



Women's Non-Farm Employment in Nepal:

A Landscape Review of Organizations and Interventions

Public Disclosure Authorized

Public Disclosure Authorized

Public Disclosure Authorized

Public Disclosure Authorized

PHOTO BY: © PETER KAPUSCINSKI/WORLD BANK

This study was funded by the South Asia Regional Trade Facilitation Program (SARTFP) Gender Platform and prepared by members of the Social Sustainability and Inclusion team for South Asia: Bipina Sharma (consultant), Talajeh Livani (consultant), Amna Raza (consultant) and Sarah Elizabeth Haddock (Social Development Specialist). Jaya Sharma (Senior Social Development Specialist), Hiska Noemi Reyes (Senior Social Development Specialist), and Maria Beatriz Orlando (Lead Social Development Specialist), also from the Social Sustainability and Inclusion team for South Asia, provided comments and guidance.

SARTFP GENDER PLATFORM KNOWLEDGE SERIES

Women's Non-Farm Employment in Nepal:

A Landscape Review of
Organizations and Interventions





PHOTO BY: © SIMONED. MCCOURTIE / WORLD BANK

Contents

Acronyms	ii
Introduction	1
Background	1
Constraints on women’s participation in non-farm employment	3
Methodology	7
Findings	10
Organizations	11
Programs and interventions	14
Conclusion and Recommendations	26
Recommendation 1. Support women’s expansion to non-farm work within the agriculture sector	27
Recommendation 2. Facilitate women’s entrance into new sectors and new job roles	27
Recommendation 3. Improve the quality of the current supply of skills training	28
Recommendation 4. Invest in approaches that facilitate women’s access to finance and sustainable market linkages	28
References	29
Annex 1. List of organizations and representatives	32
Annex 2. List of experts	34
Annex 3. Questionnaire	35
Annex 4. Summary of gender consultation workshop for REED project	37

Acronyms

BPW	Federation of Business and Professional Women in Nepal
CBS	Central Bureau of Statistics
FAO	Food and Agriculture Organization of the United Nations
FNCCI	Federation of Nepalese Chamber of Commerce and Industry
FNCSI	Federation of Nepal Cottage and Small Industries
GBV	Gender-Based Violence
ICT	information and communication technology
ILO	International Labour Organization
IMF	International Monetary Fund
JWDC	Janakpur Women Development Centre
M&E	monitoring and evaluation
MEDEP	Micro-Enterprise Development Programme
MEDPA	Micro Enterprise Development and Poverty Alleviation
MSME	micro, small and medium-sized enterprise
NFE	non-farm employment
NGO	nongovernmental organization
NPR	Nepali rupee
SABAH	SAARC Business Association of Home-Based Workers
UN	United Nations
UNCDF	United Nations Capital Development Fund
UNDESA	United Nations Department of Economic and Social Affairs
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
WEE	women's economic empowerment
WSDO	Women Skills Development Organization







PHOTO BY: © SIMONE MCCURTIE / WORLD BANK

Introduction

Background

Nepal's population live predominantly in rural areas and agriculture is an important sector of the economy. Approximately 80 percent of the population live in rural areas (UNDESA 2019). Agriculture generates one third of Nepal's gross domestic product (GDP) and the sector employs nearly 70 percent of the population (World Bank 2018).

Rural women have become increasingly engaged in the agriculture sector over the past decade. A large proportion of male workers have moved to urban centers, while many have chosen to seek employment outside of Nepal. This has changed the role of women in the rural labor force (FAO 2019). Data from the International Labour Organization (ILO 2018) and Nepal Living Standard Survey (NLSS) (CBS 2011) show that male outmigration from rural areas has caused women's engagement to expand beyond traditional domestic roles to include managing land and agriculture (Lahiri-Dutt & Adhikari 2015; Tamang, Paudel & Shrestha 2014). However, many of these opportunities are still centered around subsistence agriculture. Currently, 80.1 percent of women work in agriculture, mostly in low-return subsistence work, compared to 59.4 percent of men.

Non-farm employment activities

constitute all income-generating economic activities other than primary agricultural production (World Bank 2016a). This includes agro-processing, transport, wholesale, and retail, as well as other economic activities such as tourism, handicrafts, textiles, construction, and other rural services (e.g., mechanics, IT and telecom services).

Table 1. Employment by Sector

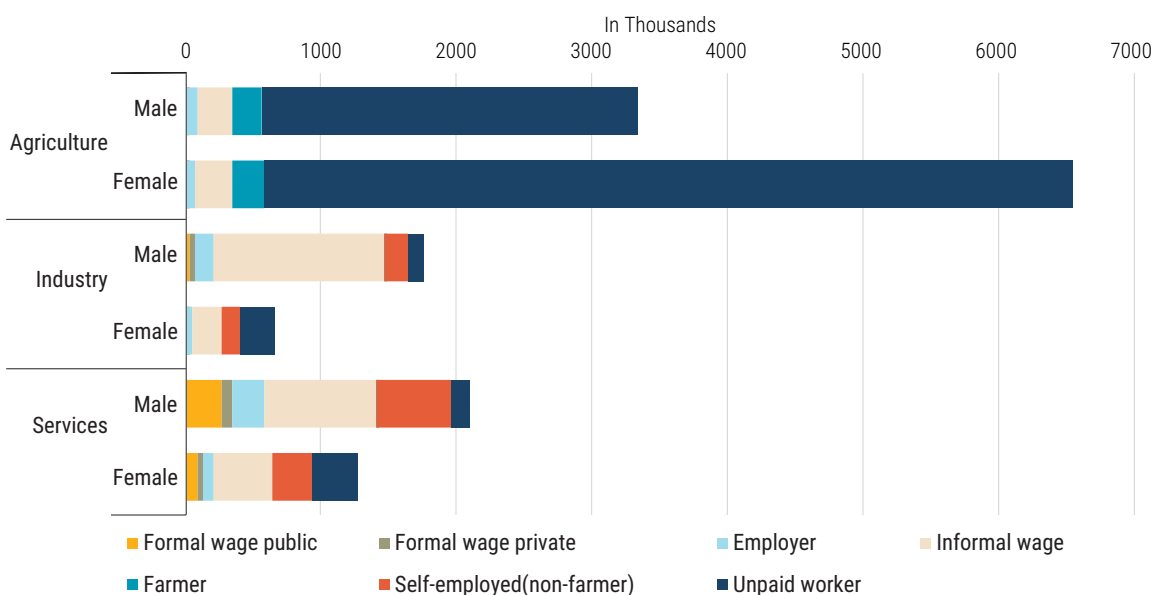
Agriculture		Industry/manufacturing		Services	
Male (% employed)	Female (% employed)	Male (% employed)	Female (% employed)	Male (% employed)	Female (% employed)
59.4	80.1	19.8	6.6	20.9	13.3

Source: ILO 2018

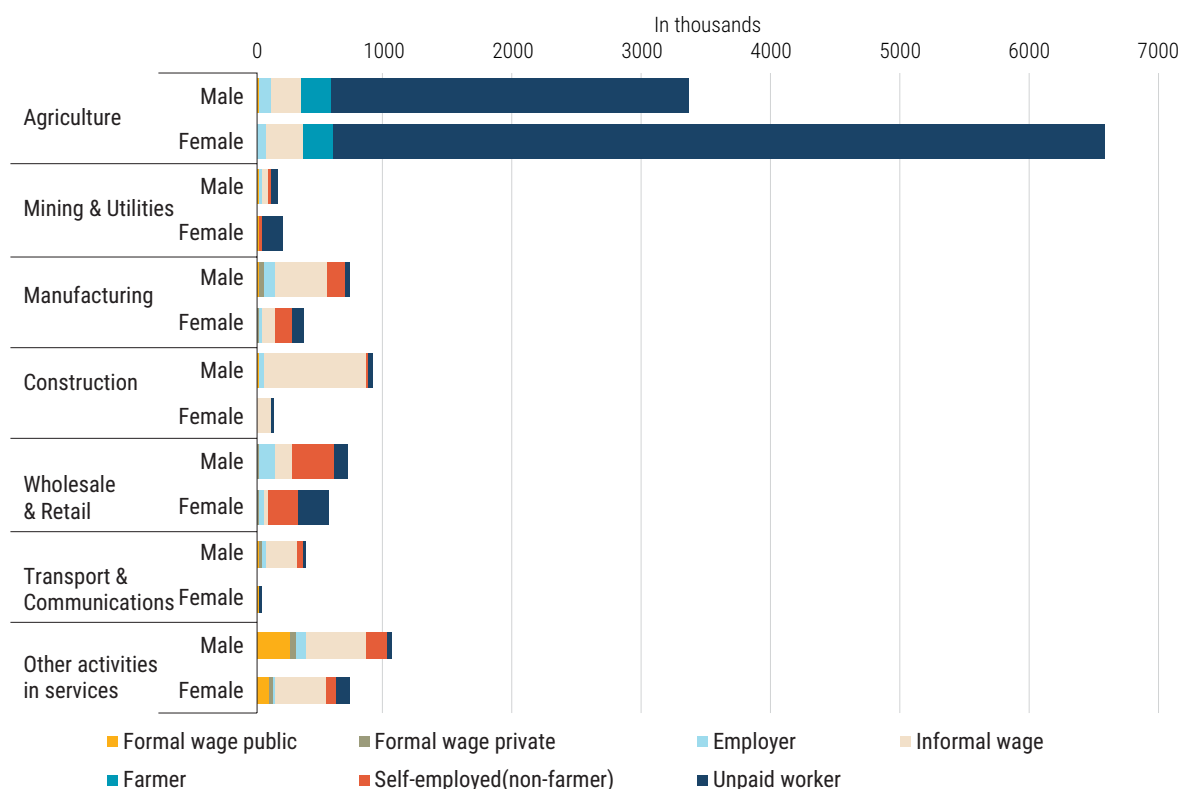
More recently, low growth in agricultural productivity and **the outmigration of male farmers has resulted in a shift from traditional agricultural activities towards non-farm employment (NFE) and diversification (World Bank 2019b)**. In 2011, non-farm activities generated 37 percent of rural household income, up from 16 percent in 1995 (CBS 2011). The expansion of NFE in Nepal is important for reducing excess farm labor, economic diversification, and poverty reduction.

However, national data shows that women remain underrepresented in the non-farm sector. Unpaid family workers make up 60 percent (9.6 million workers) of the labor force, and women account for 6 million of these unpaid workers compared to 2.8 million men (Bulmer et al. 2020). Women account for only 13 percent of wage earners in non-agriculture activities in 2018, compared to 38 percent of working men (Ibid.).

The agriculture sector is still the largest source of non-farm employment in Nepal and the sector in which most women working in non-farm employment are engaged. Meanwhile women are also increasingly entering new sectors, such as services, tourism, manufacturing, and construction (World Bank 2017), but many of these jobs remain vulnerable, low-quality, home-based, informal, or unpaid (UN Women 2015; World Bank 2012). Improving the quality of women's non-farm work—in the agriculture sector and beyond—is critical for the individual livelihoods of women and their families, and for achieving Nepal's long-term economic potential.

Figure 1: Male and female work status by sector (2018)

Source: NLFS, 2018 (Bulmer et al, 2020)

Figure 2: Sectoral employment by work status and gender (2018)

Source: NLFS, 2018 (Bulmer et al, 2020)

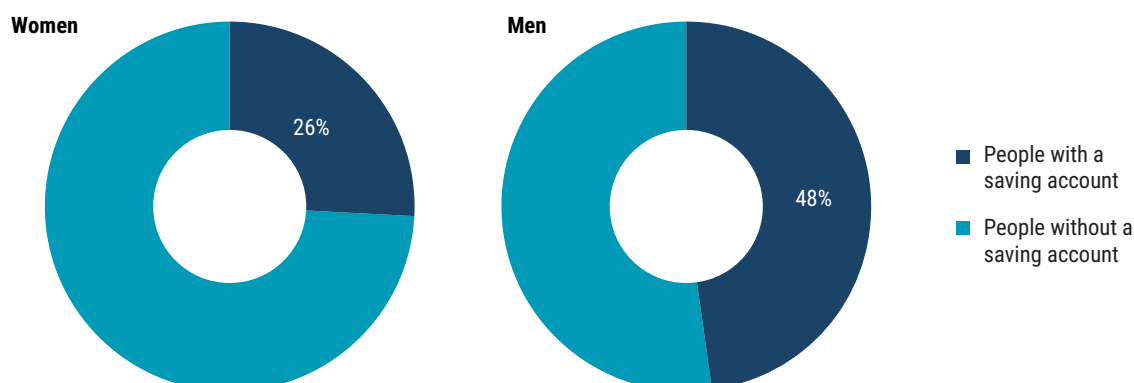
Constraints on Women's Participation in Non-Farm Employment

Although women are increasingly engaging in NFE in Nepal, there are constraints on their participation. These constraints can be categorized as economic and financial, technical, and social.

Economic and financial

Access to formal financial services is low overall in Nepal, and female entrepreneurs largely rely on informal services. Nearly half (49.7 percent) of firms managed by women (versus 38.1 percent of firms managed by men) identify access to finance as a major constraint on business (World Bank 2013). Approximately two-thirds¹ of the adult population in Nepal have access to formal financial services, but these services are highly concentrated within a few urban districts—Kathmandu, Parsa, and Kaski (IMF 2019). There are large gender gaps in access to formal financial services; only 42 percent of women (aged 15+) versus 50 percent of men have accounts at a bank or financial institution (Demirgüç-Kunt et al. 2018) and only 26 percent of women have a savings account, compared to 48 percent of men (Demirgüç-Kunt et al. 2018). Whereas only 1 percent (approximately 14,300) of Nepal's micro, small, and medium enterprises (MSME) are owned by women, roughly 90 percent of their lending takes place through the informal sector, often with higher risk and associated costs (UNCDF 2019).

¹ An estimated 21 percent of adults use only informal financial services, and 18 percent do not use any form of financial services (IMF 2019).

Figure 3. Savings Account Penetration by Gender

Source: Demirgüç-Kunt et al. 2018

Women are effectively excluded from formal credit markets because they lack collateral (land and property). Women's uptake of formal financial services is further restricted by factors such as limited mobility and low levels of financial literacy (ADB 1999). Women own land and property in only 19 percent of Nepalese households, with the western regions of Nepal reporting the lowest levels of property ownership among women (see Table 2). Women who own land are more likely than women who do not own land to be in wage employment or self-employment, including non-agriculture employment (Table 3). Gender gaps in land and asset ownership are perpetuated by gender discrimination in the law and low levels of awareness among women in relation to their rights and land-related processes. According to Women Business and the Law, when considering legislation governing women's asset ownership, Nepal scores only 40 out of a possible 100 points due to gender discrimination in inheritance and property law (World Bank 2020).

Table 2. Women's Ownership of Property or Land by Region

Region	Percent, female ownership of property (% of households)
Far West	0.7
Mid West	1.8
West	4.1
Central	7.4
East	5.7

Source: CBS 2011

Table 3. Distribution of Women by Household Land Ownership and Employment Type (%)

Land ownership	Wage employment (agriculture)	Wage employment (non-agriculture)	Self-employment (agriculture)	Self-employment (non-agriculture)
Yes	53	71	94	73
No	47	29	6	27
Total	100	100	100	100

Source: National Labor Force Survey, 2018 (CBS 2019)

Many women are unable to access information technology, resulting in their exclusion from e-commerce opportunities, and critical information gaps about prices and markets. In 2017, only 1 percent of women used the Internet to pay a bill or make an online purchase (Demirgüç-Kunt et al. 2018). In addition, a gender gap of 17 percent in mobile phone ownership persists—89 percent of men versus 72 percent of women own mobile phones (LeFevre et al. 2020).

Key non-farm sectors, such as manufacturing and/or agro-processing, are lacking female-friendly technologies. Female-friendly technologies are those that reduce drudgery in tasks that women lead (such as post-harvest processing). For example, the traditional way of husking finger millet, using a small staple grain with a pestle and mortar, is extremely labor-intensive and time-consuming. A de-husking machine would save significant time and energy for female workers (Guardian Development Network 2012). Apart from the lack of well-designed female-friendly technology, Nepalese women are often unable to adopt new technologies due to the high associated costs. Dhaka weaving—a traditional weaving method common among rural women in the mid-hill and mountain districts of eastern Nepal—is a promising sub-sector in handicraft production. Although technology exists (the jacquard loom) that can increase the efficiency of weaving by up to 140 percent, it is often too expensive for individual female weavers to acquire, operate, and maintain on an ongoing basis (MEDEP 2010).

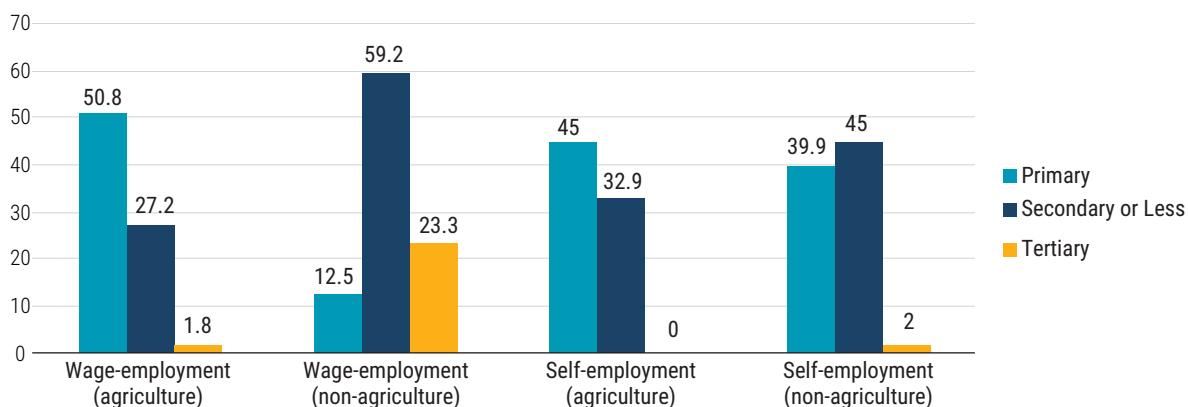
Technical

In general, women's labor market outcomes in Nepal are constrained by low levels of literacy and education, which are among the lowest in the world. The adult literacy rate is only 67.9 percent, with a significant gender gap (59.7 percent of women versus 78.5 percent of men aged 15+ are literate) (World Development Indicators). Furthermore, while Nepal has achieved gender parity in primary school enrolment, girls tend to drop out of school, especially in the upper grades. However, 82.9 percent of adult women have completed primary education, and enrollment gaps in primary school have been almost closed (increasing from 64.6 in 2000 to 96.2 percent of girls in 2016). However, only 30.7 percent of women have completed secondary education (World Bank 2019b). Women's participation in technical and vocational education and training (TVET) in Nepal is only 21 percent, as compared to 79 percent of males (Lamichhane 2014), and this training often channels women into vocations considered 'suitable', which are generally lower in technical complexity, less marketable, and with low remunerative value (Bhadra & Shah 2007).

Women with higher education levels (i.e., some secondary education) are more likely to work in non-agriculture work (wage or self-employment). However, national data from the 2018 Labor Force Survey suggests that education level is not necessarily a barrier to women's non-farm self-employment—about 40 percent of women who are self-employed in non-farm work possess only primary education (CBS 2019). Most female workers with primary education are working as on-farm wage laborers.

Many women run informal and often risky small enterprises due to the difficulties involved in formally obtaining a business license and/or renewal, including completing complex forms, submitting detailed information about their business, paying fees, conducting audits, and following the taxation system (Devex 2020). The following skills deficits were identified in a UNDP study aimed at understanding the skills female entrepreneurs require to operate and expand their non-farm activities (UNDP 2018):

- Technical skills in product development and design
- Knowledge/awareness of quality assurance and international quality standards

Figure 4. Education Profile of Women Across Employment Sectors (%)

- Business development skills (for example, in enterprise management, as well as in market analysis and consumer demand, etc.)

Social

Attitudes and norms that define the roles of men and women often limit women's access to economic opportunities. In Nepal, family and community support for (or opposition to) women working strongly shapes women's preferences and pursuit of opportunities. Results from a Gallup/ILO survey indicate that while 81 percent of males think it is acceptable for women in their family to have a paid job outside the home, only 22 percent would prefer that women in their family work at a paid job (another 22 percent prefer women to stay at home, while 56 percent prefer that women in their family work at a paid job *and* stay at home) (ILO & Gallup 2017). Several organizations consulted for this landscape review explained that there is no "entrepreneurship culture" or "mindset" in Nepal, and that this is even less so for women because sociocultural norms discourage women from thinking this way. Socio-cultural norms around women's mobility can also severely restrict women's employment and livelihood opportunities. For example, in southern Nepal (e.g., the Tarai/Madhesh), women are frequently confined to the house and are not allowed to travel outside of their communities to work. This is based on principles embedded in the Madheshi culture that prohibit women from interacting with men who are not family members (Chakravarty et al. 2017).

Women are also time constrained because they bear a greater share of responsibility for domestic and care work than men. Women's average weekly workload (58.8 hours) exceeds that of men (47.9 hours) by 11 hours (CBS 2011). This heavy domestic workload leads many women to remain subsistence-level and often home-based producers, unable to transition to higher-value chain functions (e.g., marketing, trade, etc.).

Women entrepreneurs in Nepal generally lack access to business associations and effective professional networks (Bushell 2008). Apart from some associations for women (such as the Federation of Women Entrepreneurs Association of Nepal and Federation of Business and Professional Women in Nepal [BPW]), most business networks are male-dominated and can sometimes be unwelcoming to women. Without access to strong networks, many women-led enterprises in Nepal operate within a "comfort zone" among known clients. Products are sold to family and friends and suppliers tend to be people that the women know personally (Timmons & Spinelli 2006).



PHOTO BY: © SIMONE D. MCCOURTIE / WORLD BANK

Methodology

This study looked at 28 organizations (private companies, nongovernmental organizations [NGOs], cooperatives) and 52 programs/interventions to **analyze the landscape of women's NFE in Nepal**. The study aimed to:

- Identify existing (or recently completed) and effective interventions to improve women's employment and enterprise development in the non-farm sector
- Identify gaps and opportunities in the landscape of interventions on women's NFE
- Identify technical partners that can support the implementation of interventions that aim to promote women's NFE in Nepal

The study was qualitative in nature and used primary and secondary sources to assess the capacity of implementing organizations and the reach and approach of their programs/interventions. It adopted a two-stage methodology. In the first stage, civil society consultations were held to identify relevant organizations in select provinces of Nepal. The consultations included representatives from local government, public programs such as the Micro Enterprise Development and Poverty Alleviation (MEDPA) program², international organizations, the private sector, civil society including gender experts, business experts, and entrepreneurs (see Annex 2 for a list of experts consulted). Experts were asked to identify organizations and programs that meet the following criteria:

- Target women³, either exclusively or as part of a broader targeting strategy
- Are based or operational in one or several of four provinces (2, 3, 4 and 5)⁴
- Focus on NFE creation⁵
- Work at levels beyond micro-enterprise and subsistence levels
- Include a minimum of 100 beneficiaries
- Support women's NFE in export-oriented value chains⁶

The consultations resulted in the identification of 28 organizations (see Annex 1). These organizations included formally-registered NGOs (national and local), cooperatives, and private sector enterprises.

The second stage of the study consisted of in-depth interviews carried out through phone calls and field visits with the organizations. Whenever possible, data was collected from a variety of stakeholders in each organization, including executive-level members and staff representing a variety of internal functions (such as finance, human resources, program management, and monitoring units). Field visits and observations made it possible to collect more detailed information and validate the information received via interviews.

The interviews were guided by a structured questionnaire to understand the scope, nature, and effectiveness of programs and interventions, as well the institutional capacity of the organizations (see Annex 3). All interviews were conducted in Nepali, except in Janakpur, where some interviews were held in Maithili⁷ with the help of a local community volunteer.

² MEDPA is a Government of Nepal flagship program, led by the Ministry of Industries, Commerce and Supplies, that supports women's entrepreneurship (mainly targeting micro-enterprises) through skills enhancement, market access, financial facilitation, and improved technology.

³ Interventions targeting women-owned enterprises and startups, small and medium-scale producers/groups, associations/cooperatives, and NFE were prioritized.

⁴ Province 3 is the Bagmati Province, Province 4 is the Gandaki Province and Province 5 is the Lumbini Province. Province 2 is yet to be named since federalization.

⁵ As the number of programs that strictly focus on NFE was relatively low, the mapping included programs with both on-farm and off-farm employment components.

⁶ Interventions that support women's employment in export-oriented value chains were prioritized. However, programs were not excluded if they did not engage in exports.

⁷ A local dialect spoken in the eastern part of Nepal.

The data were later transcribed and translated into English for analysis and report writing. Findings from the in-depth interviews were used to corroborate and triangulate the information collected from consultations with experts and through the public domain.

The study benefited greatly from the discussions at a gender consultation workshop organized by the World Bank in Kathmandu, Nepal, on September 9, 2019 (see Annex 4 for a list of attendees and the key outputs of the workshop). The workshop was attended by members of civil society, including some of the organizations that met the study criteria and are included in this landscape analysis.

There are some limitations to the study methodology that are worth mentioning:

- The focus of the study is narrowly on interventions to promote women's NFE as the priority outcome. It does not examine the full landscape of women's social, political, and economic empowerment approaches and programs in Nepal.
- Because the study only included organizations that have a proven capacity to deliver on a large scale (programs that serve at least 100 beneficiaries), the analysis excludes players with innovative approaches that are operating on a small scale.
- Reliance on expert consultations probably biased the sample toward better known and more well-established organizations.
- The study's primary source of data—qualitative data derived from direct interviews with key informant representatives of the organizations—was not validated by program participants. Attempts were made to validate the key informant interviews with other sources of data, however, documentation was often lacking.



PHOTO BY: © PETER KAPUSCINSKI / WORLD BANK

Findings

This section summarizes the characteristics of the 28 organizations addressing women's NFE and their 43 programs/interventions focused on women's economic empowerment (WEE) (as opposed to other aspects of female empowerment).

Each of the 28 organizations selected had one core program or intervention. In addition to their core programs, 9 organizations were implementing a total of 24 donor-funded, time-bound (ranging from 3 month to 3 year) programs/interventions.⁸ *Note: The distinction between core vs. non-core programs will be used in some parts of the analysis because it facilitates the cross-comparison of interventions implemented by the private sector versus those by NGOs. It also allows for a distinction to be made between the long-term regular work of the organization versus those initiatives that may be more experimental in nature.*

Figure 5. Organizations, by Province

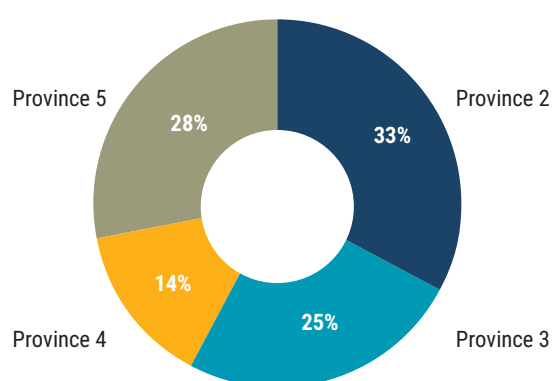
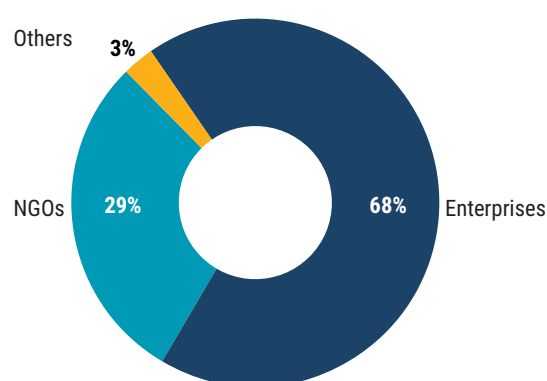


Figure 6. Type of Organization



Organizations

The vast majority of the 28 organizations surveyed were small⁹ and women-led or owned (57 percent). Private sector companies were more likely to be female-led than NGOs.¹⁰

Most organizations had a high proportion of female staff. Twenty-three organizations had at least 33 percent female staff and 17 of these had over 50 percent female staff (see Figure 8). While women worked at all levels and in various capacities in these organizations (including as technical staff in office operations and as managers and directors of programs),¹¹ the majority were concentrated in low-skilled and low-paid positions. A significant share of female workers were also home-based.

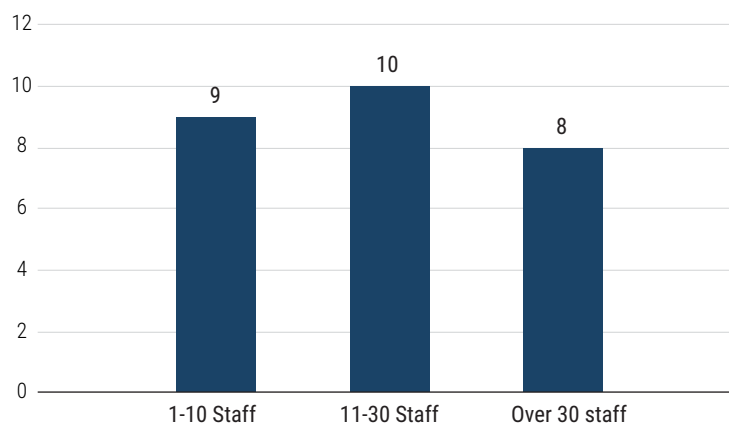
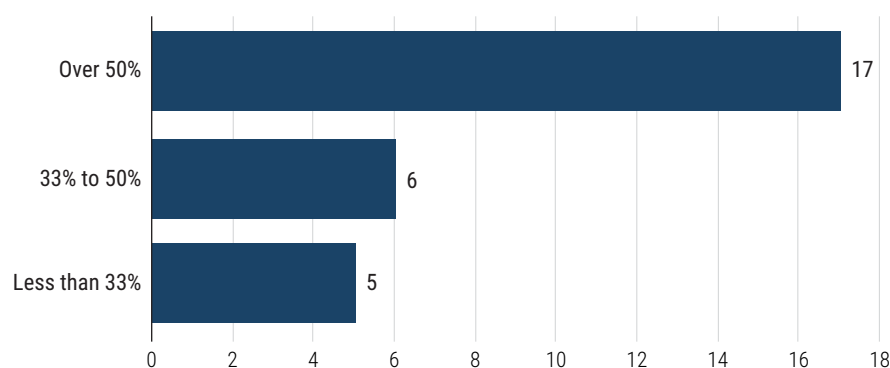
Most organizations had been in operation for at least five years, but only a few had any presence outside of Nepal (see Figure 9). In addition, most organizations had a

⁸ Four NGOs were implementing core programs in parallel with donor-funded programs and did not report on the programs separately.

⁹ Only 5 percent were medium and 11 percent large, according to the financial classification categories of the 2016 Industrial Enterprise Act (micro enterprises are those with fixed assets up to NPR 500,000; small have fixed assets up to NPR 100 million; medium have fixed assets between NPR 100 million to NPR 250 million; and large have fixed assets above NPR 250 million).

¹⁰ Of the 16 female-led organizations, 4 were NGOs, 11 were private companies, and 1 was a cooperative. In other words, only 50 percent of NGOs were female-led compared to 58 percent of private enterprises.

¹¹ For example, the Executive Director of BPW; chief executive officers, researchers and IT officers of R&D Solutions; Managing Director and trekking guides in 3 Sisters Adventure and Trekking; Director and distributors in Sony's WeCare, financial heads of Women Skills Development Organization and Siddhartha Social Development Centre (SSDC); and Manager of Community Homestay.Com

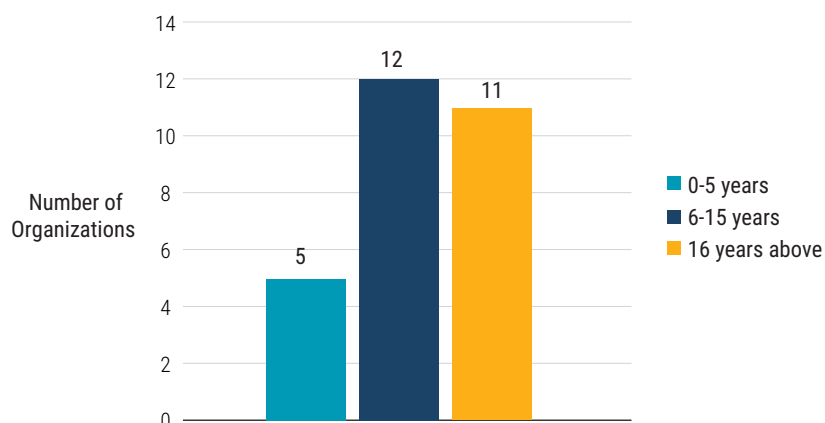
Figure 7. Number of Organizations by Number of Staff**Figure 8. Number of Organizations by % Female Staff**

domestic focus, with the exception of Mahaguthi, a private company/social enterprise, which recently established an outlet outside of Nepal, and the SAARC Business Association of Home-Based Workers (SABAH), another private company/social enterprise, which has had a presence in all SAARC countries (except for India) since its establishment.

Organizations are mainly based in urban areas (89 percent), but their programs often target both urban and rural women; for example, organizations such as the Janakpur Women Development Centre (JWDC), Mahaguthi Craft With Conscience, R&D Innovative Solution Private Limited (R&D Solutions), SABAH, IndraDev Duna Tapari, Leaf Plus, and Ostrich Private Limited focus on empowering rural women.

Despite having dedicated monitoring and evaluation (M&E) staff, robust M&E systems (and evidence of organizational impacts) are largely lacking. A little over half of all organizations (57 percent) had an M&E unit or team (88 percent of NGOs and 42 percent of enterprises). Yet, with few exceptions, organizations lacked documentation and evidence of the impact of their programs. Many organizations did not keep beneficiary-level data. Monitoring tools were often inadequate and only 29 percent of organizations were equipped with a system of digital record-keeping.

Almost all private enterprises surveyed (90 percent of the 19 enterprises) depended on their own resources (primarily profits from the sale of products and services); 15

Figure 9. Years of Operation

organizations¹² (54 percent) received donor funding; and 32 percent¹³ were currently implementing donor-supported programs. Private enterprises with donor funding reported having access to networks and strong connections with the donor community.

On the other hand, the NGOs were heavily dependent on donor funding, with 7 of the 8 NGOs surveyed implementing donor-supported programs. Furthermore, 4 NGOs were entirely dependent on external funding including to run their own core programs and office operations. Local NGO programs were supported by Oxfam GB, Stroma Foundation Norway, and World Education International. Local governments also channeled funds to local NGOs under government flagship programs, such as the Safer Migration Project (SAMI) supported by the Government of Switzerland and implemented by HELVETAS Swiss Intercooperation Nepal, the Poverty Alleviation Fund (PAF) supported by the World Bank, the Direct Aid Program (DAP 3) supported by the Government of Australia, and MEDPA supported by the United Nations Development Programme (UNDP) and the Government of Australia.

Organizations and enterprises expressed interest in strengthening partnerships with local and provincial governments to optimize government expenditure on WEE. Of the organizations interviewed, 61 percent worked in coordination with the local government. NGOs were more likely to work with the local government than private sector companies (6 of the 8 NGOs, versus 11 of the 19 private enterprises). Collaboration varied from organizing joint events (such as trade fairs) and participating in local government programs to exchanging experiences and carrying out skills development trainings.

¹² 8 private enterprises and 7 NGOs

¹³ 2 private enterprises and 7 NGOs



Woman making biodegradable plates for IndraDev Duna Tapari Private Limited

Programs and interventions

Women's empowerment programs

About half of programs/interventions focused exclusively on women; the other half targeted households, children at risk, or specific minority groups (Dalits, Muslims, etc.). The 43 WEE programs/interventions collectively benefited approximately 100,000 individuals directly, about half of whom were women.

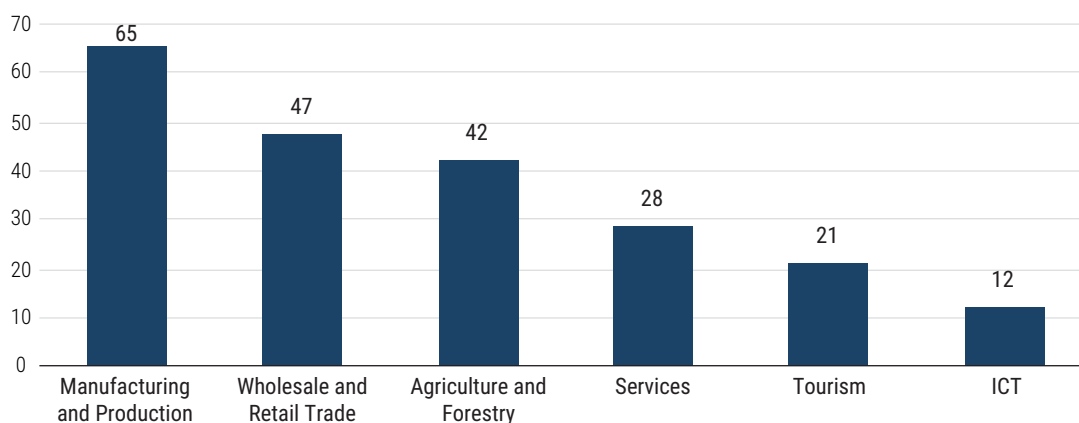
Most WEE programs (96 percent) were focused on NFE. Many of these programs (44 percent) simultaneously supported women's farm employment and NFE. The donor-funded programs were more likely than the core programs to support women's NFE.

Many of the organizations that were operating in agriculture-related and forestry sectors were also promoting women's NFE. For example, agri-based enterprises such as Leaf Plus, R&D Solutions, Ostrich Private Limited, and Swabalamban Bikash employed women in the processing and value addition of agro-based products for commercialization. Similarly, IndraDev Duna Tapari Private Limited, a forest-based enterprise, provided NFE in the collection, storage, processing and manufacturing of leaf plates from *Shorea robusta* (sal trees).

The two service providers that were exclusively supporting women's farm employment reported that their programs had the potential to expand to non-farm work. For example, Shree UmaDevi Pashu Bikash Private Limited, a livestock develop-

ment company, said that it could expand its operations to engage women in activities related to the production, packaging, distribution, and marketing of dairy products, as well as to finance and office operations. The main barriers cited by the organization were insufficient infrastructure, inadequate human resources, and lack of access to finance and technology.

Jayadurga Micro-Enterprise Beekeeping Resource Centre reported similar possibilities to support women's NFE. This company is engaged in producing raw honey, a product that is in high demand in the local market. Despite the prospects, lack of technical capacity and training on beekeeping (apiculture), as well as the general perception of bee handling/management as a risky and "masculine" task, undermines women's participation in the sector. However, the commercialization of bee farming could help to overcome some of these challenges. Processing, packaging, distribution, and marketing of natural honey and products created from bee wax (such as candles, leather polish, soap, and cosmetics) can provide jobs for women. This type of commercialization would require a package of support programs that includes skills enhancement training on beekeeping, business support services, and the facilitation of market access.

Figure 10. Target Sectors of Programs (% of non-farm programs)

Non-farm employment programs for women

NFE programs/interventions were identified in all provinces. Province 2 had the highest coverage followed by Bagmati Province, Gandaki Province, and Lumbini Province. In Province 2, most of the programs were implemented in Dhanusha and Parsa districts. In Bagmati Province, programs were concentrated in Kathmandu and Lalitpur districts. Similarly, Kaski district in Gandaki Province and Rupandehi district in Lumbini Province had a greater concentration of programs.

The programs covered both rural and urban areas, but the majority were implemented in urban areas due to their office locations. The spatial division of labor in the country also governed where programs were implemented (that is, programs for farm activities were located in rural areas and those for non-farm activities in urban areas). In addition, the availability of infrastructure (such as roads and transport systems) and communication facilities, access to markets, and availability of services (such as training services/institutions) contributed to the concentration of program activities in urban locations.

The interventions targeting rural and urban populations were largely similar. For example, interventions to enhance skills and capacity, facilitate access to finance, markets, and networks, as well as with activities on community mobilization, awareness raising, and enhancing financial literacy targeted both rural and urban populations. However, there were some differences between interventions in rural compared to urban areas. For example, regarding the provision of business inputs, the interventions in rural areas



Jayadurga Beekeeping Centre

were targeted at promoting the commercialization of agriculture and supporting basic infrastructure development for rural tourism. In urban locations, on the other hand, the business inputs aimed at advancing and improvising technology for manufacturing, processing, marketing, and trading through the installation of manufacturing plants, machines, and computer equipment. Similarly, computer literacy training was only targeted to beneficiaries in urban areas, while some awareness-raising interventions (such as those on child marriage) only targeted people in rural areas.

Although most non-farm programs/interventions studied were implemented in urban areas, there is a growing potential for generating NFE opportunities in rural areas. For example, enterprises like JWDC, Mahaguthi, R&D Solutions, SABAH, Leaf Plus, Ostrich Private Limited, BPW, and Community Homestay Private Limited are based in urban locations, but their programs focus on empowering rural women. Other organizations, such as Triveni Pater Udhyog Private Limited (Triveni Pater), Tourism Management Committee-Rural Tourism Ghalegaon, and IndraDev Duna Tapari Private Limited are based in rural areas. These organizations are engaged in activities such as handicraft making from *pater* (wetland grass), community-based tourism (home stay programs in the Annapurna Conservation area, Ghalegaon), and the production of biodegradable plates made out of fallen leaves from *Shorea robusta* forests in Nawalpur (non-timber forest product).

While the NFE programs covered a range of economic activities, most focused on only a handful of sectors.¹⁴ Programs in rural areas were more likely to focus on farm-based work within agriculture/forestry and manufacturing/processing of agro-based and non-timber forest products. Urban programs focused on the manufacturing and production of agro-based products, handicrafts, textiles, etc. In both urban and rural areas, most activities were labor intensive or semi-automatic at best.

Sixty-five percent of non-farm programs¹⁵ were focused on the manufacturing/production sector. A significant share of these programs prioritized the processing and packaging of food products, such as *gundruk* (fermented dry leafy vegetables), *papad* (a lentil variety of papadam used as a snack), *sukuti* (a pickle made out of meat), *lapsi* (a candy made from Nepali hog plum), tea powder from large cardamom and moringa leaves, and dairy products, among other things, as well as the manufacturing/production of handicrafts (e.g., made from wood, stone, and natural fibers), art pieces (traditional paintings like Mithila art), textiles (e.g., from natural fibers such as *dhaka*, *allo*, and hemp), and personal care items (using raw materials). In addition, some programs focused on the manufacturing of sanitary napkins, biodegradable plates, luggage, and school bags.

Almost half of NFE programs/interventions (47 percent),¹⁶ focused on wholesale and retail trade. These organizations run specialty stores and galleries displaying their manufactured products and other work (such as Mithila art in the case of JWDC and Sunaina Mithila Art Gallery). Examples include trade outlets offering a myriad of products from processed food, clothes, crafts, textiles (run by organizations such as Mahaguthi Craft With Conscience and Women Skills Development Organization [WSDO]), food outlets/restaurants run by SABAH, and community-based outlets run by a group of women entrepreneurs associated with R&D Solutions and Lavakush Cooperatives. In addition, some

¹⁴ The categorization of these sectors is according to the sectors used in the Enterprise Development Act-2016 of Nepal: agriculture and forestry; manufacturing/production; construction; tourism; services (education, health, public transportation, personal services such as tailoring, beauty parlor, other services); mining; energy (electricity, gas, water, wind, solar); information and communications technology (ICT); and wholesale and retail trade.

¹⁵ 28 programs out of 43 NFE programs; 19 core and 9 donor-funded programs

¹⁶ 20 out of 43 NFE programs; 15 core and 5 donor-funded programs



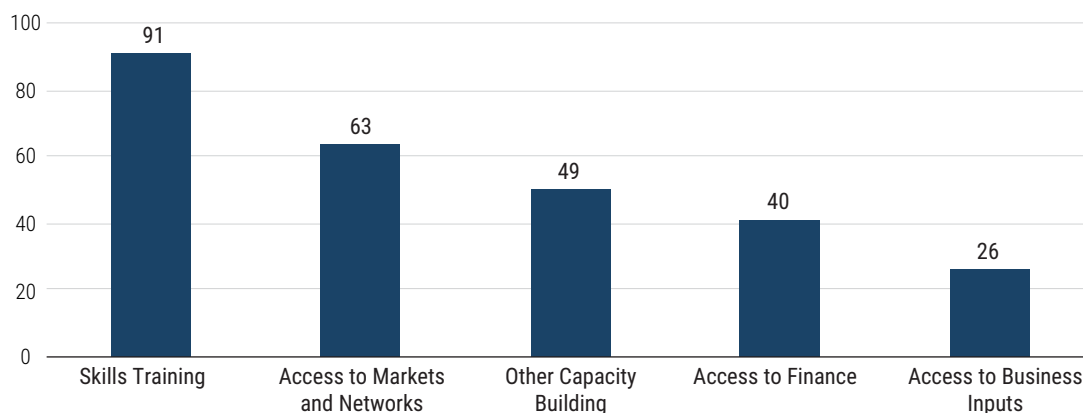
Women making Mithila paintings at JWDC

programs supported trade through e-commerce and non-store avenues. Organizations like Leaf Plus, IndraDev Duna Tapari, Basanti Achar, Yasodha Bag Private Limited, and Ostrich Private Limited followed the business-to-business model (B2B) and traded with various retail partners.

Many programs in the agriculture and forestry sectors supported women in farming and non-farm activities. Approximately 42 percent of NFE programs¹⁷ were focused on the agriculture and forestry sectors. For example, while many programs supported the farming of organic vegetables, fruits, and crops, they simultaneously invested in upgrading the skills of women in processing as well as enhancing their access to markets to sell their products. In forestry, IndraDev Duna Tapari focused on processing non-timber forest products like leaves from *Shorea robusta* to make biodegradable plates. Similarly, SABAH focused on processing nettle plant and hemp for making textiles and crafts.

Few programs/interventions (28 percent) focused on the services sector, and those that did tended to encourage women into traditional occupations for women. A few organizations (e.g., Social Organization District Coordination Committee [SODCC] and BPW) trained job-seeking women in the education and health sectors to support their

¹⁷ 18 out of 43 NFE programs; 13 core and 5 donor-funded programs

Figure 11. Services Offered (% of NFE Programs)

participation in the job market and/or self-employment. Most other service-oriented programs/interventions were related to personal services (hair cutting, beautician training, and tailoring) or technical and repair services (for example, plumbing and electricity services).

Tourism was a significant subsector (21 percent of NFE programs) and shows some promise for women to enter new roles.¹⁸ Tourism activities in urban areas were focused on preparing women for roles in the administration of recreational and adventure tourism (e.g., to work as trekking guides, waitresses, managers of restaurants, and caretakers in hotels and resorts). Some of these initiatives are challenging gender stereotypes about the type of work that women do. For example, 3 Sisters, through its SOYEE project, has trained and employed over 100 vulnerable women (survivors of commercial sexual exploitation and forced labor in the adult entertainment industry) as rock climbers and trekking guides. Tourism activities in rural villages focused more on equipping women with skills to preserve and promote traditional arts and crafts and to serve tourists in community homestay programs.

Information and communications technology (ICT) featured in only 12 percent of NFE programs and was lacking in rural areas.¹⁹ ICT programs were primarily located in urban areas. For example, Enterprises such as Community Homestay, Leaf Plus, Mahaguthi, Ostrich Private Limited, and IndraDev Duna Tapari made extensive use of social media for visibility, networking, and e-commerce to market their services and products online. BPW supported women's employment in cyber-cafes in Kailali (Province 7). Fewer examples were identified in rural areas. One exception was R&D Solutions, which trained rural women to operate mobile applications and online portals to maintain their farmer's calendar and database of products and services. Private enterprise representatives reported that female entrepreneurs and consumers are increasingly using e-commerce, pointing to great scope for these organizations to adopt new, technology-enabled business approaches and tools.

In the agriculture sector, many organizations are linking their on-farm rural and non-farm urban programs. For example, companies such as R&D Solutions, BPW, SABAH, Swabalamban Bikash, and Leaf Plus offered training to improve farm-based production and

¹⁸ 9 out of 43 NFE programs; 7 core and 2 donor-funded programs

¹⁹ 5 out of 43 NFE programs; 4 core and 1 donor funded program

agro-processing in rural areas. Rural initiatives are linked to programs in urban hubs that focus on manufacturing, product diversification, and marketing/sales. Thus, the agriculture sector serves as an important source of raw materials for the manufacturing/production sector in both rural and urban areas. At the same time, the manufacturing sector supplies agricultural inputs such as equipment, tools and bio-chemical compost to enhance agricultural productivity.

Skills training was the most common service offered by NFE programs. Ninety-one percent of the 43 NFE programs/interventions studied provided skills training. Basic skills training programs ranged from 1 week to 3 months, while some advanced trainings could last up to 6 months. **More than two-thirds of all skills training programs focused on vocational skills alone or in combination with business or technical skills.** The training programs included certified technical and vocational training,²⁰ as well as market-oriented skills development training (e.g., for agro-processing, tourism, and other services). A significant number were also focused on business skills and enterprise development training (including business development and management, product development, and marketing) (56 percent) and a smaller number aimed at building soft skills such as leadership development and communication training (23 percent). Organizations did not seem to follow a common standard or curricula, but were adapting their training based on the availability of resources, capacities, and timeframe.

About one in three skills enhancement programs focused on the provision of only one type of training (such as vocational training). For example, companies like Sunaina Mithila Art Gallery, Ostrich Private Limited, and Triveni Pater Udhyog, among others, provided only vocational/technical training. However, about 12 percent of the programs provided an integrated package that combined vocational or technical skills training with enterprise development or soft skills trainings. For example, the programs run by SABAH and Friends of Dhanusha offered an integrated package of training to promote skills enhancement.

Almost half of NFE programs (49 percent) invested in capacity-building activities. These included exposure visits and exchange study tours (for example, producer-to-producer exchange programs), the provision of training in basic literacy, financial literacy, English language, computer skills, the use of digital tools such as mobile phones, and other activities such as training and orientation on gender-based violence (GBV)-related referral and redress mechanisms and services. For example, BPW offered a comprehensive package of counselling and capacity-building courses (non-formal education and financial literacy classes) along with technical training for poor and vulnerable women and adolescent girls who were at high risk of GBV. The integrated service package enhanced these women and

BOX 2. SABAH'S PROGRAMS TO MOBILIZE HOME-BASED WORKERS

The Village Café run by SABAH practices “farm-to-table” and sources its raw materials locally from small farms run by female home-based workers. This system evolved when SABAH provided a series of integrated skills enhancement training packages to female home-based workers. The training packages consisted of courses focused on productivity enhancement, food processing, product development, market access, leadership development, and networking. After these trainings, rural women gradually started forming groups and networks and increased their production activities and supply. Women from Khawa village (in Kavre district), who hardly earned any income from selling cattle milk, ended up breaking the record by supplying more than 1,000 kg of *khuwa* (condensed/concentrated milk) worth NPR 0.55 million to the Village Café over a one year period.

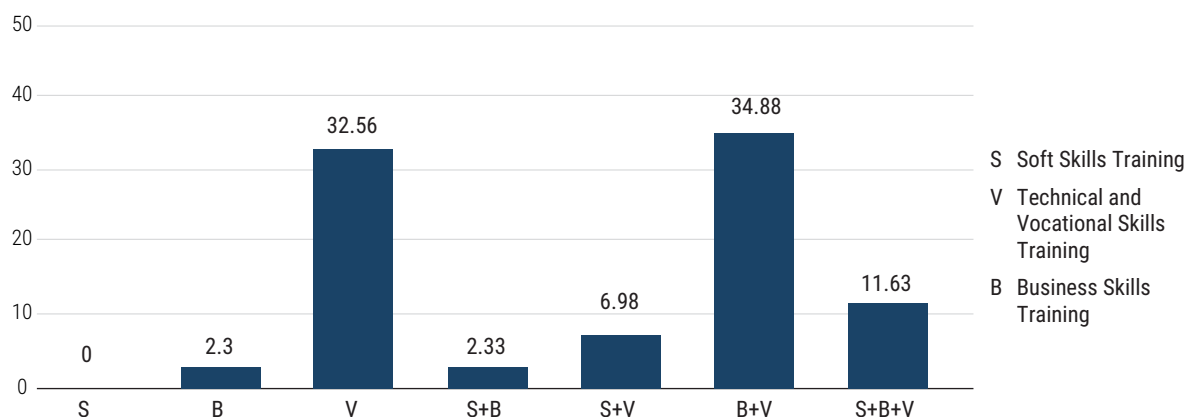
Women who were earlier confined to their homes graduated from being small producers to leaders and policymakers for more than 3,000 home-based workers associated with SABAH. As a result of continuous exposure and training, women were able to acquire leadership skills along with enterprise development skills. Consequently, today, 45 percent of the governing body of SABAH is comprised of home-based workers (i.e., the female beneficiaries of their own programs). Women have not only expanded their businesses, but also increased their say in business decisions and gained respect from their communities and family members.

Similarly, SABAH, through its Khalti program, has enhanced the capacity of women in the use of fintech, which has increased their interest in and use of technology to market their products. The program has benefited 1,600 home-based workers who were trained in the use of hyperlocal marketing (i.e., the targeting of prospective customers close to where they are by conducting “near me” searches on their mobile device) and bulk payment systems (i.e., enabling payments directly through mobile apps) to promote their goods and services. The program has facilitated direct market access for women with mobility constraints.

Source: Interview with CEO of SABAH

20 Certified by the Council for Technical Education and Vocational Training.

Figure 12. Composition of the Trainings Offered by the Non-Farm Employment Programs (% of Composition)



girls' technical knowledge and capacity for enterprise development, and boosted their self-confidence to speak up against GBV and seek services if needed.

Approximately 63 percent of non-farm programs aimed at improving women's access to markets and networks. Many organizations noted that women producers are less informed about markets than their male counterparts and face greater barriers to accessing these markets. Some service providers, such as R&D Solutions, Triveni Pater, Siddhartha Social Development Centre, SABAH, Shree Lavakush Saving and Credit Cooperative Organization Limited, and BPW aimed to address this issue by organizing women as members of groups and cooperatives to work collectively through common production units/centers, such as community facilitation centers, agri-business centers, and community production units. These initiatives aimed at improving women's access to markets and financial institutions while also enhancing their collective voice and representation in businesses.

Self-run galleries and outlets and support for the participation of women in trade fairs and exhibitions were other ways in which the organizations facilitated market access for the female beneficiaries of their programs. For example, Sunaina Mithila Art Gallery displays and sells crafts and painting made by women in its art galleries and through organizing and participating in national and international art exhibitions and trade fairs; SABAH promotes home-based workers' products through various events, exhibitions, and outlets; and R&D Solutions has established more than 18 agriculture service centers in various districts. These agri-centers, which are managed by individual lead farmers (lead women entrepreneurs) together with groups of small producers, provide an avenue for female beneficiaries to market and sell their products at the district level. R&D Solutions has also established a chain of farmers' markets in Kathmandu, providing a platform for networking between women-owned enterprises and communities, while also providing women with access to markets and opportunities for periods of intense retail sales. A few organizations used e-commerce platforms as a tool to expand access to markets for their beneficiaries. For example, Sony's WeCare trained a network of 1,000 women on the distribution and marketing of sanitary napkins, which they had produced through e-commerce.

Marketing activities are concentrated primarily in domestic markets, often in close proximity to the female beneficiaries' place of residence, but also nationally. A number of organizations such as Mahaguthi, R&D Solutions, Sunaina Mithila Art Gallery, SABAH, WSDO, and JWDC have established links with international markets and are exporting

the products made by women producers. However, these organizations have been unsuccessful in establishing direct market links between women entrepreneurs/women-owned enterprises and international markets.

A significant number of NFE programs (40 percent) are aimed at facilitating women's access to finance and financial services. This is achieved by linking women producers and women-owned enterprises to commercial banks, micro-credit institutions, and groups and networks within cooperatives to enable them to access subsidized loans without having to use assets as collateral. For example, R&D Solutions has supported female farmers to attain subsidized loans from Nepal Bangladesh Bank. Similarly, Triveni Pater Industry links women producers with local banks to open saving accounts.

The organizations reported that rural women entrepreneurs and women-owned enterprises not only had limited access to finance, but they also had limited information about financial institutions and the schemes and policies available to attain loans, including subsidized loans. NGOs were more likely to address access to finance than private enterprises,²¹ and more likely to do so in the context of their core programs than donor-funded ones.²² Findings indicate that the organizations themselves also face significant barriers to accessing finance. The majority of private enterprises reported having used their personal savings and accessed family support and informal credit markets to finance their business expansion. This suggests that they may also have faced constraints on facilitating access to finance for their beneficiaries.

Around one in four NFE programs (26 percent) provided business inputs to women entrepreneurs and women-owned enterprises. The business inputs varied from working space, raw materials, machinery, tools for manufacturing products, and basic infrastructure in the case of homestays. For example, Community Homestay provided basic infrastructure development support to women to run homestays. Similarly, Ostrich Private Limited provided good breeds of ostriches to small farmers for farming, as well as land, saplings, natural compost, and transportation to enable the farmers to grow fodder/livestock feed and reach markets. NGOs—through their core programs²³—were more likely than private enterprises to provide business inputs.²⁴



Sunaina Mithila Art Gallery

21 Five (5) NGOs (63 percent of NGOs), 6 private companies (32 percent of private firms), and 1 cooperative (100 percent of cooperatives) facilitated access to finance/financial services.

22 Eleven (11) core programs (39 percent of the 28 core programs) and 6 donor-funded programs (25 percent of the 24 donor-funded programs) facilitated access to finance/financial services.

23 Seven (7) core programs (25 percent of core programs) and 4 donor-funded programs (17 percent of donor-funded programs) provided business inputs.

24 Three (3) NGOs (38 percent of NGOs), 4 private enterprises (21 percent of private enterprises), and 1 cooperative provided business inputs for women.

BOX 3. HOME-BASED WORKERS IN THE LARGE CARDAMOM AND ALLO VALUE CHAINS

Women are heavily involved in the agro-products industry for export, but generally work as home-based workers or daily wage unskilled laborers. They are often found working at the lower rungs of the value chain, providing physical labor and making low returns. A study on female home-based workers in the large cardamom and *allo* value chains in Nepal found that although women play critical roles in these value chains, they are often invisible and disadvantaged, receive low wages, and carry out repetitive, labor-intensive tasks, especially at the processing stage (World Bank 2019c).

In the large cardamom value chain, women's efforts in the farming and processing stages are crucial to the product. Local traders (mostly men) collect the raw produce and take it to processing hubs for drying, cutting of cardamom tails, grading, sorting, and packaging for export. Here, many women are involved in processing, which usually takes place at the factory of the traders. Women do not generally interact with traders and do not have the bargaining power to negotiate fair pricing in markets. In addition, their lack of skills and inability to access credit undermines their ability to add value to their products and potentially move up the value chain (World Bank 2019c).

Similarly, in the *allo* value chain, women play a critical role in every step of the supply chain. However, most of the work is home-based, allowing women to simultaneously carry out household duties. Women dominate most of the production processes, and men contribute as traders and shopkeepers with the highest profit margins (World Bank 2019c). As a result, women's incomes remain low and do not reflect the level of effort and drudgery (including walking long distances to the forest to harvest the bark; washing, cooking, beating and drying the bark to extract fiber, and spinning the fiber into yarn) required to craft each product. This drudgery, which often takes a physical toll on women workers, is a direct result of the absence of women-friendly technologies in the industry (World Bank 2019c).

Some organizations provided auxiliary services to support women's employment and productivity. Organizations such as WSDO, BPW, R&D Solutions, Mahaguthi, and 3 Sisters provided transportation and accommodation facilities as well as daycare centers for children of working mothers. For example, BPW provided on-site daycare services in the major industrial hub within the Kathmandu valley and on the outskirts for the children of factory workers. Similarly, 3 Sisters provided accommodation and transportation services to encourage women to pursue careers in non-traditional jobs like adventure tourism.

A significant share of NFE programs (42 percent) had activities that involved the export of goods and services. Exports included:

- Agriculture and agro-based products like fresh vegetables, *gundruk* (fermented dry leafy vegetables), fruit, large cardamom, dried crops, millet and rice flour, powder and oil from moringa leaves and seeds, tea and coffee, and byproducts of ostrich skin and feathers
- Manufactured products such as leaf plates from areca leaves and *Shorea robusta* (sal tree), clothing and crafts made from nettle fiber, crafts and accessories made from bamboo, crafts and garments made from traditional *dhaka* cloth, handicraft items based on Mithila art, traditional crafts, and body care items such as soap and essential oil

These products are being exported to countries such as the USA, Canada, United Kingdom, Germany, France, Italy, Spain, Sweden, Denmark, Japan, China, Taiwan, Korea, and Australia, as well as countries in Asia and the Pacific. Regionally, the products are more likely to be exported to India (44 percent of programs that engaged in exports) than to other South Asian countries (28 percent). Services that are locally available for overseas clients are tourism-related and include accommodation, recreation, adventure sports, trekking, and homestays and rural tourism.

The majority of organizations expressed interest in entering or expanding their engagement in cross-border trade. The export activities were mostly part of organizations' core programs, rather than interventions supported by the government or donors. Some of



Shree Lavakush Saving and Credit Cooperative Organization Limited: Essence stick machine purchased at subsidized cost with support from Office of Micro, Small, and Cottage Industry, Government of Nepal

the organizations like WSDO, JWDC, SABAH, and Mahaguthi used the fair-trade approach and expanded exports through sustainable practices. Many saw great opportunities for exporting globally, particularly to other countries in South Asia (such as Bhutan, India, Sri Lanka, and Maldives), East Asia, the Middle East, the United Kingdom, and the USA. As identified by the organizations, the agro-based products that have the greatest potential for export (even though they require adherence to stringent trade and product standards and certifications) include natural honey, organic vegetables, pickles, dairy products, coffee, tea, red rice, spices, beans, herbs and medicinal plants, candies, body care products, dog chews, textiles made out of natural fibers, and paper. Informants also identified an opportunity to export manufactured goods such as crafts, kitchen accessories, incense sticks, bangles, sanitary napkins, school/travel bags, textiles, and apparel.

Programs face significant financial and technical constraints in linking with international markets. For example, Ostrich Private Limited reported having generated around 17,000 jobs for farmers (90 percent of whom are women) in the ostrich farming value chain. Although the company has the potential to supply ostrich meat and its byproducts to markets beyond Nepal, it has not been able to do so due to the lack of a supportive business environment that provides easy access to subsidies/soft loans and facilitates connectivity with international markets.

BOX 4. GLOBAL INTERVENTIONS TO PROMOTE WOMEN'S NON-FARM EMPLOYMENT

Numerous interventions have been designed to address the constraints faced by rural women around the world. The following selection of interventions have been rigorously evaluated and have proven impacts on women's non-farm employment:

Personal Initiative Training in Lome, Togo (Campos et al. 2018):

Although skills-focused programming—such as business skills training—is a common intervention for rural entrepreneurs, few evaluations of the traditional business training programs offered have found sustained impacts on business profits, particularly for women.

In 2012, the World Bank evaluated a business training program in Togo. The intervention tested the International Finance Corporation's traditional Business Edge program against an alternative training. This training, known as Personal Initiative Training (PIT), was designed to develop behaviors associated with a proactive, entrepreneurial mindset, rather than teaching basic business skills. Personal Initiative Training aims to teach business owners how to be self-starting, future-oriented, and persistent. It also focuses on how to anticipate problems, look for new opportunities, and plan ways to overcome obstacles.

A randomized controlled trial (RCT) was used to compare the efficacy of the two business training programs. A total of 1,500 microenterprises in Lome, Togo—53 percent of them run by female entrepreneurs—were included from a variety of industries (27 percent manufacturing, 48 percent commerce, 25 percent services). These microenterprises were divided into three groups: a control group, a traditional business training treatment group (which received training on accounting and financial management, marketing, HR management and formalization), and a Personal Initiative Training treatment group (which received training on self-starting behavior, innovation, identifying and exploiting new opportunities, goal-setting, planning and feedback cycles). Groups received 36 hours of training in three, half-day sessions per week, and a trainer visited the businesses individually monthly over four months to reinforce the concepts.

The Personal Initiative Training resulted in increased firm profits of 30 percent compared to the control group, and a statistically insignificant increase for the traditional business training. In addition, Personal Initiative Training participants were more innovative, introduced more new products to their businesses, and were more likely to diversify into a new product line. They borrowed more and made larger investments. Personal Initiative Training was particularly effective for female-owned businesses, for whom traditional training has often been ineffective. Women's profits increased by 40 percent, compared to the control group and a 5 percent impact for traditional business training.

This study's findings make a strong case for psychology-based trainings that develop an entrepreneurial mindset in addition to teaching the business practices of successful entrepreneurs.

Adolescent Girls Employment Initiative in Nepal (Chakravarty et al. 2017):

Recognizing that lack of skills continues to be a key constraint for women in non-farm employment, numerous interventions have been designed to provide skills training. Launched in 2009, the Adolescent Girls Employment Initiative (AGEI) has provided skills training and employment placement services for 4,410 women aged 16 to 24. Livelihood training spanned 39 occupations (including non-traditional occupations such as mobile phone repair, aluminum work, arc welding, carpentry, electrical wiring, and radio and TV repair) across 44 districts of Nepal. Trainees also received life skills training and were assisted with job searching and placement or were supported to start their own business. In total, the initiative consisted of 3 months of technical training, based on the trade, including 40 hours of business skills training followed by 40 hours of life skills training.

A quasi-experimental approach was used to evaluate this intervention and found positive short-term effects of skills training and employment placement services. One year later, the treatment group had increased their non-farm employment by 14 percentage points, for an overall gain in employment of 47 percent relative to the control group. Average monthly earnings increased by some 45 percent for the 2010 cohort and 66 percent for the 2011 cohort relative to the control group. In contrast, limited effects were found on empowerment, reproductive health, and household-level outcomes.

Self-Help Groups in Rural India (multiple studies):

Numerous studies from India and around the world have demonstrated the positive impact of self-help groups on women's non-farm employment. Self-help groups are organized around a common purpose, such as savings and loans or economic activities. Most of these groups are women only and usually have strong social agendas, serving as forums for women to learn new skills and gain confidence. They enhance members' social status, support joint action and are a safe place to discuss and solve problems. Women hold and control the group's working capital and profits, and can keep them safe from appropriation by husbands or male relatives.

Different models of self-help groups have been applied in rural India, and have generated different impacts on women's savings, access to markets, support, and information sharing, as well as female confidence (Datta 2015). For example, an evaluation of the JEEVika program in Bihar, found that members of self-help groups can benefit significantly through a reduction in reliance on high cost sources of borrowing, as well as the increased participation of women in household decision-making. A study by Deininger and Liu (2013) that focused on the Indhira Kranthi Patham (IKP) program in Andhra Pradesh State found that social capital was enhanced and program members had higher savings and increased mobility. Last, a discussion paper by Pandey, Gupta and Gupta (2019) provides evidence that the National Rural Livelihoods Mission in India has helped transition women into work, expanded access to credit, increased the proportion of savings, and reduced interest rates on credit for rural households.



Ostrich Private Limited

Reliable data on the impacts of these programs is largely lacking. The majority of service providers/facilitators reported having monitored and evaluated both the outputs and outcomes of their programs. However, more attention was given to tracking outputs than to evaluating the outcomes and impacts of programs/interventions. The indicators reported by the organizations were mostly limited to information on the number of female beneficiaries, number of trainings held, number of beneficiaries trained, and number of goods exported, rather than indicators that showed changes in the social or economic empowerment of female beneficiaries.

The M&E systems of private enterprises were mostly centered around tracking indicators on sales, revenue, and the quality of products. They did seem to be aware of the impact of their business activities on the lives of their female beneficiaries in terms of economic empowerment, financial inclusion, decision-making power, agency, confidence, and risk of trafficking, among other things. This included knowing the number of women who had gained employment, had a higher income, had opened a bank account, and had increased awareness of specific social issues etc.



PHOTO BY: © PETER KAPUSCINSKI / WORLD BANK

Conclusion and Recommendations

This study provides a landscape analysis of organizations and interventions for women's NFE in Nepal. It reviewed 28 organizations and 52 programs/projects, 43 of which were programs that aimed to promote women's NFE. The study carried out a stock take of the organizations, their objectives, financial status, human resources, existing programs and services delivered, and organizational mechanisms to monitor the impact of such programs and projects. Based on the findings, four overarching recommendations are made to strengthen operations financed by the World Bank in Nepal, particularly those that have the scope to promote women's NFE.

Recommendation 1. Support women's expansion to non-farm work within the agriculture sector

One of the more efficient ways of promoting women's NFE is to link it to the work that women are already doing. In rural Nepal, women work predominantly as primary producers on farms. There is an opportunity to support women to engage in higher value-added activities including the processing, packaging, marketing, and distribution of agro-food products such as moringa, natural honey, large cardamom, organic fruit and vegetables, and high-value crops like lentils, rice, coffee, tea, ginger, and potatoes. Increased domestic demand for meat is also opening up opportunities for women in the production/manufacturing and marketing of livestock feed. Some organizations are already working simultaneously on farm and non-farm activities, for example, by supporting women to engage in agro-processing and in the commercialization and marketing of their products. Addressing women's access to finance is an essential part of this work. These types of approaches—focusing on moving women beyond the role of primary producers—should be strengthened and expanded through the World Bank's support to the agriculture sector in Nepal.

Recommendation 2. Facilitate women's entrance into new sectors and new job roles

The scoping study found that many interventions supporting women's non-farm work are concentrated in sectors that have traditionally employed many women, such as manufacturing and processing. Often the work is semi- or unskilled, labor intensive, unreliable and offers low returns. Participants in this study identified scope to improve women's access to *higher quality* employment opportunities in sectors such as tourism, services, and IT. Some organizations are also tackling occupational sex segregation in these sectors by encouraging women into higher-value, non-traditional roles (as with the training and employment of women as rock and ice climbers and other jobs in adventure tourism) and new roles with no pre-ascribed gender affiliation. More work should be done to evaluate the effectiveness of these approaches and replicate and scale up successful models.

Recommendation 3. Improve the quality of the current supply of skills training

Skills training was the most common service provided by programs designed to promote women's NFE. As noted throughout this document, there is insufficient evidence to draw any conclusions about the actual labor market impacts of these programs. However, findings from this review suggest that there is scope to improve the design and delivery of skills training on a number of fronts. First, across providers, the study found a narrow emphasis on technical and vocational skills training, versus attention to other types of market-relevant skills, particularly soft skills. Second, training for women usually focuses on traditional skills/roles (sewing, tailoring, handicraft making, beautician tasks, etc.), irrespective of market demand (or lack thereof). Third, this review indicates that programs often deliver skills training in a silo, without addressing other known constraints on women's NFE in Nepal. For example, only a few programs were identified that integrate skills training with job placement support, or that also address the capital constraints on women's self-employment. World Bank operations that finance skills training should seek to address these apparent gaps and shortcomings in the supply of training to women in Nepal.

Recommendation 4. Invest in approaches that facilitate women's access to finance and sustainable market linkages

Access to markets is challenging for rural men and women alike, largely due to Nepal's unique geography and infrastructure deficits. These broader issues aside, this review indicates that current approaches do not fully address the constraints faced by female entrepreneurs in rural areas when it comes to access to finance and to markets. Many of the organizations consulted in this review were not working beyond the immediate vicinities of their program beneficiaries. Overall, there is a need for more targeted approaches to support rural women's cooperatives/enterprises to produce at an adequate scale to respond to market demand and to facilitate linkages for these enterprises with larger domestic markets as well as international ones. There is also a need to incentivize and infuse innovation in this area—very few organizations are currently leveraging technology and digital platforms to expand women's access to markets. The organizations that do engage in cross-border trade point to significant untapped potential to expand trade, particularly with other countries in South Asia.

References

- ADB. 1999. *Women in Nepal*. Asian Development Bank, Country Briefing Paper. <https://www.adb.org/sites/default/files/institutional-document/32561/women-nepal.pdf>.
- Bhadra, Chandra and Mani Thapa Shah. 2007. *Nepal – Country Gender Profile*. Japanese International Cooperation Agency. https://www.jica.go.jp/activities/issues/gender/reports/ku57pq00002hdv3w-att/nep_2007_en.pdf
- Bulmer, Elizabeth Ruppert, Ami Shrestha, and Michelle Marshalian. 2020. *Nepal Jobs Diagnostic*. World Bank, Washington, DC. License: Creative Commons Attribution CC BY 3.0 IGO. Report Number: P163141.
- Bushell, Brenda. 2008. "Women Entrepreneurs in Nepal: What Prevents them from Leading the Sector?" *Gender & Development* 16: 549–564. https://www.researchgate.net/publication/249028548_Women_entrepreneurs_in_Nepal_What_prevents_them_from_leading_the_sector.
- Campos, Francisco, Michael Frese, Markus Goldstein, Leonardo Iacovone, Hillary Johnson, David McKenzie, and Mona Mensmann. 2018. "Personal Initiative Training Leads to Remarkable Growth of Women-Owned Small Businesses in Togo." Washington, D.C.: World Bank Group. <https://openknowledge.worldbank.org/handle/10986/29168>
- CBS. 2011. *Nepal Living Standard Survey 2010/11. Statistical Report, Volume II*. Kathmandu: Central Bureau of Statistics, National Planning Commission Secretariat, Government of Nepal. http://siteresources.worldbank.org/INTLSMS/Resources/3358986-1181743055198/3877319-1329489437402/Statistical_Report_Vol1.pdf.
- Chakravarty, Shubha, Mattias Lundberg, Plamen Nikolov, and Juliane Zenker. 2017. *Vocational Training Programs and Youth Labor Market Outcomes: Evidence from Nepal*. Working Paper. Washington, D.C.: World Bank Group. <https://econpapers.repec.org/paper/hkawpaper/2017-056.htm>.
- Datta, Upamanyu. 2015. "Socio-Economic Impacts of JEEViKA: A Large-Scale Self-Help Group Project in Bihar, India." *World Development* 68: 1–18. <https://econpapers.repec.org/RePEc:eee:wdevel:v:68:y:2015:i:c:p:1-18>.
- Deininger, Klaus, and Yanyan Liu. 2013. "Economic and Social Impacts of an Innovative Self-Help Group in India." *World Development* 43: 149–163. <https://ideas.repec.org/a/eee/wdevel/v43y-2013icp149-163.html>.
- Demirgüç-Kunt, Asli, Leora Klapper, Dorothe Singer, Saniya Ansar, and Jake Hess. 2018. *The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution*. Washington, D.C.: World Bank Group. <https://globalfindex.worldbank.org/>.
- Devex. 2020. "Q&A: Leveling the playing field for women entrepreneurs in Nepal." *Devex*, August 21, 2020. <https://www.devex.com/news/sponsored/q-a-leveling-the-playing-field-for-women-entrepreneurs-in-nepal-97942>.
- FAO. 2019. *Country Gender Assessment of Agriculture and the Rural Sector in Nepal*. Kathmandu: Food and Agriculture Organization of the United Nations, p. 76. <http://www.fao.org/3/CA3128EN/ca3128en.pdf>.
- Guardian Development Network. 2012. "Nepal's female farmers need research and technology aimed at them." *The Guardian*, August 10, 2012. <https://www.theguardian.com/global-development/2012/aug/10/nepal-women-farmers-research-technology>.

- ILO. 2018. *ILOSTAT Database (Data Retrieved by World Bank in September 2019)*. International Labour Organization. <https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS?locations=NP>.
- ILO. 2020. *ILOSTAT Database (Data Retrieved by World Bank in June 2020)*. International Labour Organization. <https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS?locations=NP>.
- ILO and Gallup. 2017. *Towards a Better Future for Women and Work: Voices of Women and Men*. International Labour Organization. https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_546256.pdf.
- IMF. 2019. *Nepal: Selected Issues*. IMF Country Report No. 19/61. Washington, D.C.: International Monetary Fund. <https://www.imf.org/~media/Files/Publications/CR/2019/1NPLEA2019002.ashx>.
- Lahiri-Dutt, Kuntala and Mohanraj Adhikari. 2015. "From Sharecropping to Crop-Rent: Women Farmers Changing Agricultural Production Relations in Rural South Asia." *Agriculture and Human Values* 33(4). [researchgate.net/publication/284786903_From_sharecropping_to_crop-rent_women_farmers_changing_agricultural_production_relations_in_rural_South_Asia](https://www.researchgate.net/publication/284786903_From_sharecropping_to_crop-rent_women_farmers_changing_agricultural_production_relations_in_rural_South_Asia).
- Lamichhane, Ram Hari. 2014. *Hindering Factors of Female Participation in TVET in Nepal*. Kathmandu: Council for Technical Education and Vocational Training. <https://www.cpsctech.org/2014/07/hindering-factors-of-female.html>.
- LeFevre, Amnesty, Neha Shah, Jean Juste Harrisson Bashingwa, Asha S George, and Diwakar Mohan. 2020. "Does Women's Mobile Phone Ownership Matter for Health? Evidence from 15 Countries." *BMJ Global Health*. <https://gh.bmj.com/content/5/5/e002524>.
- Micevska, Maja, and Dil Bahadur Rahut. 2008. *Rural Nonfarm Employment and Incomes in the Himalayas*. New Delhi: Indian Council for Research on International Economic Relations. https://www.researchgate.net/publication/5127222_Rural_Nonfarm_Employment_andIncomes_in_the_Himalayas.
- MEDEP. 2010. *Value Chain Analysis – Dhaka Fabric*. Value Chain Analysis Series: 2, Micro-Enterprise Development Programme. Kathmandu: Government of Nepal. https://medpa.moics.gov.np/Home/Download?fileLocation=/Content/Uploads/DownloadPublications/df46db7b0ed74b-41bcf042727e840096_VC%20Report%20DhakaFinal%20REPORTV2_21Jun11.pdf
- Ministry of Health, New ERA, and ICF. 2017. *Nepal Demographic and Health Survey 2016*. Kathmandu: Ministry of Health Nepal, New ERA Nepal, and ICF. <https://dhsprogram.com/publications/publication-FR336-DHS-Final-Reports.cfm>.
- Pandey, Vivek, Abishek Gupta, and Shivani Gupta. 2019. *Labor and Welfare Impacts of a Large-Scale Livelihoods Program: Quasi-Experimental Evidence from India*. Policy Research Working Paper 8883. Washington, D.C.: World Bank Group. <http://documents1.worldbank.org/curated/pt/773231560264458668/text/Labor-and-Welfare-Impacts-of-a-Large-Scale-Livelihoods-Program-Quasi-Experimental-Evidence-from-India.txt>
- Tamang, Sujata, Krishna P. Paudel, and Krishna K. Shrestha. 2014. "Feminization of Agriculture and its Implications for Food Security in Rural Nepal." *Journal of Forest and Livelihood*. <https://pdfs.semanticscholar.org/cc73/fbc9d78fabb245c6ec55d77b221e5957e30f.pdf>.
- Timmons, Jeffrey A. and Stephen Spinelli. 2006. *New Venture Creation: Entrepreneurship for the 21st Century*. McGraw-Hill Higher Education.
- UNCDF. 2019. *Is Lack of Access to Finance Impeding the Growth of Female-led Small Businesses in Nepal?* United Nations Capital Development Fund. Kathmandu: United Nations. <https://www.uncdf.org/article/4358/is-lack-of-access-to-finance-impeding-the-growth-of-female-led-small-businesses-in-nepal>.
- UNDESA. 2019. *World Urbanization Prospects: The 2018 Revision (ST/ESA/SER.A/420)*. United Nations, Department of Economic and Social Affairs, Population Division. New York, NY: United Nations. <https://www.un.org/development/desa/publications/2018-revision-of-world-urbanization-prospects.html>.
- UNDP. 2018. *Economic Empowerment of Indigenous Women*. Kathmandu: United Nations Development Programme. https://www.undp.org/content/dam/nepal/docs/2018_undpnepal/UNDP_NP-Economic-empowerment-of-indigenous-women-in-nepal.pdf

- UNESCO. 2015. *Gender, Jobs and Education Prospects and Realities in Nepal*. Kathmandu: United Nations Educational, Scientific and Cultural Organization. <https://unesdoc.unesco.org/ark:/48223/pf0000233521>.
- UN Women. 2015. *Progress of the World's Women 2015–2016: Transforming Economies, Realizing Rights*. New York, NY: United Nations Women.
- World Bank. 2012. *World Development Report 2012*. Washington, D.C.: World Bank Group.
- World Bank. 2013. *World Bank Enterprise Surveys – Nepal*. Washington, D.C.: World Bank Group.
- World Bank. 2016a. *Growing the Rural Nonfarm Economy to Alleviate Poverty: An Evaluation of the Contribution of the World Bank Group*. Sector and Thematic Evaluation. Washington, D.C.: World Bank Group. <http://documents.worldbank.org/curated/en/708691509117647052/Growing-the-rural-nonfarm-economy-to-alleviate-poverty-an-evaluation-of-the-contribution-of-the-World-Bank-Group>.
- World Bank. 2016b. *Nepal Household Risk and Vulnerability Survey (HRVS), Wave 1*. Social Protection and Jobs Global Practice. Washington, D.C.: World Bank Group.
- World Bank. 2017. *Moving Up the Ladder: Poverty Reduction and Social Mobility in Nepal*. Washington, D.C.: World Bank Group.
- World Bank. 2018. *Nepal—Systematic Country Diagnostic*. Washington, D.C.: World Bank Group. <http://documents.worldbank.org/curated/en/361961519398424670/Nepal-Systematic-country-diagnostic>.
- World Bank. 2019a. *Concept Note: Rural Economic and Enterprise Development (REED)*. Washington, D.C.: World Bank Group.
- World Bank. 2019b. *Nepal Gender Brief*. Washington, D.C.: World Bank Group. <http://documents1.worldbank.org/curated/en/484811556130253064/pdf/Nepal-Gender-Brief.pdf>
- World Bank. 2019c. *Understanding the Role of Women Home-based Workers in Value Chains of Large Cardamom and Allo in Nepal*. Washington, D.C.: World Bank Group. <http://documents.worldbank.org/curated/en/972581558670526015/Understanding-the-Role-of-Women-Home-Based-Workers-in-Value-Chains-of-Large-Cardamom-and-Allo-in-Nepal>
- World Bank. 2020. *Women, Business and the Law*. Washington, D.C.: World Bank Group. <https://wbl.worldbank.org/>

Annex 1. List of organizations and representatives

	Organization	Respondent	Location
1	Janakpur Women Development Centre (JWDC)	Executive – Committee member (F) Staff – General manager (M)	Dhanusha, Province 2
2	Friends of Dhanusha	Executive – Chairperson (F), general secretary (F), treasurer (F) Staff – Program manager (M), program officer (F), psycho-social counsellor (F), finance officer (F)	Dhanusha, Province 2
3	Sunaina Mithila Art Gallery	Executive – Owner and founder (F) Staff – Sales/finance officer(F)	Dhanusha, Province 2
4	Sony's WeCare Services Private Limited	Director (F)	Dhanusha, Province 2
5	Pandit General Store	Owner (M)	Dhanusha, Province 2
6	Shree Lavakush Saving and Credit Cooperative Organization Limited	Executive – Chairperson (F), advisor (M)	Dhanusha, Province 2
7	Women's Skills Development Centre	Executive – Chairperson (F)	Parsa, Province 2
8	Yasodha Bag Factory and Readymade Industry	Executive – Chairperson (F)	Parsa, Province 2
9	Social Organization District Coordination Committee (SODCC), Parsa	Executive – President (M), secretary general (M), treasurer (M), adviser (M) Staff – Program officer (M), finance head (M)	Parsa, Province 2
10	Federation of Nepal Cottage and Small Industries (FNCSI)	Executive – Immediate past president (M), senior vice president (M), president, Women's Entrepreneur Development Committee member (F), Executive Committee member (F) Staff – Executive director (M), entrepreneur development officer (F)	Kathmandu, Bagmati Province
11	Mahaguthi Craft with Conscience	Staff – Chief executive officer (M)	Lalitpur, Bagmati Province
12	Leaf Plus Private Limited	Executive – Founder (M), co-founder (M) Staff – Chief executive officer (M)	Kathmandu, Bagmati Province
13	R&D Innovative Solution Private Limited	Staff – Chief executive officer (F)	Kathmandu, Bagmati Province
14	Community Homestay.Com	Staff – Impact manager (F)	Kathmandu, Bagmati Province
15	SAARC Business Association of Home-Based Workers (SABAH)	Staff – Chief executive officer (M), senior program coordinator (F), production assistant (F)	Lalitpur, Bagmati Province
16	Federation of Business and Professional Women in Nepal (BPW)	Executive – Executive director (F), chairperson (F)	Kathmandu, Bagmati Province
17	Basanti Achar Private Limited	Executive – Proprietor (F) Staff (F)	Rupandehi, Lumbini Province

	Organization	Respondent	Location
18	Ostrich Farm Private Limited	Executive – Founder and managing director (M)	Rupandehi, Lumbini Province
19	Swabalamban Bikash Company (Moringa and Cooperative Promotion)	Executive – Founder and managing director (M)	Rupandehi, Lumbini Province
20	Siddhartha Social Development Centre	Executive – Chairperson (M), vice-chairperson (F), treasurer (F) Staff – Finance officer (F)	Kapilbastu, Lumbini Province
21	Triveni Pater Udhog	Executive – Owner and founder (F), producer (F)	Parasi, Lumbini Province
22	Monalisa Beauty Home and Training Centre	Executive – Owner and provincial president of FNCSI (F)	Rupandehi, Lumbini Province
23	Shree UmaDevi Pashu Bikash Private Limited	Executive – Proprietor (M), promoter (M)	Rupandehi, Lumbini Province
24	Jayadurga Micro-Enterprise Beekeeping Resource Centre	Executive – Proprietor (F)	Kapilbastu, Lumbini Province
24	IndraDev Duna Tapari Private Limited	Executive – Promoter (M)	Nawalpur, Gandaki Province
26	Women's Skills Development Organization	Staff – Admin and finance officer (F)	Kaski, Gandaki Province
27	Tourism Management Committee, Rural Tourism Ghalegaun	Staff – Office secretary (M)	Lamjung, Gandaki Province
28	3 Sisters Adventure Trekking Private Limited	Executive – Founder and owner (F)	Pokhara, Kaski

Annex 2. List of experts

	Expert	Organization/Respondent	Contact
1	Ramji Neupane	National Program Manager, Micro Enterprise Development for Poverty Alleviation (MEDPA) Kathmandu	9851019237 info@medep.org.np ramji.neupane@medep.org.np
2	Rajesh Verma	Provincial Specialist, MED, MEDPA Janakpaur	9851156851 rajesh.verma@medep.org.np
3	Urushu Maharjan	Program Officer, Fair Trade Group Nepal, Kathmandu	977-1-5542608 ftgnepal@info.com.np
4	Ashim Shrestha	Business Development Service Manager, Fair Trade Group Nepal, Kathmandu	9849770876 udhyamshala.ftgn@gmail.com
5	Yankila Sherpa	Former Minister of State (Cabinet), Ministry of Culture, Tourism and Civil Aviation, Nepal	9851025137 yshslt@gmail.com
6	Sharada Rijal	President, Federation of Woman Entrepreneurs' Association of Nepal (FWEAN), Kathmandu	9851027559 sharadarijalmail@gmail.com
7	Darshana Shrestha	General Secretary, FWEAN	9851005853 g.secretary.fwean@gmail.com
8	Meena Shrestha	Deputy Director, Federation of Nepalese Chamber of Commerce and Industry (FNCCI)	9841259548
9	Arun Shrestha	Deputy Director, FNCCI	9801192562 arun@fncci.org
10	Hansa Ram Pandey	Director, FNCCI	9801192554 hansa@fncci.org
11	Dr. Bina Pradhan	Economist, Senior Women Rights Activist	9851001799 binapradhan44@gmail.com
12	Dr. Ananda Shova Tamrakar	Adviser, Trans Himalayan Environment Livelihood Program (T-HELP)	9841278748
13	Deepa Shakya	Gender Consultant, World Bank	9851189552 dshakya@worldbank.org
14	Mio Yokota	Head, Economic Empowerment Unit, UN Women, Nepal Country Office	977-1-42555110 mio.yokota@unwomen.org
15	Navin Karna	National Project Coordinator, International Labour Organization, Nepal Country Office, Dhobighat, Kathmandu	9851125585 nabin@ilo.org
16	Anjana Tamrakar	General Manager, National Productivity and Economic Development Centre, Government of Nepal	9841222287 anjana_tamrakar@yahoo.co.uk
17	Netra Bhushal	Information Officer, Micro, Cottage and Small Industry, District Office, Rupandehi	78520169 nawalpasari.csio@gmail.com

Annex 3. Questionnaire

Survey code: Agency/location/001

Name (optional): _____

Position of executive board _____

and staff interviewed: _____

Date of interview: _____

1. Organization mission and structure

- 1.1 What is the organization's mission?
- 1.2 What is the legal status of the organization?
- 1.3 When was the organization established?
- 1.4 How long has it been present in Nepal?
- 1.5 Does the organization have any presence outside Nepal? If so, which country/countries?

2. Human resource management

- 2.1 How many staff are in the organization?
- 2.2 What share of total staff are female?

3. Finances and infrastructure

- 3.1 What is the maximum fixed assets investment?
- 3.2 What is the annual budget of the organization?
- 3.3 What are the main sources of financing? (Specify donors, if any.)
- 3.4 How many physical offices does the organization have? Where are they located?

4. Programs/projects

- 4.1 Briefly describe all programs/interventions run by this organization
 - 4.1.1 Name of the program/interventions?
 - 4.1.2 Objective of the program/project?
 - 4.1.3 Does the program/project address women's empowerment? Economic, social, or other? If so, describe.

Note: Ask the questions below only about programs/interventions that address women's economic empowerment (WEE).

- 4.2 How many beneficiaries are there and what share of beneficiaries are female?
- 4.3 Does the program/project address women's non-farm employment? If not, does the program/project have the scope to address women's non-farm employment?

- 4.4 What is the annual budget of the program/project?
- 4.5 What is the duration of program/project (start and end-date)?
- 4.6 What is the geographic location of program/project implementation?
- 4.7 Who are the program/project partners?
- 4.8 What are the target sectors of the program: agriculture & forestry; manufacturing/production; construction; tourism; services (education, health, public transportation, personal services such as beauty parlor, tailoring, other services); mining; energy (electricity, gas, water, wind, solar); information and communications technology (ICT); wholesale and retail trade; other (specify)?
- 4.9 What are the key activities and services delivered: skills training (business); skills training (technical/vocational); skills training (soft skills); other capacity-building (specify); access to finance; access to business inputs; access to markets and networks; business environment; policy/legal environment; community mobilization and awareness raising; other (specify)?
- 4.10 What are the outcomes of the program/project?
- 4.11 Are any goods or services exported through the project/program? If so, what goods/service and to which countries? If not, does the project/program have scope for promoting exports of goods/services? If so, what goods/service and to which countries?

5. Monitoring and evaluation

- 5.1 What program/project outputs and outcomes are monitored?
- 5.2 Does the organization keep a record of the participants/beneficiaries for its programs/project(s)? If so, is the registry paper-based or digital?
- 5.3 Does the organization have an M&E unit/team?

Documents to collect during interviews

- Organogram/description of organizational structure
- Annual reports
- M&E plan/strategy (for a project or for the organization as a whole)
- Evaluation reports for any programs/interventions
- Gender equality and social inclusion (GESI) policy
- Case studies and success stories

Annex 4. Summary of gender consultation workshop for REED project

September 9, 2019, 9am–1pm
World Bank Office, Kathmandu, Nepal

Attendees: Krishna Ghimire (HICODEF); Ramji P. Neupane (MEDPA-TA/MOICS); Nirmala KC (TEWA); Ivy Thapa (TEWA); Amir R. Thapa (Chaudhary Foundation); Prasanna R. Bajracharya (Chaudhary Foundation); Sumnima Shrestha (Heifer); Prakash Prasad Pokharel (NEFSCUN); Sunil Chitrakar (FHAN); Jagat Basnet (CSRC); Khadga Raj Rai (NPC); Pradip C Bhattarai (MoALD); Bindu Shrestha (CWF); Lubha Raj Neupane (WOREC); Parbati Khadka (WB); Shashi Bhattarai (WB); Anuja Kar (WB); Talajeh Livani (WB); Bipina Sharma (WB); John Prakash (WB); Mansur Ahmed (WB); Mio Takada (WB)

I. Identification of additional gender gaps

- Lack of entrepreneurial mindset
- Lack of growth mindset
- Lack of market information (e.g., supply chain, dominance factor)
- Lack of access to machines and equipment
- Lack of access to technology and technology literacy
- Lack of information about existing finance programs or how to access them
- (Perceived) risk of loans
- Financial illiteracy
- High loan burdens (women are involved with several microfinance institutions, often taking one loan to repay another)
- Weak implementation of existing gender policies
- Governance issues including corruption in government agencies
- Deficient infrastructure (e.g., childcare centers, access to water etc.)
- Lack of human resources to supply to markets (many receive remittances and live on that while other are too busy with farm work or taking care of family members)
- Adverse effects of socio-cultural norms at the family-level and community-level (e.g., mobility constraints, division of labor with women responsible for household duties, lack of family support and trust, lack of bargaining power, occupational sex segregation, questioning of the quality and price of female-produced items)
- Ethnicity and locale of residence exacerbating discrimination
- Lack of markets/small market size for produced items (Nepalese do not buy local products)

II. Identification of instruments, strategies, modalities of service provisions

- Behavior change interventions (both at individual and community levels)
- Strengthen family ecosystems (involve men in programs)
- Business incubation and acceleration
- Entrepreneurship development training
- Other capacity building/training
- Remote learning
- Access to finance
- Financial literacy
- Offer complete packages of services in an integrated fashion
- Adopt a group approach with individual enterprises
- Provide continuous support/handholding/mentoring to ensure sustainability of programs
- Link with financial institutions through project cycle
- Link to local government from initial stages of project
- Support collective marketing
- Simulation/real business
- Support infrastructure improvements
- Select enterprises through a demand- and market-driven approach
- Transition women out of traditional sectors
- Target different groups/communities (existing programs target the same people)
- Consider caste and location of residence in design
- Collaborate/for alliances with existing interventions/institutions
- Sensitize local leaders
- Promote use of domestic products
- Focus on backward and forward linkages
- Adopt a fair trade approach
- Results-based sub-contracting
- Collaborate with local government
- Collaborate with technical international organization

III. Identification of service providers/technical partners to support implementation

- Local government
- Self-help groups
- Community organizations/NGOs
- Private sector
- Business development service providers
- Chambers of commerce
- Academic institutions
- Training Institutions



TC
Beauty Point
Ph. 2298260

C
Beauty Home & Training School
Ph. 2298260

TAHANA
DANCE

Trekking & A
Jyoti Thakuri-Kathu
Tel: 977-1-4248404, Fax:
Email: tintintin@tintintin.com.np Email ID:
www.tintintin.com
First Floor

JIU DING XIANG
Tel: 980109666
981380088

Discover
Himalayan Foods (P) Ltd

M. S. Silver & Metals Jewellery
PHYSICAL FITNESS

山东
皖东客

TIBET TOUR
TASHI DELEK NEPAL

SHONAS

MARI TGV EXPRESS CARGO

वा.१०५२७४२



PHOTO BY: © MICHAEL MORRIS / WOLFF & BERKELEY

