8
Marketing 2	36.8	5.3	10.5	41.9	16.3	9.3	39.5	11.1	9.9

Source: IFAD, 1996(b):27

Note: Suffix 1 with* in the list of gender role/responsibility indicate role performed by men and women before joining the PCRW group and suffix 2 indicate role performed at the time of survey respectively.

As shown in this table there does not seem to be any observable shift in women's gendered domestic roles/ responsibility like child care, elder care, and health care before and after joining the PCRW group. Women were/are highly responsible for so called women's work such as child care 82.7%, elder care 56.8%, and health care 54.3%. On the other hand in the agricultural input/farm management and marketing men have bigger role/ responsibility such as in agricultural input 49.4% vs.17.3%, and in marketing 39.5% vs. 11.1% .

In some cases there was some general evidence that men had begun with sharing some of the responsibilities which women had. This was evidenced by men's recognition of women's contributions in farm and off-farm production and income generation. However, the shift in gender roles was statistically insignificant (Ibid). The two survey districts had similar patterns in gender roles over the project periods. This analysis brings out clearly that unless some alternatives are there for women's reproductive work at home, women will experience their participation in rural development programmes negatively in terms of intensified demands on their labour (Goetz,1996:61) as was the case with the PCRW project.

3.2.3 Women's increased mobility outside their home, community and village:
In rural Nepal poor women's lives has been circumscribed in both social and physical terms. Under these circumstances the PCRW increases women's mobility within their villages by requiring that they attend weekly meetings, participate in literacy classes and community development works. It also

creates opportunities for women to travel outside of their villages, by requiring some visits to the local program office, commercial banks from where they received the credit, through occasional training programs and study tours to other villages where the PCRW project is running. This increased mobility has provided an opportunity to illiterate, poor rural women to come out of their immediate environment and to get exposure to and gain knowledge of the outside world, in the process breaking down the sense of isolation and powerlessness.

3.2.4 The impact of the project in organizing women's group and strengthening solidarity: Group formation is critical to the PCRW credit disbursement as it provides the social collateral, which operates through group accountability process which members have established among themselves. In the IFAD evaluation, women also gave access to credit as main reason for joining the women's group as shown in the table in the next page.

TABLE 10: Reason for Joining the PCRW Women's Group in percentage

Reasons	Kapilvastu	Gorkha	All
Credit access	97.4	100.0	98.7
Skill development	47.4	53.5	50.6
Access to Organizations	2.6	4.7	3.7
Total number	38	43	81

Source: IFAD, 1996b:13

Most women probably would not have been permitted to join if the project had only provided educational or social benefits. But the prospect of getting access to credit induces families to let the women participate. Therefore using credit as an entry point to form women's group seems an effective strategy in the current situation of mass poverty. But the question is how far the project is facilitating poor women to get organized and bond as a cohesive group which is one of the main intangible resources of power of the poor women in the process of empowerment. As women's subordination is enforced not by a single man over a single woman, its transformation also requires collective strategies which can be realized through organization and group solidarity. Poor rural women do not seem to be aware about the importance of access to organization for their empowerment as only 3.7% women give this reason for joining the PCRW group. Under the credit component of the PCRW so far 3603 credit groups have been formed comprising over 16 thousand rural women (CWD,1994:58). However there is not a single site where the project has been able to form self-reliant groups of women (as mentioned in the project objective) who can work for their own development without the project staff. In the IFAD (1996) evaluation it was revealed that the project is increasingly focusing on group formation basically for credit purposes. Activities under the community development component of the project such as adult literacy, community child care centers, social awareness etc. which had provided poor rural women a structured space to coalesce as a group and share their common problem as being poor and as a women is no longer the priority of the project. Hence, in this way one of the most important potentials of the project i.e

organizing and strengthening group solidarity among the poor rural women has not been utilized.

4. CONCLUDING REMARKS: DOES ACCESS TO CREDIT AND MEMBERSHIP OF THE PCRW CREDIT GROUP FACILITATE THE PROCESS OF WOMEN'S EMPOWERMENT?

There are various reasons for targeting the poor women for credit in the PCRW project, like family basic needs fulfilment and increase in family welfare, mother-child health and nutrition development, community development, high rate of repayment of women borrowers and cost effectiveness etc., reasons which are changing according to the major donors supporting the project. What ever be the reasons for targeting women, the increase in credit availability for women under the PCRW project is definitely a positive contribution to efforts to challenge gendered terms of access to productive resources, especially access to credit from commercial banks to which till now other women who are not project beneficiaries, do not have access.

The IFAD, evaluation mission in its field interviews expressly pursued with the women group members the question: would it have made a difference if the activities supported by the project, and the credit, had been given to the husband? The feed back received from a large number of women confirmed that there would have been a difference; and they prefer that they- and not the men- would receive a follow on loan (1996:4). The response received by women shows that targeting the credit and government services on the basis of gender is having some impact at the beneficiary women, as they are feeling more confident from their interaction with the outside world and are aware about the importance of having an independent income of their own, and can express their preference clearly.

The large number of women that have become member of the PCRW group is remarkable in a socio-cultural context like Nepal where there are various constraints on women's mobility and freedom to get involved significantly in market activities. As has been explained by Heyzer et.al the PCRW has gone a few steps further than credit programmes in other countries, as groups are formed not just for credit delivery but simultaneous emphasis has been placed on "community development, access to other development resources from major government agencies and in getting women together outside their homes and away from the restrictions of their immediate environment for leadership training and confidence building" (1994:85). In the evaluation study (1996) two-thirds of the female beneficiaries (67%) reported that the single most important achievement for them due to the project was the opportunity to come out of their house, talk with other people without fear, and learn more about the outside world (IFAD,1996a:37). It shows that women's access to material resources and direct involvement in the loan transaction and other project activities has instilled a risk-bearing ability, as well as confidence and a capacity to make an approach to the public institutions, and deal with the outside world in poor rural women. In this way they are generating a sense of power-within themselves and are coming out of the state of helplessness,

powerlessness, and isolation. Judging from the women's own response this is one of the main success of the PCRW project.

In PCRW credit has been invested in conventional small-scale enterprises which women have been traditionally undertaking within the homestead like poultry, pig raising, milchcow raising, goat raising etc³². These enterprises are chosen for their compatibility with women's domestic responsibilities rather than their profitability. Promotion of home-stead based small income generating activities under PCRW do not challenge traditional gender roles, and the increase in both family welfare and economic empowerment of women is minimal, because of the constraints to profitable expansion of most of these enterprises. Similarly, "use of credit for conventional activities, undertaken according to conventional patterns, may actually strengthen the intra-domestic distribution of power which is heavily in favour of male members" (Montgomery et.al 1996:104, cited in Goetz et.al 1996:53). The IFAD evaluation (1996) supports this argument which revealed men's increased role in marketing and greater control of cash by men, which actually shows weak bargaining power of women. So the claim of the PCRW evaluation that, women have greater independence by earning cash and having control over it is not justified from this analysis.

It is wrongly assumed by both the donors and the government alike that credit is empowering for poor rural women, because credit in itself is not empowering unless it becomes a means to an empowerment process which encompasses power-within, power-to and power-with. Analysing against these criteria the PCRW has been able to bring some positive changes only at the access level where poor women have been successfully linked to productive and enabling material resources like credit, as well as informational resources like training, and services provided by other governmental line agencies. However, rural women's workload has been intensified, without any significant accompanying increase in control over their own earning. Similarly, there is not any observable shift in women's gendered roles/responsibilities before and after joining the PCRW therefore their degree of empowerment is also very low.

From this analysis what comes out clearly is, involvement of women in production activity alone does not contribute to empowerment of women, unless it brings changes in the gendered division of responsibilities, resources and power, and the impact of PCRW was limited in this regard.

Moreover, in the PCRW women at the grassroots level are beneficiaries of the development programme not participants. Their needs have been identified from above, which is also changing according to the donors' own priorities, and policies. Poor rural women at the grassroots level have not been empowered to define and articulate their needs/ priorities, neither to control and manage grassroots level development programmes. Group solidarity and organizing was

³²According to IFAD socio-economic study of project beneficiaries, 82.5% of loan was disbursed for livestock, 7.5% for crops, 7.6% for retail shops, and only 2.5% for cottage industries (1996b:20). This study was done in two districts of Kapilvastu and Gorkha and on sample beneficiaries of 80.

also lacking. Because of these shortcomings the project has not been able to meet its objective of establishing self-reliant groups of women and phase out from those old sites where it is operating for more than 14 years and reduce its dependence on aid money.

The thrust of this exploratory analysis is, in the process of empowering poor rural women the PCRW has achieved success in terms of generating a sense of power-within in illiterate poor rural women. In this sense the effort made by the PCRW project is commendable but the process of empowering women has not moved beyond access to participation, mobilization and control therefore the degree of empowerment is also low. Some of the important objectives of the PCRW project i.e. bringing poor rural women in the market economy, reducing their workload and establishing organized self-reliant groups of rural women who can articulate their own priorities have not been achieved during its 14 years of operation. Therefore, it is safe to surmise that although the project has been able to build a sense of power-within in poor rural women the process of empowering women has a limited impact because they do not have power-to control resources, to determine their own agendas and make decisions. Similarly power-with their collective power which comes through solidarity and organization was not build up and strengthened in the PCRW project approach, therefore, its potential to narrow the gender gap and overcome inequality has been reduced.

CHAPTER SIX: CONCLUSIONS AND RECOMMENDATIONS

GENERAL CONCLUSIONS

This paper set out to explore and examine the way women's issues have been conceptualized in development policy, its implementation at the project level and its impact on and implications for the empowerment of women for gender equality in the context of gender and development in Nepal. By exploring and analysing the policy of the Nepalese government and two major donors (UNICEF&IFAD) and their evaluation of the case study project PCRW, this research paper has been able to draw certain conclusions in terms of pointing out the existing shortcomings.

In the Nepalese context the gender policy of the government as well as donors (IFAD and UNICEF's) has been framed in the WID perspective and the approach taken can be characterized as a poverty/efficiency approach. Before the 1990s the policy focus was on poverty alleviation, that is why out of 48 WID projects implemented after 1975, 26 projects i.e. 54% of the total have focused on production, income and employment generation through provision of credit, training and other support. However, in the early 1990s the focus of both the donors and the government's policy has shifted from poverty reduction to efficiency. Up to now donors as well as the government of Nepal have adopted a women only project approach rather than a holistic programme approach and are treating women's issues in isolation without addressing how men are also implicated.

The GAD perspective, which emphasises redistribution of power, resources and responsibilities between women and men and which advocates an empowerment approach in policy making for women's development -an approach which is more conducive to gender equality- has not been adhered to by the donors as well as the government up to now. Actually, the efficiency rationale is becoming more and more dominant during the later phase of the policy, in project design as well as in the evaluation. The underlying assumption is that poverty alleviation and increased recognition of women as efficient producers and their increased participation in development under the efficiency approach, will ensure increased equity for women and their position in the society will be automatically equal to men.

Similarly another assumption behind this approach is that poverty and gender are separate social phenomena and neither the government nor the donors are addressing gender inequality in terms of power relations. But the problem of the gender gap and inequality is not only an economic one.

In the Nepalese context gender awareness in policy has come to mean both for the donors and the government "adding women" in an ad-hoc and rhetoric manner, without a systematic and deliberate attempt to analyze how the gender-linked implications of the various production and distributional practices, within the household, the community, and even the development agencies work out, and without an attempt to rethink development practices and concepts as a whole from a gender perspective.

Their gender policy has only moved slowly from being gender-neutral to gender-specific which still does not have a built-in transformative potential, except for one of the elements of the governments eighth plan (1992-97) i.e. revising all laws discriminatory to women which gives a hope for transformation if implemented.

Because of this combination of an poverty and efficiency approach of the gender policy, the PCRW project also emphasises economic empowerment for women which attributes women's powerlessness basically to their economic vulnerability, with consequently a focus on improving women's access to material resources and increasing their productivity. But it is doubtful that increased income only will lead women towards empowerment. Equally important is to address and deal with socio-political constraints in women's empowerment process.

The gap in the original rationale for initiating the PCRW project and its actual implementation also come out from this study i.e. though the original rationale was empowering poor rural women, during the project implementing phase empowering women has come to mean not more than integration.

Similarly, in the project evaluation women's empowerment is not the main criterion for evaluating the success of the project. In a recent evaluation (1996) indicators used are the taking up of follow-up loans, transaction costs of participating bank, costs of fund under the PCRW lending, profitability of the project etc. which shows a rather high influence of the efficiency rationale in the project evaluation. Field workers are responsible to ensure high repayment rates by any means and to form as many credit groups as possible. So emphasis is on meeting the quantitative targets assigned from the centre, neglecting empowerment of poor rural women, which is of a more qualitative nature.

Impact evaluation of donors does not inquire explicitly whether women have control over loan use, income use, and control over the managerial/marketing aspect of their loan funded enterprise. It also does not evaluate whether the work burden of poor rural women has been reduced or intensified due to the project, whether there is any change in traditional gender roles, the distribution of power and responsibilities, issues which reflect some of the more important dimensions of economic as well as social empowerment of poor rural women.

As the analysis in chapter five brings out some of the important objectives of the PCRW project i.e. bringing poor rural women in the market economy, reducing their workload, and establishing self reliant groups of women who can articulate their priorities, have not been achieved. But the PCRW project has achieved success in terms of generating a sense of power-within in illiterate poor rural women, by breaking down their sense of isolation, instilling risk bearing ability and confidence to make an approach to the public institution and outside world by providing them access to both material and informational resources and expanding their mobility. However, the process of empowering

women has not moved beyond access to participation, mobilization and control therefore the degree of empowerment is also very low.

Mobilization of **agency** in women at the grassroots community level to organize and act collectively for transformation which is the emphasis of power-to and power-with was not addressed in the PCRW project approach, consequently its potential to reduce existing gender inequality has been circumscribed.

RECOMMENDATIONS

Government and the donors who take seriously the need for reducing the gender gap and inequality between men and women and thus a transformation of society are advised to take a gender perspective and apply an empowerment approach for policy making on women and development. For such a situation, the following recommendations are put forward for policy, project design, implementation and evaluation.

Policy recommendations

- * What constitutes the empowerment of women should be well-defined in the policy statement, with a clear indication of how to operationalize it.
- * In the case of Nepal recently (in 1994/95) mainstreaming gender in government's and donors' overall macro policies and programmes has started to make some inroads, which is an encouraging trend as a project approach alone is not sufficient to reduce the gender gap and inequality which is widespread. The scope of a project approach is limited no matter how well-planned and carefully implemented it is, as it can benefit only those women who are the direct project beneficiaries. As long term strategies to reduce gender inequality require macro-level policy reforms this should be the focus of both the donor's and government's gender policy.
- * While the macro-level policy and programme strategies are necessary for the long term, women-specific projects should be given equal attention in the Nepalese context until the existing gender gap is bridged. For example some women specific problems like high maternal mortality rates could be addressed more effectively via women specific health projects.
- * There should be an efficient provision of space and enabling resources for women so that women are able to articulate their own needs and interests clearly and work towards self-empowerment which is a key route to gender equality.
- * The heavy work burden of women, particularly of poor rural women is one of the main constraints for their participation in development. Therefore, both government and donor policies have to address this constraint by adopting a two-pronged strategy. First, providing labour saving devices such as smokeless stoves, grinding mills, community child care centers, easy availability of drinking water etc. All these provisions if addressed seriously will definitely facilitate women's participation in development. The second strategy is, increasing women's bargaining power through enabling resources both material and informational so that they can negotiate child care and other domestic work with the male family members and demand services from the community leaders for their interest.

Recommendations for project design and implementation

- * At the project level when empowerment of women is the guiding goal, projects should be designed to create incentives for the field workers to work for women's empowerment. Well-defined and observable empowerment promotion measures should be developed in the project design.
- * At the project level it is important to ensure that poor rural women at the grassroots level have a voice in the need identification and management of the programmes at the grass root level.
- * Provision of training in gender analysis for project managers and field workers.
- * The socio-economic behavioral code is laid out and controlled by men in the community. In the Nepalese context a project can not even enter in the village without the support of the community leaders, therefore, a continuous agenda of addressing their support, changing their attitudes and tackling their reactions should be given enough attention and space at the project level.
- * Group solidarity and organization should be given enough attention in the project design.

Recommendations for evaluation

Development of qualitative indicators for evaluating the impact of project on empowerment of women is a must, besides quantitative indicators. Some of the gender related qualitative indicators should include questions as developed here which is relevant for not only credit projects but other projects also.

- * Are there any changes in traditional gender roles of women and the gender division of labour, resources and responsibilities?
- * Does the project intensified women's workload or has it been reduced?
- * Has women's independence and bargaining power increased?
- * Have women's knowledge, technical skills etc. related to project activities increased?
- * Do women experience a strengthening of power-within, power-to, and power-with?
- * What is the outcome of their involvement in the project, is it having an impact on gender relations within the household and community?
- * What is the reaction and resistance of male family members and community leaders?

Annex one

EXTERNAL ASSISTANCE TO NEPAL FOR WOMEN'S DEVELOPMENT (1985-1992)

Agency	Project	Years	Amount (\$'000)
I. Multilateral			
A. Loans			
ADB	Seti Zone Rural Development	1986	20,000 ^{a/}
	Third Small Farmers Development	1990	30,000 ^{a/}
	Upper Sagarmatha Agricultural Development	1991	13,260 ^{a/}
IFAD	Production Credit for Rural Women (PCRW)	1988-94	6,000
B. Grants			
UNICEF	Education of Girls and Women	1988	870
	Nepal National Literacy Program	1988	1,360
	PCRW	1988-92	2,639
	Literacy Program and PCRW	1990-92	572
	PCRW (Expansion)	1992-96	2,785
UNFPA	Population/Family Welfare Education and PCRW	1989-91	88
	Population/Family Welfare Education and PCRW (Expansion)	1992-97	400
UNDP	Developing Women's Entrepreneurship in Tourism	1990-92	662
FAO	Enhancing the Agricultural Production Capacity of Rural Women	1989-1994	1,500
II. Bilateral Grants			
USAID	Rapti Development	1987-95	18,800 ^{a/}
	Women's Legal Services	1988-93	283
	Self-Reliant Development for Marginal Women	1990-93	49
Switzerland	Integrated Hill Development (Phase III)	1985-91	9,337 ^{a/}
	Women Development	1989	796
CIDA	Karnali-Bheri Integrated Rural Dev.	1985-92	14,964 ^{a/}
FINNIDA	PCRW	1988-92	960
NORAD	Support to WDD for Enhancing Production for Food Security	1989-91	1,408

^{a/} Only a small portion of the loan or grant targets women beneficiaries.

Source: ADB, 1993:34

ANNEX TWO

Donor's Involvement in Inventoried Women Related Projects (from 1975 onwards)

Donor agencies	women specifi c	general	Total
ADB	-	4	4
AGFUND	-	2	2
AUSTRALIA	1	-	1
DANIDA	-	3	3
ESCAP	1	-	1
FINIDA	1	-	1
FAO	1	1	2
GTZ	-	2	2
HELVETAS	-	1	1
ILO	3	3	6
IFAD	1	1	2
JICA	-	2	2
LWS	1	-	1
NORAD	4	-	4
NETHERLANDS	1	-	1
OPEC FUND	-	1	1
POPULATION COUNCIL	-	1	1
RED BARNA	1	-	1
SIDA	1	-	1
SDC	2	1	3
UNDP	3	15	18
UNIFEM	2	-	2
UK	-	1	1
UNICEF	3	5	8
UNESCO	1	2	3
USAID	5	3	8
UNFPA	7	1	8
WORLD BANK	-	3	3
UNIDO	1	-	1

Source: CWD, 1994:45

* This does not include major WID project supported by Asian Development Bank, implemented from 1994.

Annex Three

Current Status, Planned Cost and Duration of the Project by Donor Agencies Supporting Women Development Programme WDD of MLD

S. No	Project Title	Donor Agencies	Project Cost USD '000'	Starting Date	Ending Date	Remarks
1	Production Credit for Women (PCRW)	UNICEF	2785	1992	1996	Preparation for Next Phase Contd.
2	Production Credit for Rural Women (PCRW) Rapti Integrated Rural Development	USAID	2664	1987	1996	Shown Interest to Contd.
3	Production Credit for Rural Women (PCRW)	IFAD	6000	1988	1997	
4	Enhancing the Agriculture Capacity of Rural Women	FAO	1400	1988	1996	Next Phase is in the Process of Final Agreement
5	Population and Family Welfare Education to Rural Women through WDD/MLD	UNFPA	349	1993	1997	Preparation for Next Phase Contd.
6	Production Credit for Rural Women (PCRW) Under Gulmi Arghakanchi IRD	European Community		1988	1995	Next Phase Already Approved
7	Production Credit for Rural Women (PCRW)	World Bank	250	1990	1996	
8	Upper Sagarmatha Agriculture Development Project	AsDB	632	1992	1999	
9	Micro Credit Project for Women (MCPW)	AsDB	9600	1994	2000	
10	Strengthening WDD Capacity for Monitoring & Evaluation(BME)	UNIFEM	200	1994	1999	

Source: MLD/WDD, 1995:11

ANNEX FOUR

S.No	Donar agencies	Main focus area
1	UNICEF- 35 districts	Group formation, income generation, community development, training, environment and appropriate technologies,
2	IFAD- 15 districts for CD+credit and additional 40 districts for credit only	Group formation, agriculture, irrigation, livestock development, training
3	USAID- 5 districts	Group formation, agriculture, community forestry and training
4	EC- 2 districts	Income generation, community development, training
5	AsDB- 3 districts	Group formation, agriculture, community development, training
6	GTZ- 2 districts partial support	Income generation, community development and training
7	UNFPA	Population education and family welfare programme
8	World Bank	Human resource development & communication improvement
9	UNIFEM	Benefit monitoring and evaluation/strengthening database system
10	German Development Service	Development associates support
11	AsDB supported Micro Credit Projects for women in 12 districts	Group formation and training, NGO development & credit support in 12 districts
12	HMG/Nepal in all 67 districts	Income generation, community development, training, environment, & administrative cost

Source:MLD/WDD, 1995:11

ANNEX FIVE

CONSULTATION WITH FAMILY MEMBERS

District	sindhupalcho wk	Illam	Nawalparasi	Tanahu	Kailali	Totall
1.consultation with husband	68.8%	88.9%	82.9%	80.0%	100.0%	81.6%
2. No consultation with husband	25.0%	3.7%	-	6.1%	-	7.0%
3. Not applicable	6.2%	7.4%	17.1%	13.9%	-	11.4%
4. Total	100%	100%	100%	100%	100%	100%

Total number sample size = 225

Source: CWD/UNICEF, 1989:230

ANNEX SIX

DICISION MAKING ROLE BY FAMILY RELATION AND DISTRICTS

District	Sindhupalchowk	Illam	Nawalparasi	Tanahu	Kailali	Total
Self	62.9%	32.6%	47.2%	75.7%	35.0%	58.7%
Husband	20.0%	21.7%	47.2%	20.0%	50.0%	26.6%
Father in law	8.6%	2.2%	2.8%	1.7%	5.0%	3.2%
Other	-	-	-	-	-	-
Male Member	-	-	-	2.6%	5.0%	1.6%
Other	-	-	-	-	-	-
Female member	-	-	-	-	-	-
Not applicable	8.6%	43.5%	2.8%	-	5.0%	9.9%
Total	100%	100%	100%	100%	100%	100%

Total number of sample size = 252

Source: CWD/UNICEF, 1989:231

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