

Gender Inequality and Effectiveness of Government Policies and Programs

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Abstract

The objective of the paper is to enhance knowledge on status of Nepalese women in general and to examine how gender affects various dimensions of deprivation of women in terms of access to resources and services. It reviews the situation of women in poor and non-poor households. Review of government policies and programs relating to empowerment of women is also done. Gender gap in the access to and control over resources, in opportunities and power and in political voices are widespread in Nepal. Low level of education and training, poor health and nutritional status, and limited access to resources and services not only depresses women's quality of life, but also they limit productivity and hinder economic efficiency and growth of the nation. Development policies and the actions that fail to take gender inequality into account will have limited effectiveness in poverty reduction and also exacerbates inequality between male and female.

INTRODUCTION

In no region of the developing world are the women equal to men in legal, social, and economic rights. Gender gap in access to and the control of resources, in economic opportunities and power and in political voices are widespread. To date, only four countries of the world (Denmark, Finland, Norway and Sweden) have achieved gender equality in education, paid-employment in non-agriculture activities and also in term of higher representation of women in the parliament or legislature (World Bank, 2003).

"Recognition of the need to improve status of women and to promote their potential roles in development is no longer seen as human rights or social justice. While pursuit of gender equity remains strongly within the framework of fundamental human rights and gender justice, investment on women now also recognized as crucial to achieving sustainable development. Economic analyses recognize that low level of education, training poor health and nutritional status and limited access to resources not only depress women's quality of life but also limits productivity and hinder economic efficiency and growth." (ADB, 1998)

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There is new shared understanding within the development community that the development policies and the actions that fail to take the gender inequality into the account will have limited effectiveness in poverty reduction (World Bank, 2002). Not only the gender equality exacerbates poverty, poverty also exacerbates inequality between the males and the females (World Bank, 2003).

Due to social, cultural and religious belief, Nepalese women do not enjoy same status as men do in society. Women are less endowed with productive resources in terms of education, health and productive asset, which could bring higher return to their labor. As in other developing countries women in Nepal earn on average 70 percent of what men earn (NLSS, 1996).

Objectives

The overall objective of the study is to enhance knowledge on socio-economic status of Nepalese women in general and to examine how gender affects various dimension of deprivation of women in terms of access to economic resources and services. Comparative analysis of situation of women in poor and non-poor households will also be made, provided the available evidences and information permit. Another important section of the paper will be review of government policies and programs relating socio economic empowerment of women.

Socio Economic Status of Women

Women's Access to Productive Resources

In South Asian countries land is not only an economic factor, but its' ownership also reflect economic power structure within the society that guarantee access to important agricultural inputs. In these countries the female ownership is very limited. Even when women hold legal tittle to land they effectively lack control over it, or over the revenue it generates. In Pakistan for instance a 1996 survey of 1000 households in the rural areas found that only 36 holdings are owned by the female while only 9 had power to trade or sale them, without obtaining prior permission from the male members of the family (GOP, 1995). In Nepal women's access to productive resources and asset is limited because inheritance laws and traditions favor men. Under Mulki Ain of Nepal the women need prior consent from the male before selling their land.

The proportion of female ownership of land, house and livestock substantiate the disadvantage the women face in terms of access to productive assets. They are relegated to an inferior position in the society in the economic front. The lack of ownership of land excludes women from the access to the agricultural inputs. Table 1 shows that women ownership of land, house and livestock is very limited.

Table 1. Female Ownership of Land and House, 2001

Area	Female Ownership of Land, House and Livestock			Total Households
	House	Land	Livestock	
Nepal	5.5	10.8	7.2	4174374
Urban	9.1	12.8	2.6	664507
Rural	4.8	10.5	8.1	3509867

Source: NPC, HMG/CBS, 2002, *Women in Nepal, Some Statistical Facts, Table 8, and page 35.*

Urban women are better off than rural women in ownership of land and the house, but reverse is true in terms of ownership of livestock. Evidences and the findings of micro-level studies suggests major role the women play in the livestock management in Nepal and livestock is regarded as the *Pewa*, women's property. But as in case of land and house female ownership of livestock is also significantly lower.

Comparison of land operated by female and male-headed households also substantiates the disadvantage the female face in terms of access to land (Table 2). It appears from the table that in all regions land holding is consistently smaller among the female headed households and incidence of landless is also higher among the female headed households. The proportion of landless female-headed households is many times higher in the Terai regions than amongst the male-headed households. According to NLSS survey, landless is relatively higher among the poor female headed households compared to the non-poor one.

Table 2. Average Area of Holding by Sex of Household Head, 1995/96

	Household Size	Household without land (%)	Average Area Operated (ha.)
Mountains			
Men Headed Households	5.8	0.87	1.28
Women Headed Households	3.6	8.36	0.60
All Households	5.4	1.96	1.18
Hills			
Men Headed Households	5.7	10.52	0.87
Women Headed Households	3.8	16.01	0.44
All Households	5.3	11.48	0.80
Terai			
Men Headed Household	6.3	21.76	1.02
Women Headed Households	3.9	42.23	0.48
All Households	6.1	24.20	0.97

Source: NLSS Survey, 1996.

Limited Access to institutional credit

The lack of ownership or control over the land they won excludes the women from the access to the agricultural inputs particularly the credit. Women in Nepal however face multiple barriers in obtaining the loan from any source be it formal finance institutions, cooperatives or farmer's banks. Substantial lower literacy rates also impair women from their comprehension of loan procedures often leading to their less access.

The empirical evidence of Bangladesh substantiates women's limited access to the institutional credit. In Bangladesh in 1994, out of 879,000 households which took loan from the commercial banks only 64 were women. However Bangladesh also has a very successful credit program for women such as Bangladesh Grameen Bikash Bank (Mahabub ul Haq, 1997).

In Nepal also women have very limited access to the institutional credit. Updated information on institutional credit delivery by gender is not available. Because of limited access to land, fewer female-headed households have access to the institutional credit. In this respect female headed households from the mountain followed by the hill are relatively more deprived (NRB, 1994).

Table 3. Access to Institutional Loan by Gender of the Household Heads, 1991.

	Mountain		Hills		Terai	
	MHH	FHH	MHH	FHS	MHH	FHH
Friends	42.0	53.0	33.73	33.39	21.82	28.57
Money lenders	36.0	26.7	33.39	42.03	40.17	41.55
Landlords	0.88	0.0	1.64	1.27	4.67	5.19
Traders	20.36	13.33	26.25	30.57	24.83	28.57
Com. Bank	2.10	0.0	10.45	4.46	14.36	12.99
Agric. Bank	12.0	13.13	16.19	13.92	14.36	10.35
Others	2.10	3.33	3.53	3.82	6.06	1.29
Total	570	30	1954	157	1434	77

Source: Nepal Rural Credit Survey 1991, NRB.

According to the Survey, 84 percent of the loans taken by women were from the informal sector like village money-lenders (40%). Because of limited coverage of women by the formal lending institutions Nepal has introduced various micro finance programs focussed only on women: Micro Credit Program for Women, Productive Credit for Rural Women. The combined coverage of these programs and micro-finance institutions is estimated to be 309,000, approximately 3 percent of the total female population of Nepal (Ministry of Women, Children and Social Welfare/DWD, 2003). Majority of the targeted credit program have been unable to cater the needs of the bottom 20 percent households directly because they lack other resources and the knowledge to benefit from the program (Acharya, 2003).

Employment

Main Sector of Employment

Substantial portion of economically active women are concentrated in agricultural activities and in extended economic activities. The proportion of female engaged in these activities is significantly higher compared to their male counterparts and reverse is true in regards to employment in non-agricultural sector (Table 4).

Table 4. Activities done by usually economically active population by gender and types of activities, 2001

Area	Sex	Agri.	Non Agri.	Ext. Eco. Activities*	HH Activities	Others	Total	Total Usually Eco. Active Pop.
Nepal	Female	59.6	17.0	11.4	7.2	4.8	100.0	4129773
	Male	47.6	44.3	1.9	0.4	5.9	100.0	5631690
	Total	52.7	32.7	5.9	3.3	5.4	100.0	9761463
Urban	Female	31.5	41.7	9.5	9.7	7.6	100.0	413779
	Male	16.8	75.4	1.3	0.3	6.1	100.0	834926
	Total	21.7	64.3	4.0	3.4	6.6	100.0	1248705
Rural	Female	62.7	14.3	11.6	7.0	4.5	100.0	3715994
	Male	52.9	38.9	2.0	0.4	5.8	100.0	4796764
	Total	57.2	28.1	6.2	3.3	5.2	100.0	8512758

* Extended Economic Activities: Activities like production of goods consumed within the households, collecting fuel-wood and water.

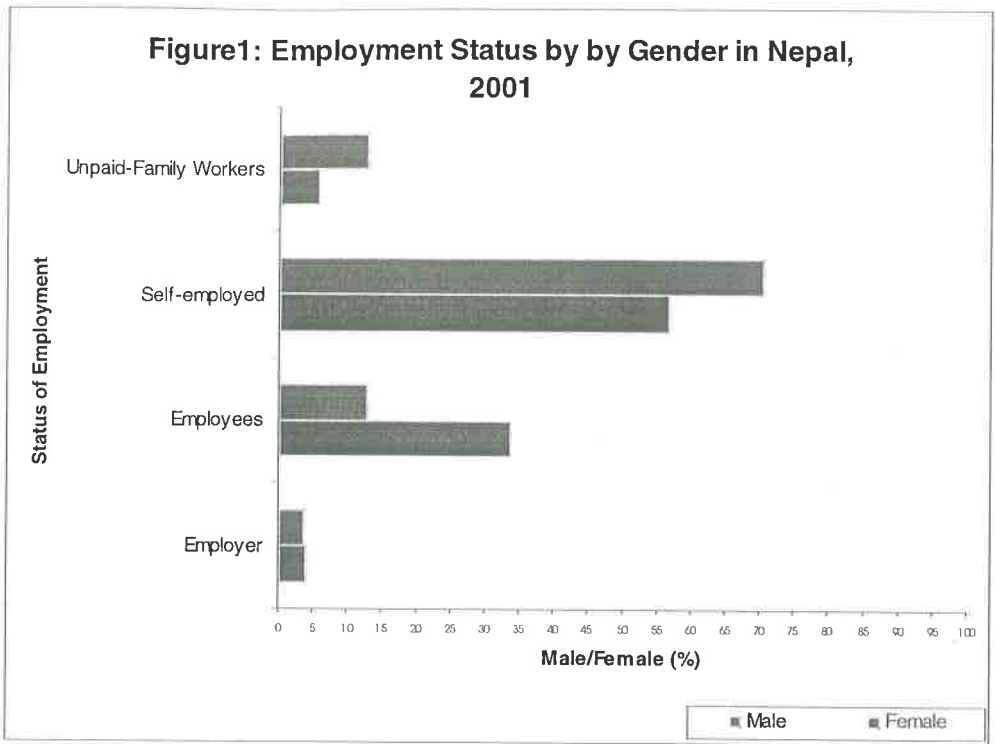
Source: NPC/CBS, 2003, *Women in Nepal, Some Statistical Facts*, Table 11, Page 56.

The sizable proportion of them has been mostly involved in non-economic activities. This proportion is quite high as 12 percent amongst the women as against only 6.3 percent amongst the male. If we analyze the absolute number of usually active women and the men involved mostly in the household activities, the situation seems to be very gloomy. The number of usually economically active women who are mostly involved in the household activities is almost the 14 times the number of the male.

The census 2001 documents the gender-based discrimination in the children household work-load. Among the school going boys and the girls 0.8 percent of the boys and little less than 10 percent of the girls are found to be involved in the household activities. The analysis of data on the domestic workers by gender also indicates deprivation of the women. Of the total domestic workers 53.2 percent are the girls below 16 year, while the corresponding figure for the boys is only 29 percent.

Employment Status of women

Overwhelming majority of the economically active women is still self-employed. Most women reported as self-employed are actually working as unpaid family workers. Significantly higher proportion of women reported as self-employed and unpaid family workers than their male counterparts. There has been decrease in the proportion of self-employed from 1971 to 2001 mainly because of substantial decrease in the proportion of male self-employed. This may signifies those who move out of self-employment are getting better jobs or loosing employment on account of decay of small enterprises. The proportion of women reported to be employees is significantly lower compared to their male counterparts. This signifies lower employment status of women (Figure 1).

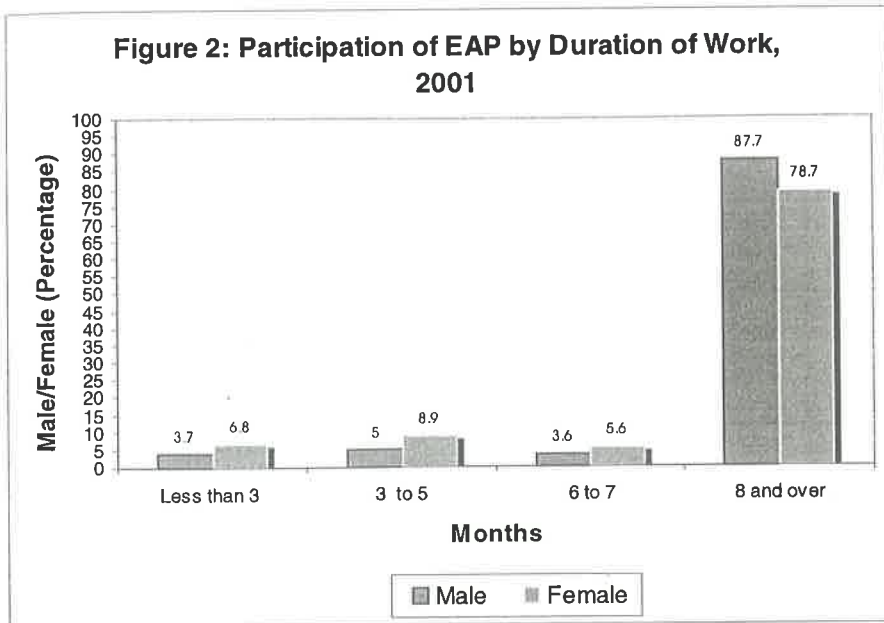


Source: NPC/CBS, 2002, Population Census, 2001, National Report Table 32 and Page 230.

Employment Status by Duration of Work

Data on usually economically population by duration of works in last 12 months indicates higher proportion of female is underemployed¹ than the male. Refer Figure 2 for further detail

¹ Underemployed are defined as those who are employed for less than 8 months of a year.



Source: NPC/CBS, 2002, Population Census, 2001, National Report Table 24 and Page 184.

Women Involved in Wage and Salary

Table 5 indicates population involved in wage and salary works. About 13 percent of the population are involved in salary and wage works according population census 2001. The proportion of women engaged in this sector is significantly lower to that of male. Minors are also engaged in this sector. The proportion of the boys engaged in this sector is higher compared to that of girls.

Table 5. Population of 10 Years of Age and Above Involved in Salary and Wage Works by Gender, 2001

Both Sexes	Population	Involved in Salary and Wage Works	
	No.	No.	%
Total	16770279	2189970	13.1
10-14 Years	2981932	62913	2.1
Male			
Total	8330576	1741411	20.9
10-14 Years	1533806	39212	2.6
Female			
Total	8439703	448559	5.3
10-14 Years	1448126	23701	1.6

Source: NPC/CBS, 2002, Population Census, 2001, National Report Table, 23 and Page 178.

Main Sector of Employment by Poverty Level

Women worked predominantly on the farm; their share of wage employment and self-employment outside agriculture was considerably lower in both poor and non poor households (Table 6). The proportion of female population self-employed and involved in wage employment in agriculture was higher among the poor households compared to the non-poor one. The proportion of female self-employed in non-agriculture was higher among the non-poor women by about four- percent. This may probably be due to limited access to education and resources among the women of poor households.

Table 6. Main Sector of Employment by Poverty Level 1995/96

Sector	Poor HHs			Non-Poor HHs		
	Male	Female	Total	Male	Female	Total
Agriculture	81.22	95.61	88.58	66.72	90.05	77.36
Non. Agric.	18.78	4.39	11.43	33.28	9.95	22.64
Wage in Agri	14.15	10.07	12.07	10.74	7.94	9.40
Wage outside Agri.	11.42	1.54	6.37	19.57	3.48	11.84
Self Emp. in Agriculture	67.07	85.54	76.51	55.98	82.11	65.52
Self Emp. outside Agri.	7.36	2.84	5.05	13.71	6.47	10.23

Source: NLSS, 1996.

Women in Public Service

The number of women involved in administration is significantly lower compared to their male folks. Their access to the higher echelons of the bureaucracy is insignificant. There are only one special and four first class gazetted female officials. Female official in these ranks constituted only 2.4 and 1.3 percent respectively. The reasons cited by a study (IIDS, 2001) are unfavorable social attitude, low percentage of female graduates and problems related with curriculum and Public Service Commission examination system. Furthermore, market conditions and government work environment is also not friendly to women. Refer table 7.

Table 7. Women in Public Service, 2002

Level	Class	Total	Female	Female as a % of total
Gazetted	Special	42	1	2.4
	First	306	4	1.3
	Second	1454	52	3.6
	Third	5213	304	5.8
	Total	7014	361	5.8
Non-Gazetted	First	14088	1251	8.9
	Second	19815	1632	8.2
	Third	7131	1293	18.1
	Fourth	1839	58	3.2
	Peon and Equivalent	25334	1432	5.7
	Total	68207	5666	8.3
Grand Total		75221	6027	8.0

Source: Ministry of Public Administration, Nijamati Kitabkhana, 2002.

Cash Earning from Employment and Contribution to Household Expenditure

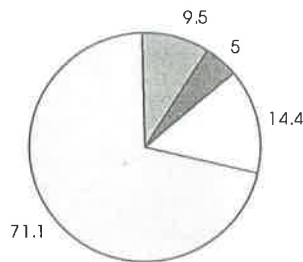
Although employment is assumed to go hand in hand with payment, not all the women and the men get payment. The women who got payment for work was relatively lower to their male counterparts. Among the employed women 71 % are not paid (New ERA, 2002). This is more common amongst the women who work in the agricultural sectors. In non-agricultural sectors only 13 percent are not paid. The proportion of men who got payment in cash for work is many times higher than that of female (Table 8 and Figure 3).

Table 8. Types of Earnings of Women, 2001

Cash or Kind	Women			Men		
	Agri. Work	Non Agri.	Total	Agri. Work	Non Agri.	Total
Cash only	2.3	80.4	9.5	4.5	85.4	33.4
Cash and in Kind	5.0	4.5	5.1	8.1	9.8	8.7
In Kind Only	15.7	1.8	13.3	23.1	1.1	15.2
Not Paid	77.0	13.3	71.1	64.3	3.7	42.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total Number	6658.0	674.0	7336.0	1423.0	788.0	2211.0

Source: New ERA, 2002, Nepal Demographic and Health Survey, Family Health Division, Department of Health Services, Ministry of Health.

Figure 3: Type of Earnings of Employed Women 15-49 years, 2001



Cash only
 Cash and in kind
 In-kind only
 Not paid

It is expected that employment and earning are more likely to empower women if their earnings are important for meeting the needs of households. A survey by New ERA (2002) revealed that about 34 percent of the women contributed half or more than half of the total household expenditure. And little less than 20 percent² contributed all. Another finding of the survey indicates as women's level of education increases their contribution also increases. It is also found that urban women contribute more than their rural counterpart (Table 9).

Table 9. Proportion of Women Contributing to Household Expenditure, 2001

Education	Women			Men		
	Half or More	All	Number of Women	Half or More	All	Number of Men
No Edu.	32.0	15.3	664	51.8	37.4	303
Primary	38.1	24.9	162	50.5	39.0	260
Secondary	35.8	27.2	137	41.4	44.5	169
SLC and above	38.4	27.3	98	35.9	52.3	198
Urban	38.1	22.4	251	34.7	54.6	180
Rural	32.7	18.5	810	48.9	39.4	750
Total	34.1	19.4	1061	46.2	42.3	930

Source: New ERA, 2002, Nepal Demographic and Health Survey, Family Health Division, Department of Health Services, Ministry of Health.

In general men's contribution is relatively higher than that of women because men are more likely to be employed for cash, usually earn more than women and they are more educated and have better access to resource.

Women's Access to Education

Literacy and educational status of women are two important indicators of their social status. Education enhances their access to productive employment opportunities and the wellbeing of the family. Educated women are more able to engage in productive activities, find formal sector employment, earn higher income and enjoy greater returns to schooling than are the uneducated.

Evidences from around the world shows that eliminating gender disparity in education is one of the most effective development action a country can take. When a country educate both boys and the girls, economic productivity tend to rise, maternal and infant mortality falls, fertility rates declines and health and the educational prospects of the next generation

² Amongst the 20 percent, majorities were separated or widows and some were divorcees.

are improved. There are statistical association between the number of grades of schooling mothers complete and such outcome as their age at marriage, their number of births, health and the mortality of children and their children's educational attainments (Jejeebhoy, shireen, 1995). A study by World Bank (2002) estimates that a country failing to meet gender educational target would suffer a deficit in per capita income of 0.1 to 0.3 percentage point.

Gender Disparity in Education

Female deprivation in term of education is well indicated by gender differential in literacy, enrollments drop out rates, average cost of schooling by gender.

Table 10. Population of 6 Years of Age and Above by Sex and Literacy Status, 2001

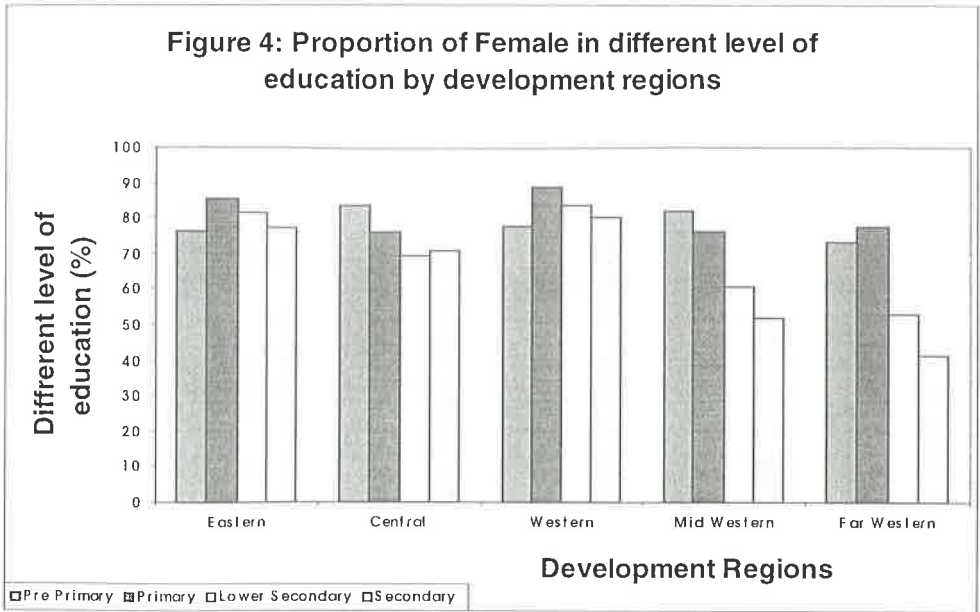
Development Regions	Percentage of People Who can Read and Write			Gender Gap
	Both Sexes	Male	Female	
Nepal	53.7	65.1	42.5	22.6
Eastern	55.4	66.2	44.7	21.5
Central	52.6	63.4	41.4	22.0
Western	59.0	70.1	49.0	21.1
Mid Western	49.0	60.7	37.4	23.3
Far Western	48.2	64.1	32.8	31.3

Source: NPC/CBS, 2002, Women in Nepal Some Statistical Facts, Table 3 and Page 6.

Despite substantial progress Nepal has achieved in education during the past three decades, the gender differential in literacy is still high. The male/female differential in education has increased to about 29.37 percentage point in 1991 compared to 20-percentage point in 1971 (CBS, 1995, Population Monograph of Nepal). At present the gender gap is 23 percent. The gender gap is widest in the Far Western development region (Table 10).

Ratio of the Girls in Different Levels of Education

Despite substantial increase in girl's enrollment, the ratio of girl remains below those of boys and the gap is widened with the level of education (Figure 4)

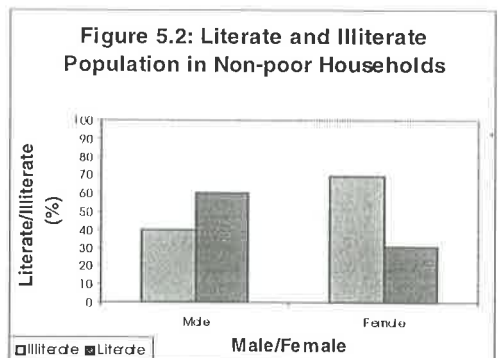
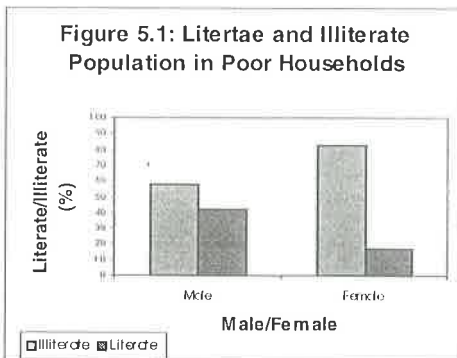


Source: NPC/CBS, 2003, *Women in Nepal Some Statistical Facts*, Table 1 and Pages 2 to 4.

Female Literacy Rate by Poverty Level

Female literacy rates vary significantly between poor and non-poor households. Gender differential is much wider in the poor households than in the non-poor households. As usual female literacy rate was significantly higher in the non-poor households compared to the poor one.

Another note worthy things, which the table presents, are that the gender disparity in literacy rates was higher among the poor household. This indicates that the extent of discrimination against the girl in education is more distinct among the poor households. With the fall in the household income the girls are the first victims of the austerity measures undertaken by the families.



Source: NLSS, 1995/1996,

Female deprivation in education is well indicated by gender differential in per capita educational expenditure³. NLSS survey findings shows per capita expenditure on schooling for male (NRs 1056) was higher compared to that for female (Rs 835). As expected this trend was observed among both the poor and non-poor households. Average cost of schooling by poverty level indicates that the per capita expenditure on education of non-poor female (NRs. 1086) was significantly higher than that for the poor female (NRs. 390).

Female Health Status

Male/female mortality differential and high evidence of amongst the girls and the women suggests that women enjoy lower levels of welfare with less access than men to adequate health care and nutrition. Anemia is a serious problem throughout the life cycle in Nepal. Nutritional anemia is common among women. About 75 percent of the pregnant women and 68 percent of the non-pregnant women suffer from anemia in Rural Nepal while prevalence of anemia amongst the adult male was only 20 percent (New ERA, 1998). Anemia has serious consequences for health and development. Economic losses due to iron deficiency in South Asia have been estimated at 5 percent of GDP (Horton, 1999).

Mortality Rate, Coverage of Vaccines and Nutritional Status by Gender:

In the natural process more boys than the girls are born. It is biologically proven that male children are weaker in early childhood and also in infancy. If the female children were treated equally their ratio would equalize around 5 years. But larger number of female children is dying. It may be probably due to neglect of female children in health care and feeding. Table 11 indicates child mortality rate is considerably higher in case of female child. Only in case of infant mortality it is lower by margin for female child. Coverage of vaccines is relatively smaller and nutritional status is poor in case of the female children.

Table 11. Mortality Rates, Coverage of Vaccines and the Nutritional Status by gender

Mortality rates	Units	Male	Female
Early Childhood Mortality			
- Infant mortality*	1000 live births	79.2	75.2
- Child mortality*	"	27.8	40.2
- Under-five mortality*	"	104.8	112.4
Coverage of Vaccines (all)***	Percent of Total	67.5	63.9
Nutritional Status of Children	Children under 3 years of age		
Stunted ****		47	50
Severally Stunted ****		19	22

Source: *: NDHS, 2001, Table 8.4:132

***: MoH, NDHS, 2001, Table 9.12:158

****: Family Health Survey, 1996

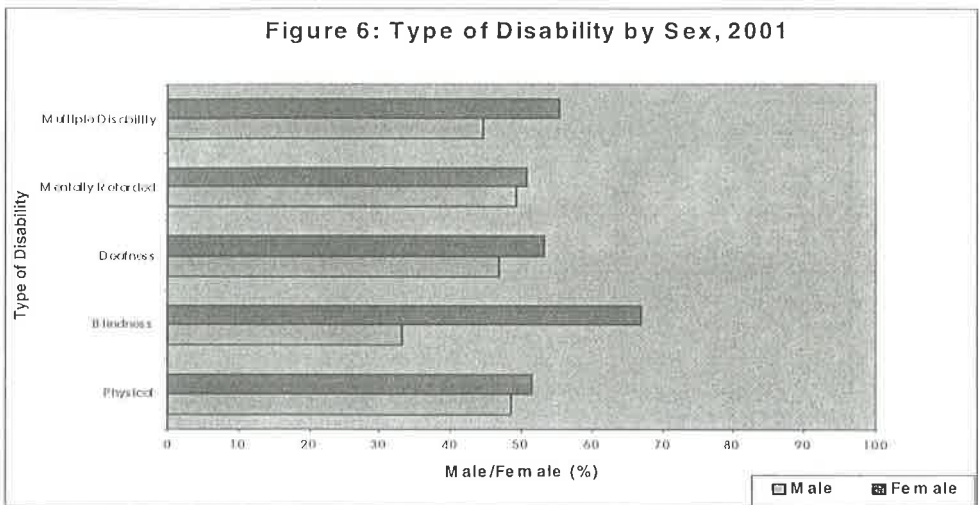
³ Average cost of schooling includes administration, tuition, examination, transportation, books and others.

Morbidity and Utilization of Health Care Facilities

NLSS study (1996) covering 3388 households revealed higher percentages of female were ill than male. Early marriage, frequent and prolong child bearing are associated with the high rate of mal-nourishment; high morbidity; and ultimately high mortality to both mother and infants (FHS, 1996). Greater proportion of ailing women did not receive treatment at all and those who were treated received mostly from home remedies or traditional medical care. Comparison of male and female indoor patients of hospital also indicates higher rate of morbidity amongst the female: female 66.81 and Male: 33.19 (DoHS, 2003, Annex III: 392).

Type of Disability by Gender

Information on various types of disability by gender also reflects poor health status of women compared to their male counterparts. Figure 6 reflects types of disability by gender. As regards to all types of disability the proportion of female who are disabled is significantly higher. In case of blindness the proportion of female who are blind was twice than those for male. Major cause for blindness in Nepal is acute vitamin A deficiency. In case of multiple disability also the proportion of female is significantly higher.



Source: CBS, 2002, National Population Census, 2001, Table 22:97

Health Status by Poverty Level

WDR (1993) documents a positive correlation between household health status and poverty. From the available evidences it is unclear whether female survival is different among the poor and non-poor households. Large proportion of poor households is more likely to be exposed to mal nutrition because of lack of resources. Survival chances will be less than in non-poor households.

Table 12 presents utilization of health care service by gender and ecological belts. Female receive less health care than the males among both poor and non-poor households. Furthermore poor women receive relatively less health care than the non-poor women. They are more likely to consult no one than the non-poor one. Similarly they are less likely to consult doctor and paramedic than non-poor one.

Table 12. Utilization of Health Care Facilities by Gender, 1995/96

Consultation/Immunization	Poor Households			Non-poor Households		
	Male	Female	Total	Male	Female	Total
No One Consulted	37.93	40.15	39.07	29.41	32.02	30.77
Doctor Consulted	32.65	30.72	31.66	37.97	36.52	37.22
Paramedic Consulted	24.01	20.91	22.43	28.89	25.45	27.10
Traditional Healer Consulted	5.40	8.22	6.84	3.73	6.02	4.92
Immunization (Full)	30.07	29.11	29.59	45.57	40.29	43.01

Source: *Nepal Living Standard Survey, 1995/96.*

Information on the immunization by poverty level also indicates the disadvantage the poor female suffers in utilization of health services. No significant variation was observed in the gender difference in the utilization health care services between the poor and non-poor households except in immunization.

Women Participation in Politics

Political representation of women in various levels of governing bodies is very low. And in almost all cases, women's influence remains marginal. After it has been made mandatory to allot 5 % seats for female candidates from each party in the general elections, women's participation has increased, but only slightly above the 5% quota. Even after the 1994 elections when parties were heavily criticized for the low participation of women and many parties pledged to increase women's candidacy to 10%, little progress was made; the highest percentage of participation reaching only 7.35 (FWLD, 2003). Refer Table 13.

At the ward, VDC and DDC level, reservations have also assisted women to gain representation but their participation has not occurred at the decision-making levels in executive bodies, (FWLD, 2003). Recently mayors, vice-mayors, or DDC chairpersons and vice-chairpersons were nominated, but non of them are female.

The quality of women's participation is also a concern. A survey of 200 women politicians showed that 20 to 25% of women never attended party or elected body meetings. Most of them stated that they had not been invited, (FWLD 2003). Of those who attended meetings, 39% stated that they only listen to what others say rather than contribute to the debate. Many women felt that they were not considered critical members of the committees.

Table 13. Women's Political Nominations

Party	General Election 2051				General Election 2056			
	Women	Men	Total	Women %	Women	Men	Total	Women %
NC	11	194	205	5.37	14	191	205	6.82
CPN UML	11	186	197	5.85	12	183	195	6.15
CPN ML	-	-	-	-	11	187	198	5.55
RPP	13	190	203	6.40	14	183	197	7.10
NSP	9	77	86	10.47	5	63	68	7.35
RPPChand	-	-	-	-	13	171	184	7.06
Others	43	708	751	13.73	66	1099	1165	6.00
Total	87	1355	1442	6.03	135	2077	2212	6.10

Source: Adapted from FWLD (2003: 74).

Effective political participation, therefore, is an issue at every level of governance and requires not only more democratic and participatory mechanisms, but the capacity building of those who should be better represented.

Review of Government Policies and Programs on Gender Inclusion

Nepal has expressed, in different international/national forums, its commitment to work for gender equality and equitable development. In particular, Nepal signed the Convention for the Elimination of Discrimination against Women in 1989 and the Beijing Platform for Action in 1995.

References to policies and programs for women and development began with the Sixth Plan (1980/81-1984/85). The Sixth Plan recognised the need for involving women in all the programs and the projects, in particular those related to provision of basic services in health and education. The plan emphasised to remove the legal impediments to women's economic empowerment and initiated programs to address them.

The Seventh Plan continued on the same path and legal reforms were made to promote women's participation in development. Provision of quota and special incentives for women/girls' education and various training programs were launched. Special provision to facilitate women's entry into government and non-government sector employment was also initiated. The government adopted the policy of encouraging women to undertake women's economic activities through provision of training, credit and other resources.

During the Eighth Plan, for co-ordination and monitoring women related activities and programs in the government, non-government and semi-government sectors, an organisational structure was developed with the creation of the Ministry of Women, Children and Social Welfare, as well as a Women's Division within the National Planning Commission.

Government formulated and presented the National Plan of Action in the United Nation's Fourth World Conference on Women (Beijing, 4-15 September 1995). Objectives of National Plan of Action were the i) Mainstreaming gender into policies and programs; ii) eliminating discriminatory laws; iii) broadening the coverage of primary health care to reduce maternal mortality; iv) achieving universal literacy by 2010; and, v) widening women's access to technical and other training through provision of scholarship and quota to females.

The Ninth Plan recognised the importance of gender mainstreaming and women's empowerment in achieving poverty reduction goals. The Plan gave priority to gender mainstreaming in programs, removing gender inequality, and enacting provisions for equal opportunity for women to participate in every aspect of development as mentioned in the National Plan of Action.

In its review of the Ninth Plan, the government reported the following achievements in relation to women's empowerment and gender mainstreaming (Ninth Plan).

The eleventh amendment of Mulki Ain (Civil Code) was made to protect women's right and to eliminate discrimination. In order to mainstream in all fronts gender focal points was established in all ministries. The process of ending the census, 2001 was initiated. The women's contribution in the household income was recorded in national accounts.

The Local Self-Governance Act of 1999 has made provisions for reservation of one seat for women in District Development Councils and 20% representation of women in local bodies at the ward level. As a result some 40,000 women are now engaged in local governance. The First Amendment of Civil Service Act, 1998 was made to make special provisions for women. The Ministry of Women, Children and Social Welfare has been designated as a focal point to implement the BPPFA⁴ in Nepal.

Various programs targeting women like micro credit, awareness and income generation, and skill development were launched. Another achievement was increased social mobilisation of women with their active participation in savings and loan programs. Women farmers were integrated in agricultural development programs. Their reach to production technology, production loans, training, marketing facilities and other areas has been eased. Separate user's groups comprised of women, have been established in the forestry sector.

Challenges

The review of policies reveals that Nepal has formulated sound national policies and programs for women development. Progressive policies to assist the poor women and disadvantaged groups have been in place for nearly a decade. Unfortunately, policy formulation in Nepal does not always lead to action and results.

Human resource capacity and financial resources for implementation are weak. In particular, programs have failed to address the roots of gender discrimination and social exclusion and so have not achieved expected results. Most of the ministries failed to incorporate the gender into policies and programs.

⁴ BPPFA: Beijing Plus Five Action Plan.

Policy formulation, program implementation, monitoring and evaluation did not meet stated commitments. Lack of co-ordination between the inter-related agencies is another challenge.

Qualitative representation of women in local governance has not taken place. The quality of women's participation requires strategies to build-up women's leadership skills, and political knowledge as well as to sensitise men to the role of women in political decision-making.

While many targeted programs for women's empowerment - in terms of education, credit, agriculture, and health--have been initiated, in many cases coverage is limited and results are uneven (UNDP, 2001).

The minimum budget allocated for women related program does not reflect government's political commitment to women's equality. A recent study of gender sensitivity of the budget (IIDS, 2002) concluded that, despite the policy statement, gender has not become a key criterion for influencing funding requests and allocations.

Though the Ministry of Finance (MOF) issued guidelines (2001) to the ministries all the ministries are required to state their program impact on women and poverty, which will become a basis for funding decisions by MOF. The minimum budget is allocated to Ministry of Women Children and Social Welfare (on average, 0.1 percent of the total budget). Even within the Ministry of Women Children and Social Welfare, not all the allocated budget is specifically for women, as the ministry also has programs for children and social welfare.

Except in the health sector, the budget for women's programs is below one percent. Moreover, ministries are not spending all of their budget allocations due to implementation problems. Consequently, the few resources that are designated to benefit women are not being channelled effectively.

The Tenth Plan

In its goals and objectives, the Tenth Plan makes clear the importance of women's empowerment to the achievement of poverty reduction goals. The Tenth Plan states: 'the main objective of the Tenth Plan is to reduce poverty by means of empowerment, human development, security and targeted programs. These will increase access into the means and economic achievements for women, backward, ultra-poor and people living in the remote areas (Tenth Plan).

The objective of the Tenth Plan as relates to women's participation is: To achieve the overall target of sustainable economic growth and poverty alleviation with a main objective of increasing Women Development Indicators and Women's Rights by eliminating all forms of discrimination against women to create an equitable society.

The Tenth Plan makes comprehensive commitments for improving the status of women through various programs like mainstreaming in the development activities and various

empowerment programs (social, economic, political and legal). The plan has stated that the resource allocation and the development activities will be based upon equity.

The use of gender and poverty indicators in monitoring framework of the Tenth Plan will provide a more systematic method for evaluating the progress in poverty reduction and the situation of women. More information is needed on the specific results of the programs and actual benefits to the women. Improving indicators for measuring program impact on empowerment and social inclusion would assist in designing and implementing more effective strategies at the national and local level.

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