



GENDER EQUALITY RESULTS CASE STUDY

NEPAL GENDER EQUALITY AND EMPOWERMENT OF WOMEN PROJECT

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Printed in the Philippines.

ISBN 978-92-9257-479-6 (Print), 978-92-9257-480-2 (e-ISBN)
Publication Stock No. RPT168075

Cataloging-In-Publication Data

Asian Development Bank.

Gender equality results case study: Nepal gender equality and empowerment of women project.
Mandaluyong City, Philippines: Asian Development Bank, 2016.

1. Gender. 2. Nepal. 3. Women's empowerment. I. Asian Development Bank.

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Abbreviations

ADB	Asian Development Bank
ADR	alternative dispute resolution
DWD	Department of Women Development
MTR	midterm review
VDC	village development committee
WCO	Women and Children Office

Gender Equality Results Case Study: Nepal Gender Equality and Empowerment of Women Project

Summary

DEVELOPMENT AIMS AND IMPACTS. This case study is on the Gender Equality and Empowerment of Women Project that was developed and implemented in Nepal between 2002 and 2013 by the Asian Development Bank (ADB) and the Department of Women Development¹ of the Ministry of Women, Children and Social Welfare. The goal is to reduce poverty by empowering poor rural women and members of other disadvantaged groups, such as ethnic and low-caste women. The objective is to improve these groups' socioeconomic conditions through an integrated process of economic, social, legal, and political empowerment.

The project achieved intangible and tangible positive results for women and their communities. Intangible, but not less real, transformations include a decrease in negative beliefs and practices relative to girls' education, child and early marriage, and the appropriate role of women within and outside the home. The project also led to changes in daily practices of "untouchability."² More tangibly, large numbers of women in the 15 districts of the project have become more productive economically, and their households enjoy higher incomes and improved health status. Socially, women marginalized by caste and ethnic origin have successfully taken on community responsibilities not previously open to them. Their legal rights have been bolstered by increased legal knowledge, by the possibility of seeking easier redress under local dispute resolution systems, and by the possession of personal documentation.

ADB PROCESSES AND MANAGEMENT TOOLS. Project preparations included consultations with women and men in communities, and with representatives of the local and central governments, civil society, women's nongovernment organizations, donor partners, and other stakeholders. The project integrated approach had four mutually supportive components, each with its own objective: (i) economic empowerment, with the objective of increasing income, assets, and employment opportunities for poor rural women; (ii) legal empowerment, with the objective of increasing poor rural women's control over their lives through the use of law; (iii) social empowerment, with the objective of increasing the availability of time and improved opportunities

¹ Later renamed as Department of Women and Children.

² In other words, the norms and practices that discriminate against and marginalize individuals belonging to certain castes. Examples are given in this paper.

for poor rural women to pursue both personal and community development; and (iv) institutional strengthening, with the objective of increasing the capacity of key institutions to mainstream gender and promote women's empowerment.

Lessons from the project point to the necessity of promoting women's status and well-being directly and explicitly; the effectiveness of integrated approaches to eliminate economic, social, legal, and institutional obstacles to women's empowerment; and the value of carefully designed systems for collective action, functioning at different geographical and administrative levels. Finally, the project indicates that working for women's rights in a conflict context can offer considerable opportunities and may need to respond to its negative impacts on women and on gender equality.

Main Project Aims and Approaches

Women in Nepal have long experienced high levels of poverty, social exclusion, and marginalization because of their gender. For women from ethnic minorities and groups considered low caste,³ these disadvantages are greatly compounded. The 2013 Gender Inequality Index, reflecting gender-based inequalities in three dimensions—reproductive health, political empowerment, and economic activity—ranked Nepal 102nd out of 182 countries.⁴

This case study is on the Gender Equality and Empowerment of Women Project, which embodies unique approach by the Government of Nepal and the Asian Development Bank (ADB) to contribute to the elimination of glaring gender-based disadvantages and inequality.

The project was developed⁵ and implemented between 2002 and 2013, with the Department of Women Development (DWD)⁶ of the Ministry of Women, Children and Social Welfare as executing agency (see Box 1 for project basic facts). The project covered 82 village development committees (VDCs) across 15 districts: 40 VDCs in 8 districts in the western region and 42 VDCs in 7 districts in the central region.⁷ These

³ Nepal is a complex multiethnic and multilingual society, characterized by the Hindu caste system. According to *Sectoral Perspectives on Gender and Social Inclusion, Rural Infrastructures, Monograph 6*, (published in 2011 jointly by ADB, the Department for International Development of the United Kingdom, and the World Bank), Dalit are people who have been experiencing caste and untouchability practices and religious, social, and political discrimination; in Nepal they comprise 13% of the population. Adivasi Janajati represent 37% of the population and have separate language, social structures, and practices. Madhesi are people who live mainly in the Tarai and use different languages; these include Madhesi Brahmin (2% of the population), Madhesi other caste groups (13%), and Madhesi Dalits.

⁴ United Nations Development Programme (UNDP). 2013. *Human Development Report: The Rise of the South, Human Progress in a Diverse World*. New York.

⁵ Project preparatory technical assistance of \$537,000 financed by the Japan Special Fund was provided to the government for preparing the project.

⁶ The DWD was renamed the Department of Women and Children in 2010.

⁷ Project districts were Achham, Baitadi, Bajhang, Bajura, Bara, Dhanusha, Doti, Jumla, Kalikot, Mahottari, Mugu, Ramechhap, Rautahat, Sarlahi, and Sindhuli.

Box 1: Project Basic Facts

Project Name:	Gender Equality and Empowerment of Women Project
Loan:	2143
Approval Date:	16 December 2004
Closing Date:	11 December 2013
Executing Agency:	Ministry of Women, Children and Social Welfare of the Government of Nepal
Implementing Agency:	Department of Women Development under the Ministry of Women, Children and Social Welfare
Overall Project Cost:	\$15.5 million
Financing :	\$10 million (65.5%) financed as a loan by ADB; \$3.4 million (21.9%) by Government of Nepal, and \$2.1 million (13.6%) by the beneficiaries and community
Gender Classification:	Gender equity theme

Source: ADB. 2004. Proposed Loan Gender Equality and Empowerment Project (Nepal). R268-04.

districts were among the most backward and disadvantaged areas of Nepal, with deep-rooted gender discrimination practices.

Project preparations included consultations with women and men in communities, and with representatives of the local and central governments, civil society, women's nongovernment organizations, donor partners, and other stakeholders. ADB approved the loan of \$10 million on 16 December 2004, and the project became effective on 28 November 2006.⁸ It was closed on 11 December 2013 after two extensions on 9 December 2009 and 12 January 2012. In 2012, an impact evaluation was carried out.⁹

The **goal** of the project is to reduce poverty by empowering poor rural women and members of other disadvantaged groups, such as ethnic and low-caste women. Its **objective** is to improve the socioeconomic conditions of poor rural women, including ethnic and low-caste women, through a process of economic, social, legal, and political empowerment. The project took an integrated approach, with four mutually supportive components, each with its own objective:

- (i) economic empowerment, with the objective of increasing income, assets, and employment opportunities for poor rural women;
- (ii) legal empowerment, with the objective of increasing poor rural women's control over their lives through the use of law;
- (iii) social empowerment, with the objective of increasing the availability of time and improved opportunities for poor rural women to pursue both personal and community development; and
- (iv) institutional strengthening, with the objective of increasing the capacity of key institutions to mainstream gender and promote women's empowerment.

⁸ After compliance with loan effectiveness conditions supporting the achievement of the Government of Nepal's legal reform for gender equality and women's empowerment.

⁹ Metcon Group. 2012. *Impact Evaluation of the Gender Equality and Empowerment of Women Project*. Kathmandu.

The project was highly relevant to the government's needs, and in line with the government's 10th Five-Year Plan and Poverty Reduction Strategy (2002–2007) that focused on reducing poverty as a root cause of civil conflict through advancing gender equality and women's empowerment while eliminating discrimination based on gender, caste, and ethnicity.

The government established the National Women Commission and the National Dalit Commission to further strengthen the institutional and legislative basis for gender and caste equality. The government was also implementing the decentralization strategy of the Local Self-Governance Act (1999) to facilitate participation of the rural poor in decision making and to make the delivery of public services more participatory, gender-sensitive, and responsive to local needs. In view of this devolution, the mandate of the DWD of the Ministry of Women, Children and Social Welfare changed, and in July 2003 the Women Development Office became the focal agency in districts for gender and matters relating to minors. This change presented an important opportunity to promote gender equality, and, thus, to effectively implement this project.

The project is also fully aligned with ADB's Policy on Gender and Development and its commitment to gender-mainstreaming approaches across sectors as well as to targeted interventions for gender equality and women's empowerment.¹⁰ This document clearly refers to the fact that women-focused interventions are necessary in areas with deeply rooted patterns of discrimination, as in the case of Nepal.

The design of the project is also fully aligned with ADB's Country Program and Strategy (2005–2009) that recognizes that the stark gender disparities and low participation of women in decision making are barriers to both poverty reduction and sustainable development. ADB's later Nepal Country Partnership Strategy (2013–2017) also places gender equality and women's empowerment as one of the key thematic priorities for achieving higher, sustainable, and inclusive economic growth in line with the government's Three-Year Plan (2014–2016).

Finally, the project also benefited from being designed after completion of the Nepal Microcredit Project for Women, financed by ADB and implemented by the DWD, to increase women's access to credit and build institutional capacity of women groups and cooperatives.¹¹

Gender Equality Issues Addressed by the Project

The project's beneficiaries are women from poor, disadvantaged, ethnic, and low-caste groups, who were extremely marginalized and disempowered, and frequently excluded from past development programs. This section summarizes key gender inequality issues relevant to the project, many of which continue to the present day despite the project's contributions to the country's improvements.

¹⁰ ADB. 2003. *Policy on Gender and Development*. Manila.

¹¹ ADB. 2003. *Completion Report: Microcredit Project for Women in Nepal*. Manila.

The design and implementation of this work span the period 2002–2013. During this period, the incidence of poverty in Nepal improved in urban areas but generally remained high and more severe in rural areas, where 88% of the population lives. Despite improvements in education, health, and other social services in the previous decade, the level of human development in the country remained among the lowest in the world (footnote 4). Poverty was exacerbated by different forms of discrimination, as Nepalese society remained characterized by complex differences in ethnicity, caste, language, and religion, with the caste system contributing to define access to resources and opportunities. The two earthquakes that struck the country in 2015 brought additional social and economic disruption.

In Nepal, there was significant progress in ameliorating gender disparities in the 3 decades prior to the project. During that time, female literacy increased fivefold, fertility dropped by half, and female life expectancy increased by 11 years.¹²

Between 1996 and 2003, conflict and insecurity exacerbated the conditions of poverty in the country, especially in the far-western regions. The conflict left 13,000 casualties, displaced over 400,000 people in the most affected regions, and had an impact on over 2 million people. It damaged agriculture and people's livelihoods, intensified the exodus of villagers to the cities and to other countries, and forced them to adopt other negative coping strategies, such as selling land and other assets, as well as withdrawing children from school.

The conflict had a particularly strong impact on women, lower-caste groups, and ethnic minority groups. Insecurity curtailed rural economic activities, and forced many men to leave their place of origin to seek work elsewhere on a long-term basis. With the men away, women suffered from increased personal and financial insecurity, and were burdened by extra work and responsibilities.¹³

Despite disruption and losses, some of the features of the conflict opened new doors for women, especially those from lower castes and ethnic minorities. During the insurgency, new land tenancy arrangements, lending interest rates, and workers' wages were established to benefit the disadvantaged; and steps were taken to eliminate caste-based discrimination. As a consequence, untouchability appears to have decreased in public spaces. A notable feature of the conflict was women's involvement as combatants and political cadres. One study reported that every third guerrilla was a woman, and, of those, 70% were from indigenous ethnic communities.¹⁴ Anecdotal evidence from Nepali media attributes this to women's perception that conflict was the only means to change their disadvantaged situation in society.¹⁵

Thus, the insurgency created security risks, disrupted rural economic life, generated increased burdens and threats for women, and also resulted in the exodus of large numbers

¹² ADB. 2004. *Report and Recommendation of the President to the Board of Directors: Proposed Loan to the Kingdom of Nepal for the Gender Equality and Empowerment of Women Project*. Manila.

¹³ Footnote 12, p. 30.

¹⁴ A. Baskota, S. Gautam and R. Manchanda. 2001. *Women in the Maoist Insurgency in Nepal Women's Narratives from the Chittagong Hill Tracts*. In R. Manchanda, ed. *Women, War and Peace in South Asia: Beyond Victimhood to Agency*. Delhi: Sage.

¹⁵ S. Sha. 2003. *The Other Side of the Alcohol Economy*. In D. Thapa, ed. *Understanding the Maoist Movement of Nepal*. Kathmandu: Chautari Books.

of men. In focusing especially on the economic empowerment of rural, ethnic, and low-caste women, this project was directly addressing the negative consequences of conflict for women, as well as the opportunities it created.

This was necessary, since at the time of the project implementation, women still bore a disproportionate share of the poverty burden; had unequal and often insufficient access to food, education, and health care; and suffered from long working hours and high levels of exclusion from productive resources and community activities. Nepalese women continued to have a lower life expectancy than men, the maternal mortality ratio remained high, and child mortality rates were higher for girls than for boys.¹⁶ According to census figures from 2011, 40% of women and girls in Nepal were illiterate, with the rate for men and boys much lower at 22%.¹⁷

Discrimination against women and girls was more severe in the lowland plains of the country, known as Terai, and in the midwestern and far-western regions, creating a fertile ground for trafficking and child labor. At each level in the caste system or even within an ethnic group, women were more disadvantaged than men. It was estimated that the entire population of Dalit (the lowest caste in the Hindu caste system) women lived below the official poverty line. The literacy rate was on average 7% among Dalit women, and life expectancy 10–14 years lower than that for high-caste women.¹⁸

In the country as a whole, the strong gender division of labor has long required that women undertake almost all domestic duties, including the time-consuming tasks of firewood and water collection. Women spend many more hours than men on household work, limiting women's productive and social activities, and girls' school attendance. Outside the home, women are generally engaged in semiskilled and unskilled jobs closely related to their household tasks. For the same work, they earn about 70% of men's wages.¹⁹ Their participation in activities with higher return is limited by (i) lack of time, (ii) lack of access to economic assets and to marketing networks and technology, (iii) restricted mobility and risk-taking capacity, (iv) limited education and lack of vocational training, and (v) social discrimination on the part of employers.

Despite the contributions women make to family livelihood, they usually have little say in household decision making. This lack of voice is replicated outside the home. Women's access to political and administrative positions has been minimal, especially for those from poor, low-caste, and ethnic minority groups. This is again due to the lack of access to education and economic resources, social expectations of exclusive household responsibilities, and restricted mobility. During project preparation, 26 women held executive positions in local governments, compared with 8,000 men; only 30% of women representatives at the ward level were fully literate, thus limiting their understanding of government processes; 25% were not invited to meetings; and 39% of those who attended only listened.²⁰ However, more recently there has been progress in women's political representation. Due to reservation quotas in the Civil Service Act amended in

¹⁶ Footnote 12, p. 1.

¹⁷ Amnesty International. 2014. *Unnecessary Burden: Uterine Prolapse in Nepal*. London.

¹⁸ Footnote 12, p. 1.

¹⁹ Footnote 12, p. 2.

²⁰ Footnote 12, p. 3.

2007, women officers almost doubled to 22.85% in 2013 from 12.97% in 2010.²¹ Most dramatically, women's representation in the Constituent Assembly increased to 29% in the November 2013 elections from 2.9% in 1991.²² In October 2015, the first female President was elected in the country.

In the household and the public arena, women have long been vulnerable to gender-based violence. Sources available during project preparation indicated that an estimated 95% of women and girls had firsthand knowledge of violence—77% from their own family members.²³ More recent evidence (for 2011) shows that the situation has hardly improved and that one out of every two ever-married women (married women who may have been married at any time and may or may not still be married) aged 15–49 experienced violence of some kind in her life.²⁴ A 2012 study by the Office of the Prime Minister and Council of Ministers confirmed that gender-based violence and, in particular, domestic violence is prevalent and rarely reported.²⁵ The chances of experiencing violence are higher among women in rural areas, those of low economic and educational status, and among women who are separated or divorced from their husbands.

It is clear that, more recently, women's rights are gradually being recognized and strengthened. The 1990 Constitution of Nepal already guaranteed equal treatment for men and women, though substantial discrimination continued in areas such as citizenship, property rights, and inheritance. The Interim Constitution promulgated in 2007, at the end of the conflict, crucially recognized women's rights as specific and fundamental, and included 33% proportional representation for women. The 2015 Constitution provides for quotas for some groups in serving on constitutional bodies, and has established various commissions for the protection of human rights and for dealing with issues relating to women and other marginalized groups. The document stipulates that one-third of the members of parliament have to be women and either the president or vice-president must be a woman. It also criminalizes violence against women based on any cultural, religious, or traditional practices, and it renders property rights equal for men and women. Nonetheless, many women's rights advocates are critical of the provisions dealing with citizenship—especially Article 11—which they consider discriminatory against women.²⁶

In addition to constitutional changes, since the end of the conflict, the government has passed and amended many laws and policies relevant to the status of women. Those include the Gender Equality Act of 2006, the Human Trafficking and Transportation Control Act in 2007, and the Domestic Violence Control Act in 2008. In 2006, the Government of Nepal also ratified the Optional Protocol to the Convention on the

²¹ ADB. 2015. *Nepal: Country Performance Assessment 2015*. Manila.

²² UNWomen Asia Pacific: Nepal. Last seen 29th March 2016. <http://asiapacific.unwomen.org/en/countries/nepal#sthash.tOjsBcTJ.dpuf>

²³ SAATHI and Asia Foundation. 1997. *A Situation Analysis of Violence Against Women and Girls in Nepal*. Kathmandu (reported in ADB. 1999. *Women in Nepal: Country Briefing Paper*. Manila).

²⁴ A. Ahmad and A. Jaleel. 2015. *Prevalence and Correlates of Violence Against Women in Nepal: Findings from Nepal Demographic Health Survey, 2011*. Mumbai: International Institute for Population Sciences (IIPS).

²⁵ Office of the Prime Minister and Council of Ministers. *A Study on Gender-Based Violence Conducted in Selected Rural Districts of Nepal*. (OPMCM, Study on Gender-Based Violence). November 2012.

²⁶ Sapana Pradhan Malla. 2015. Citizenships Provisions Discriminate Against Women: Nepal Constitution 2015. *The Himalayan Times*. 21 September. <https://thehimalayantimes.com/nepal/citizenship-provisions-discriminate-against-women/>

Elimination of All Forms of Discrimination against Women, to which it was already a signatory.²⁷

In summary, there are signs that the well-being and opportunities of women are improving. The maternal mortality ratio decreased from 539 deaths in 1996 to 170 deaths per 100,000 live births in 2012, thanks to better access to health facilities. Moreover, gender equality at the primary and secondary level school education is growing (footnote 21). The government has taken many positive legal, institutional, and services initiatives in recent years to enhance women's rights. However, lack of implementation as well as lack of knowledge and understanding of relevant provisions among both policy makers and the population at large fundamentally weaken their effectiveness. Nepal still has a low Gender Inequality Index, ranking 108th out of 188 countries in 2013.²⁸

Project Strategies and Achievements

As mentioned earlier, the project recognizes the necessity to address women's economic, legal, and social deficits described earlier, and to strengthen key institutions, as part of a multidimensional and integrated approach.

Strategies and activities were purposefully interconnected and mutually supporting. However, it is important that the work done under the separate components of the project is understood in its details, and recognized for its intrinsic value and the contribution made to the overall changes and achievements of the project.

Economic Empowerment

The plans are to foster women's economic empowerment intended more specifically to increase income, assets, and employment opportunities for poor rural women through the enhancement of business knowledge and entrepreneurial skills for microenterprises; and, above all, to facilitate easier access to needed financial resources through a multipurpose grant program.

To create better access to microfinance activities for poor women, the project established 9,392 women's savings and credit groups, with the engagement of 51,445 members, while 31,141 women became members of ward committees and 31,719 shareholders in 82 cooperatives. Among these, 62% were from disadvantaged caste and ethnic groups (24% Dalit, 17% Janajati, and 21% Madhesi), as intended and targeted by the project.

An important feature of the project was the configuration of the social institutions through which women were organized based on three levels of mechanisms. At village level, 4–7 women with similar interests—on the basis of age or occupation, for example—would form a group and save and lend for themselves on a monthly basis, following mobilization activities supported by field-based women workers. All members were bound to deposit a monthly fixed amount with their group, and their savings were collected and mobilized

²⁷ Forum for Women, Law and Development. 2011. *Shadow Report on the 4th and 5th Periodic Report of the Government of Nepal to CEDAW*. Kathmandu.

²⁸ UNDP. 2015. *Human Development Report 2015: Work for Human Development*. New York.

among members. Such groups are considered the building blocks of the system. Different groups within a ward of the village development committee (VDC) would merge to form a ward committee. The ward committees, in turn, would establish a VDC savings and credit cooperative. Such cooperatives would receive a revolving fund on the condition that exact guidelines were applied and that they maintained proper records of the fund's utilization.

Through this federated system, large numbers of women had access to microcredit and took part in entrepreneurship and personal development training. Through the same system, they also took part in activities related to legal awareness and services improvement, as well as in community infrastructure creation and rehabilitation. Women who did not become savings and credit group members were also exposed to training and other project initiatives.

Because of this access to loans and various income-generation skills and microenterprise training, women were able to establish and manage businesses, and thus raise their incomes. A major part of the loans (59%) was in fact used for small businesses and enterprises, 17% for medical expenses, and less than 10% each for household needs, children's education, and weddings.

Of the total, 12,187 women trained in skills development and microenterprise, and 6,300 (51.6% against a target of 50%) were involved in their own small businesses and microenterprises. Of all the entrepreneurs, 23% were Dalit, 23% Janajati, 16% Madhesi, and 31% others, showing clearly the project's ability to reach those most in need of improving their economic status.

The type and nature of the enterprises varied from one district to another and from one village to another, according to physical and social conditions. They included sewing, mushroom growing, pig rearing, food and herb processing, poultry, and fishery. Goat keeping and vegetable farming were among the most common. A woman savings and credit group member commented: "a goat is like a bank check for us, we can sell it when we need cash."²⁹ In many cases, beneficiaries of the project continued operating activities they were familiar with, but modified them following training and other project inputs. For example, women in the districts of Jumla, Doti, and Achham continued growing vegetables, ginger, and turmeric, but expanded their businesses and shifted from subsistence to market-based production.

Women's increased ability to start new small businesses or scale up traditional ones resulted in larger incomes, a considerable achievement in areas characterized by persistent and profound poverty. More specifically, evidence shows that in many of the project locations, incomes of households in general and women in particular increased by 2–3 times after interventions, with women reporting that "we did not have even ten rupees in our pocket before microenterprises, now we have an asset of thousands of rupees that we can use at will."³⁰ Support to female wage earners also brought some results. In the project districts, 1,406 female wage earners either received start-up grants, or skills training and tools. For example, in Jumla, 200 women laborers received spades, sprinklers, and

²⁹ Government of Nepal, Ministry of Women, Children and Social Welfare. 2013. *Project Completion Report. Gender Equality and Empowerment of Women (GEEOW) Project*.

³⁰ Footnote 29, p. 8.

other small tools. As a result, they were able to demand wages equal to those of their male counterparts.

As proof that the economic status of households involved in the project had improved, the evaluation exercise revealed that more households began spending higher amounts on utensils and clothes, as well as on more expensive items such as mobile phones, cameras, television sets, and vehicles.

Box 2: A Model of Women's Organizing

Of the 75 districts of Nepal, Ramechhap is one of the most economically and socially marginalized. This district has 55 village development committees (VDCs) with 2–4 social organizations in each VDC. In the last 2–3 years, among the few programs that showed concern for the well-being of rural Dalit, ethnic minorities, and other excluded women in this district was the Gender Equality and Empowerment of Women Project. This project involved women in committees and cooperatives.

Among the six VDCs in which the project operated, Phulasi succeeded to become a model in uplifting marginalized women, who, aside from lacking economic opportunities, had no documented proof of identity in society. The cooperative of these women was the Mother and Women Savings and Cooperative Ltd., which has 181 groups and 10 committees and a total of 973 women members. The main purpose of the cooperative is to empower its women members economically and socially.

Before the project, many women in the communities were forced to take loans from local moneylenders at high interest rates. Most of these women endured humiliation and had to send their children as workers to their landlords until the loans were paid back. “Now the women are a step ahead in terms of economic matters,” said Keshari Chaudarhi, a woman member.

The women save NRs10–NRs50 and so far have managed to make a total savings of NRs649,772. With this, plus entry fees and other income, the cooperative was able to invest NRs987,211. The cooperative also established a complementary fund of NRs100,000 as a grant from the Women Development Office, on condition that the amount is repaid within a specified period. Various interactions and awareness programs allowed women to access government offices and to obtain citizenship and other personal certificates. Furthermore, under the project, 25 small infrastructure facilities were constructed, such as women's multipurpose centers, foot trails, and irrigation ponds.

The members of the organizations also started literacy classes and leadership training for women without identification documents. With literacy training, women learned to sign their names, track household expenses, and read letters and other documents.

Shy women, first confined to their households, are now able to attend meetings, participate in save-and-credit activities, and express their opinions without hesitation because of the activities of the project. In summary, the project was able to bring positive changes to the lives of Dalit, ethnic minorities, and other marginalized women in Phulasi.

Source: Project Annual Progress Report 2012.

In summary, women's membership in savings and credit ward groups, various committees, and savings and credit cooperatives, as well as their exposure to diverse skills training have led to increases in household incomes. This has also fostered the confidence and personal capacities of women beneficiaries. They were able to organize themselves into groups of increased complexity and ambition, and, thus, expand their horizons and claim what was in their best interest. A participating woman in Achham stated that "I had never been to a district headquarters before the training. Now I can go to the district headquarters alone and I have also learned how to approach a government office."³¹

Social Empowerment

This fundamental component of the multifaceted approach is intended to (i) enhance social processes in communities; and (ii) improve household technology and community infrastructure to save available time and provide more opportunities for individual and community development.

The women's groups at the ward level, and federated into the VDC organizations, had a role and importance far beyond savings and credit. They became crucial institutions for the social empowerment of women in homes and villages, and also became platforms for networking and collective actions. The women's groups participated in VDC planning processes, received VDC grants for skills development, and benefited from reproductive health and literacy programs. Many women visited diverse local government offices and service providers and met people in the public domain. They expanded their own ideas and skills, and positively changed communities' perceptions of them. Men's increased support in household work (for example, in cooking and childcare) was one of the results, and in the communities, women were shown respect for what they accomplished. In Sisniya (Bara District), one woman was nominated by her party as a candidate to the Constituent Assembly. In her community, several women felt that the practice of *purdah*³² decreased and that, often, parents-in-law would praise their daughters-in-law for being smart. Dalit women from Kartikswami (Jumla District) felt proud that in following these activities, they were being addressed by their own name, rather than as somebody's mother, wife, or daughter. In other words, the project was successful in initiating and establishing a system for women to organize and empower themselves.

Under the management and leadership of 82 such cooperatives, a total of 3,548 small community infrastructure projects were completed in 2009–2013, all through women's direct involvement. The infrastructure built included water supplies, wooden bridges, culverts, foot trails, grinding mills, hand pumps, irrigation canals, drains, and toilets. Introduction or improvements of better household technology, such as improved cooking stoves, were also part of the project.

About 8,096 women engaged in 1,024 user committees to select what should be built or repaired based on their needs, and to plan and construct these infrastructure projects. There was a fair representation of all castes and ethnic groups in such committees. Women

³¹ Footnote 29, p. 9.

³² The term *purdah* is commonly understood to refer to the practice, found in different Muslim and Hindu societies, according to which women stay out of sight of men and strangers by living in a separate room or behind a curtain, and dressing in ways that cover the entire body

themselves managed community infrastructure funds and played key decision-making roles in construction works, though they also benefited from the assistance of engineers. In some instances, village men also supported their work, although they occasionally tended to dominate.

This type of community involvement generally enhanced women's skills, and provided them with opportunities to influence decisions that affected the entire community as well as their own well-being and that of their families. Respondents from Achham were reported as saying, "We can do things ourselves; we are not dependent on men. In the past, saying the names of our husband and mother-in-law was social taboo, but such restriction does not exist anymore."

The project also included the construction of 78 women multipurpose buildings later handed over to the Women's Federation of the respective VDC. These buildings are noteworthy: They tend to be one- or two-floor constructions with four rooms and a boundary wall. Each of these has a seminar hall that can accommodate 100–150 people at a time. In some places, seminar rooms are rented out occasionally to organize programs of VDCs, nongovernment organizations, and other agencies. All the cooperative and project-related activities are performed here, such as training, monthly meetings of women's groups, domestic violence and local disputes resolution events, etc. As women were directly involved in decisions concerning the centers and in the construction of these, they fully owned them. A woman in Barchhen (Doti District) said, "We did not have a place for meetings, we had to organize them under the tree shade, and we had difficulty organizing meetings due to lack of a venue. Now all members participate in the monthly meetings, and they feel this is their own building. Their role in the naming of buildings also encourages them to come."

The impact that improvements in local facilities and in household technology have had on women must not be underestimated. Amenities, especially water taps and grinding mills, addressed women's time poverty, and it is estimated that on average they saved 41 minutes daily on women's labor. In addition, other benefits were clear: the use of community taps supported by the project lowered people's exposure to waterborne diseases. Improvements in foot trails and bridges facilitated all movements, for education, economic, and social purposes, especially for women and girls who rarely have access to other means of transport. For women, seeing their daily burden lifted somewhat opened up the possibility of considering new livelihood and learning opportunities, political participation, and leisure and social engagements that were otherwise unthinkable.

The synergies created between the economic and social empowerment project initiatives are clear from the following quote from Om Kumari Thakuri (from Ranichuri): "After the construction of foot trails, our livestock are sold easily. Before this project, buyers hardly visited our village to buy animals due to the poor condition of the road. If they ever came, they would demand lower prices for the livestock because of the poor road condition. After the improvement of the foot trails, many buyers started to visit our village and we could get good prices for our livestock." A similar change was also experienced in Patal village of the Ghangal VDC. There the project funded the construction of a 3.1-kilometer foot/mule trail from Kaule to Patal. Previously, it had been a dangerous route for both people and livestock. With better connection, all 22 households have begun to cultivate

Box 3: Gaining Her Own Identity

Gita Giri is 47 and lives with her husband and three sons (in grades 1, 5, and 8) in Kartikswami, Jumla District. As part of the project, she received skills training as well as small tools.

Gita saved NRs1,800 from the training allowance. She invested the savings in a groundnut business from which she was able to earn NRs10,000. Later, Gita opened a small grocery shop.

Impressed by her hard work and initiative, the savings and credit cooperative hired her as a security guard to look after the cooperative building. She earned NRs1,500 each month for her services. Gita was also able to mobilize loans from the savings and credit cooperative. She used this income to buy salt and oil, and to pay for her children's school fees.

In a group discussion, she told others how women could generate income in the village, and how this raised her status in the family and society. For instance, Gita said that “in the past I was called by my eldest son's name—Rame's mother—but nowadays, they call me by my own name: Gita.” She also said, “I got my own identity as a member of the Working Group. In the past, we did not have a separate identity from that of our husbands or sons.”

Gita's husband and other family members also began to recognize her role in household decision making since she started to earn cash. Gita's husband also supports her in household activities such as fetching water, childcare, cooking, etc., whenever Gita attends meetings for planning, loan distribution, training, and other similar activities of the cooperative. This is a great achievement for women as, in the past, men were against women participating in such activities. “In the early days, villagers used to say *Pothi Basyo* (a derogatory term used for women active in household decisions), but now, not any more” said Gita.

Source: Project's Annual Progress Report 2012.

ginger and earn at least NRs30,000–NRs40,000 annually, as the new trail assist them to transport their goods with mules.³³

The positive results created by enhanced water supply, grinding mills, and women's multipurpose centers promise to continue in the future. These structures require only minor repairs occasionally, for which the project prepared operation and maintenance guidelines, and provided training to members of user groups. If financial resources are required for major repairs, these may be accessed by women's groups from village and district development committee funds. Smaller maintenance expenses may be covered by women's savings funds, as many women's groups allocated 10% of their savings for infrastructure maintenance. In this way, the synergies inherent in the project components will continue to bear fruit.

Legal Empowerment

The legal empowerment component of the project had a dual purpose: (i) to raise awareness among the target group and other stakeholders about women's legal rights and obligations; and (ii) to build an enabling environment to enforce women's rights.

³³ Footnote 29, p. 26.

To achieve the first of the two purposes, the project implemented in all VDCs multifaceted awareness-raising and knowledge dissemination campaigns on issues such as nondiscrimination based on gender, caste, or ethnicity; civil rights; domestic and gender-based violence; polygamy and child marriage; birth, citizenship, and marriage certificates; property inheritance and water rights; and safe migration, trafficking, and debt bondage. Different media such as FM radio, posters, and street drama were used to reach wide and diverse audiences. More than 100,000 women and men participated in these legal awareness campaigns, and acquired a better understanding of their rights, for example on issues such as domestic and other forms of violence. According to a woman worker from Terai, “the number of cases of sexual violence has not decreased in Terai because the reporting of these cases, which was masked in the past, has increased.”³⁴

Another result of the legal awareness initiatives was the increase of land registration certificates obtained by women, especially as a consequence of the dissemination of information concerning the 25% tax exemption fee if the land is registered in the name of a woman. The Government of Nepal project completion reports also stress that increases in land registration have been more marked among low-caste groups in the Terai and hill districts.

Professional audiences were also targeted, more specifically through the training on women’s rights of 27 judges, 28 prosecutors, and 30 female police personnel. For longer-term impact, two curricula on gender and inclusive justice were developed, specifically for courses at Tribhuvan University and for the Higher Secondary Education Council. In some VDCs, the creation of legal libraries opened up the opportunity for both officials and citizens to increase their knowledge of legal matters.

In its commitment to build an enabling environment to enforce women’s rights, the project created alternative dispute resolution (ADR) committees in 82 VDCs, mostly to resolve and mediate disputes relating to domestic violence, discriminatory practices against women, and child marriage. Project-related research highlighted that family dispute and often family separation emerge because of contrasting claims over land, most frequently among brothers and their respective wives. At times, these lead to family separations and further social tensions.

ADR committees usually comprise 15–19 members representing all wards, and these tend to include a proportion of Dalit, Janajati, Madhesi, and others. The process of dispute resolution entails bringing petitioners and defendants in front of the committee to air their grievances. The focus of the committees is to seek reconciliation among individuals and among families.

The midterm review (MTR) mission reviewed the ADR approach and found it to complement the women’s paralegal program supported by the United Nations Children’s Fund (UNICEF) in other districts. As a consequence, the ADR program was merged with the paralegal program that UNICEF supported and administered and that the DWD implemented with similar arrangements.

³⁴ Footnote 29, p.13.

The ADR committees were very effective, settling 484 out of 611 registered cases. They clearly generated trust among the population. Prabha Kumari Paswan, president of SCCs, Rahuwa, reported: “Before the project more than ten petitions were registered to the district police office from the village, even a tiny matter was also registered and the police used to arrest at least two to three persons in a day from this village. Now the situation has changed, and such disputes are settled locally.”³⁵

The project also enabled women to have easier access to identity and other legal certificates, using a combination of the awareness campaigns and the presence of the ADR committees. Though the practice of obtaining a marriage certificate immediately after the marriage ceremony was already more frequently done, women in many regions did not obtain a marriage certificate until family disputes arose, and this was more prevalent in Terai in general and in Mahottari. With regard to citizenship certificates, the Women Development Office of Sarlahi and Mahottari confirmed that in Terai, a daughter-in-law may in fact be discouraged by her parents-in-law from obtaining her certificate if her husband had migrated to a foreign country to work, for fear that this would encourage her to claim for herself remittances her husband sent home.

A notable achievement of the project makes such personal documentation more accessible. Nearly 76%, against the baseline 67%, of all women above 16 years of age in the project areas applied for and received citizenship certificates. A total of 67%, against the baseline 35%, of married couples obtained marriage certificates, and 71% obtained birth certificates. The citizenship certificates helped them access public benefits, such as single women’s and senior citizens’ allowances, and increased their access to many other opportunities and benefits. In several of the districts—Jumla, Doti, Achham, and Sindhuli—citizenship certificates were required to join cooperatives; thus, access to these facilitated and encouraged women’s participation in economic empowerment project activities, pointing to the mutually reinforcing nature of the project components.

Institutional Strengthening

The fourth component of the project aspired to assist the DWD and Women and Children Offices (WCOs) to take over their new role as facilitators in mainstreaming gender considerations.

The project equipped many WCOs with basic physical facilities to allow them to function properly. Improvements in the physical infrastructure and facilities of WCOs immediately increased their ability to coordinate the activities of all stakeholders in most districts.

Developing the capacity of the DWD and its district-based WCOs was, however, the first objective of this component of the project, as it is the government’s focal agency responsible for addressing women’s disadvantages and poverty. The DWD is also the project-implementing agency, so its capacities and those of the WCO are crucial to its effectiveness. The Central Implementation Coordination Committee constitutes the central mechanism to enhance the coordinating capacity of the DWD and the Ministry of

³⁵ Footnote 29, p. 13.

Women, Children and Social Welfare in relation to various stakeholders, and promoting their accountability. Thus, its members were also targeted for capacity building.

Gender audits of 30 local line agencies were conducted in 2009–2010 in 15 districts, and led to the identification of weak areas that need improvement. More than 1,200 WCO staff received training that increased their project management skills and work outputs. Capacity-building activities across agencies covered very many subjects, from gender mainstreaming and gender-sensitive planning, monitoring, and evaluation; proposal writing; development communication and appreciative inquiry; to technical subjects such as financial management and procurement. All included, 57 training sessions of various types and scopes were conducted in different fiscal years to enhance the capacity of district project teams, the central project management team, and beneficiaries, for a total of 1,438 participants.

Given the nature of the project, interagency coordination was emphasized. The district implementation coordination committees, established in each project district and other stakeholder agencies, were also targets of gender-capacity development training, to guarantee their ability to provide support to women in the villages, and to improve coordination of the WCOs with other local agencies. Coordination also improved through joint monitoring visits to project areas by members of district and central implementation coordination committees.

In addition, a project monitoring and management information system was established at the DWD to capture and track information from the districts. The staff members of all districts were trained to use the system not only to build their overall technical capacity, but also and primarily to establish a functioning management information system for the project. The intention was also to extend the system to the DWD's overall programs, as its optimum utilization would depend on the staff's capacity.

In summary, strengthening central and local institutions tasked to deliver services for women's empowerment is essential for the effectiveness of the gender equality project. More importantly, these inputs reinforce the structures which will continue to sustain official efforts toward women's empowerment in the long term. Following this project, the Ministry of Women, Children and Social Welfare is implementing a new management framework that entails the increase in local staff to support the more remote and weaker VDCs. The paralegal groups set up by the project are expanding nationwide and are supported by various development organizations, as they have demonstrated to be a solid local mechanism to deal with gender-based violence and to facilitate women's access to legal aid and the justice system.

Summary of Achievements, Challenges, and Lessons

The project reached out to poor and disadvantaged women in remote VDCs—for example, in the central Terai and Western Hills—and to those from disadvantaged caste and ethnic minority groups often excluded from development initiatives. In some remote areas, the

impact was weaker compared to that in more accessible areas, but changes were visible in these remote areas as well.

Achievements

The project achieved intangible and tangible positive results for women and their communities. Among the intangible, but not less real, transformations that have occurred in the districts are the decrease in negative beliefs and practices relative to the education of boys and girls, child and early marriage, polygamy, the appropriate role and demeanor of women within and outside the home, and the social acceptability of alcoholism and gambling among men.

Some untouchability norms are gradually disappearing. In one of the VDCs covered by the project, Tumrakhand, local Dalit women and men were able to use the famous Kalika Temple in Bhawanath Ward 2 during the Dashain Festival. They sacrificed buffalos and goats, and offered prayers. According to Satya Nepali, the President of the Dalit Empowerment Centre, in the past this would have led to communal riots, but actions generated by the project have brought the Dalits and non-Dalits together, and all became more aware of issues of untouchability.

More tangibly, considerable numbers of women in the 15 districts of the project have become more economically active and productive, and members of their households enjoy higher incomes and improved health status. Socially, women who were most marginalized by caste and ethnic origin have successfully taken on community responsibilities not previously open to them, and been freed of part of the relentless and heavy household work. Their legal rights have been bolstered by increased legal knowledge, by the possibility of seeking easier redress under local dispute resolution systems, and by the possession of personal documentation.

Institutionally, the project has contributed greatly to enhancing the credibility and capacity of the DWDs and WCOs in project management and in planning and implementing future programs.

The project's unique features, which contributed to these results, as well as provided lessons on effective gender equality interventions, are as follows:

- (i) The project was able to learn lessons from a previous project which was, for the first time in the country, entirely aimed at advancing gender equality and women's empowerment, rather than at integrating in the design and monitoring framework gender aspects relevant to specific sectors (for example, through the inclusion of a gender action plan).
- (ii) Addressing gender inequalities in specific sectors—such as livelihood, health, education, or governance—remains a valid strategy for any organization. This project went beyond that by taking an integrated approach that recognized the multiple and mutually reinforcing nature of economic, political, and social gender inequalities, and developed an integrated response. This was a key lesson from the Microcredit Project for Women, which concluded that “[a] combination of

interventions rather than a single focus project is more effective in promoting a strengthened process of women's empowerment and poverty reduction."³⁶

- (iii) The project accepted that the process of empowerment begins with individuals, but that the key catalyst to change is participation in collective activities. For this reason, it included individual and group capacity-building activities for women, and institutional strengthening at various levels. Women were organized in groups from villages to wards, to VDCs as avenues of both savings and credit activities, and for broader areas of individual and women's collective empowerment.
- (iv) The project took a conflict-sensitive approach to operate in an environment of civil strife and insecurity and mitigate their consequences, including by making constructive changes following the MTR. Similarly, it made use of the opportunities offered by the fact that the dominant political and social discourse on poverty and inequality was cohesive with the aims of the project.

Challenges

A number of challenges inevitably emerged in the course of project implementation. Most were due, on the one hand, to the very institutional weaknesses that the project tried to overcome, and, on the other hand, to the complexities of the project's multilayered approach. The project's initial purpose may have been overambitious in general—when it called for the elimination of discrimination, for example³⁷—and in some components, such as in the intention to put in place property rights for women as part of its legal component (which did not materialize). In addition, the conflict and insecurity inevitably led to a slow start.

To overcome these problems, ADB provided early technical assistance to the executing and implementing agencies, and extended the project twice after the MTR. The extended period allowed the project to achieve the revised physical outputs and outcomes. The MTR also made other constructive changes by (i) canceling start-up grant support to individual women and increasing grants to cooperatives as less cumbersome and more effective, (ii) discontinuing tool and equipment support to women wage laborers and increasing the community infrastructure fund, (iii) merging the ADR activity of its legal component to the paralegal program supported by UNICEF, and (iv) recruiting subengineers for all project districts to support construction of community infrastructure.

Despite the amendments, some challenges remain. The report of the impact assessment carried out in 2012 concluded, for example, that 37% of women in the project areas were unable to take part in activities, mostly because of their work burden and family pressures. Men in some communities remained suspicious and unsupportive of women's participation in the various project activities. The report also questioned the profitability of some microenterprises established under the project, given that many were only recently established. It suggested that the enterprises in question would need, among other things,

³⁶ Footnote 12, Appendix 2, p. 27.

³⁷ Footnote 12, p. 17.

follow-up support after the end of the project, especially in marketing and appropriate technology.

The evaluation also found that the institutional capacity of many cooperatives did not mature sufficiently to function independently, and would require follow-up assistance from the WCOs in the future. The potential offered by the installation of the management information system software to monitor project activities could also be exploited more fully through additional technical training and coordination among line agencies.

Lessons

Several lessons learned on factors that contributed to achieving gender equality results are all linked to the project's unique features. One is the flexibility built in the project and realized through the changes after the MTR. While responsiveness to local conditions should be the hallmark of all such initiatives, it is essential when operating under conditions of conflict and insecurity. The project not only adjusted to challenges created by the conflict (as well as from other sources) but also took into account the opportunities that the insecure circumstances offered, for example, by the equality discourse promoted at the time by the insurgents.

Another lesson learned relates to the importance of well-coordinated forms of women's collective organizing. The three levels of mechanisms—village, ward, and VDC—and the different activities for which they were responsible made this system central to the project. The system was both an avenue for women to satisfy practical needs (for their economic and social empowerment) and for acquiring the more strategic self-esteem and confidence necessary to challenge and transform negative social norms.³⁸

It is clearly the combination of economic, social, and legal components that made such progress both substantial and probably long-lasting. This proved the validity of the multifaceted and integrated approach taken by the project that also addressed “intersectional” forms of discrimination against women.

It is unlikely that a narrower strategy—for example, limited to strengthening women's livelihood and their productivity and income—would have given comparable tangible and intangible results. The ADB completion report confirms this conclusion by stating “multiple and interrelated women's issues are best addressed through integrated approaches for creating better synergy ... Intersectionality is an important element to be addressed in projects promoting women's empowerment and gender equality. Women are a heterogeneous group and their diversity based on caste, ethnicity, religion, region, and language are critical factors contributing to their abilities to benefit from and contribute to the overall project implementation.”³⁹

It is also unlikely that the project would have been equally effective if—instead of confronting gender discrimination directly and explicitly by implementing what is known as stand-alone work—it had attempted to mainstream gender considerations into a

³⁸ A. Evans and D. Nambiar. 2013. *Collective Action and Women's Agency: A Background Paper*. World Bank. Washington.

³⁹ ADB. 2015. *Completion Report. Nepal: Gender Equality and Empowerment of Women Project*. Manila. p. 13.

sector initiative. This targeted approach also allowed the project to provide essential institutional strengthening and encouragement to local and national bodies charged with both its implementation and for the much bigger responsibility of promoting women's empowerment and rights in Nepal.

Conclusions

The Gender Equality and Empowerment of Women Project was developed and implemented between 2002 and 2013 by ADB, the DWD, and the Ministry of Women, Children and Social Welfare. It intended to reduce poverty explicitly and directly by empowering poor rural women and members of other disadvantaged groups, through an integrated process of economic, social, legal, and political empowerment.

Its special features include responsiveness to local contexts and to conditions created by the conflict, a well-coordinated system for women collective engagement in all its components, and the overall multifaceted and cohesive approach.

Given the extensive results of the project, and the persistent profound gender inequalities in Nepal, two recommendations appear appropriate:

- (i) The Government of Nepal and ADB should assess and document whether the individual, community, and institutional achievements summarized have been maintained over time, especially following the many events and developments in the country.
- (ii) ADB should “continue to support targeted and focused programs for gender equality and women's empowerment” in Nepal and other countries.⁴⁰

⁴⁰ Footnote 39, p. 31.

Gender Equality Results Case Study

Nepal Gender Equality and Empowerment of Women Project

Women in Nepal have long experienced poverty, social exclusion, and marginalization because of their gender, especially among ethnic minorities and low-caste groups. Between 2002 and 2013, the Asian Development Bank and the Government of Nepal developed and implemented the Gender Equality and Empowerment of Women Project to reduce poverty by empowering rural women and members of other disadvantaged groups through an integrated process of economic, social, legal, and political empowerment. This publication presents the case study of that project which contributed to Nepal's drive to eradicate gender-based inequality.

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