

## NEPAL

### WOMEN'S EMPOWERMENT PROGRAMME

*The Women's Empowerment Programme (WEP), initiated in 1998, addresses three fundamental human rights: basic literacy, economic participation and the exercise of legal rights. The programme works to empower women through an innovative programme integrating literacy, micro-finance and micro-enterprise training, and an understanding of legal rights and advocacy.*

USAID funds WEP through Pact Nepal (literacy and economic interventions) and The Asia Foundation (AF, dealing with legal rights and advocacy). To mobilise women's groups efficiently and to strengthen local capacity, Pact and the AF works with 250 NGOs as partners for field implementation, including one that manages the development of materials for the women's groups and the training of WEP trainers. The NGOs identifies existing women's saving and credit groups. Pact's agreement with each participating NGO provides funding for empowerment workers (EW), who served as resources to women's groups for both technical and empowerment issues. Each EW worked with 10-12 groups consisting of at least 12 members each.



The underlying principle of the programme is based on the assumption that poor women will invest in programmes important for their livelihoods or well being and that they can organise and be responsible for themselves. WEP offers no seed money, matching of grants or subsidies on interest rates. Women own the programme by creating their own group policies, paying fees, buying books and supplies and finding literacy volunteers. WEP is totally demand driven: women set their own priorities and run their own programmes.



The programme uses an approach based on Appreciative Planning and Action (APA), which was developed in Nepal and encourages women to build on their strengths and was a key to overcoming obstacles. This approach seeks to mobilise existing resources to solve problems. Training women to monitor their efforts using APA empowered them to meet their banking and community mobilisation goals quickly and cost efficiently. The same APA-based approach is used in NGO capacity building.

WEP encompasses three key interventions that focus on:

- Developing literacy and numeracy skills, so that every women can keep her own financial records and serve as an informed economic group member and potentially as a village bank officer

- Increasing economic participation through fostering, both micro-finance and micro-enterprise development
- Delivering rights, responsibilities and advocacy training to each participant in the programme.

WEP designed five levels of self-taught literacy for women, drawing entirely on resources within their village. Simplified books developed by partner NGOs enable newly literate women to teach each other basic skills. Participants are expected to contribute financially to these classes with the aim of instilling group cohesion and minimising drop out rates. Groups are also encouraged to make rules and to impose fines or other sanctions on those who do not abide by the rules. Once members of an economic group complete their initial literacy training, they move on to either the economic or the legal rights advocacy component of the programme.

The economic components 'Women in Business', comprised a nine month self-taught series on savings, credit and the fundamentals of micro-enterprise development. This approach built confidence, self-reliance and independence amongst the participants. It enables groups of women to form and strengthen their own savings and credit organisations and to launch micro-enterprise initiatives to increase household income. WEP focuses its strategy of transforming savings and credit groups into village banks that can be linked to credit providers and to developing several new financial intermediaries. As these village banks gain experience, they will link through micro-finance intermediaries to formal sources of external credit. Pact works with the government and national stakeholders, USAID and the World Bank to develop policies and systems that will foster their growth.

The programme has made remarkable progress, including zero dropout rates, but it is the beginning of a long term process that needs to

look at changes in terms of generations rather than years and months. The programme has taught many valuable lessons. The demand for literacy continues and is an effective entry point for working with women. The APA-based approach builds on indigenous capacity and improves the likelihood of sustainability. The monitoring and evaluation of the programme has revealed an unexpected synergy between applied research and empowerment: a positive approach to inquiry itself can have an impact on social and economic change. WEP was using this information to increase the programme's impact and achievements. Furthermore, a decentralised, demand driven system, grown directly from and placing responsibility with the women and their groups, is essential to the success of the programme's future efforts.

The impact of the Women's Empowerment Project has been far reaching. Over 130,000 women in 21 of Nepal's 75 Districts are involved in some way with WEP. In two years, 110,000 women have learned to read and all WEP women began saving actively. More than 30,000 have loans, 55,586 have started micro-enterprises and 45,467 are meeting their income targets. More than US\$ 1 million in savings and US\$ 648,000 in productive group loans to members (99% pay on time) demonstrates to micro-finance stakeholders that a demand-driven system can achieve equal, or better, results than existing models.

This approach has taught an organisation to implement a major programme in a transparent and accountable manner whilst adopting low cost methods to promote literacy and economic participation. Pact and its partners have been able to create a sustainable, adaptable and flexible model designed for a rapid, cost effective increase in the scale of the programme. This has been achieved whilst retaining a commitment to building indigenous institutional capacity by enabling hundreds of NGOs to practice hands-on development within the framework of a cohesive, structured programme that enables them to provide a range of services to women that requires little or no external support.



Sabina Panth  
Communication &  
Documentation Officer  
Women's Empowerment  
Programme - Pact Nepal  
PO Box 5367  
KATHMANDU  
Nepal

[commdoc@pactnepal.org.np](mailto:commdoc@pactnepal.org.np)

for further information:  
[www.bestpractices.org](http://www.bestpractices.org)  
[www.pactworld.org](http://www.pactworld.org)