

Chapter 19

Economic Opportunities for Mountain Women of South Asia: the Poverty Context

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19.1 Introduction

The mountain areas of South-Asia vary widely in terms of topography, access to modern means of transportation, and, above all, cultural traditions. Therefore extreme care is required in making generalisations about the area. Nevertheless, an analyst's job is to search for patterns in the chaos, and that is what this paper hopes to do. The paper is divided into four parts. Part 1 (this part) provides a brief introduction to women's status in different societies in the HKH region and changes in it being brought about by the process of modernisation. The next part deals with women and poverty. Part 3, which constitutes the core of the paper, discusses various aspects of women's work and the impact of commercialisation in the context of Nepal. The last part attempts to draw some policy implications for increasing economic opportunities for women in mountain areas.

Women's economic status and modernisation

In terms of division of labour within the household, access and control over household resources, mobility, and social control over her sexuality, societies were classified between two broad groups, Tibeto-Burman and Indo-Aryan, by Acharya and Bennett (1981). This classification is still valid for intra-household analysis as illustrated by the recent ICIMOD publication of eleven case studies from different parts of the

region, covering eight countries in the Hindu-Kush-Himalayas (Gurung 1999). However, when it comes to access and control over public resources and public decision-making processes, women in all communities face many levels of discrimination. Control over property and land is mostly patriarchal. The exceptions are Bhutan where preference is given to daughters in inheritance and Tibet where the inheritance system is gender neutral. Moreover, because of the gendered nature of the modernisation process itself, which is permeated by capitalist, individualistic western value systems, a gendered education system, and gendered technology, women in all communities lost out in comparison to men in the past. Such a modernisation process reinforced discrimination against women in gendered societies. In other less gendered societies, forces of modernisation introduced gender discrimination by selective intervention in favour of men. How this happens has been recorded extensively by now and needs no elaboration here.

On the positive side the modernisation process could:

- free women from the arduous tasks of collecting fuel and fodder,
- give them control of their own fertility,
- lighten their work burdens by introduction of technology, and
- increase their mobility through development of transportation.

On the other hand, the elements in the modernisation process that reintroduce or reinforce gender bias include:

- dichotomisation of production and reproduction,
- marketisation and globalisation of the production process,
- male-oriented technology,
- a gendered education system in terms of access and gendered value systems,
- privatisation of public resources along patriarchal lines,
- gendered institutions, in terms of structures and value systems,
- replacement of values of sacrifice and collective good by individual greed and consumerism, and
- increased physical insecurity for women and girls by treating the human body as a commodity.

19.2 Poverty and Women

Another issue that needs to be discussed before proceeding to analyse how the women's perspective could be incorporated into poverty alleviation programmes is how poverty is related to women. Often data are marshalled from other contexts to illustrate that women are the poorest of the poor. Whether this is true or not in the mountain regions of South-Asia, we do not know.

In spite of the multifarious disadvantages women face in access to resources, employment, and income in Nepal, recorded data do not indicate a comparatively disadvantaged position of women or female-headed households in terms of income and assets. About 13% of households are reported to be headed by women. According to the sample Agricultural Census (1991) of 2.7 million farm households in Nepal 6.4% were owned by women. The proportion of farms owned by women was highest in the hills (9%) and lowest in the Terai (3.5%). From his study of farm households, their landholdings, and income, Sharma (1996) draws the following conclusions about the incidence of poverty in female-headed farm households.

“There is only a slight difference in the poverty incidence between male-headed (MHH) and female-headed (FHH) households (50.7% vs. 47.2%). The difference in the income of the MHH and FHH is not statistically different in the Mountains and the Terai. In the Hills, female-headed households have much lower incomes than their male-headed counterparts. Yet, at the per capita income level, this difference also disappears because FHH are smaller than MHH in size. There are fewer economically active members in FHH. The landholdings of FHH are consistently lower in all regions. Yet, a much greater proportion of male-headed households are [sic] landless. Thus, the relatively disadvantaged position of women in the above analysis is reflected only in the fact that, whereas more than 13% of households are female-headed, only six per cent of farms are owned by them.”

Feminisation of poverty in Nepal, therefore, needs to be viewed in terms of concentration of women in agricultural occupations with low productivity, unskilled, poorly paid jobs in the non-agricultural sector, and the impact of poverty on women and girls on poorly -household allocation of resources. Because of social discrimination, the impacts in terms of poverty on access to food, health and nutrition, and educational facilities and workloads are more severe for women and girls in the poor households in Indo-Aryan communities where gender discrimination is entrenched. Proportionately more girls (2%) have to work for their living than boys (Gurung 1995). This may not be true in the Tibeto-Burman groups. Nevertheless, women in general have less access to modern employment opportunities than men and receive lower wage rates, hence have more difficulty in overcoming poverty.

Moreover, to analyse poverty and women's options in particular, it is necessary to mention that mountain areas and households cannot be seen in isolation from the overall development trend in the country. A general assumption is that mountain households are generally poor because of their isolation from the national and global mainstream. This assumption itself is questionable because, in terms of modern yardsticks of development such as education, health, and cash income, such households may be 'poor' but, in terms of food security and social support systems, they may be much better off than households with access to modern amenities. Further, even in terms of income, areas and households in urban and near urban areas are found to be poorer than those in these remote areas. In this context, it is extremely important to examine how the macro-national trends are likely to affect the women

in poorer households in mountain areas. For this purpose, Part 3 of this paper examines trends in employment opportunities for women in Nepal since 1984/85 by ecological region.

19.3 Commercialisation of Production and Its Impacts on Women: the Case of Nepal

Policy initiatives and commercialisation of the economy

A general conception about Nepal has been that it is poor because it is not integrated enough in into the world economy. Our recent policy initiatives have focused on commercialisation and liberalisation of the economy, market friendly deregulation, development of infrastructure to facilitate foreign and local investment, and downsizing of the government and privatisation. Liberalisation has included all sectors: agriculture, forestry, and the industrial and financial sectors. Virtually all industries, barring those that are related to defence, are now open for foreign participation. Since the early 1990s, the aviation, telecommunications, and power sectors and, recently, highway construction have been opened up to the private sector.

The policy reforms in the external sector were the most extensive and most rapid among all the sectoral reform measures undertaken. Nepal had attained full convertibility of NRs by early 1993 and had freed the exchange rate of NRs vis-à-vis convertible currencies. Tariffs and sales' tax on imports were reduced substantially and additional taxes on imports withdrawn. The average tariff (as measured by the ratio of import revenue to total imports) declined to 6% in 1995 from more than 15% in 1987/88. Excluding aid imports, the average tariff rate stood at 9.8% in 1995 compared to 18.8% in 1990. The Nepalese currency has depreciated by nearly 400% since 1984, from NRs. 17.6 to one US\$ in July 1985 to NRs 68.4 per US\$ as of the end of December 1999.

These policies were expected to accelerate foreign and domestic investment and to create new jobs for the people. Investments in rural infrastructure, human development, self-employment, and credit have been conceptualised as the main interventions for reducing poverty. Directed credit programmes have been continued throughout this period in various forms, e.g., the Intensive Banking Programme and Cottage and Small Industries' Credit Programme, Production Credit for Rural Women, and the Small Farmers' Development Programme. After 1990, five special banks, based on the model of the Grameen Bank of Bangladesh, and a micro-credit programme for women that envisages channelling resources through NGOs have been added by the government sector for lending to the poor (NRB, Annual Economic Reviews for various years). Non-government (NGOs) and international non-government (INGOs) organisations are also running credit programmes on an extensive scale. From this year, (2000AD) two more credit programmes, namely Banking for the Poor and the 'Jagriti' Programme for Women have been added to these through government initiatives.

As a consequence the GDP growth rate accelerated to about five per cent per annum on average until the early nineties. The share of agriculture in the GDP is declining perceptibly. Its contribution to GDP has decreased by more than 10% since the mid-eighties. The role of manufacturing, trade, restaurants, hotels, and construction is increasing proportionately (Economic Review 1998/1999). The recorded manufacturing output has increased and its institutional structure is estimated to be changing substantially from being based on home and village cottage industry to factory-based manufacturing. Commercialisation of agriculture is perceived to be increasing, albeit slowly. Vegetable and fruit production, primarily for sale, has increased substantially: the vegetable production index going up from 100 in 1984/85 to 168 in 1998/99. In 1997/1998, this index had reached 190.

The proportion of urban population increased by almost 50% during the eighties, from 6% in 1981 to 9% in 1991. With the construction of new roads, new townships are growing day by day, and the process of urbanisation is estimated to have accelerated during the nineties.

How have these changes affected the household economy, the labour market, and employment opportunities for women?

There are some distinct indicators of decline in the household economy and increased commercialisation in terms of income (Table 19.1). The proportion of contribution of the non-agricultural sector to household income and the proportion of cash in the wage/salary income increased substantially between 1984/85 and 1995/96. On the other hand, the proportion of cash income and income from salary and wage employment has declined. This decline in the percentage of salary and wage income could be due to an increase in self-employed enterprise activities. But this could also be a result of declining employment opportunities for the bulk of the population in the labour market. The proportion contributed by non-agricultural enterprises to household incomes almost doubled during the period under review.

How have these structural changes in the economy impacted on the employment opportunities and workloads of the women in the mountain and hill areas of Nepal?

Table 19.1: Selected indicators on the degree of commercialisation of the household economy

Indicators	MPHBS (1984/85)	NLSS (1995/96)
Contribution of non-farm enterprises (%)	6.8	13.1
Cash income (%)	41.8	39.3 ¹
Non-agricultural Income (%)	16.7	22.0
Wage/salary employment income(%)	26.2	21.7

¹ Includes estimated cash wage and salary income and income obtained from operating home enterprises, renting property, remittances, and other sources

Source: NRB 1988 and CBS 1997

The following section analyses some of the available indicators on current employment and work opportunities for women on the basis of MPHBS (NRB 1988) and NLSS (1995/1996) data. The analysis is carried out by ecological zones and by ethnicity separately, as the sample size is not adequate enough for cross classification.

Trends in economic opportunities for women

Occupational structure is a good indicator of employment opportunities for both men and women. The 1996 NLSS (CBS 1997) has collected information on primary, secondary, and subsidiary occupations. A person's occupation has been defined as primary if he/she devoted most hours of work in the preceding twelve months to this activity. In case equal hours are allocated to two activities, the first activity has been taken as the primary one. The occupational tables in the following analysis relate to primary occupations only. MPHBS data also relate to the primary occupation only. This information has been collected by asking direct questions about persons' occupations.

The increasing proportion of the non-agricultural sector in the GDP should have expanded opportunities for non-agricultural employment, in general, for both men and women. As per the census counts, the number of women employed in the non-agricultural sectors had gone up from 64 thousand in 1981 to 249 thousand in 1991. Women's employment had increased significantly in personal and community services and in commerce and manufacturing, although relatively they were still concentrated in agriculture (Acharya 1994).

A comparison of the occupational distribution of the population, however, in the 1984/85 MPHBS and the 1995/96 NLSS, shows a slightly higher concentration of both men and women in agriculture in 1995/96. Overall, the occupational employment pattern displays little change either for men or for women. Within the non-agricultural sector, particular declines are noticeable in the proportion of both men and women employed as ordinary labour and female workers; in the category of production workers; that is, women working as skilled and semi-skilled labour in the manufacturing sector. What is surprising is the overall decline in the combined role of the manufacturing and construction transport/communication sectors as employment generators in urban areas, as indicated by a decline in percentages of both men and women workers employed as production workers (Table 19.2).

Table 19.2 summarises occupational information by urban/rural and ecological regions of the country. Most of the categories are self-explanatory and follow International Labour Office (ILO) standards. For example, the category of professional/technical workers includes primary school teachers to professors in the universities, from doctors to assistant midwives in the health sector, and so on. Service sector workers include cooks, domestic servants, barbers, and caretakers as well as working proprietors. The definition of the category of production workers includes workers in the manufacturing, construction, transport, and the communication sectors.

Table 19.2: Percentage of economically active men and women ten years and above in selected employment sectors (primary only)

Sectors	Male		Female	
	MPHBS 1984/85	NLSS 1995/96	MPHBS 1984/85	NLSS 1995/96
Professional & Technical/Adm. (All Nepal)	3.1	2.7	0.4	0.7
Urban	7.9	9.9	3.2	7.7
Hill	11.1	10.7	3.5	6.9
Terai	4.9	9	2.8	8.8
Rural	2.7	2.3	0.2	0.5
Mountain	3.5	1.3	0.1	0.4
Hill	2.9	2.7	0.4	0.4
Terai	2.2	1.9	0.2	0.6
Clerical Workers (All Nepal)	3.0	2.8	0.3	0.2
Urban	13.8	17.9	3.0	4.9
Hill	17.4	21.6	3.6	6.7
Terai	10.4	13.7	2.2	2.4
Rural	2.2	1.8	0.1	0.1
Mountain	2.3	0.9	0.0	0.2
Hill	3.7	2.5	0.1	0.1
Terai	1.2	1.4	0.1	0.1
Agriculture and Forestry (All Nepal)	72.9	78.9	86.1	93.7
Urban	23.5	22.2	54.6	49.3
Hill	19.2	15.2	51.5	39.7
Terai	27.6	30.2	58.9	62.1
Rural	76.6	82.8	88.3	95.3
Mountain	77.4	88.8	91	96.8
Hill	65.7	82.0	68.6	95.4
Terai	81.1	82.4	89	94.9
Production* (All Nepal)	6.1	5.7	2.9	1.7
Urban	20.2	18.4	9.5	9.8
Hill	19.6	13.5	12.3	14.9
Terai	20.8	23.8	5.8	3.0
Rural	5.2	5.8	2.5	1.7
Mountain	3.6	4.9	1.4	0.6
Hill	7.6	5.1	3.2	1.7
Terai	4.0	4.7	2.1	0.8

* Includes manufacturing, construction/transport/communication

Table 19.2 Cont.....

Sales (All Nepal)	4.4	5.0	2.4	2.6
Urban	16.0	20.4	8.4	18.0
Hill	15.4	24.0	8.8	18.7
Terai	16.4	16.4	7.8	17.1
Rural	3.5	3.9	1.9	2.0
Mountain	2.0	0.9	0.7	0.2
Hill	3.9	3.5	1.9	1.8
Terai	3.8	4.8	2.6	2.5
Services (All Nepal)	2.8	1.9	1.3	0.8
Urban	8.1	6.5	8.9	9.5
Hill	7.8	9.4	8.8	11.5
Terai	8.4	3.2	9.0	6.7
Rural	2.3	1.6	0.7	0.5
Mountain	2.2	0.4	0.6	0.2
Hill	1.6	1.4	0.6	0.5
Terai	2.8	1.9	0.9	0.5

Source: All tables in this paper, unless indicated otherwise, are from Acharya 2000.

The relevant eco-regions for this analysis are the mountains and the hills. Compared to the urban Terai, the urban hills indicate a much more rapid expansion of non-agricultural employment opportunities for women. Employment opportunities for women seem to have almost doubled in the professional and technical category. Service sector opportunities have also expanded significantly. A declining trend is observed in the proportion employed in agriculture, as expected. The role of production as an employment generator has increased marginally for women compared to the substantial declining trend observed in the case of men.

In rural areas, a positive trend is noted only in the slight increases observed in proportions of women employed as professional and technical workers in the mountains. In the rural hills, no change is observed in this respect. The proportion of population engaged in agriculture is increasing, both for men and women and in rural areas of all ecological regions. This shift is more prominent for women than for men. Given limited land resources, this could be construed as a fallback strategy only rather than a conscious shift. The proportion of working women engaged as production workers has declined in all ecological regions. As a source of employment for rural women, even the trade and service sectors indicate a declining trend.

Thus, a decline is observed in the proportion of women and men employed in the category of production workers in general, with few exceptions. This decline is greater for women (42%) than for men (7%). The trend could be attributed to the fact that

the indigenous local cottage and household level manufacturing sector is disappearing as a result of the onslaught of mass produced goods, such as plastic products, aluminium utensils, textiles, ropes, and even matting and furniture, especially in rural areas. The service castes as a group are out of work in large numbers. The increasing mountain tourism and trekking businesses do not seem to have compensated for the decline in local demand for such products in the hills and mountains. Neither have services (including tourism) and trade been able to compensate for the declining role of manufacturing as a source of employment in rural areas.

Compared to 1984/85, a bigger proportion of women is now employed in trading and as professional and technical workers, particularly in urban areas. However, women are concentrated at lower echelons of power. For example, the increase in the proportion employed as professional and technical workers is accounted for largely by an increase in the number of teachers and health personnel at lower levels (see Acharya 2000).

Compared to the 1991 census, the 1996 NLSS indicates an increase in the proportion of women in all occupational groups, except among production and other workers. As per the NLSS, women now constitute 53% of the agricultural labour force, 33% among sales' workers, and 29% among service sector workers. The proportion of women among production workers, however, is declining. All manufacturing and construction transportation/communication industries are included in this group, and these are expanding sectors of the economy, as is evident from the structure of the GDP. However, employment opportunities in this sector seem to be declining for both men and women, more so for women than for men. Trade and services are predominantly informal and often complement agriculture as a fallback strategy. Without a detailed analysis of these activities, it is not possible to say whether women's employment patterns are changing in a positive or negative direction within these sectors. The move towards agricultural occupations indicates a negative trend for women, as they own very little land and also because the productivity of labour in agriculture is relatively low. Overall, in 1995/96, women constituted about 49% of the population employed.¹

Employment status

As per the census figures, the overwhelming majority of workers are still self-employed as own-account workers while less than one per cent are employers. Still, the percentage of self-employed workers, which remained more or less constant at about 86% between 1971 and 1981, decreased to 75% in 1991. In contrast to the

¹ (This figure differs from the women's proportion in the total of economically active population reported in the NLSS Report. This is because the current figure relates only to men and women employed according to their primary occupation, while the NLSS figure includes the unemployed as well as those seeking employment and those discouraged. Among the total economically active population, women constituted 52%. Overall, 71% of men and 66% of women were reported to be economically active (CBS 1997-NLSS, 1996, Volume II, p 13).

increasing role of wage employment in the economy, as indicated by census trends, a comparison of the NLSS information with the 1984/1985 MPHBS shows that the proportion of self-employed in the total employment increased from 1985-1991 for both men and women. This may indicate decreasing wage employment opportunities, greater self-employment opportunities, or just a definitional problem. In the rural hills, women's concentration in self-employment has actually increased. Urban hills and mountains do show a slightly decreased concentration. This trend is more prominent for men (Table 19.3).

Table 19.3: Employment status (1984/85-1995/96)

	Male				Female			
	MPHBS 1984/85		NLSS 1995/96		MPHBS 1984/85		NLSS 1995/96	
	Wage	Non*	Wage	Non	Wage	Non	Wage	Non
Urban	54.8	45.2	50.0	50.0	29.8	70.2	30.8	69.2
Urban Hills	37.4	62.6	52.3	47.7	30.2	69.8	31.9	68.1
Urban Terai	52.3	47.7	47.5	52.5	29.3	70.7	29.3	70.8
Rural	31.3	68.7	30.1	69.9	17.6	82.4	14.6	85.4
Mountain	20.5	79.5	21.5	78.6	7.4	92.7	8.9	91.1
Rural Hills	28.2	71.8	23.3	76.7	13.6	86.4	7.9	92.1
Rural Terai	37.0	63.0	36.8	63.2	28.0	72.0	22.4	77.7
Overall Nepal	33.0	67.0	31.4	68.6	18.6	81.6	15.3	84.8

Notes: a) May not total 100 because of rounding.

b) In the tables, self-employed and non-wage workers have been used interchangeably.

With the decline in the role of the household as an organisation of production, industrial activities become increasingly externalised and both male and female workers lose control over the production process as self-employed persons and become transformed into wage labourers. In this process, women are more affected, since newly-emerging organised industries need not only more capital but also place more emphasis on more educated and mobile labourers. In Nepal, the managerial class in these industries, which is dominated by Indo-Aryan and westernised conceptions of gender specialisation, reinforces its own biases in hiring and firing (see Rana and Shah 1987).

Wage employment and earnings outside agriculture

Only about 7% of women compared to 27% of men are employed in the non-agricultural sector. Of this, wage employment constitutes a meagre 2.6% for women and 16.4% for men, the rest are self-employed (Table 19.4).

Table 19.4: Percentage wage/non-wage employment outside agriculture

	Wage			Self Employment			Total Non-Agriculture		
	Male	Female	Both	Male	Female	Both	Male	Female	Both
Urban	45.9	22.7	37.3	33.5	26.2	30.8	79.4	48.9	68.2
Hills	51.4	28.5	42.6	35.9	31.3	34.1	87.3	59.9	76.8
Terai	39.7	15.1	31.1	30.8	19.7	26.9	70.5	34.8	57.9
Rural	14.4	1.8	8.0	8.7	3.3	6.0	23.0	5.1	14.0
Mountain	13.6	1.1	7.2	4.0	1.4	2.7	17.6	2.5	9.9
Rural Hills	17.4	2.0	9.2	7.6	3.4	5.4	25.0	5.5	14.6
Rural Terai	12.2	1.7	7.2	10.2	3.6	7.1	22.4	5.3	14.3
Overall	16.4	2.6	9.5	10.2	4.2	7.2	26.6	6.8	16.8

The NLSS data indicate some differences in the pattern of wage/salary employment for male and female workers. Structurally, a greater proportion of working women is in the category of professional and technical workers and in the service sectors than men. Nevertheless, both men and women are concentrated in the category of production workers, which refers primarily to manufacturing labour. Within manufacturing, women are concentrated among the spinners, weavers, and tailors.

Compared to men, a smaller proportion of women is employed as ordinary labourers in the non-agricultural sector. This is in conformity with the tradition of hesitating to send women to work as ordinary labour outside the household economy as it is considered to be socially degrading for the household. Urban/rural, or ecological, regions make no difference to the fact that the biggest proportion of women employed outside agriculture work as production workers.

As for the share of women in each of the occupational groups, services and professional/technical workers' groups top the list in all areas except for the rural mountains where the largest proportion of female workers is in the clerical category. Overall, women constitute 11.8% of the total non-agricultural labour force (Table 19.5).

Women in Nepal devote six to seven hours a day to wage work outside of agriculture. They work uniformly lower hours per day than men in such activities. This is true even for the professional, technical, administrative, and clerical categories and can be explained only by part-time work. On the other hand, women production workers work almost as many hours a day as men (Acharya 2000).

Overall, women earn 12% less than men as daily wages in the non-agricultural sector. In the total salary and wages, however, they earn about 97% of men's earnings. From a regional perspective, only the women in the urban Terai seem to devote less than

Table 19.5: Proportion of women in employment outside agriculture

Sectors	Urban			Rural				Nepal
	Total	Hills	Terai	Total	Mountain	Hills	Terai	
Professional & Technical	33.9	34.4	33.7	20.4	12.1	16.6	26.6	22.9
Administrative & Managerial	14.0	14.0	0.0	0.0	0.0	0.0	0.0	11.2
Clerical	12.1	15.0	7.2	6.3	19.1	6.3	4.5	8.6
Sales	15.2	3.7	21.5	5.2	0	12.4	0.0	9.4
Service	33.5	36.7	19.9	12.1	0	10.5	29.2	23.3
Farm & Forestry Workers	40.7	45.2	39.2	16.9	0	6.1	27.4	18.7
Production Workers	28.5	42.7	0.0	11.0	9.8	19.8	3.0	12.7
Construction/ Transport/Communication	0.0	0.0	0.0	8.8	6.2	10.7	5.7	8.6
Ordinary Labour	11.2	16.3	0.0	5.9	5.1	6.4	5.4	6.2
Overall	21.0	25.1	14.7	10.5	7.2	11.6	10.2	11.8

six hours a day to non-agricultural activities. This could be because of a lack of socially acceptable jobs for women in the Terai. Terai women also work less days per year than women in other regions of Nepal. Considering only average daily wages, contrary to expectations, the earnings of women in rural areas are higher than in urban areas (Table 19.6). Only a more competitive labour market as a result of immigrant labour in urban areas can explain this. In the total of wages and salaries,

Table 19.6: Hours/days and wage/salary earnings of women outside agriculture by residence

	Hours Per Day	Days of Work in a Year	Average Wage (NRs)	Wage + Salary (NRs)
Residence				
Urban	6.0	260.1	49.9	76.8
Urban Hills	6.3	262.7	56.1	89.2
Urban Terai	4.9	253.7	43.9	46.3
Rural	6.8	155.2	58.5	76.4
Mountain	6.8	158.9	64.3	67.7
Rural Hills	7.0	152.2	70.0	80.1
Rural Terai	6.6	156.9	47.6	72.7
Ecological Belt				
Mountain	6.8	158.9	64.3	67.7
Hill	6.8	182.9	68.1	83.4
Terai	6.3	171.3	47.1	67.9
Overall	6.6	177.3	57.6	76.5

women in the Terai and mountains seem to earn almost 20% less than hill women. Because of the price factor, which is much higher in the hills and mountain areas than in the Terai, wages are generally higher there. In this case, mountain women are disadvantaged because of both the wage differential and the price factor.

Ethnicity and caste factors in the structure of economic activities

The studies in the series on the Status of Women in Nepal (CEDA 1979-81) concluded that, in Nepal, ethnicity/ caste played an important role in the economic activity patterns of Nepalese women. The sample populations in this study were classified into two broad ethnic groups - the Indo-Aryan and the Tibeto-Burman. From comparison of their patterns of economic activity, it was concluded that women from the Tibeto-Burman group tended to be more enterprising and more involved in economic activities in the market than those from the Indo-Aryan group. Those conclusions were derived from an analysis of 280 households from eight villages in different parts of the country. The NLSS provides a bigger data set, and this is analysed below by ethnicity/ caste. Nevertheless, there are many records on ethnicity/caste missing from the NLSS data set. Moreover, because of the sampling framework used for generalisation of the survey findings for national level calculations, some odd outcomes (such as women earning more than men in some occupations) are apparent in various cross classifications. The following analysis should be read with this limitation in mind.

Irrespective of ethnicity/caste, most economically active women are concentrated in agriculture, percentages ranging from 83% for Newar women to 98% for Limbu women (Table 19.7). Other areas where women are involved in substantial proportions in the labour force include production (manufacturing), trading, and services. Magar, Tamang, Limbu, Damai, Kami, and Muslim communities did not have any women in the sample holding professional/ technical or managerial/ administrative jobs. Proportionately, more Brahmin, Newar, Rai, Sarki, and Gurung women were working as professional and technical workers (Acharya 2000).

On the basis of primary data on occupational distribution, nine ethnic/caste groups, including others, were formed for further analysis. The category of others includes those not classified elsewhere and was left out in further analysis. The grouping was necessary to expand the sample size in each of the occupational sub-groups in order to arrive at a meaningful analysis.

In the subsequent tables, among the eight groups, BC stands for Brahmin/Chhetri, TML for Tamang, Magar, and Limbus; DKS for Damai, Kami, and Sarki; and GR for Gurung and Rai. Usually, Rais and Limbus are classified in one group. In the current analysis, this tradition is broken because, from the primary processing, Rais seemed to be much more advanced occupationally and closer to Gurungs than Limbus (See Acharya 2000 for more details on occupational classification).

Table 19.7: Distribution of the labour force by broad occupational groups and by ethnicity/caste

Ethnicity/Caste	Forestry & Farm Workers		Others	
	Male	Female	Male	Female
Indo-Aryan				
Brahmin	77.7	91.6	22.3	8.4
Chetri	84.4	95.7	15.6	4.3
Newar	54.8	83.0	45.2	17
Yadav/Ahir	93.6	97.4	6.4	2.6
Damai	70.1	90.6	29.9	9.4
Kami	72.3	96.8	27.7	3.2
Sarki	75.8	94.3	24.2	5.7
Tibeto-Burman				
Magar	90.4	95.5	9.6	4.5
Gurung	82.4	88.2	17.6	11.8
Tamang	89.8	96.9	10.2	3.1
Rai	88.3	94.1	11.7	5.9
Limbu	90.6	98.5	9.4	1.5
Other Groups				
Tharu	89.4	96.3	10.6	3.7
Muslim	61.9	89.4	38.1	10.6
Other	73.3	93.1	26.7	6.9
Overall	78.9	93.7	21.1	6.3

Outside of agriculture, a majority of Newar, Gurung/Rai, and Yadav/Ahir women worked as production workers. Muslim women were concentrated among ordinary labour and almost half of the Tharu women were concentrated in the service sector. For Brahmin/Chhetri, Yadav/Ahir, and Gurung/Rai women, professional/technical/administrative/managerial professions provided more job openings. Damai/Kami/Sarki women were almost evenly spread among professional/technical/managerial/administrative, agriculture/forestry, production, and ordinary labour groups.

The male/female composition of occupational groups by ethnicity/caste seems too erratic to lead to any firm conclusions (Table 19.8). Only a few remarks can be made. Trading seems to be predominantly women's business among the Gurung/Rai. Women constitute the bigger proportion of service workers within the Tharu, Tamang/Magar/Limbu, and Damai/Kami/Sarki groups. The agricultural labour force has more than 50% women in all ethnicity/caste groups, except among the Yadav/Ahirs. Men predominate in all other occupational groups. Nevertheless, Gurung/Rai women constitute nearly 48% in the professional/technical/managerial/administrative professions in this community.

Table 19.8: Percentage of women in occupational groups

Ethnicity/Caste	Prof & Tec/ Adm & Mg	Clerical Workers	Sales Workers	Services	Agri Forestry	Pdn Workers	Ord Labour	Constr Trans	Overall
Indo-Aryan									
Brahmin/Chhetri	17.6	12.2	39.1	30.5	56.1	35.5	0.9	21.1	52.5
Newar	17.0	12.0	22.5	37.5	56.3	50.8	0.0	0.0	46.0
Yadav/Ahir	35.3	0.0	39.0	0.0	41.2	33.3	0.0	0.0	40.2
D/K/S	18.5	0.0	34.6	52.7	55.7	15.0	2.8	18.2	49.1
Tibeto-Burman									40.2
G/R	47.6	2.8	72.2	44.0	53.7	42.7	0.0	29.4	44.8
T/M/L	0.0	0.0	35.1	71.6	51.4	32.7	7.1	0.0	
Other Groups									
Tharu	22.4	0.0	29.1	61.1	50.5	12.9	27.6	0.0	48.7
Muslim	0.0	0.0	33.7	28.0	54.0	21.0	0.0	0.0	52.1

The above finding partially supports the thesis that women from the Tibeto-Burman group will be more attracted to outside income-earning opportunities, as services and trading sectors seem to be predominated by women from the Tamang/Magar/Limbu and Gurung/Rai respectively. The data on composition of the overall occupational groups, on the other hand, do not support this thesis, as proportions of women in the overall employed population of their respective groups are highest for Brahmins/Chhetris and Muslims. Other factors, such as opportunities in the case of Brahmins/Chhetris, and poverty in the case of Muslims, may be playing an important role in this respect.

As for the employment status, the numbers for both men and women, irrespective of ethnicity/caste, are concentrated in self-employment, but proportionately more women than men are concentrated in such employment in all ethnicity/caste groups (Table 19.9). This concentration, however, is lower for the service caste group, Damai/Kami/Sarki, for both men and women. Agriculture predominates as a source of self-employment for both men and women. Once again, proportionately, the degree of concentration of self-employed women in agriculture is more than for men in all ethnicity/caste groups.

Compared to the higher castes, a much bigger proportion of lower caste women, such as Sarki, Damai, Kami, and Muslim, are in wage employment, as expected (Table 19.10). Next to them nearly an equal proportion of employed Yadav/Ahir women are engaged in wage work. Thus, a bigger proportion of women from the Terai are represented in wage employment than from other areas, and this may well be because there are more opportunities for wage employment in these areas than others or a higher level of poverty among the households of these caste/religious groups than in other groups.

Women earn less than men in terms of daily wages, irrespective of ethnicity/caste (Table 19.11). The only exceptions are Brahmin/Chhetri women who earn equal

Table 19.9: Proportion of self-employment to total employment

Ethnicity/ caste	In Agriculture			Not in Agriculture			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Both
Indo-Aryan									
B/C	71.9	89.7	81.3	7.0	3.7	5.3	78.9	93.5	86.6
Newar	49.6	79.7	63.6	22.0	8.6	15.8	71.7	88.3	79.4
Yadav/Ahir	57.2	79.9	66.7	2.2	2.5	2.3	59.4	82.4	69.0
D/K/S	44.7	69.3	57.0	15.1	4.8	10.0	59.8	74.1	67.0
Tibeto-Burman									
G/R	68.1	80.7	74.8	6.9	6.5	6.7	75.0	87.2	81.4
T/M/L	73.0	89.9	81.5	4.0	2.4	3.2	77.0	92.3	84.7
Other Groups									
Tharu	67.0	81.9	74.4	4.3	2.0	3.2	71.3	83.9	77.6
Muslim	38.5	66.4	51.3	22.9	6.8	15.5	61.3	73.3	66.8
Total	58.4	80.6	69.4	10.2	4.2	7.2	68.6	84.8	76.6

Table 19.10: Proportion of wage/salary employment to total employment

Ethnicity/ Caste	In Agriculture			Not in Agriculture			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Both
Indo-Aryan									
B/C	4.1	3.8	3.9	17.0	2.7	9.4	21.1	6.5	13.4
Newar	3.0	4.3	3.6	25.4	7.5	17.1	28.3	11.7	20.6
Yadav/Ahir	32.9	15.8	25.8	7.6	1.8	5.2	40.6	17.6	31.0
D/K/S	18.0	21.4	19.7	22.2	4.4	13.3	40.2	25.9	33.0
Tibeto-Burman									
G/R	9.3	9.6	9.5	15.7	3.2	9.1	25.0	12.8	18.6
T/M/L	10.9	6.6	8.7	12.0	1.1	6.5	23.0	7.7	15.3
Other Groups									
Tharu	19.2	14.4	16.8	9.4	1.7	5.6	28.7	16.1	22.4
Muslim	15.6	26.3	20.5	23.1	0.5	12.7	38.7	26.7	33.2
Total	15.0	12.7	13.8	16.4	2.6	9.5	31.4	15.2	23.4

Table 19.11: Daily wages/salary earnings outside agriculture by ethnicity/caste

(Amount in NRs)

Ethnicity/Caste	Daily Wages			Wages+Salary		
	Male	Female	F/M Ratio	Male	Female	F/M Ratio
Indo-Aryan						
B/C	79.6	82.8	1.0	95.1	91.5	1.0
Newar	112.4	58.8	0.5	133	51.2	0.4
Yadav/Ahir ¹	54.7	-	-	91	-	-
D/K/S	77.9	44	0.6	85.5	51.6	0.6
Tibeto-Burman						
G/R	78.4	58.3	0.7	141.4	52.3	0.4
T/M/L	79	58	0.7	96.8	159	1.6
Other Groups						
Tharu	65.9	43.2	0.7	72.1	33.3	0.5
Muslim	59.3	40.3	0.7	71.1	40.2	0.6
Total	75.5	57.5	0.8	92.2	76.5	0.8

¹ No wage rate reported for female wage earners.

wages. As far as wages plus salary go, the Tamang/Magar/Limbu women seem to earn much more than their men. However, once again the limited nature of the disaggregated sample size should be recalled.

Women's entrepreneurial activities and access to credit

The NLSS does not provide data on proprietorship of enterprises. The occupational information, nevertheless, does identify managers and working proprietors. This information shows no women in managerial positions. Nevertheless, female working proprietors are listed among all ethnicity/caste groups. Female proprietors constitute the largest proportion among the Gurung/ Rai, Tharu, and Brahmin/Chhetri groups (Table 19.12). This information, once again, contradicts our thesis that Tibeto-Burman women have greater control over economic resources than Indo-Aryan women. Yet, one should note that women spouses of the male heads of the households operating family enterprises may tend to report themselves as proprietors even if they are in fact unpaid family workers.

The following analysis attempts to identify features of female-operated enterprises by relating household-head information to enterprise information. Overall, 24% of the households operated an enterprise. Out of them, six per cent were operated by female-headed households. Ethnicity/caste wise, the bigger proportions of such enterprises were operated by Brahmin/Chhetri and Newar groups. Ethnic/caste distribution of enterprises is more or less similar among male-headed and female-headed households.

Table 19.12: Percentage of women proprietors by ethnicity/caste and sectors

Ethnicity/Caste	Proportion of Female Proprietors (100%=Male+Female)				Ethnic Distribution
	Sales	Services	Manufac- turing	Total	
Indo-Aryan					
B/C	44.8	64.5	5.7	43.0	28.8
Newar	26.4	46.3	20.0	26.8	12.1
Yadav/Ahir	39.0	0.0	50.0	40.5	2.5
D/K/S	56.0	0.0	0.0	33.5	0.1
Tibeto-Burman					
G/R	78.7	71.2	2.7	64.2	8.1
T/M/L	29.8	73.3	0.0	31.2	4.8
Other Groups					
Tharu	39.7	100.0	46.4	45.2	6.1
Muslim	26.4	66.7	0.0	28.8	6.8
Overall	34.5	60.9	20.3	35.5	100*

* The balance of 30.6% of enterprises is operated by an ethnically unclassified population.

An attempt was made to test once more whether our earlier findings (Acharya and Bennett 1981) that the Tibeto-Burman women tend to be more enterprising than Brahmin/Chhetri women were correct with the current information. For this, the proportion of female-headed households was compared with the proportion of female-operated enterprises by ethnicity (Table 19.13 and the corresponding Chart). The difference between the two percentages is plotted in the chart

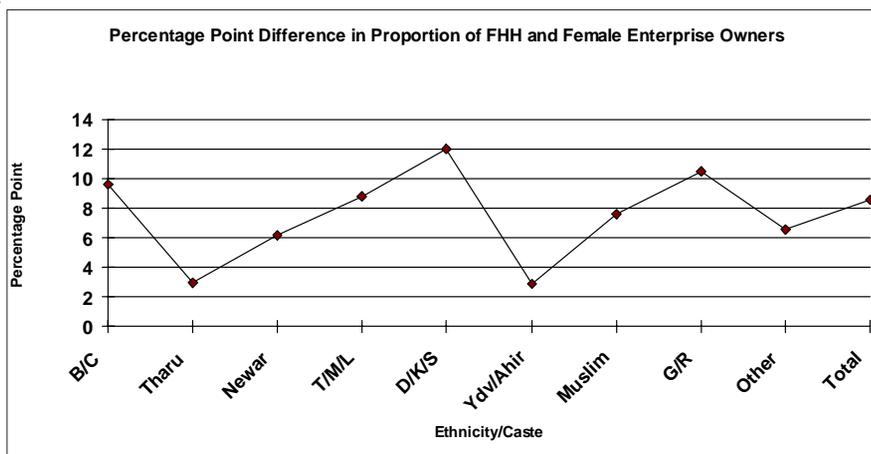
The greatest difference in these two percentages is found among the low caste and Rai/Gurung groups. The Brahmin/Chhetri group followed closely in third place. Given the equal probability of male- and female-headed households operating enterprises, there should have been no difference in the percentages of female-headed households and female-operated enterprises. Yet, the chart shows that, in general, households headed by women have less probability of operating enterprises. Further, the low caste Damai/Kami/Sarki group and Gurung/Rai, and Brahmin/Chhetri women household heads have lower within-group probability of operating enterprises than female-headed households in other communities. This does not support our thesis that women from the Tibeto-Burman communities have more opportunities vis-à-vis men in their respective groups than women in more 'Aryanised' communities.

Overall, most female-headed enterprises belonged to the trade/hotel/restaurant and manufacturing sectors. However, enterprises operated by the lower caste groups belonged primarily to the manufacturing sector, while more than 66% of the enterprises operated by the disadvantaged ethnic Tamang/Magar/Limbu groups and 54% of

Table 19.13: Per cent distribution of FHH and non-farm enterprises by ethnicity/caste

	% of	% of EPs by	Difference
Ethnicity/Caste	FHH (a)	FHH (b)	(a-b)
B/C	17.3	7.7	9.6
Tharu	6.0	3.0	3.0
Newar	14.3	8.1	6.2
T/M/L	12.7	3.9	8.8
D/K/S	18.5	6.5	12.0
Yadav/Ahir	2.9	0.0	2.9
Muslim	12.1	4.5	7.6
G/R	24.9	14.4	10.5
Other	10.3	3.8	6.6
Overall	14.3	5.7	8.6

FHH= Female Headed Households; EP= Enterprise



Newar enterprises also belonged to this sector. Thus, it seems that the more advanced of the ethnic groups, the Gurung/Rai, and the high caste Brahmin/Chhetri group are primarily in trade and services.

Access to institutional credit is much more limited for enterprises run by female-headed enterprises (FHEs) than for those household enterprises headed by men (MHEs). In total, about 17% of the MHEs and 10% of the FHEs had borrowed. While male-headed enterprises from all ethnicity/caste groups, except for Gurung/Rai, had borrowed some money from banks and financial institutions, few female

enterprises had borrowed from such sources. Women who borrowed from such sources were from the Brahmin/Chhetri households. Yet, only 5.3% of Brahmin/Chhetri women entrepreneurs had borrowed from the bank and financial institutions. Access of enterprises run by men to institutional credit ranged from nearly 48% in the case of the Newar group to 20% in the case of the Tamang/Magar/Limbu group.

Overall, FHEs earn two-thirds of what MHEs earn. Enterprises run by women make much less in most ethnicity/caste groups. Education, training, capital, and credit are crucial factors in prompting women's non-agricultural activities. Women in educationally disadvantaged groups are usually unable to take advantage of the new employment and business openings. Low service castes have very little access to education. Within each group, women have less access to education than men.

Conclusions about Nepal

Despite HMG's declared objectives since the inception of the Sixth Plan of integrating women into development (NPC 1981), a diaspora of micro-credit programmes, provision of some training programmes for women, individual examples of successes of women's income earning and forestry groups (see for example PCRW evaluation reports and Pandey 1990 for an example in forestry), and development of carpets as a major export industry employing women, the proportion of non-agricultural employment opportunities for women and men is decreasing in the country. Agriculture is becoming increasingly feminised. Women now form 53% of the agricultural labour force compared to 36% in 1981. The trends in wage employment opportunities are not clear. While the census information indicates an expanding trend in wage employment opportunities both in and outside agriculture, MPHBS and NLSS comparisons indicate a reverse trend. Relatively more women are concentrated in self-employment in comparison to men. Women wage earners are concentrated more in agricultural than in non-agricultural jobs. Men wage earners are spread more evenly between agricultural and non-agricultural employment.

Village craftsmen/women are out of jobs on a large scale. The proportion of production workers declined substantially in rural areas between the two surveys. This decline has been very sharp for women. With very few alternative employment opportunities, women are falling back on agriculture or forced to earn a living through unwanted activities such as commercial sex work (see New ERA 1998).

Overall women earn about two-thirds of men's earnings in agriculture, but three quarters outside of agriculture as daily wages. When annual payments are included in daily average earnings, these ratios go up slightly.

Generally women have much less access to institutional credit, at both individual and household enterprise levels, irrespective of ecological regions, urban/rural areas, and ethnicity/caste. However, Brahmin/Chhetri and Newar women have greater access to credit than in other caste/ethnic groups. Women from low caste and disadvantaged ethnic groups have no access to institutional credit at all.

19.4 Policy Implications for the Region

Experience from Nepal and other areas of the region (for example, see Mehta [1993] for the Tehri Garhwal area in India and Papola [1999] for a regional review) indicate that, in societies with existing gender discrimination in access to land and other resources, the commercialisation process further marginalises women from the development process, in both agriculture and industry. According to Mehta pressure on women's lives on account of commercialisation of agriculture in Tehri Garhwal has taken two forms. First, privatisation and loss of common lands have reduced their access to common resources, such as fuel and fodder, and increased the time required to collect them. Secondly, this has reduced their physical security and social status by introducing commercial sex work into the area.

Both agriculture and livestock are problematic areas from a gender perspective in many communities of the region, because these activities are mostly land-based and women have very little control over land. Involving women on a larger scale in agriculture and livestock activities is important more from the perspective of efficiency rather than from the point of view of women's empowerment per se. Women's activation and empowerment are by-products of the process of bringing women out of the household for training and providing them with a platform for coming together. On the other hand, the promotion of livestock and intensive agriculture has tended to impinge on women's free time and traditional sources of nutrition and income (Bhatta et al. 1994). Further, even in areas where women may inherit land, access to and control over new technology are exclusively male. As soon as a new technology arrives, men take over the task (Gurung 1999). This can be attributed to the male bias in technology and differential male/female access to education. Gender issues in development cannot be perceived only as an efficiency issue to be dealt with in the poverty alleviation programmes.

The process of marginalisation of women from manufacturing employment as a consequence of the shift of production to factories or introduction of newer products with more market value was well described for Nepal by Rana and Shah (1987) and illustrated by the above case study. For other areas of the region, a summary is presented by Papola (1999).

The process of dichotomisation of production and reproduction must be stopped. This could happen in two ways. First, by facilitating women's access to organised production sectors, by increasing their education and improving their mobility, and by provision of easier transport facilities; and, secondly, by facilitating their reproductive responsibilities by sharing workloads, provision of child care facilities in the work place in the modernised sector, and introduction of simple technologies. In the context of mountain areas, accessibility to roads seems to be the most important factor for increasing women's mobility and access to education and health facilities. This is important to improve returns to women's enterprises. Otherwise, the benefits of productivity and income gains tend to be monopolised by middlemen. It is well recorded by now that the introduction of cash crops or market-oriented dairy

enterprises in the already dichotomised communities tends to marginalise women, increase their work load, and reduce their control over household resources.

Thus, the most visible symbol of modernisation, the roads, can have both positive and negative implications for women. With careful planning of alternative employment opportunities, construction of roads could bring substantial positive opportunities for women entrepreneurs as also for the poor women who work as porters in the absence of roads. Both men and women who are small farmers could benefit from a gender sensitive anti-poverty programme.

It is also clear that policy packages must differ as per the cultural groups. In Indo-Aryan groups with an already entrenched patriarchal value system, the policy packages must address the systematic gender discriminations, whereas, for the Tibeto-Burman groups, the policy packages must be culture sensitive and designed with care so as not to introduce a gender bias in employment or social behaviour in general. Decentralisation of decision-making and people's participation in a real sense is a must in both cases.

As regards women's role in poverty alleviation, the assumption that isolated mountain people are poorer in terms of food, clothing, and shelter itself is questionable. Many of these communities lag behind in education and health, but whether their food habits or social behaviour are inferior to those of the urbanised modern sector is debatable. The issue that needs to be sorted out in this context is whether the market-oriented, individualistic development propagated today can proceed without marginalisation of those segments of society that are already as disadvantaged in terms of access and control over resources as women are.

A well-designed programme of enterprise development seems to have had a positive effect on women's status, in both the Indo-Aryan and the Tibeto-Burman groups, as indicated by the Dhampus case of the Annapurna Conservation Area Project in Nepal. From the Dhampus study, three conclusions seem to be relevant for this paper: a) women's workloads have declined in general and women's social status, in both the private and public arena, have improved in the Gurung and Brahmin/Chhetri communities, b) Gurung women have benefited most, and c) socioeconomic differentiation is clearly visible; the low castes and poor Brahmin/Chhetri women/men have benefited the least. The conclusion that the lifestyle of the poor has remained more or less the same, in spite of the general prosperity of the area and expanded job opportunities, is most telling. As such, development programmes must also be poverty-sensitive to reduce poverty.

A pertinent question is how does the focus on women in income-generating activities or cash crop production help to reduce poverty? Poor households have neither resources nor land to concentrate on cash crops. Micro-credit is relevant only for those who are nearer the market and who have adequate alternative resources or employment opportunities to pay back the credit installment regularly. Moreover, in

mountain areas, female-headed households may not be the poorest ones. The poor may benefit from cash crops and micro-credit only in terms of increased employment.

Further, as discussed above in the case of Nepal, the issue of poverty and women needs to be viewed more in terms of the impact of poverty on women, as reflected in their workload, access to food, and nutrition deficiency for girls and women, in general, and discrimination in access to education and health facilities. It is necessary to assess how an increase in income impacts on these variables in both the Indo-Aryan and Tibeto-Burman groups. Programme packages for intervention within the household must take cultural differences between the two groups into account.

Finally, from their examination of policies, programmes, and institutional capacity, the ICIMOD study (Gurung 1999) concludes that generally policies and programmes for women's development do exist in most countries of the area, however their percolation to the grass roots' level varies from area to area. General insensitivity of the implementing machinery to the gender issues and the inadequacy of such institutions are also noted. Lack of specific policies for mountain areas is also noted, particularly for Nepal.

Women's economic opportunities can be increased substantially only through mainstreaming the gender perspective within sectoral programmes. This is because development policies and programmes have a large-scale impact and cannot be reversed with small-scale individual project interventions. Individual projects should be promoted as a facilitative measure, but they cannot solve the problem in a holistic manner. Acharya (1997), analysing Nepal's case summarises the emerging gender issues at the sectoral level as follows: (a) ensuring adequate analysis of all programmes and projects with a gender perspective; (b) gender sensitisation of the implementation mechanism and machinery; (c) ensuring adequacy of measures initiated to ensure gender equity in project benefits; and (d) development of indicators and mechanisms for continuous monitoring and evaluation of policy, programme, and project impacts on women in terms of not only their participation but their empowerment as well. In the current paper's perspective we may rewrite the points to incorporate ecology, ethnicity/caste, and sensitivity of sectoral programmes to poverty.

Land rights and other facilities in projects involving resettlement of families should be given serious consideration in those areas in which such rights do not exist. Any assistance to resettled families and small businesses should include women on an equal basis.

The livestock sector needs to pay special attention to the poor, men or women. Traditionally, in many Indo-Aryan communities, small girls and women may keep goats or poultry as a source of private income. They may also be encouraged to raise cow and buffalo calves, which they may sell later. This could open up new avenues of employment and income for poor women as is evident from the experience of many poor women's groups organised under the PCRW programme in Nepal. As such, the livestock projects need to have separate programmes for raising animals

and producing milk. This is because milk production for commercial purposes, using hybrid animals, is an expensive and risky activity. In gendered societies where women have little decision-making authority in the household, women do not have the space or resources for this kind of activity on their own. Traditionally, rearing calves until the breeding stage and raising animals for meat have been more practical and accessible activities for landless and marginalised households and women.

Fodder Development Programmes must cater to the needs of the poor households and women. The scope for livestock activities as a source of income for poor households has been decreasing because of the growing scarcity of free grazing land. Development of community fodder lands for such households must be an integral part of all livestock projects. Community forestry may relieve this problem to some extent, but livestock and community forestry projects have rarely gone together. Moreover, in most cases, community forests have been monopolised by better-off households. The poor households usually do not understand its importance in the beginning and do not participate on a large scale, as it involves free contribution of labour. Later, it becomes too late. By the time they wake up no more community land is left. Further, dairies and production of fresh milk products are commercially viable only in areas accessible by road. This factor limits the scope of this activity as a poverty alleviation strategy in remote and difficult areas, precisely those areas where poverty is concentrated. Alternative modes of intervention, such as cheese production, need to be planned for such areas.

Rural infrastructure could be a new focus for creating economic opportunities for poor men and women. For this to happen, construction projects must focus on specific people friendly technology (e.g., green roads) and mobilise male and female construction brigades (groups) as contractors and entrust the tasks to them.

Once again, streamlining institutional credit to suit the requirements of women entrepreneurs and legal reform to ensure property rights for women are essential for this purpose. Credit policies should devise mechanisms to facilitate direct access of women entrepreneurs along the same lines as the Dhampus experience (Sharma and Acharya 1997). Women should be ensured 50:50 participation with men in all tourism-related training, because this sector employs women on a large scale. Women should not be forced into lower level jobs, such as clerks and receptionists, by a gendered training process that excludes women. Although women occupy a prominent position in the tourism sector, as soon as external relations are involved and the establishment expands, women are relegated to the lower levels of the organisational hierarchy (Gurung 1995).

Special programmes are needed for modernisation of women's entrepreneurial and technical skills for micro-enterprises based on local materials and traditional knowledge for remote mountain areas (see Papola 1999). Introduction of high-value crops should go along with food security. To ensure food security, new improved technologies need to be introduced to increase the productivity of more nutritious

traditional cereals, such as millet and 'bazra', rather than replacing them with rice and wheat.

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