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# BREAKING BARRIERS BUILDING BRIDGES



A CASE STUDY OF USAID/NEPAL'S  
SO3 WOMEN'S EMPOWERMENT PROGRAM

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SO3 WOMEN'S EMPOWERMENT PROGRAM**

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**The Asia Foundation  
in collaboration with  
The Development Communication and Research Consultancy Group**

## A c k n o w l e d g m e n t s

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## Executive Summary

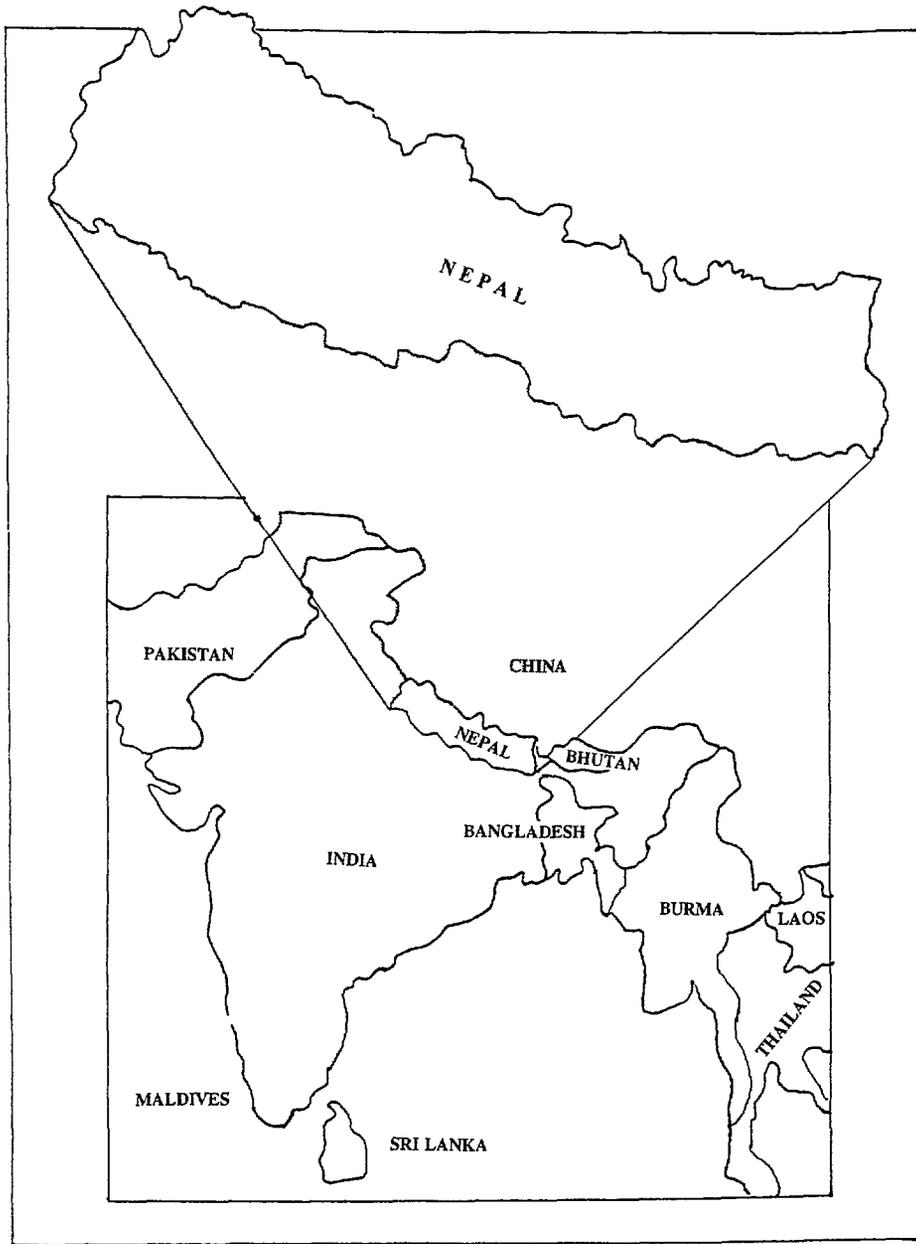
This study presents a “snapshot” of the qualitative, aggregate impact of USAID’s SO3 Women’s Empowerment Program in Nepal. Since its inception in 1995, this program aims to increase women’s literacy, improve the legal environment for females, and foster women’s economic participation in the market economy.

The main hypothesis of SO3 is that **women’s participation in basic literacy, legal literacy, and economic participation activities empowers them to initiate collective social actions and increases their influence in household decision making (in terms of allocation of their own income, household income, and the decision to keep their daughters in school)**. The methods used to investigate this hypothesis were a combination of focus group discussions, key-informants interviews, and direct observation.

This case study measured SO3 impact against indicators developed by USAID/Nepal, namely, (1) the number of women-initiated collective action for social change and (2) the number of women who increase their influence in household decision making. Evaluated against these benchmarks, data from the field clearly shows that women who receive all three SO3 interventions become bolder grassroots advocates, influential and vocal decision makers, better guardians of human health, and better protectors of the environment.

### *Major Findings*

- *Women who learn to read understand their legal rights and generate extra income initiate almost eight times more actions for social change than women who have not received any of the interventions. These actions are facilitated and supported by NGO mentors and range from women staging dramas to expose the ills of polygamy to women-initiated, local negotiation for better village health and educational facilities.*
- *Women who participate in basic literacy, legal literacy and economic activities participate over 30% more in making final, joint and independent decisions over the allocation of their own income than those women who are poor and illiterate and lack knowledge about their legal rights. Data from study sites indicates that the former women are also freer to express disagreement with their husband’s decisions. Thirty percent more women make final, joint decisions on household purchases after SO3 interventions; however, they qualify their increase in household decision making by the type and amount of decision involved. And, all of them understand the value of education and keep their daughters in school.*
- *Study data concludes that providing women with educational, legal and economic opportunities empowers them to overcome barriers to their full-fledged participation in sustainable development and enables them to build bridges to broad-based economic growth.*



# Introduction

## Background

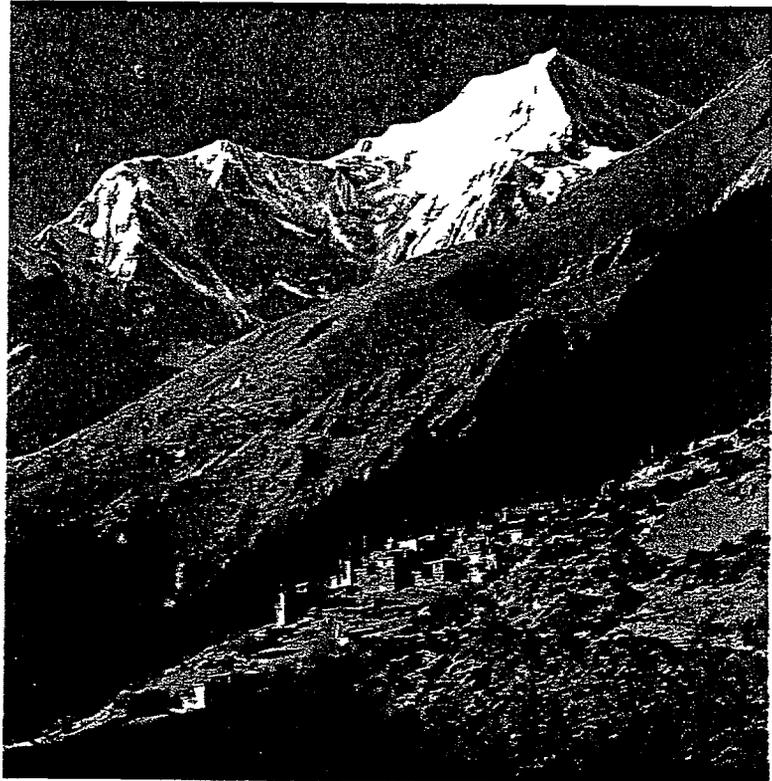
When USAID redefined its development assistance strategy to Nepal in 1995 three new strategic objectives emerged

- a sustainable increase in the production and sale of high value agricultural and forest products (SO1),
- reduced fertility and improved maternal and child health (SO2), and
- the empowerment of women (SO3)

This study analyzes the impact of the third objective over the last eighteen months

Women's empowerment in Nepal is bound up with social, cultural, and economic factors that influence all aspects of women's lives. This has consequences not only for the women themselves, but also for the well-being of their children (particularly females). USAID's women's empowerment goal is to provide women increased choices through their ability to 1) initiate collective actions for change and (2) influence decision making in their household. USAID defines empowerment as women making choices to improve their well-being and that of their families and communities. Women's empowerment means that

women have a greater choice in how productive resources are allocated at the household level. USAID believes that when women participate in decision making processes, resource allocation patterns change benefiting the health, education and well-being of household members.



Because the position of women in traditional Nepali society can be measured by their autonomy in decision making and by the degree of access they have to the outside world, the mission promotes empowerment by supporting projects that increase women's literacy, improve the legal environment for women, and, strengthen women's participation in the economy. Eight international partner organizations implement one or more of these programs through Nepali NGOs in 28 districts of the country.

### Specific Aims

This case study is part of a survey project which seeks to analyze the qualitative aggregate impact of SO3 interventions on women's empowerment (other components include a baseline and follow-up survey). It studies the lives of women in six rural communities -- three experimental sites where SO3 interventions are being carried out and three control sites where there are no such interventions. The study seeks to find out **whether participation in SO3 interventions (basic literacy classes, legal literacy classes, and economic participation activities) empowers women, who then increasingly come together to initiate actions for social change and influence resource allocation patterns in their households.** Specifically, the study data describes actions initiated by women seeking to initiate social change and explores the level of influence women have over their own income, over household income, and over the decision to keep their daughters in school. Researchers have employed focus group discussions, in-depth and key informant interviews, and direct observation to create a "snapshot" of SO3 interventions on the lives of rural Nepali women.

### Why Nepal?

Nestled between India and China, the small kingdom of Nepal is one of the world's poorest countries. The vast majority of its 21 million people rely on subsistence farming to earn a living. Over half of them survive on less than a dollar a day. About 80 percent have no access to sanitation and nearly half are deprived of

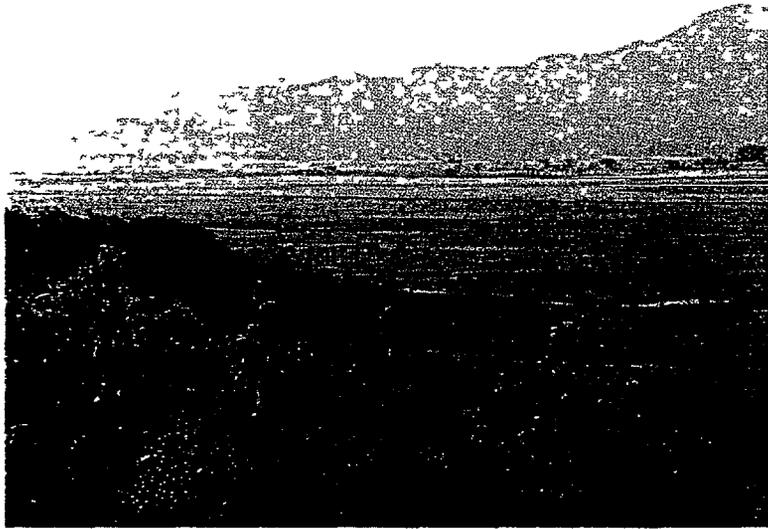
### INTERNATIONAL COMPARISONS

	NEPAL	SOUTH ASIA	DEVELOPING COUNTRIES	INDUSTRIAL COUNTRIES
<b>Life expectancy (years)</b>	54	61	62	77
<b>Adult Literacy (5 15+)</b>	26	48	69	91
<b>GNP per capita (US\$)</b>	190	309	970	16,390

Source: Human Development in South Asia

potable water Nepal is one of two countries in the world where males live longer than females (55.4 years compared with 52.6 years) Its infant and maternal mortality rates are also among the highest in South Asia, and its adult literacy rate of 40 percent (female half that) is one of the lowest in South Asia

Add these problems to a varied topography and one begins to understand why Nepal presents enormous challenges to national and international development efforts to provide health, educational, and social services to the population Even though the country has abundant land, only 17 percent of it is arable The rest of it, making up an area the size of Georgia, contains lush jungles and dusty deserts, towering mountain peaks and subtropical valleys Altitudes vary from near sea level to 8,648 meters above it -- the summit of Mount Everest, the highest point on earth



Geographically, Nepal can be divided into three zones The Terai, a flat, fertile strip of land along the Indian border, constitutes less than one-fifth of Nepal's land yet supports nearly half its population The Hills, a rugged region of deep valleys and terraced ridges, the traditional heartland of Nepal, is home to 45 percent of the population The Mountains encompass eight of the ten highest peaks on earth and constitute 35 percent of the total area, yet this rugged region supports only eight percent of the total population

The people of Nepal are as diverse as their land Anthropologists have identified several dozen different ethnic groups, many with their own languages, traditions and customs These groups trace their heritage to either Indo-Aryan Hindu caste groups or Tibeto-Burman ethnic groups According to the 1991 census, 87 percent of Nepalis are Hindus, eight percent are Buddhists, and five percent are Muslim

Nepal is the world's only Hindu kingdom, and despite the abolition of the caste system in 1963, caste continues to exert a strong influence on political, social, and economic realities. Occupation, social status, family interactions, husband-wife relations, and even, eating habits are still determined by one's caste. The system

remains particularly strong in rural areas, where it is compounded by traditional joint family systems. Women in such families are subordinate not only to their husbands, but also to older male family members and mothers-in-law.



But times are changing. Increased education, urbanization, and exposure to the modern world is slowly encouraging the creation of nuclear rather than joint families. Increasing population growth, environmental degradation, depletion of natural resources, and declining household income are pulling both men and women away from agricultural production in the hills and into wage labor in the plains (Shtrii Shakti 1995 and Acharya 1997). Local communities, empowered by the introduction of democracy in 1990, have begun to demand better services and greater accountability. And, age-old traditions dictating that a Hindu wife should wash the feet of her husband at the end of each day are slowly beginning to crumble.

### Why Women's Empowerment?

*May the birth be late so long as it is a son*  
-- Nepali proverb

For Nepali women, life is a complex web of constraints, obligations, and sacrifices, many of which are determined from the day of her birth. The caste or ethnic group into which she is born determines her position, status, and freedom. But group identity is just one element of status. Patriarchal family structures continue to dictate much of the course of a woman's life. Women have few options for survival other than getting married and producing male children. Hindu tradition continues to emphasize marriage as a universal ideal. The vast majority

of women are married early, often with little choice about who their partner will be. Because a woman eventually joins her husband's family anyway, parents do not feel obligated to invest in their daughters' education or development.

In rural areas particularly, Nepali girls and women work far more than boys and men, spending 25 percent to 50 percent more time on household tasks and economic and agricultural activities. A rural Nepali girl contributes to the livelihood of her household from a very young age. She fetches water, fodder and fuelwood, tends to livestock and younger siblings, and helps her mother with housework and agricultural tasks. Although she bears many burdens both inside and outside her home, she is often fed after her brothers, discouraged from continuing her education, married off at an early age, not allowed to inherit any property, treated as an outsider in her husband's home, and in some very poor areas, deceived by promises of false jobs and sold into prostitution (Kipp 1995).

Recent studies reveal that the disparity between men and women continues to grow, despite increases in female literacy, decreases in maternal mortality, and improved access to health care. Because poverty in rural Nepal has increased in the past two

decades, men are migrating to urban areas, leaving women as de-facto heads of households. Agriculture is also becoming progressively feminized. But at the same time, the increased commercialization

of agriculture is also undercutting women's roles in

both household production and decision making processes. Although traditionally rural women have played important roles in both these areas, they are losing ground with men because they do not have the tools – the education and skills – to successfully function within a commercialized economy (Shtri Shakti 1995 and Acharya 1997).

While all these influences do appear to create an increasingly heavy burden for Nepali women, there is hope. Nepali women in a recent nation-wide survey said that they are ready to break away from "structures that bind them and keep them from opportunities" (Shtri Shakti 1995). They are eager for new knowledge and ready to take action. The arena is ripe for empowerment.

#### GENDER DISPARITIES (100= Parity)

	Year	Female	Male
<i>Life Expectancy</i>	1993	98	53.54
<i>Adult Literacy</i>	1993	33	13.39
<i>Years of schooling</i>	1992	31	1.03.2
<i>Primary Enrollment</i>	1992	66	85.129
<i>Labor Force</i>	1993	67	40.60
<i>Earned Income Share</i>	1992	47	32.68
<i>Economic Activity Rate</i>	1993	48	42.88
<i>Administrators and Managers</i>	1992	9	8.92
<i>Share in Parliament</i>	1994	3	3.97

Source: Human Development in South Asia

### **SO3, Women's Empowerment, and Sustainable Development**

SO3 interventions in basic literacy, legal literacy, and economic participation are part of an overall USAID strategy to promote global sustainable development. This strategy involves building democracies, stabilizing world population growth, and protecting human health. Women provide the critical link in this strategy because their welfare and development closely impacts the important areas of health, education, family planning, and the environment.

The women of Nepal contribute to 50 percent of household income. But because they are deprived and sometimes denied education, good health care, and other socio-economic opportunities, their productivity is lower than what it could be. Their corresponding lack of control over allocation of household resources negatively impacts both their well-being and that of their families. SO3 interventions which promote women's literacy, their understanding of their legal rights, and their ability to generate income and obtain financial services, improve women's productivity and decision making power, thus also promoting poverty alleviation and sustainable development at the national level.

Investing in women is integral to sustainable development because it acknowledges the triple role women play: their reproductive role (childbearing and child-rearing), their productive role (planting and harvesting crops, raising livestock, and producing vegetables to earn extra income), and their community role (the provision of community healthcare and education and the conservation of communal natural resources) (World Bank 1994).

#### **SO3 ACTIVITIES**

*Six month Basic literacy classes provide women with reading, writing and arithmetic skills and generate awareness on issues related to health, nutrition, agriculture, and the environment. Three-month legal literacy classes increase the legal awareness of participants by imparting concepts such as civil and criminal law procedures, property rights, and laws regarding marriage and divorce. The NGOs implementing legal literacy classes also support women in forming action groups to advocate for women's interests within local political structures. Economic participation activities train women in income-generating skills such as, weaving and poultry-raising, and help increase women's participation in the market economy through the formation of local savings and credit groups.*

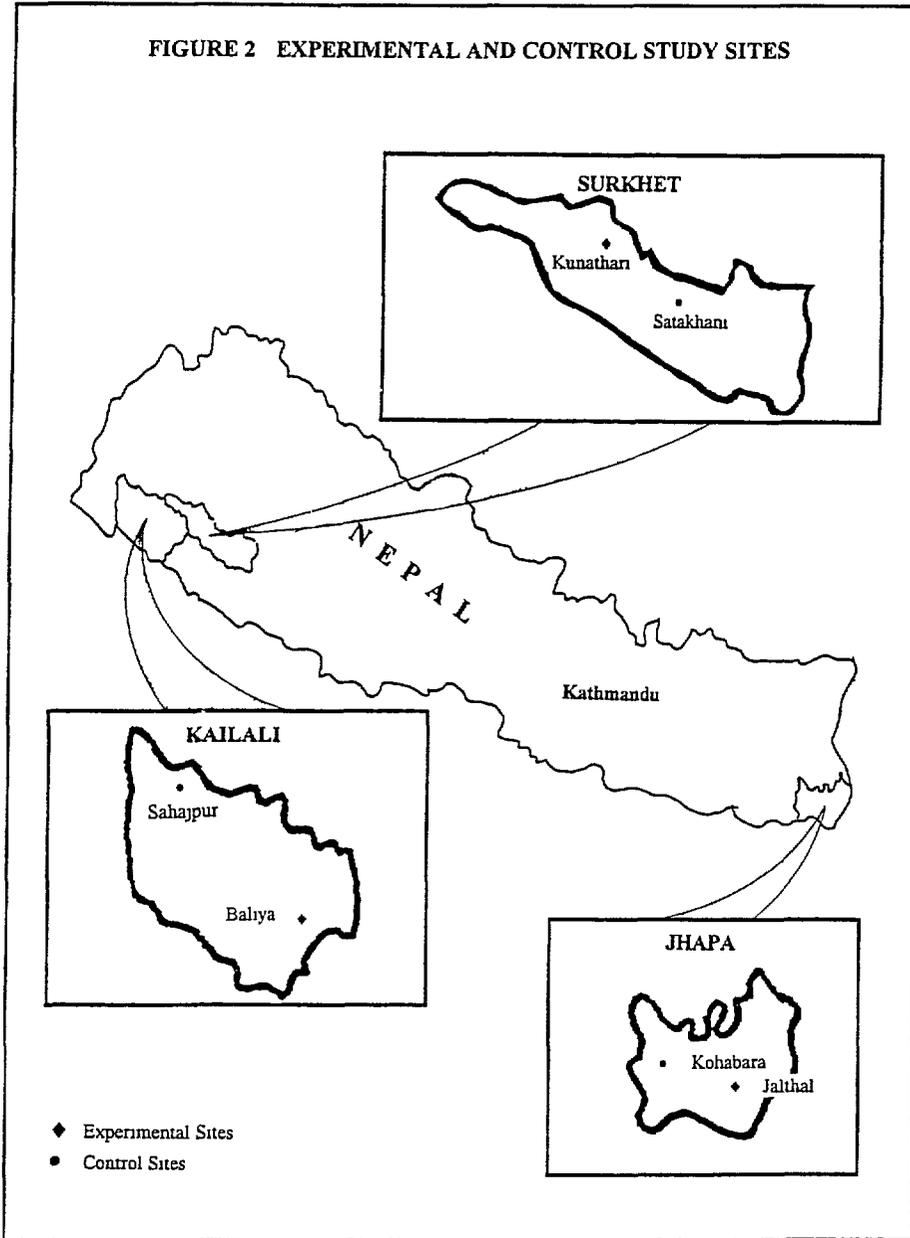
Investing in women reduces poverty by providing women with the knowledge, skills and power to improve the health and welfare of their families. A growing body of research shows that investments in women's education reduce maternal and infant mortality, decrease population growth, and improve school enrollment rates. SO3 interventions result in a number of other specific positive impacts. Basic literacy classes position women to respond positively to other development

interventions in health, agriculture, and natural resource use

Women's participation in income-generation programs provides them with additional income which they can use for the benefit of their families. And, SO3 legal literacy classes give women the confidence to exert more influence in household decision making and teaches them how to organize into advocacy groups to address community problems.

**Implemented as a package, all three SO3 interventions enhance the capacities of rural women by increasing their knowledge and providing them with the skills and confidence to become self-reliant agents of change.** Women who receive all three interventions become better guardians of human health, stronger protectors of the environment, and bolder grassroots advocates for improved services. The full participation of women in all sectors of society is essential to sustainable development and broad-based economic growth. SO3 interventions are a step in that direction.

FIGURE 2 EXPERIMENTAL AND CONTROL STUDY SITES



# Objectives and Methodology

## Objectives

- 1 To analyze the qualitative, aggregate impact of SO3 interventions
- 2 To study the lives of women in six rural communities -- three with SO3 interventions and three without -- and to discuss how the lives of women participating in SO3 interventions have changed
- 3 To discuss the linkages between SO3 interventions in literacy, legal education, and economic participation

## Methodology

Researchers employed a variety of qualitative methods to gather information for this study, including village/community profiles, interviews with key informants, focus group discussions, and direct observations. Research was conducted during a two-week period in March 1997 by three teams of one consultant and two research assistants in each of the three study districts.

### Site Selection

Based on information provided by USAID, the three districts of Jhapa, Kailali, and Surkhet were chosen as research sites for the case study. Researchers selected one Village Development Committee (VDC) in each district as an experimental VDC, and paired it with a control VDC. A VDC is one of the several levels of political organization in Nepal. A VDC typically consists of five to seven different villages and has nine wards, each with a population of 5,000 - 15,000. Experimental and control VDCs were matched according to similar ethnic, geographic, demographic, and socio-economic variables. To minimize potential spillover effects, control VDCs were selected from areas that were not immediately adjacent to experimental areas.

### *Study Areas*

<i>District</i>	<i>Experimental VDC</i>	<i>Control VDC</i>
<i>Jhapa</i>	Kohabara	Jalthal
<i>Surkhet</i>	Safakhani	Kunathari
<i>Kailali</i>	Baliya	Sahajpur

### Collection of Secondary Information

Researchers reviewed papers and literature on the status of women in Nepal, collected published government statistics and information from partner organizations on SO3 programs, and held numerous discussions with USAID on study content and methodology

### Community Profiles

Upon arriving in each VDC, research assistants interviewed local leaders, NGO representatives, and ward chairpersons to gather information on VDC ethnicity, economic and occupational groupings, access to transportation, educational and health facilities, and the presence of other development interventions. This exercise allowed for the careful matching of control and experimental sites and was facilitated by the research assistants' ability to speak local dialects.

### Key Informant Interviews

Research assistants conducted four key informant interviews in each VDC to cross-check and verify information collected through focus group discussions and to validate the changes which had occurred in women's lives. Key informants were selected from local community and political leaders, representatives of local organizations, and male members of participants' families. To ensure that information was obtained from men, as well as women, half of all key informants interviewed were male.

Interview questions focused on the impact of SO3 interventions, particularly in terms of the social actions initiated by women. Informants were asked to elaborate on changes they had observed in local women who had participated in SO3 activities.

### Focus Group Discussions

Focus Group Discussions were selected as the main technique for qualitative analysis, as they allow information-sharing in a flexible, comfortable, and guided manner. A semi-structured questionnaire was developed and pre-tested to guide discussions.

#### *Number of Women Attending Focus Group Discussions*

<i>District</i>	<i>Experimental</i>	<i>Control</i>
<i>Jhapa</i>	18	21
<i>Surkhet</i>	24	30
<i>Kailash</i>	23	28
<i>Total</i>	65	79

Research assistants conducted two discussion sessions with nine to fifteen women in each of the experimental and control VDCs. One researcher facilitated discussions, while the other made session notes. Discussions were also recorded on tape.

The average age of participants in experimental groups was 35 years, while control group participants had an average age of 26. More than 90 percent of the participants were married. Most experimental site participants reported not having participated in any programs before SO3. Participants in the control site had generally not received any type of SO3 intervention, though a few reported attending basic literacy programs operated by local organizations.

The primary aim of the focus group discussions was to catalogue the changes which had occurred in the lives of women participants in SO3 interventions compared to the women in control sites who had not had any SO3 interventions. The specific focus was on assessing changes in *behavior* rather than *attitudes*. Team members identified and recorded the number and type of collective actions for social change initiated by participants in SO3 activities and assessed the impetus and rationale for these actions. The study also sought to determine the percentage of women who had increased their influence over household decision making with regard to SO3 indicators.



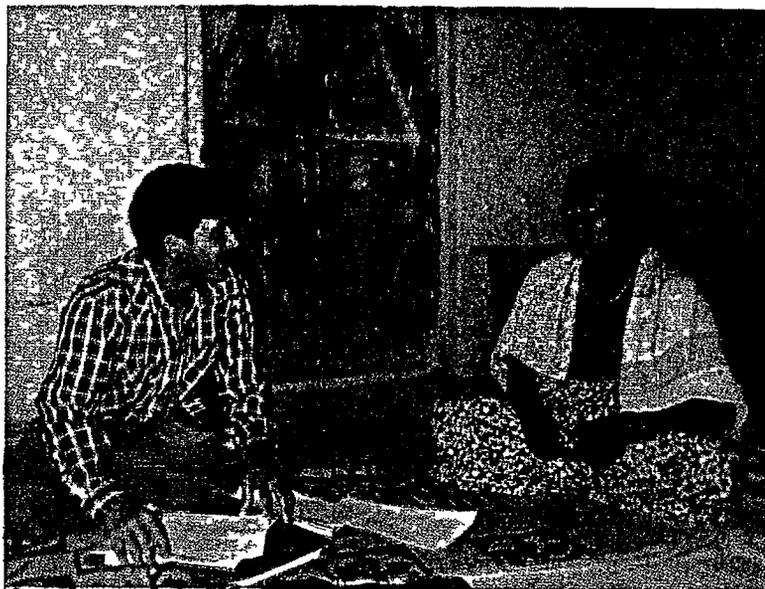
The experimental group discussions also focused on identifying specific changes in the day-to-day behavior of women -- whether women did their daily work differently, handled their responsibilities to family and community differently, or had assumed new responsibilities after participating in SO3 interventions. A special effort was made to identify any changes which might have occurred in terms of work planning and time management. Discussion group questions also explored linkages between the three SO3 interventions, and between these interventions and women's empowerment in general.

#### *In-Depth Interviews*

The information obtained through focus group discussions was further enhanced by in-depth interviews with two participants from each focus group. Participants were selected according to their perceived status as most-empowered and least-empowered group members, based on SO3 indicators. The purpose of these interviews was to identify the underlying causes of their relative empowerment status.

### Direct Observation

In order to directly assess actual changes experienced by participants in SO3 interventions, research assistants observed five women in each sample site for a period of five consecutive days. Observation candidates were selected from among focus



group discussion participants and were not aware that the observation was taking place. By recording the women's daily activities against a comprehensive checklist, research assistants obtained a complete cycle of SO3 participants' typical daily behavior. These observations also allowed the team to check the information women had provided in focus group discussions.

### Data Analysis

Field information was processed and analyzed by consultants using qualitative analytical tools such as content and factor analysis and triangulation of information. Triangulation was especially useful in verifying themes and trends. Hand-recorded information was also verified with taped recordings of group discussions.

### **Constraints and Limitations**

*Level of SO3 program intervention* The level of SO3 intervention differed not only between experimental and control sites, but also within experimental sites. It is important to note that **all three SO3 interventions were found only in Kailali's experimental VDC**. While SO3 literacy intervention have been completed in all three experimental sites, neither Jhapa nor Surkhet have had the economic participation component. Legal literacy has recently been completed in the Surkhet experimental site, but only partially implemented in the Jhapa experimental site.

### **SO3 IMPLEMENTATION**

<i>Activity</i>	<i>Jhapa</i>	<i>Surkhet</i>	<i>Kailali</i>
<i>Basic Literacy</i>	completed	completed	completed
<i>Legal Advocacy</i>	partially implemented	completed	completed
<i>Economic</i>	not yet implemented	not yet implemented	completed

These discrepancies in the implementation of SO3 interventions created significant variation in the levels of knowledge of participants in different experimental VDCs. In addition, differences in the length of time SO3 has been in effect, and in the scope and effectiveness of implementation in each particular area, also appear to influence the degree of change participants experienced in their lives. This makes it difficult to evaluate the cumulative impact of SO3 interventions as a package.

*Program interventions by other agencies* While every effort was made to select areas previously untouched by interventions, team members sometimes discovered that a few programs, mainly in basic literacy, had been previously offered by other agencies in both experimental and control sites. This made it difficult to ascertain whether changes in behavior exhibited by participants resulted solely from SO3 initiatives. They may also have blurred the differences in behavior between experimental and control sites to a slight extent.

# Who Lives in the Study Area

## Surkhet

Located in the heart of Nepal's mid-western development region, Surkhet is a lush valley surrounded by low, rolling hills. Most of its 190,000 inhabitants are subsistence farmers who earn their living tilling small tracts of land.

To get to the experimental site of Satakhani VDC, one needs to catch the once-a-week Twin Otter flight from Kathmandu to Birendra Nagar. If you happen to miss it, your only alternative is a bumpy 16-hour jeep ride. Satakhani is a two-hour uphill walk from Birendra Nagar along a narrow dirt road. There is no public transportation.



Satakhani's 5,185 residents are divided among Brahmin-Chhetri (35 percent), Tibeto-Burman ethnic groups (42 percent), and Dalits (23 percent). Two-thirds of them farm their own land, while

the remaining third are landless tenant farmers. Satakhani lacks safe drinking water and sanitation facilities, and diarrhea and worms are common childhood illnesses, along with malnutrition, acute respiratory infections, and measles. It takes two hours by foot to reach the nearest health post.

Only 25 percent of the population has access to electricity. Widespread deforestation means that villagers have very little grazing land for their cattle. The community has designated five nearby forests as communal property, and these provide fuelwood for cooking.

Birendra Nagar is the only big market close to Satakhani, although villagers hold a bi-weekly bazaar to buy and sell goods. An USAID/SO3 implementing partner NGO operates basic and legal literacy classes in the VDC.

Satakhami has 15 government primary schools and two secondary schools. Classes are held in small one-room shacks with 40-45 students per class. Only 47 percent of Satakhami's residents -- and 21 percent of its women -- can read or write.



The people of Satakhami and **Kunathari VDC** (Surkhet's control site) share similar socio-economic realities. Both are primarily small farmers who require extra cash income to supplement their meager farm earnings. Both lack

easy access to health care. However, Kunathari's location, high on a hilltop along winding and sometimes dangerous roads, 27 kilometers from the nearest market, presents an additional challenge.

Kunathari's 3,720 residents live in small mud-walled and thatched-roofed homes set on terraced slopes. Seventy-five percent of them trace their origins to Tibeto-Burman roots. Electricity has not yet reached this VDC, and the District Development Committee has only recently begun constructing wells, irrigation ditches, and a police post. The nearest health post is a three-hour walk away.

There are seven primary schools and one lower secondary school in Kunathari VDC, so students who want to study beyond this level must walk to a neighboring VDC. Nepal Rastriya Dalit Kalyan Sangh and HMG have recently started literacy classes for women here. The adult literacy rate is only 40 percent.

#### **DALITS**

*Dalits, formerly known as untouchables, occupy the lowest rungs of the caste ladder as well. As a result, they remain low on the economic ladder often continuing to work in traditional occupations as blacksmiths, sweepers, butchers, tailors, and cobblers. Socially they experience many restrictions. Even now, in some rural areas, Dalits cannot enter public teashops or the homes of high-caste people.*

## Kailali

Tropical forests, fertile plains, and a temperate climate make the far western Terai district of Kailali a haven for migrants from the western hills. Thousands of people travel to the district every year in search of seasonal employment, and thousands more migrate from the district to India in the dry season in search of wage labor. Kailali's transportation and communication facilities have improved tremendously in recent years with the completion of the East-West Highway.

The experimental site of **Baliya VDC** is a three-hour bus ride from Dhangadhu, Kailali's district headquarters, which is in turn a 90-minute plane ride from Kathmandu. Located on flat, fertile land, Baliya is home to 13,180 residents who live in thatched-roofed huts scattered over an area of several kilometers. A third of Baliya's population trace their roots to Indo-Aryan ancestors, while the remaining population is evenly divided among Tibeto-Burmans, indigenous Tharus, and Dalits.

### **TIBETO-BURMANS**

*Tibeto-Burman is an umbrella term encompassing members of many different ethnic groups, including Rai, Tamang, Gurung, Limbu, Magar, and Sherpa. The homelands of these people are found in the higher hills, where they farm small plots of land. Each group has its own language, beliefs and customs, though increasingly local traditions are being overtaken by the dominant Hindu culture. Women of these communities enjoy a higher degree of autonomy than those of Hindu castes.*

Half of Baliya's residents are landless farmers who grow rice, maize, and cash crops. Non-farming employment opportunities are scarce, and the male members of many families migrate to India in the dry season in search of wage employment.

Baliya has one health post, which depending on where one lives can be as close as a ten-minute walk away or as far as a four-hour trek. Dirt roads and bicycles enable residents to visit neighbors or attend the weekly local bazaar. A nearby community forest of 500 hectares provides fuelwood for the population. Only ten percent of the population has access to electricity. And although one

hundred households have televisions, there is just one public telephone in the entire VDC.

Even though Baliya has nine primary and four secondary schools, only 30 percent of its adult population is literate. **However, Baliya is unique among the three SO3 experimental sites examined in this case study in that all three SO3 interventions are offered here.** A local USAID/SO3 implementing partner NGO, offers basic and legal literacy classes and economic participation activities to local women. Reyukai (a Japanese organization) and SRC (a German aid organization) also provide basic and post-literacy programs to villagers.

The Kailali control site of Sahajpur VDC is located on the slopes of rolling hills, two hours by bus from Dhangadhi. Because the village is located on terraced land with few trees, local women must walk about two hours a day to collect fuelwood. Generally women from poorer and disadvantaged families perform this task, selling wood to other villagers. Nearly 90 percent of Sahajpuris are small farmers who grow rice, maize, and wheat, while the remainder are engaged in business, civil service, and teaching. Livestock provides families with extra income during the dry season which is used for school fees and other expenses. A single telephone line and the daily bus to Dhangadhi are Sahajpur's only links to the outside world. Electricity has not yet reached the VDC and the nearest sub-health post is a two-hour walk away.

#### **BRAHMINS AND CHHETRIS**

*The Hindu caste system is dominated by Brahmins and Chhetris, members of the former priestly and warrior castes who are now more commonly landed farmers, teachers or civil servants. These two groups constitute a quarter of Nepal's population, but form the majority of wealthy and influential people in Nepal. Their homeland is the hills of western Nepal, but they dominate many village communities across the country by virtue of their occupational and educational status and their political influence.*

*Sons are particularly important to Brahmin and Chhetri families as they guarantee the continuance of the family line and play an important role in parents' funeral rituals. It is little wonder then that the birth of a girl is often viewed with disappointment among higher-caste Hindus. Generally speaking, the social roles of Brahmin and Chhetri women are more tightly defined than that of other Nepali women, and their degree of influence and freedom is correspondingly lower.*

The 4,650 residents of Sahajpur are a heterogeneous mix of Brahmin/Chhetris (59 percent), Tibeto-Burmans (31 percent), and Dalits (10 percent). They are proud of their ten primary schools and three secondary schools, but bemoan the lack of a nearby health post.

#### **J h a p a**

Located in the eastern Nepal Terai, some 500 miles from Kathmandu, Jhapa is among the most developed districts in the country, boasting paved roads, numerous schools and colleges, and many small cottage industries. Its fertile soils produce superb tea, rivaling that of Darjeeling in India.

Jhapa's experimental site of **Kohabara VDC** is a dusty, four-hour bus ride from Bhadrapur, the district headquarters. Most of the people of Kohabara cultivate



rice, tea, and jute for a living. Sixty percent of all farmers are landless peasants, though many own livestock which they graze on a small community pasture. The ethnic make-up of Kohabara is similar to other VDCs studied, with Tibeto-Burmans, Brahmin/Chhetris, Tharus, and Dalits forming the bulk of its 8,891 residents.

The inhabitants of Kohabara cite unemployment, illiteracy, and a lack of bridges and school buildings as major problems. The VDC has four primary schools and three

secondary schools. The local adult literacy rate is 54 percent. Due to recent widespread deforestation, most residents use dried cow dung as fuel for cooking. Water and sanitation facilities are inadequate, though electricity is available to 25 percent of the population. The nearest health post is a 90-minute walk away.

Sixty percent of Kohabara's population own radios, while 15 households have a television. A local bazaar is held four times a week. The Dalit Sansthan and the Nepal Community Development Center operate literacy and legal literacy classes in the VDC.

### **THARUS**

*The Tharu are among Nepal's few indigenous tribal peoples and are based in the forests of the midwestern Terai. With a population of 1.2 million, the Tharus are also among Nepal's largest ethnic groups, but they possess little power or influence. Because their introverted agricultural society had little contact with the outside world, it was easily taken advantage of by later arrivals and many traditional Tharu lands were lost during land registration programs of the 1950s. Most Tharus today are landless sharecroppers or tenant farmers.*

**Jalthal VDC**, Jhapa's control site, is a three-hour walk from the district headquarters. Its 10,059 residents are evenly divided among Brahmin/Chhetris, Tibeto-Burmans, and Tharus.

Typical of rural Nepal, agriculture plays a dominant role in the lives of Jalthal's local people, most of whom cultivate rice and tea and raise livestock. Thirty percent of its residents are landless farmers. Firewood is the major fuel source and women walk an average of two hours a day to collect it. There is no electricity in the VDC.

Jalthal has six primary schools and two secondary schools. About 70 percent of all school-age children attend primary school and the adult literacy rate is 55 percent, the highest of all six sites in this study. HMG is operating basic literacy classes in the VDC, but there is still only one sub-health post in the vicinity.

# Presentation and Analysis of Results

This study seeks to explain whether becoming literate, learning about legal rights, and increasing income-generating skills makes a difference in women's lives. In doing so, the study provides a qualitative "snapshot" of the impact of SO3 literacy, legal literacy, and economic participation on the lives of women in Jhapa, Surkhet, and Kailali. The central hypothesis of this study is that SO3 interventions empower women by

- increasing the number of women-initiated actions for social change, and by
- increasing their influence over the allocation of resources within their households (in terms of allocation of their income, household income, and the decision to keep their daughters in school)

Assessing empowerment is no easy task, especially because in Nepal it is linked with many social, cultural, and religious variables. The degree of empowerment differs between women of different ethnicities and geographic areas, and thus the degree of empowerment evident among the women of Jhapa is different from that evident in Surkhet or Kailali. Every district, village, and woman show some variation, partly due to unique individual circumstances and partly due to differential levels of SO3 implementation.

## *Indicator 1 Women-Initiated Collective Actions for Social Change*

### The Experimental Areas

The women of Jhapa, Surkhet, and Kailali face a host of social problems, ranging from family problems such as domestic violence, to community problems like poor access to drinking water. These problems stem from and contribute to overall rural poverty.

District	Experimental	Control
Jhapa	10	0
Surkhet	12	2
Kailali	16	0

Before participating in SO3 activities, women of experimental VDCs said that they simply blamed their fates for being born a woman. They never thought about doing something to change the situation, nor did they realize the strength of groups in instigating changes.

Focus group discussions in the experimental VDCs revealed that a number of women's groups have formed as a result of SO3 interventions. Fifty-six participants out of a total of 65 confirmed membership in a local women's group. These groups are organized either around savings and credit activities or advocacy activities. Most groups were formed during basic literacy classes or at the initial stage of legal literacy classes by the local NGOs implementing SO3 programs. Program implementors encourage members to identify and discuss their common problems and find possible solutions to them. While these groups are not particularly active at the formation stage (corresponding to literacy classes), they seem to become increasingly active with the introduction of subsequent interventions. Shashikala Thapa explains, "I liked being a member of a group, but in the beginning I did not understand how it could help us." Radha Devi Choudhari added, "With the encouragement of the class monitor, we started discussing our shared problems in the group and we began to realize there were all sorts of possible solutions."

### Jhapa

All 18 of the focus group participants in Kohabara have attended basic literacy programs and eight are now attending legal literacy, since legal literacy classes have only recently been offered in the VDC. These eight women belong to a savings and credit group formed by the NGO that implements the legal literacy program. Another participant belongs to a local mother's group.

Although these nine women said that they were actively involved in community actions, the other nine interviewed did not understand the significance of a group or group action. These women, who had just begun legal literacy classes, also expressed doubts about the rationale for group actions. Laxmi Sitaula comments, "We have lots of problems which require a lot of money to solve, but we do not have any money. The government should solve these problems -- that is its job."

In contrast, women who belonged to the savings and credit group emphasized the benefits of group membership. They have initiated a total of ten collective actions, mainly relating to awareness-raising in terms of women's rights, health, and education. They also said that they have staged public street dramas to expose social stigmas. Group members mentioned that they are discussing the possibility of initiating actions against community problems, but at this point they feel they lack the resources, knowledge, and broad-based support to successfully initiate such actions. "We have a lot of social problems here," said

Dhana Maya Nagun, "but we have very few women who believe in the strength of a group " Khagmaya Sangroula, another group member, explains further "Most of the women in this village are unemployed and poor They do not understand that we women as a group can do something to improve our lives " Schoolteacher Laxmi Prasad Sitaula, in a key informant interview, confirmed that some change among a few women is evident, but feels that it is not sufficient According to him, basic and legal literacy have contributed to a qualitative change in the lives of women, but it has also left them "undho na urvo" (hanging in the middle) While these classes have increased their knowledge, they have not solved a woman's main problem -- poverty

### Surkhet

Both basic literacy and legal literacy classes have been fully implemented in Satakhani VDC All 24 of the focus group participants said they belonged to



groups formed by legal literacy class implementors "When the NGO suggested that we divide into different groups, we did not understand why," related Durga Gautam "We agreed only reluctantly Later, it became clear to us that a group can do things an individual cannot " Women said they are specifically concentrating on individual issues which affect them at the community level, like domestic violence and

health-awareness campaigns They clearly see that finding a solution to these problems is crucial to affecting positive changes in their individual lives "First of all we must combat our own problems before we can think about others So many women have died in our village due to lack of medical assistance, so many are victims of domestic violence We have to help them and ourselves It is not easy to be a rural woman," states Nandakali Ramjam

Like their counterparts in Jhapa, the women's groups of Satakhani began their collective actions with efforts at raising social awareness on issues like alcoholism and improved sanitation Now they report focusing more on specific issues and problems which affect their lives They report initiating a total of 12 collective actions

These actions include digging a drinking-water well, seeking participation in a community forest users' group, organizing public demonstrations on Women's Day with slogans for Safe Motherhood, arranging a child immunization drive, and initiating actions against alcohol and gambling

The Satakhani women interviewed feel that their participation in basic and legal literacy classes has helped them become more active in community affairs. They credit legal literacy in particular with providing the impetus and framework for their social actions

"Alcohol abuse has been a long-term problem in Satakhani," says Bishnu Dhakal. "Some local women took action against alcohol before, but they weren't really able to change anything." Based on what they learned in legal literacy classes about the legality of particular actions, women rethought their strategy. "Whereas the first anti-alcohol action relied on force," said Bhabisara Sharu, "we are now more organized and are following a more realistic plan. We have solicited the support of local police and VDC officials in combating alcoholism. But I, and many of my sisters believe that at this stage we lack both the resources and the knowledge to initiate bolder actions."



Other community members interviewed feel these women have achieved a great deal, especially in terms of confronting the alcohol problem in their community. Because of their vigilance in promoting a dry zone, people are less likely to drink and make disturbances in public places. Toop Bahadur Tanglami, Satakhani VDC's Chairman, says "Men still drink, but they are scared to come out in public now." According to schoolteacher Bhakta Prasad Gautam, the women of Satakhani have undergone a gradual change. He says that basic and legal literacy classes have done a phenomenal job of raising women's awareness and enabling them to function in groups. But he feels that women need income-generating programs most of all, as the majority of the women in the village are very poor.

## Kailali

Data from focus group discussions in Baliya VDC is especially significant in determining synergistic SO3 impact because all three SO3 interventions have been carried out here. Women's groups were formed immediately upon completion of the literacy program. Seti Devi Thapa explained, "When the groups began, we discussed our problems and ideas, and we realized that many of us share similar problems. But we did not have the courage to take action at that time." At this stage, women said, they focused on specific actions against problems affecting individual women. "They started with small issues like persuading husbands to allow their wives to attend literacy classes and so on," recalls Mr. Hari Bhakta Timalsina, a male social worker of Baliya VDC. "Now they have expanded their agendas and have even begun negotiating with local officials for women's development facilities."

Women's groups in Kailali show a much greater degree of strength and activism than those of Surkhet and Jhapa. They have initiated a total of 16 collective actions, compared with the latter's 12 and 10. But like their counterparts in Surkhet and Jhapa, the women of Kailali also initially focused on smaller actions like awareness-raising campaigns and the construction of water sources, roads, and bridges. However, recently women's groups have united in bolder social actions which require planning and negotiations with different agencies. Group members are raising funds for the construction of a health post with toilet and drinking water facilities. A delegation of women's group members has begun negotiations with the VDC to acquire land for this project.

Women directly relate the strength and impact of their actions to their participation in SO3 programs. Legal literacy gave them an understanding of right from wrong, and a new knowledge of their individual rights. "Before we didn't realize that women have rights like men," stated Teji Devi Budhathoki. "Now that we know, we do not tolerate any prejudice against women." Group members said that their increased ability to generate income, gained through economic participation activities, also enhanced their confidence to tackle larger social problems. And all three SO3 activities improved their ability to understand and handle financial transactions. "I don't think we could have taken on something as big as establishing a health post and dealt with so many government officials without the legal and economic knowledge we gained through the program," said Goma Singh.

## **The Control Areas**

Focus group discussion participants in the three control VDCs had not been exposed to any program interventions, with the exception of eight women in Kunathari VDC, Surkhet, who had taken a basic literacy class sponsored by a local NGO. Almost all the women interviewed in the control VDCs cited illiteracy and poverty as major problems.

They felt that literacy and economic participation programs would benefit their lives, but they did not see the relevance of legal literacy. As for advocacy groups, Tika Devi Bista of Sahajpur summed it up as follows: "Women's groups are not responsible for improving the lives of people, the government is."

Nevertheless, seven women from the Kunathari control group did belong to women's groups formed with the help of local organizations such as Reyukai, the Small Farmers' Development Program, and the Nepal Red Cross Society. According to shopkeeper Krishna Kumari Basnyet, Kunathari's women's groups have not been very active. "For example," she says, "four or five months ago, local women initiated a sanitation awareness drive. This included the construction of pit-latrines, but many of these same women did not even have latrines in their own homes." "The reason for this," explains Padma Balam, "is that many of us are illiterate. We lack access to information, resources and guidance. We don't even have the money to buy materials to build the latrines. If we are to be self-reliant, we need money."

Women interviewed in the control VDCs of Kailali and Jhapa said that they do not belong to any groups, nor have they initiated any major social actions. However, two women from Jhapa did report participating in a demonstration against alcohol organized by a mother's group. Nandi Devi Oli explains the lack of collective action: "The women in this village are blind -- we do not know anything. We don't know what is needed to change our lives. Somebody has to hold our hand and take the lead." Kumari Lamichhane reiterated the lack of local leadership, adding, "We are all so busy at home that we don't have the time to think about other women or our collective problems. A lot of the women in this community don't even know each other."

### Summary

The level of SO3 intervention showed a significant impact, first on the formation of advocacy groups and secondly, on the strength demonstrated by these groups in combating social problems. This fact is particularly evident in the differences between districts in women-initiated social actions. Although all experimental VDCs had formed groups, their actions differed in terms of vision and numbers. For example, what distinguishes the actions of Kailali's women's groups from those of Surkhet and Jhapa is the degree to which the actions are development-related, and women-in-development focused in particular. Significant examples are the former groups' initiative in building a hut for women's meetings, a room for women's literacy classes, and starting a women's cooperative.

What is significant about all three experimental areas is the pattern in which actions were initiated. Early actions in all three districts focused on relatively simple efforts like awareness-raising campaigns (Phase I). These efforts were followed by attempts to solve problems in women's daily lives by, for example, improving sanitation, drinking water, and transportation infrastructure (Phase II). Women who had participated in all three SO3 activities (the women of Kailali) turned their attention to solving bigger community problems, with a particular emphasis on women's development (Phase III).

### *Phase I Raising Awareness*

- ⇒ leading awareness-raising campaigns on health, sanitation, and literacy
- ⇒ confronting men who beat their wives
- ⇒ staging dramas to expose social stigmas
- ⇒ organizing picnics for community women

### *Phase II Breaking Barriers -- Building Communities*

- ⇒ organizing a pit-latrine installation drive
- ⇒ digging a drinking-water well and repairing drinking water sources
- ⇒ constructing and maintaining a dirt road
- ⇒ constructing a wooden bridge
- ⇒ planting trees in the community
- ⇒ seeking participation in a community forest users' group
- ⇒ organizing an AIDS awareness talk program
- ⇒ bringing child immunization facilities to the community

### *Phase III Towards Women's Empowerment*

- ⇒ building a hut for women's meetings, reading, and other activities
- ⇒ building a hut for female basic literacy classes
- ⇒ establishing a women's cooperative
- ⇒ organizing public demonstrations on Women's Day focusing on Safe Motherhood
- ⇒ taking group actions against alcohol and gambling to combat domestic violence
- ⇒ initiating construction of a women's health post with toilet and drinking water facilities

Focus group discussion participants also confirmed that group membership made them realize the possibility of a change in their lives -- something they had thought impossible only a short while before. Several women mentioned the support they found through studying, talking, and walking home together as a group. This unifying process helped them gain knowledge, share information, and solicit peer support for social action. Being part of a group also helped increase their mobility and public interactions.

*Indicator 2 Women in targeted areas who increase their influence over household decision making*

**Family Structures  
and  
Traditional Decision Making in Nepal**

A woman's household decision making ability in Nepal is determined by a caste system that limits her choice and a family structure that stresses the superiority of elders over youth and males over females, dictates the status of women within families, particularly joint families. Young brides normally start their married lives in a joint family and later separate with their husbands into nuclear families. The timing of this disintegration depends on socio-cultural traditions, economic conditions, and the education and ethnicity of family members. A nuclear family is relatively more flexible in terms of traditional norms and values. Women in such families enjoy a relatively higher degree of freedom than their counterparts in joint families (Singh 1995). Seventy-five percent of women interviewed in this study are presently in nuclear families.

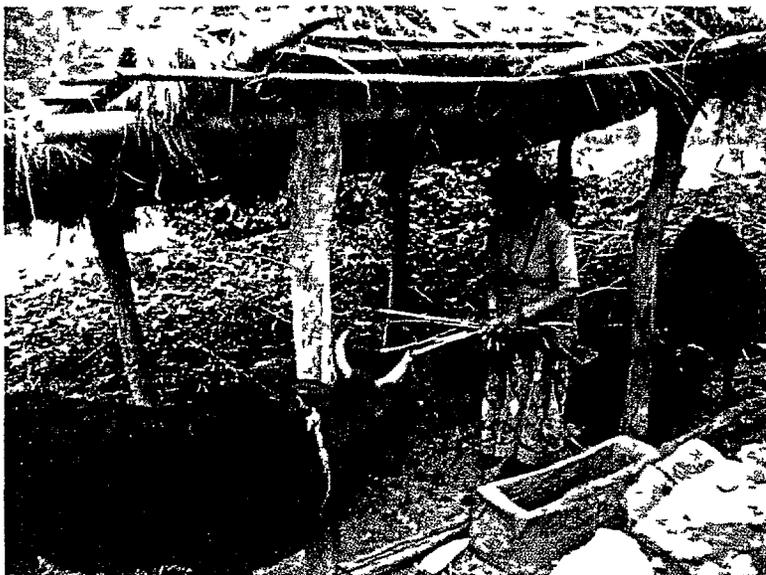
Traditionally, the head of the household, usually the father-in-law in a joint family or the husband in a nuclear family, is the final decision-maker. If the husband is away or seriously ill, then the wife becomes the final decision-maker. Surveys conducted on the status of women in Nepal in 1981 and 1993 found that while women do initiate decisions on some types of discussions, a very small percentage of them actually participate in final decision making. But these surveys also show that women are expressing greater disagreement with decisions they do not like as well as expanding their roles into traditional male-dominated arenas (Acharya 1981 and Shitri Shakti 1995). USAID/Nepal is interested in learning exactly where women's influence has increased in the decision making process. To measure this, the SO3 Team has developed the following five stage continuum. This continuum determines whether women's influence has increased in (1) initiating decisions with the decision maker, (2) being consulted on decisions made by the decision maker, (3) expressing disagreement with decisions, (4) making final, joint decisions, or (5) making final, independent decisions.

Researchers found that women have difficulty identifying with just one level of decision making. Their answers depended on the types of decisions made and the amount of money involved. In addition, **for the majority of women interviewed, being consulted on a decision often just meant that their husbands talked with them before any decision was taken. Women also saw this as joint decision making.** Shashikala Thapa explains "We can make independent decisions on small amounts, but we make joint decisions on larger amounts of money, by getting the approval of our husbands."

The following section discusses the number of women who have improved their decision making ability and cites the conditions and contexts for this increase.

*(a) Number of women who increase their influence over the allocation of their own income and/or income-producing assets*

Many Nepali women, especially those from Hindu castes, receive a dowry or *dayo* from their parents in the form of gold jewelry, cash, pots or pans, or other tangible assets. Except in the case of very poor families, the *dayo* often has the potential to produce income. *Pewa* refers to gifts (such as livestock) that a woman receives from her husband's family. *Dayo* and *pewa*, along with any income earned through these assets, are legally considered a woman's own property, to dispose of as she chooses. Any cash wages earned by a woman also belong exclusively to her. However, in practice, *dayo*, *pewa* and wages all tend to go into the family pot, particularly in joint families. And the head of household, rather than individual women, traditionally determines how family funds are spent.



Women interviewed in both experimental and control areas reported that their decision making ability was minimal when they entered their in-law's house as a new bride. Bishnu Devi Dhakal recalls, "I hardly spoke to my in-laws – I could not even look straight at their faces." Younger women, on the other hand, felt they could talk to their in-laws, though they had to cover their heads. Women belonging to joint families said that daughter-in-laws do not participate directly

in household decision making. They are consulted either through their husbands or their mother-in-laws when the head of the household needs their consent. Ratnakala Thada related "When they sold the cow I had received from my parents as a wedding gift, my mother-in-law told me that they would reimburse me later, but they never did. I did not have the courage to ask for compensation at that time. But now after SO3 I can."

## The Experimental Areas

### Jhapa

Only 12 out of 18 women (66 percent) participating in focus group discussions in Kohabara VDC have some *dayo*, *pewa* or cash income. As these assets and income are minor, they feel few decisions need to be made. "I do not like to

segregate my income from my husband's property," says Laxmi Situala, "I feel it creates a division within the family. After all, everything that is my husband's is mine and vice versa."

Eleven of these 12 women said their household decisions are now made after a family consultation regardless of whether they consent or not. Four of them said they are also making joint decisions which they defined as decisions taken after consultations to which they consented.

Three of the 12 women said they make independent decisions on spending small amounts (under Rs 50/\$1.00) on personal items like bangles, necklaces, and plastic sandals. When asked to compare the decision making situation before and after their participation in SO3 activities, women equivocally said that they now have a greater degree of freedom regarding their own income/income-producing assets. They reported that their husbands have begun asking their opinions before making decisions, which in itself is a major change.



Different women credited different factors for the increase in their decision making capacity. Ratna Oli thought it was the knowledge gained from literacy and legal literacy that caused her husband to consult her more frequently on economic decisions. Chitra Acharya credited increased women's knowledge, an improved

transportation situation and the number of schools in the VDC. Hima Thapa credited both legal literacy and social development in her village. Most women, however, cited only legal literacy.

### Surkhet

Fifteen out of the 24 women (62 percent) participating in focus group discussions in Satakhani had some amount of *dayo* and/or *pewa*, while an additional four reported earning wages. Of these women 19 women, all but five reported that their husbands make major decisions on spending most of the time. Eighteen informed researchers that their husbands did "consult" them before making final decisions. In addition, six of these women reported they spent income earned from selling milk from their cows on the education of their children – both boys and girls. They reported these decisions were made jointly with their husbands.

Two women said that they could express their disagreement if they disliked their husband's decision. These women feel that their husbands started asking them their opinions after they became vocal about expressing their reservations. According to Nandakali Ramjani, after she learned about her legal rights, she confronted her husband over spending her income without her consent. Local male schoolteacher Bhakta Prasad Gautam recalls, "This change came very slowly, but eventually, some women learned to say no." The two husbands interviewed told researchers that initially when their wives disagreed, they would show their resentment by denying the husband money (Nepali wives usually keep all the family income, regardless of whether they are free to make decisions on how it is spent). In-depth interviews with participants confirmed that this is a significant change from the past, when wives had no say over their husband's spending their income.

Five women informed researchers that they frequently made final, independent decisions involving **small** amounts of money and larger amounts occasionally, while their husbands were away. Mana Kuman Pandey put it this way: "We make joint decisions with our husbands most of the time on matters concerning household expenditures, but we make independent decisions on personal needs like buying bangles and sandals."

### Kailah

Twenty-one out of 23 women (91 percent) interviewed in focus group discussions in Baliya VDC said they have some sort of income/assets. Eight reported having *dajjo/pewa*, while the remaining 13 said they earned income through SO3 economic participation activities such as, raising vegetables and chickens and making handicrafts.

Most participants of the focus groups related that decision making is still very much influenced by men. Although, twenty out of the 21 women did report that they were asked for an opinion before their husbands made a decision to spend their income. Women felt their husbands have recently started asking their opinions because they value their wives' new found knowledge and skills. Interviews with male members of the community confirmed that many husbands appreciated their wives' new found opinions.

Eighteen women in Baliya also reported making joint decisions on expenditures of their own income. According to these participants, SO3 interventions gave them the confidence to express their opinions, made them realize they are not inferior to men, and allowed them to earn income of their own. Janaki Devi Rawal said, "We were blind before, so we relied on our husbands. Now, we know what is good for us and our family." Different women credited different SO3 components for increased control over their own income.

For Durga Chalaune, legal education helped her to raise her voice in decision making. While for Makhi Devi Bishwakarma, it was her new ability to earn income and save money gained through economic participation activities that empowered her.

Seven women stated making independent decisions on the expenditure of their own income, which, unlike the decisions of women in other districts, was not limited to small personal items. These women were able to make independent decisions on a majority of household purchases such as food, clothing, and expenses involving boys' and girls' education. Garki Devi Choudhary said that previously her husband took her earnings and spent them without asking her. "Now I don't give him even five paisa (less than a tenth of a cent) – there are more pressing needs." Kamala Oli, a female entrepreneur, said that some men used to waste their wives' money on

*"When I remember my past, I think I'm in a new life "*

*Seti Devi Thapa, Bahya, Kailah*

*My name is Seti Devi Thapa. I am 43 years old. My mother died when I was only two years old, and my father remarried shortly thereafter. My stepmother had eight more children, and as I grew up, my workload grew along with me. I was expected to stay home and help, rather than attend school. When my own elder sister married, I had to assume responsibility for all the household work. I remember the days when I had to get up at four in the morning in order to do everything. Every day I had to graze our livestock – 30 cows, 13 buffaloes and 90 goats. Running around after all those animals gave me hardly enough time to even eat. My stepmother was not good to me.*

*When I was 16 years old, I was married to Bir Bahadur Thapa. We had to struggle to support our six children on our small plot of land. One day a neighbor mentioned that the Nepal Dalit Samaj was running a basic literacy class in the village. I was eager to participate in the class, because I always regretted not having the opportunity to go to school. They did not let me go because I was a girl, which I felt was unfair. But it was the tradition in our area to only educate boys. Besides, my stepmother did not even send her own daughters to school.*

*Upon graduating from the basic literacy class, I promptly enrolled in the legal literacy class. I just did not want to miss any opportunity. I, then, joined an economic participation program, where I learned how to weave cotton shawls and bags.*

*I now have my own loom and my own source of income. I sell the bags and shawls I weave and teach weaving to other women's groups. I retain control over my income and can spend it as I wish. I have already put some money aside for my children's future. All of my school-aged children, daughters, as well as sons, are attending school regularly. I am happy with my life now and this is all because I learned to read and earn income. Finally, I can stand on my own feet and be proud.*

alcohol and gambling. "Since women have assumed control of their own incomes," she says, "their households are better off." According to Laxmi Prasad Devkota, the member-secretary of the VDC, many women, especially those who are generating an income of their own, show remarkable change. He said, "women were submissive before, but now they have become very protective of their own property."

## The Control Areas

Only 29 out of a total of 79 women interviewed (36 percent) reported having some income and/or income-producing assets. Ten of the 29 said they earn only a small amount of money through wage labor and thus do not feel there are many decisions to be made regarding expenditure. Dilmati Bishwakarma of Sahajpur, Kailali said that her small income means she does not have to ask her husband for minor things. The responses of other participants confirmed that husbands usually do not interfere with the expenditure of small amounts of income.

The remaining 19 participants told researchers that decisions on expenditures of their own income are made with family consultation. Maya Devi Saru of



Kunathan, Surkhet explained the decision making process as follows: "My husband always tells me before buying any household items. I don't see why I should disagree with him. There are women whose husbands do not bother to tell them." Chet Maya Ghumire of Jalthal, Jhapa told us that her husband consults her before decision making, but does not feel she has the power to change his decision if she disagrees.

Compared to women in experimental villages,

women in control villages have a lesser degree of influence on decisions to spend their own income and assets. As 55-year-old Parbati Shrestha of Kunathan, Surkhet, believes, "Men are wiser than women and can make better judgments anyway." But, information obtained from focus group participants and extended interviews indicates that younger women are more concerned about influencing decisions on expenditures. Younger women are more likely to have attended school as children and to be literate. The majority of women interviewed, especially the younger ones, would like to increase their influence over expenditures of their own income, but they lack the knowledge and resources to help bring about this change. Women said they are trying to bring about change in their own way, but the progress is very slow. "It is not easy to escape poverty and age-old social traditions," sighs Sita Devi Damai, "especially for a woman like myself who belongs to a lower caste."

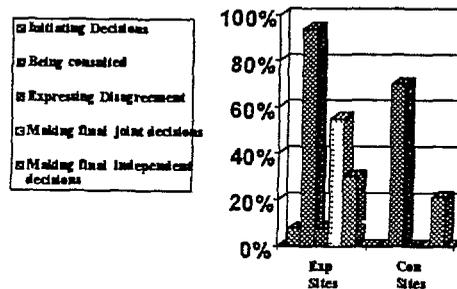
## Summary

Eighty percent of the 65 focus group participants in experimental VDCs reported having some sort of income or income-producing asset(s) in the form of *dajo/pewa* or personal income, compared to 36 percent of women in the control group. This difference can be partially attributed to SO3's economic participation activities which supported the women of Baliya, Kailali in establishing income-generating micro-enterprises.

Of the women in the experimental group who reported having assets or income, nearly half had a significant amount of income or *dajo/pewa*. Several of these women reported spending the bulk of this income (over Rs 50) on household needs

like food, clothing, and children's education. They feel their assets earn them more respect and influence in the family. "My husband is not like other men," stated Shashikala Thapa, "he asks my opinion and listens to me, especially after we separated from the joint family." She added that the increased income earning ability she gained through SO3 economic participation activities, improved her influence in the household.

Women who increase their influence over the allocation of their OWN income



Ninety-four percent of the 52 women with incomes reported that their husbands "consult" them – inform them about major spending decisions (on items over Rs 50, compared to 65 percent of women with income from the control group). Most of the 52 women from experimental VDCs said they were comfortable expressing disagreement if they did not like their husband's decision. No woman in the control group reported expressing disagreement. Also, 31 women said they make joint decisions which they also defined as consent after consultation. Fifteen women related that they could make independent decisions, but eight said that this was limited to minor purchases.

Says Shashikala Thapa, "We can make final, independent decisions on small amounts of money, but we consult and get approval from our husbands and make joint decisions on larger amounts of money."

### **TIKAS, POTEY, AND CHURA**

*The married women of Nepal can often be seen with dots on their forehead (tikas), beads around their neck (potey), and bangles (chura) on their arms. They often wear these ornaments because ancient Hindu scriptures promise a consequent increase in their husbands' health and prosperity. It is no wonder that many men allow women to purchase such items independently.*

Women cited increased literacy and awareness of legal rights as factors in explaining their improved control over their own income. "We allowed in-laws and husbands to assume control of our *dayo* and *pewa* because we did not know that we have the sole legal right over this property," explained Chameli Choudhary. "The stories in *Naya Goreto* (the literacy class textbook) made us aware of social injustices against women," related Sabitra Prasad, "both in families and at the community level." Saraswati Devi Thapa added, "I realized the value of money after

I learned to count in the literacy class. However, knowing my legal rights also made a big difference."

*(b) Number of women who increase their influence over allocation of household income and/or income-producing assets*

Although Nepali women traditionally act as treasurers of their households, they do not have control over the allocation of household resources. Their role is limited to keeping and administering resources per their husbands' decisions. Most women interviewed said they did not mind this role in the past because they accepted the social mores that made decision making a man's job. Women added that even if they had been given the power to make financial decisions, they would have lacked the knowledge, skills, and confidence to do so. This situation appears to have only strengthened male control over the household economy. However, a new body of literature shows that Nepali women, even those in rural areas, are gaining a different perspective of gender roles in the household and no longer consider household decision making the sole domain of the husband or father-in-law (Kipp 1995 and Acharya 1994).

### **The Experimental Districts**

#### **Jhapa**

A majority of Kohabara's focus group participants come from poor households. Fifteen of the 18 women farm family land, five are tenant farmers, two earn wages, and one is unemployed. According to the participants, the majority of their household decisions involve the purchase of items for daily needs, such as food, clothing, and toiletries.

Most women reported few changes in the overall household-decision process following their participation in SO3 activities. Although fourteen of the 18 participants stated that they are consulted on important household decisions, they still feel that the decision making process is dominated by their husbands. Some felt their participation in consultations has increased only recently. Says Sabitra Prasad, "There were family consultations in our household before, but I used to only listen to the others. Now (after participating in the literacy class) consultation has become meaningful to me." The remaining four women said their husbands do not consult them at all in decisions. Only one of the women said she can express disagreement with her husband's decisions.

Three of the 18 participants said they make joint household decisions on major purchases or sales. Damayenta Poudyal's family sold a pair of oxen in what she said was a joint decision. "We needed money to pay our loan," she confessed, "and I did not want to sell my gold earrings."

Five of the 18 women said they make independent decision concerning smaller household purchases like sugar, salt, tea, spices, and educational materials – pencils and notebooks – for their children. Two of the five said they can make important decisions as well. One of them is a widow and the other's husband is away serving in the army.

## Surkhet

The majority of focus group discussion participants in Satakhani also belong to poor households. They either farm land or earn daily wages. Women reported making only small decisions concerning day-to-day needs. "I make the small household decisions," says Han Maya Dhakal, "and he makes the bigger ones, which is not often because we do not have a lot of money. But he consults me before making decisions like how much money to borrow." She feels that decision making would be more meaningful if the family had more cash or assets. This would allow for choices in buying/selling surplus farm products, land, houses, or radios. She also thinks that her husband listens when she expresses disagreement with his ideas. Many women felt similarly, though not all could say their husbands listened to their reservations.



The vast majority of women (22 of 24) interviewed confirmed that their husbands consult them before making important decisions. Ten out of 24 participants also said they make joint household decisions (their husbands consult them and they agree with the decisions). "For example," says Bhabisara Sharu, "we have to borrow money to meet our expenses for festivals like *Dashain* and *Tihar*. We make joint decisions on deciding the amount to borrow. Nandakali Ramjani also related how her family had just purchased a radio after a joint decision. "It was not like this before," she exclaimed, "My husband hardly ever consulted me in the past. I demanded to be included in the process after I learned about my legal rights." Ratnakala Thada added that some women have started a small-scale savings and credit group, but they do not yet have enough money to provide loans to members. She hopes that eventually women will be able to

avoid borrowing from their landlords

Seven participants occasionally make independent decisions. Three of them feel free enough to make important independent decisions, four of the seven say their influence is limited to purchases of small household items. For example, Khagsara Gautam can purchase pencils and notebooks for her children without asking her husband.

VDC employee, Hum Lal Dhakal, credits development interventions like legal literacy for bringing about a change in women's lives. He thinks women-focused interventions have also indirectly educated men, especially the husbands of participants. But he and other key informants like Bhakta Prasad Gautam, a local

male teacher feel that "at this point, women need skills training to be able to earn income "

### Kailah

Most participants of Baliya's focus groups said they were very poor before they started SO3 economic participation activities. They also confessed not knowing much about decision making. **Extended interviews with these women revealed that they defined household income as their original household income/assets plus the income/assets they have begun to earn after SO3**

Many women feel that their influence over household income and assets has improved in the last six months. Twenty-two out of 23 women state that they are consulted before a household decision is made and two feel free to express disagreement if they do not like the decision. They also claim to have occasionally changed decisions.

Nineteen of the 23 women relate that most of their household decisions are joint decisions. They also claim that they can make independent decisions on small purchases. According to Debu Devi Bohara, men consider their wives incapable when it comes to financial matters because many women lack basic arithmetic skills. "But now," she says, "after I became literate, my husband allows me to purchase daily household necessities like kerosene, spices, and salt. Both male and female key informants believe that illiterate women are often cheated by shopkeepers and employers. Women think that this belief plays a significant role in restricting their ability to operate outside the home. Kamala Oli, a female entrepreneur, states that one of the reasons men do not want to involve women in selling family-produced products is because men can usually get a higher price than women.



Nine Baliya women who support their households with their own income report making independent decisions when needed. Three of them can buy all household necessities, while all of them make joint decisions with their husbands on the sale of grain, vegetables, and poultry products. They feel that their household resource allocation patterns have changed after SO3 interventions, because they can now afford to include green vegetables and meat in their diets and budget for their children's' education.

The women of Baliya also credit SO3 for helping them tackle daily problems. Shashikala Thapa mentions economic participation in particular for enabling her to earn income and stand on her own feet. Seti Devi Thapa explains, "Before, we didn't know anything about banks and their importance. We would spend our money on unproductive things, but now, a number of women have opened a bank account to save money and are investing money on productive projects like poultry raising."

Key informants confirmed that SO3 played an important role in increasing women's influence in households. But they also cited other trends which have reinforced women's development. Entrepreneur Kamala Oli thinks women's access to Grameen Bikas Bank's soft loans, along with family planning programs, have complemented the SO3 program. Laxmi Prasad Devkota, a male member-secretary of the VDC, believes that 'the newly developed transportation and communication system facilitated these development interventions.' Laxmi Prasad Sitaula, a local male teacher, credits Nepal's recent political changes for opening the door to program interventions focused on women. And Pabitra Upreti, a female schoolteacher, thinks various family planning programs have enabled women to take control of their lives.

### **The Control Areas**

Most focus group participants in the control VDCs belong to poor households. Approximately half of them farm their own land while the rest are tenant farmers. Forty-seven of the 79 participants interviewed stated that their household decisions are made after family consultation with their husbands making the final decisions. The remaining 32 said that they are never consulted. Bhadrakala Sarki of Kunathan, Surkhet confided, "My husband told me that I did not need to be consulted because I do not know anything."

Of the 47 participants who are consulted before decision making, ten revealed that they just listen while their husbands talk. Dilmati Bishwakarma of Sahajpur, Kailali laments, "How can an illiterate woman like myself offer any meaningful suggestions?" Tulasa Devi Acharya of Jalihal, Jhapa adds, "Sometimes my husband asks my opinion before a decision, sometimes he tells me afterwards. There are so many things that only a man can do, why does he need to consult me anyway?" In contrast, seven women of Kunathan, Surkhet who had attended basic literacy classes claimed that they are consistently consulted before household decisions are made. However, none of the women felt able to express disagreement if they did not like the decision.

Six participants did confirm that their families make joint household decisions, but this usually amounted to them agreeing to their husband's suggestions. Women reported agreeing to all good suggestions (those that benefit the household) made by their husbands, but disagreed with "bad" expenditures. According to Manakali Thapa, "these suggestions include spending money on alcohol, gambling, the cinema, and items I consider unnecessary."

Fifteen out of 79 participants of control villages did make independent decisions on minor household purchases like salt, sugar, kerosene, and spices. Mina Devi Poudyal of Sahajpur, Kailali said her husband allows her to purchase household needs, but only up to the budgeted amount. Extended conversation with these women revealed that most of them have attended literacy class in the past, and thus have arithmetic skills. A few younger women had attended school as children and two of the 15 women were heads of households.

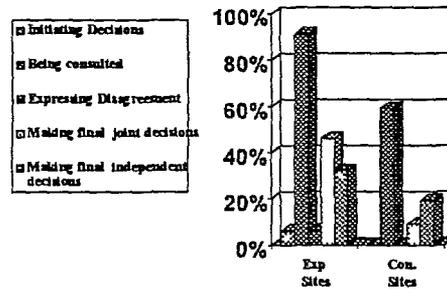
individual women of control VDCs had varying opinions about the need to be involved in the decision making process. Most younger women expressed anger at their inability to influence decisions. Nandakala Dama of Kunathari, Surkhet expressed her frustration at not being able to sell even a chicken without her husband's permission. However, some older women thought it perfectly normal not to be consulted. Others did not seem to care, and seemed almost happy to leave at least ONE responsibility to their husbands. Krishna Nepali of Kunathari stated "He earns the money and he makes the decision. What's good is that he tells me afterwards."

*"What to do? I cannot even sell a chicken without my husband's permission."*  
*Nandakala Dama, Kunathari, Surkhet*

*I am Nandakala Dama. I am a 25-year-old Dalit woman with three daughters. Though agriculture is my family's main occupation, we do not produce enough to feed a family of five for the entire year. My husband is away from home most of the time in search of work and I am left alone to bear the full responsibility for household and farming chores and to care for the children. My eldest daughter began school only at the age of nine, as I needed help in the house. I notice a big change in household decision making on the occasions my husband is at home. When he is away, I take full responsibility for decisions, but when he is present, I cannot even sell a chicken without his permission.*

### Summary

Women who increase their influence over the allocation of HOUSEHOLD income



Almost all participants of focus groups in experimental VDCs claimed to be actively contributing to family income. Since 40 of the 65 households studied are quite poor, all income -- both that of the husband and the wife -- goes into the family pot and is spent on food. Uma Devi Gandrama of Satakhani, Surkhet retorts "You can make decisions if you have enough money to actually make choices. Our decisions are made by our limited income."

Women who had a significant amount of *pewa* or *dayo* said that their influence in decision making was substantial even before SO3 programs, but significantly increased after they started earning their own income. Participants in experimental areas also stated that although their ability to allocate household resources has improved only recently, it has enabled them to purchase additional food and pay for better health care.

A total of 56 out of 65 women (86 percent) in experimental VDCs said that they are consulted before decisions are made, compared to 59 percent of women from control VDCs. Some women, particularly those from Brahmin households, reported that

previously no female family members were asked for an opinion. Mana Kuman Pandey recalled, "I used to think of household property as my husband's property. But after participating in legal education, I realized that I have a right to this property too."



Five of the 65 women in experimental areas also stated that they sometimes expressed disagreement with their husband's decisions, even though they were unable to change it. Nearly half of all experimental area women also claimed that the majority of their household decisions are joint decisions, compared to seven percent of women in the control areas. According to Chitra Acharya, who represented the view of most participants: "What matters most is that the decision be a good one benefiting the entire household."

Twenty-one women in experimental areas (compared with 15 in control areas) make independent decisions occasionally, though usually only on small household necessities

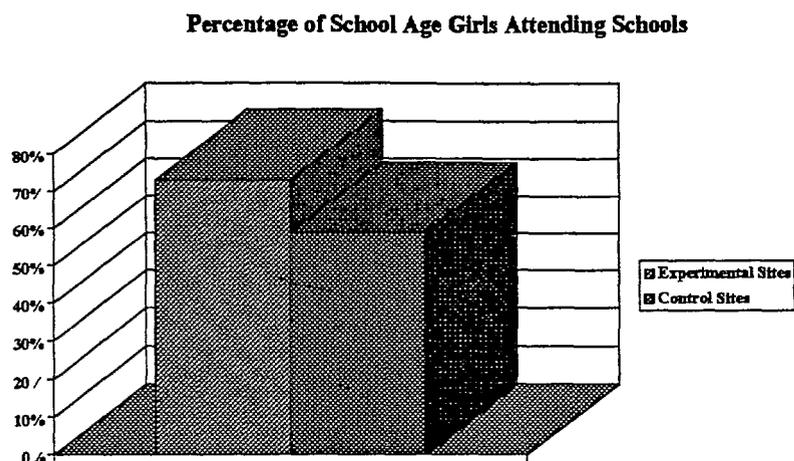
(salt, kerosene, sugar, and spices). Eleven made independent decisions on more expensive items. These women also attributed their improved decision making ability to SO3 interventions which enabled them to earn and save income. Makhi Devi Bishwakarma thinks her husband trusts her with important decisions now because of her new knowledge and ability. She stated, "I am earning more money than him now and we paid off our loan with my income."

Women of all three experimental districts still lack influence over the sale of fixed family assets like houses or land. A number of them do say that they are consulted before these decisions are made, but that their husband's opinion carries more weight. Four of the 65 women reported that they had contributed their own income to purchase land, but that the actual transaction was carried out by their husbands.

**When asked to compare their decision making ability before and after their participation in SO3 activities, women unequivocally said that they now have more influence over the allocation of household income and income-producing assets, although the degree of this influence depends on the type and amount of decision involved. Observations indicate that women make final, independent decisions when their husbands are away, or when they themselves are household heads. Women also start making important independent decisions after they generate income or economically support their households.**

Responses collected from key informants, focus group participants, and extended interviews indicate that women who exhibit greater control over allocation of household income are those that have participated in all three SO3 interventions

*(c) Number of women who increase their influence over the decision to keep their daughters in school*



Most school-age children, both boys and girls, in experimental and control areas are attending and have been attending school for quite some time. While educating boys is a firm priority in Nepali society, educating girls has only recently (1985 onwards) become a national priority.

Seventy-three percent of all school age girls attend school in experimental villages compared with 59 percent in control villages. Similarly, only 17 percent of grown up girls in the experimental areas are not in school compared with 22 percent in control areas. The difference is a little more striking in drop out rates – only four percent girls in the experimental villages drop out compared with 19 percent in control villages.

Does this mean SO3 activities influence the decision to keep daughters in school? Maybe. District data for both experimental and control VDCs reflects the positive impact of general economic development in a particular district on girls' education. Girls' school attendance in Jhapa, a district that is relatively developed compared to Surkhet and Kailali, is higher, even though this very same district lags behind the other two in SO3 implementation. According to Sita Devi Dama "I enrolled my daughter in school because other women were sending their daughters." Dilmati Biswokarma did not want her daughter to be blind and "brainless" like herself. And other women said they were urged by social workers and local leaders to send and keep their daughters in school.

Because many variables influence the decision to keep girls in school, this study cannot definitely conclude that women's participation in SO3 interventions alone has had a significant impact, even though the data does indicate that the overall picture in experimental sites is better than that in control sites. According to Devi Gautum of Satakahni's experimental site in Surkhet, "I keep my daughter in school because I now know what it means to be illiterate. I do not want her to be dumb like me." Debu Bohara of Baliya, Kailali adds "I realized the problem of not attending classes regularly when I missed a couple of literacy classes. It was hard for me to comprehend what was going on." Thirteen percent of women in the experimental VDCs -- nine percent from Kailali and four percent from Surkhet -- said they are using their own income to keep their daughters in school. The women of Kailali support their daughter's schooling with income earned from micro-enterprises, while women from Surkhet spend their *pewas* and *dajos*.

School attendance in experimental villages is regular, with the exception of some older children (both boys and girls) who are occasionally withdrawn to participate in agricultural work or family celebrations. Some women admitted that they also took their older daughters out of school to help them when younger siblings were sick, or when the mother had her monthly period. Such girls missed an average of four or five days of school each month. Damayenta Poudyal explains her problem "My daughter is the oldest child and the only one who can help around. I am prohibited to enter the kitchen when I get my monthly period. My husband goes to work, therefore, there is no one to even give me water. I have to have her home for five days a month."

Although some women in control VDCs are sending their daughters to school, they do not seem to understand the importance of regular school attendance. Bhadrakala Sarki, an illiterate woman, relates, "I try to send my daughter to school regularly. But when we have too much work at home I tell her to come back after the roll-call." A number of other women also did not seem to understand that children go to school to study, not just to be present at the roll-call. In fact, most of the school-age daughters of focus group participants of Kunathari, Surkhet do not attend school. According to Chandra Bahadur Budha, a male social worker, "Children do not attend schools in this village because the schools are too far away. When the children are old enough and can walk to the nearest school, they are already ten years old. After five years, when they grow up a bit, they feel ashamed to be in the same class with younger children who had started earlier than them, so they drop out."

Responses collected from focus groups, extended interviews, and key informants indicate that the likelihood of a girl attending school decreases in households with no adult income to support the family. Girls from poor families tend to be married at an early age, possibly to reduce the number of mouths to feed. According to Sumitra Poudyal, a female entrepreneur, girls in most households of Kunathari, Surkhet are usually given away in marriage when they are 14 to 16 years old.

## Conclusions

Empowerment is a complex process individually difficult to define and when linked with social, cultural, religious and economic variables, even more difficult to measure. However, in terms of SO3 indicators that measure (1) the number of women-initiated collective actions for change and (2) the number of women who increase their decision making ability SO3 interventions definitely show impact. Women in all three experimental sites consistently report higher numbers than women in control sites, in spite of differences in the level of SO3 program intervention.

***Conclusion One*** *Women who learn to read, understand their legal rights, and generate extra income initiate almost eight times more actions for social change than women who have not received any of the interventions.*

These actions are facilitated and supported by NGO mentors and range from women staging dramas to expose the ills of polygamy, to women-initiated local negotiation for better village health and educational facilities. Each SO3 intervention builds on the previous one and enhances groups' confidence and ability to address larger social problems. Women who have attended basic literacy classes think in terms of awareness raising campaigns. Women who learn about their legal rights gain confidence to participate in forest users groups. And women who start earning their own income feel they can establish women's cooperatives and build rooms for women's literacy classes. Women in experimental sites report that their actions address common social problems such as poor health conditions, illiteracy, and poverty. They credit NGOs for helping them form groups to address these problems and cite all three SO3 interventions (only in Kailali) for providing the strength and impetus to their actions: basic literacy for enabling them to comprehend the importance of group action, legal literacy for supplying them with a framework for action and stronger understanding of rights, and economic participation for giving them income to independently initiate bolder actions.

*"What an eye-opening experience! I wish every woman in my community could have the chance that I had."*

*Tika Kumari Biswakarma, Surkhet*

*I am a 47 year old Dalit woman. I live with my husband two sons and two daughters in a small mud-walled hut perched on a steep hillside. I never learned to read or write until I joined a basic literacy class offered last year by the Dalit Samaj. This completely changed my life.*

*Today I can read and write. I have the confidence to talk with new people and I have started sharing my new knowledge with other illiterate women. I also attend a woman's group regularly where we discuss community problems and think about potential solutions.*

*Before I learned to read and write, I had to care for all the livestock plant and harvest, cook meals for my family and clean and care for the children. But now my family realizes that I have a lot of work to do so they help with the farm and house work. My husband even listens to my suggestions!*

*Conclusion Two* *Women who participate in all three SO3 interventions in basic and legal literacy and economic activities participate over 30% more in making final, joint and independent decisions over the allocation of their own income than those women who are poor and illiterate and lack knowledge about their legal rights* Data from study sites indicates that the former women are also more willing to express disagreement with their husband's decisions. Thirty percent more women make final joint decisions on household purchases after SO3 interventions however, they qualify their increase in household decision making by the type and amount of decision involved.

For example, 30 percent more women in experimental sites can make final, independent decisions on larger household items than women in control areas. Ninety-four percent of all women in experimental VDCs are consulted before final decisions are made compared to 65 percent of women in control sites. In addition, particularly in Kailali (where all three SO3 interventions were implemented) women report greater control over personal and household income after they started earning income from SO3 economic participation activities. When the issue involves control over personal income, almost 90 percent of women interviewed in experimental sites cited being consulted on its expenditure, compared to only about 60 percent in control sites.

What is particularly striking between the two areas is influence in joint decision making. Women who participate in all three SO3 interventions increase their influence in this area seven-fold (49%) when compared with women in control sites (7%). Women in experimental areas define joint decisions as those to which they consented after consultations, whereas women in control areas did not see consent as important, to them a joint decision only involves their husband's informing them of decisions.

*Conclusion Three* *Women who understand what it means to be literate, enlightened and economically empowered also understand the importance of keeping their girls in school.* Only four percent of all girls drop out in experimental areas, compared with 19 percent in control sites. Most mothers in experimental areas attribute regular attendance to their new-found value towards education, while women in Kailali even support their girls education with their own income.

*Conclusion Number Four* *Synergistic, interactive impact only occurs when women receive all three SO3 basic literacy, legal literacy, and economic participation interventions.* The women of Kailali consistently report higher scores on indicator achievement than the women of Jhapa or Surkhet. These women also see linkages between the three interventions. Chameli Choudhari could not have managed her income without basic literacy, Makhi Devi would not have protected her personal assets without legal education, and both of them would not have improved their family's well-being without economic participation programs.

The women who have participated in SO3 interventions are empowered women. They are willing to incorporate changes into their already burdened schedules. They are willing to go the extra mile to feed their girls and boys green vegetables and meat. They are spending their income on their families' health and their girls' education. And some are risking domestic abuse by their husbands because they do not want to be left behind.

For example, 90 percent of the women in this study prioritize work to manage their time more efficiently. They have learned to employ group work in completing household tasks and they have started budgeting for the future needs of their children. More than half of their husbands now value their wives' new knowledge and skills. Focus group discussions and key informant interviews relate this change to husbands' perceptions of their wives' higher-earning ability.

In the Nepali context, this is a notable achievement. Individual status and respect stems not only from a person's relationship with immediate family members but also with his/her interaction with the joint family and the larger ethnic/caste group. Because of this, women have always put their needs after those of their husbands and children. After SO3, women believe even more strongly in promoting the well-being of their families but are also advocating for better social services and fewer injustices. They are demanding more of a say in household decision making at par with their husbands. The fact that they are making joint decisions does not mean they are incapable of making independent ones. It means that they have a grander vision and see the family as a collective group of individuals where husbands and wives together make decisions for family welfare.

Changing the lives of women in a society where patriarchal family structures, religion, and ancient traditions inhibit rather than encourage evolution is not an easy task, but if Nepali women have started breaking barriers to decision making and building bridges, then they are certainly moving towards empowerment.

*"After taking the legal literacy class, I realized even the law discriminates against women."*

*Devaki Adhikari, Jhapa*

*I recently finished a legal literacy class offered by the Nepal Community Development Center. As a mother of four children and the main worker in the house and field, I found it difficult to find the time to attend class but made a point of doing so regularly. Because my eyes were too weak to handle the strain of reading, I asked my children to read the lessons to me aloud and to repeat sections I found particularly relevant.*

*Legal literacy classes opened my eyes to discrimination against women. I could not believe that even the law discriminates against women. Do you know that here in Nepal there are nearly 4,000 VDCs with over 40,000 elected members? Of all these, there is not one woman in the post of secretary. Is it because we women are backwards or somehow incapable of doing that job? I just cannot believe that is true. Tradition and social constraints prevent women from spending time outside the home and making contact with people. So if we say now we want to participate in politics, no one believes us.*

*And what about polygamy – so evil – and yet look at the weak punishment for it. The man faces only one or two months in prison if anything, but often the woman and children suffer their whole lives. And inheritance: well, a boy can receive inheritance from his parents the moment he is born, but a girl has to remain single until the age of 35 years. A married daughter does not have any legal rights to inheritance from her father. I think women should be involved in formulating Nepali law.*

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