

# Nepal Girl Landscaping Report

April 2017



Big dreams, don't know how to get there, and marriage might change it all  
- Out-of-school girls in Biratnagar, Nepal

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## About this research

Between February and May 2016, the UK Department for International Development (DFID) commissioned landscaping studies exploring the lives of adolescent girls in Bangladesh, Nepal and Pakistan. Employing a range of qualitative and participatory approaches, the research endeavoured to complement insights from earlier literature reviews with the “thick description” characteristic of ethnographic research. The resulting report represents this effort to understand girls’ lives in context – through their eyes and their aspirations. While rich in detail and grounded in locally led research, as with any research it cannot definitively capture and represent all of the experiences of the millions of girls living in these three countries. Nonetheless, the authors hope that by listening to girls and their parents, this report can provide a window into girls' lives, and be a catalyst for future work to understand girls and meet their needs.

This is independent research. The views and opinions expressed herein are those of the interview subjects or authors and do not represent those of DFID or the UK government.

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## I. EXECUTIVE SUMMARY

The nine most significant insights that emerged across all research locations, across the different types of respondents (girls in school and out, different age cohorts, married and unmarried – and parents) are highlighted below. What follows in the main body of the report is a much more nuanced analysis of geographic, age cohort, and other differences.

Nepal is a highly diverse country, geographically, religiously, ethnically, linguistically, and culturally, and one adolescent girl's life can be dramatically different from another's. Generally, however, prevailing social norms value boys' education and health over girls', uphold a highly gendered division of labour, and prize girls' virginity and obedience. Nepal has been through dramatic changes in the past 20 years, including a protracted civil war, intense internal and regional political struggles, and major natural disasters. Opportunities have opened up for girls as a result of these changes, but new vulnerabilities have also emerged.

- 1. Girls in all age groups work, whether in or out of school, urban, rural and peri-urban, but not all girls work.**
  - ✓ Girls at school find it difficult to balance studies, household work and paid work.
  - ✓ Girls are earning money during school holidays, particularly girls aged 14–16, and those in rural, and to some extent peri-urban, areas.
  - ✓ Urban in-school girls are also earning money, but some of this work is in stigmatised and risky jobs.
  - ✓ Parents are often more sceptical than girls about girls' ability to combine school and part-time work but are prepared to support daughters if they are enterprising.
- 2. All girls have access to money, regardless of whether they work.**
  - ✓ Sources of money are varied and vast, and include part-time and full-time work, seasonal work and occasional work (such as selling old school books, doing hair and *mehndi* for festivals). Girls have riskier sources of money, such as working in dance bars, and money from "sugar daddies".
  - ✓ Girls receive money from relatives and friends including pocket money from parents and older siblings, money from relatives at festival times, money given by husbands and in-laws, borrowing from friends, and stealing money from friends and relatives.
- 3. All girls spend money, regardless of whether they work.**
  - ✓ Girls' spending is often on food (street food for girls who can get it), transport and phone re-charge cards.
  - ✓ Girls in school prioritise spending on school stationery, and also on toiletries, make-up, hair accessories, and clothes.
  - ✓ Girls' spending is used to nurture friendships among all age groups and in all areas. Purchasing gifts is a high priority, after school supplies, in peri-urban and urban Kathmandu.
- 4. Large numbers of girls are engaged in agricultural work.**
  - ✓ Out-of-school girls in rural and peri-urban areas work 4–5 days a week as agricultural labourers.
  - ✓ In-school girls do agricultural labour during their holidays and during the high agricultural season, often missing some school in the process.

- ✓ Girls sell produce from their own family farms (including yeast for domestic alcohol production in ethnic hill communities).
  - ✓ Urban out-of-school girls are largely employed as domestic help and in packaging for factories.
- 5. Workloads vary significantly according to location, age and personal circumstances.**
- ✓ In-school girls spend much of their time in the mornings and evenings doing household work, especially those in rural and peri-urban areas.
  - ✓ Out-of-school girls, and married girls in particular, have a heavy workload, and many cannot contemplate working outside the home.
  - ✓ Older girls are expected to do more household work, even if they are in school.
- 6. Girls and parents are eager to save for girls' future.**
- ✓ Many girls and their families have difficulty saving for girls' futures, but some are managing to save small amounts.
  - ✓ Some girls are saving in their piggy banks, women's groups, microfinance cooperatives and commercial banks, where girls in urban areas often have accounts – but many girls do not have the habit of saving (particularly in the Morang sites).
  - ✓ Parents sometimes save for their daughters through insurance schemes.
  - ✓ Girls save for education and marriage.
  - ✓ Lack of citizenship certificates prohibit some girls from saving in commercial institutions.
- 7. Parents and girls want additional education programmes, vocational training and career advice.**
- ✓ Parents have high ambitions for their daughters, and think they are not receiving adequate education.
  - ✓ Parents are unable to advise and support their daughters' educational aspirations because they are poor and uneducated, but are keen to do so and particularly favour vocational training.
  - ✓ Due to restrictions on girls' mobility and interaction with the wider community, there is a lack of information on how girls can pursue higher education, vocational training, and preparation for work.
  - ✓ Married girls, particularly those who dropped out close to finishing high school, in urban and peri-urban areas want to resume their studies but don't know how to do so.
- 8. A good marriage is still more important than a good education, but they are increasingly related, and there are 'workarounds'.**
- ✓ While increasingly education means a better match for a girl, parents find it hard to refuse a good offer.
  - ✓ There is stigma attached to late marriage and many families feel unable to challenge that social norm.
  - ✓ Among conservative groups, there is stigma in having an older unmarried daughter and taking any of the daughter's earnings, both of which work against girls' education and economic participation.
  - ✓ Increasingly in urban and peri-urban areas (Kathmandu Valley and Kaski district sites), marriage comes with the condition that a girl is able to continue her education after marriage. This is not yet a norm.
  - ✓ In-laws are increasingly valuing educated daughters-in-law, but the dominant view is still that they are responsible for household chores and having children.

**9. Social norms vary, but girls' lives are largely controlled and influenced by others.**

- ✓ Norms are highly restrictive for girls from high-caste hill groups such as Brahmins and Chhetris, so-called "low caste" Dalits, and those from Terai – Madhesis and Muslims. They are more flexible for Tharu groups and hill indigenous groups such as Tamangs.
- ✓ The relative freedom for urban girls is largely due to better infrastructure rather than relaxed social norms.
- ✓ Parents make decisions for in-school unmarried girls.
- ✓ Mothers make day-to-day decisions. Fathers make decisions on marriage and education.
- ✓ Husbands and in-laws make decisions for married girls.
- ✓ Reputation is all-important, especially for unmarried girls aged 14–19. As a girl's behaviour reflects on her family, it is often tightly controlled.
- ✓ Out-of-school unmarried girls who contribute to the family income have more decision-making power.

## II. INTRODUCTION

Between February and May 2016, DFID commissioned a landscaping study in Bangladesh, Nepal and Pakistan to explore adolescent girls' lives. The objective of this research was to inform economic development and private sector programmes, as well as business-driven solutions for empowering adolescent girls.

Research focused on understanding different girls' lives in context, with a specific focus on earning, learning, saving, and keeping safe. This report is an overview of these findings, together with insights from earlier secondary research conducted to inform the focus of primary research.

Following the Executive Summary and Introduction this report comprises six sections. Section III describes the research approach, including research methods and how and why we selected research sites and participants. Sections IV to VII present analysis of primary research findings, referring to secondary research where appropriate. Section IV, "Girls: the ideal and the real" explores how girls are perceived and valued, by themselves and by others. It looks at girls' experiences at different stages of adolescence, social norms and expectations, girls' own aspirations and the barriers to and enablers of these, and girls' connections or social capital: the networks of support and inspiration on which girls draw. Section V explores safety and mobility, both girls' and parents' views on safety, and their experiences, and how this constrains or enables girls' wider participation and ability to access opportunities and services. Section VI focuses on education, aspirations, barriers and constraints. The economic and financial lives of girls is discussed in Section VII, working, earning, saving, and assets. Section VIII concludes with a discussion about what products, services and opportunities girls and parents feel would be most beneficial to girls' learning, earning, saving and keeping safe.

### III. APPROACH TO RESEARCH

#### 1. Research methods

This research was informed by a substantive literature review conducted in late 2015. The secondary research helped to inform the research team about what was and was not known about adolescent girls in Nepal, and thus enabled us to identify gaps for the primary research to fill.

The primary research was qualitative, though as presented under 3. below, we spoke with large numbers of girls and parents in Nepal. We employed a range of qualitative and participatory tools and approaches to working with girls and their parents.

Participatory tools included mini-workshops, where girls participated in a range of activities, including: “what is it like to be a girl”; path of aspirations; mobility mapping, and source and use exercises. These methods are described briefly in Box 1. We also used traditional qualitative methods, including focus group discussions and semi-structured interviews with girls, mothers and fathers; we also conducted some pair interviews with girls. Finally in each site, researchers spent a day with a girl, resulting in 6 “mini-ethnographies” for each country.

For interviews, discussions and activities, girls were grouped according to age cohorts (10–13, 14–16 and 17–19 years), whether they were in or out of school, and whether or not they were married. All parents who took part in the research had at least one daughter between the ages of 10 and 19. Girls and parents did not take part in more than one type of qualitative exercise, with the exception of mini-ethnographies. Girls for mini-ethnographies were selected from mini-workshops, focus group discussions (FGDs) and semi-structured and pair interviews.

#### Box 1: Participatory research tools

**What is it like to be a girl:** This activity explores what girls think, feel, say, and do through the use of a fictional “girl like them” that they create together.

**Path of aspirations:** The path of aspirations is a personal activity undertaken by girls to explore their future aspirations, and what barriers and enablers they see to achieving these aspirations.

**Mobility mapping:** Mobility mapping is used to gain an understanding of where girls spend time, with whom, what types of activities they do and when/where, and how they identify safe versus less/not safe spaces.

**Source and use exercise:** There are multiple aims of this tool, including learning about:

- sources and amounts of money girls have;
- how regular and safe the sources are for girls;
- uses of money and decision-making associated with it;
- savings – where girls save, how much and how often, and what girls are saving for.

#### 2. Research sites

The Nepal research covered three major locations: Kathmandu Valley, Kaski District, and Morang. These three locations were chosen both because they represent geographically and ethnically diverse populations, and because of their appeal to businesses. In each location, research was conducted in at least 2 sites covering a range of urban, peri-urban and rural communities and neighbourhoods. The research covered 6 urban, 4 peri-urban, and 3 rural sites.

##### Kathmandu Valley sites

In Kathmandu, the urban sites were Naxal, Tyagal, and Bhaishipati, and the peri-urban sites included Dukuchhap and Daxinkali, which are both about two hours from the city centre, and have populations of 3,500 and 25,000 respectively, spread over several villages.

##### Kaski District sites



In Kaski district, two sites were visited. Hemja, our peri-urban site, was formerly a Village Development Committee (VDC), and is now under Pokhara municipality. The research covered two wards (neighbourhoods) in Hemja. Dhikur Pokhari was selected as the rural site for the research and lies in the southern part of Kaski District, situated between Kaskikot VDC and Ghandruk VDC. Three wards were selected for research.

### **Morang District sites**

In Morang, the urban sites were in Biratnagar Municipality. Among the two communities, Lamka Tole has a large Madhesi Hindu population, and Janapath Tole has a large Muslim population. The rural sites were Banigama, locally known as “Banigaon”, and Kaseni. Banigaon is located an hour from Biratnagar, and has just over 8700 inhabitants, while Kaseni is 45 minutes from Biratnagar and has 7571 inhabitants. Hilly high-caste groups such as Brahmins and Chhetis, hilly indigenous groups such as Tamangs, Rai and Dalits, and Terai indigenous groups such as Tharus comprise most of the population in Banigaon and Kaseni.

Table 1 (below) presents a brief description all of the research sites in each of the three locations.

**Table 1: Research locations and sites**

Site name	Site and population description
Kathmandu Valley	
Naxal	Urban, presence of internal migrants and large numbers of poor, caste (Brahmins, Chhetris and Dalits) and ethnic (Tamang, Newar) diversity. Livelihoods based on farming, wage labour and blue-collar jobs such as security guards, drivers, and service industry jobs. Peri-urban, large presence of indigenous groups (Dhanuwars and Tamangs) and some upper-caste (Brahmins and Chhetris), largely farming families.
Tyagal	
Bhaisipati	
Dukuchap	
Daxinkali	
Kaski District	
Hemja	Peri-urban, presence of internal migrants, large numbers of poor informal settlements by the riverbank and around the Tibetan refugee camp. Mixed population of Brahmins, Chhetris, indigenous groups (such as Gurung, Magar, and Chhantyal), and Dalits. Livelihoods based on agriculture, with large numbers of men who have migrated for work abroad; some construction workers and other labourers, and some traditional “low-caste” occupations such as tailoring.
Dhikur Pokhari	Rural, largely agriculture-based livelihoods, mixed population of Brahmins, Chhetris and Dalits.
Morang District	
Biratnagar (Lakma Tol and Janpath Tol)	Urban, 2 sites, one largely Madheshi Hindu (Lakma Tol), the other largely Muslim (Janpath Tol). Most men work in factories, work abroad, drive local vehicles, engage in petty trade or work as labourers in the service trades. Very few women work; those who do work as domestic help or in small businesses, such as running canteens and selling street food, or as factory workers where they clean and pack food items.
Banigaon and Kaseni	The main livelihood is farming, followed by working as drivers or mechanics, or agriculture-related trades. Women run small shops selling clothes and make-up, or teach in local schools. Tharus and hill caste groups (Brahmins, Chhetris and Dalits) make up most of the population of Banigaon.

### 3. Participant selection

We employed a rigorous but not quantitative approach to participant sampling. Locations and sites were selected during researcher training, and involved significant discussion and debate among the research team to ensure that research sites were neighbourhoods and communities with large numbers of poor and vulnerable households.

We relied largely on our researchers and local research assistants and mobilizers to select girls and parents from among the poor and the emerging middle class in these sites, using local knowledge of family circumstances, triangulated during interviews with physical assessment of household living conditions, and questions regarding economic and livelihood status. We were also deliberate in including participants from diverse ethnic, linguistic and caste backgrounds.

In total, across all three locations, we spoke with 214 girls, and 81 parents:

<i>Age</i>	<i>In school, married</i>	<i>In school, unmarried</i>	<i>Out of school, married</i>	<i>Out of school, unmarried</i>	<i>Mothers, fathers</i>
10–13		30			41,40
14–16		46	1	20	
17–19		61	32	24	

## IV. GIRLS: THE IDEAL AND THE REAL

This section has four sub-sections: key life-stage characteristics, social ideals and expectations, girls' aspirations, and girls' social capital.

### 1. Key life-stage characteristics

In this section we present a high-level summary of life stages and life-stage transitions for girls in Nepal, focusing expectations of girls at each stage, what girls spend their time doing, and elements of girls' lives that have the biggest impact on their opportunities and potential.

#### Ages 10–13

At this age, girls are generally considered to be children and are not treated entirely differently to boys. For the most part, girls did not say that they were facing family or social pressures to observe gender norms. Girls in urban areas (Pokhara and Kathmandu), however, were afraid of potential reputational damage and censure by the community for things they might do. They generally felt somewhat more burdened than their brothers by household work and they expressed freedom in their mobility and interaction with boys. This applied to all girls of this age group irrespective of caste or ethnicity, location, or religion. They explained existing mobility restrictions as being for their safety, for example coming home before dark.

Girls at this age are still, for the most part, idealistic. Many aspire to helping their communities when they grow up. They do not (yet) feel that poverty will prevent them from achieving their dreams. They enjoy listening to radio. Talking with friends and families makes them happy. They don't venture too far from home, except with their parents.

For some girls in this age cohort, a major life event, the onset of menstruation, has already transformed their lives. Menstruation taboos are strong among Hindus. When a girl menstruates, she is temporarily treated as an 'untouchable' with strict rules – she cannot cook or serve food or enter the kitchen, is prohibited from entering temples, is unable to collect water from communal taps, has to sleep on the floor and, in extreme cases, girls are made to sleep in cow sheds (a practice called *chaupadi*). These taboos are prevalent across all research sites, with the most restrictive constraints applied in rural areas and among Madheshi and Hill Brahmins, Chhetris and Dalits. This is also the age that most girls are likely to drop out of school due to poverty, discrimination (parental investment decisions that favour boys over girls), increased domestic burdens, and pressures of marriage and reproductive roles (PLAN, 2012; see also Ghimire and Samuels, 2014 and 2015).

In this age cohort, girls spend about eight hours a day at school. Schools have clubs for extracurricular activities that girls enjoy. Some urban girls at this age do domestic work, spending their mornings and evenings doing household chores. Girls from emerging middle-class families are usually discouraged from work, even domestic work, to focus on their studies.

For rural girls, time poverty is a major constraint. Time use differs according to a girl's age as well as the economic status of her family. For the youngest adolescents (aged 10 and 11) there appears to be little gender discrimination in terms of time use. Many are enjoying the last years of play and relative freedom. As girls approach puberty this can change dramatically, particularly in areas where girls are not expected to complete their education or to work after leaving school. Girls and parents reported that when girls reach age 12 or 13, their work starts increasing. By 14 they are generally no longer playing with their friends. These girls become future wives and mothers in training, with girls aged 14 doing twice as much work as boys of the same age group (WHO 2007 in UNCT, 2011).

## Ages 14–16

Major life events such as puberty and marriage mark transitions for adolescent girls. Between the ages of 14 and 16 girls prepare or have already taken on women's roles as wives, mothers, and daughters-in-law. About this age, parents comment that, "it is not time to play".

Girls at this age start to come under very close scrutiny, and are encouraged and sometimes forced to adhere to social norms. While parents expressed a desire to empower daughters and to push the boundaries of social norms, particularly in relation to education and work, girls seldom find a liberal environment at home. Parents fear community disapproval, and also fear that their daughters might face sexual abuse, leading to social stigma and emotional damage.

Particularly in economically disadvantaged families – or ones where the mother is absent or ill – there is less time for girls to study, as they have more household responsibilities and chores, including cooking, collecting firewood, fodder, and water, and caring for younger siblings. Even in urban and peri-urban areas, girls can spend as long as 1–2 hours a day collecting water because it is scarce and there are long queues at public taps. Boys, by contrast, have few responsibilities. In both rural and peri-urban sites in Kaski District, girls were in the house working while boys were playing with friends outside.

Table 2 presents how 14–16 year-old girls in urban and peri-urban Kathmandu Valley sites use their time.

**Table 2: Time use of girls 14–16 in school and out of school in urban and peri-urban Kathmandu Valley**

KEY	Work	HH	School/studies	Free/own time
	URBAN		PERI URBAN	
	IN-SCHOOL	OUT-OF-SCHOOL	IN-SCHOOL	OUT-OF-SCHOOL
Name	KUSUM	GITA	ASHA	NIKITA
4:00 am				Wakes up, cleans house, serves tea for parents
5:00 am			Wakes up, drinks tea	
6:00 am	Wakes ups and goes for boxing training	Wakes up and prepares tea	Goes to college (6:20)	Makes lunch
7:00 am				Goes to work
8:00 am	Comes back, does household work (cleaning room, helping mother to wash dishes), eats food and goes to school	Prepares lunch, washes dishes, takes brother and sister to school, then washes clothes		
9:00 am	(9:45) Reaches school			Goes to work
10:00 am				
11:00 am				
12:00 pm			Goes home for lunch	

	URBAN	PERI URBAN		URBAN
	IN-SCHOOL	OUT-OF-SCHOOL		IN-SCHOOL
Name	KUSUM	GITA	Name	KUSUM
1:00 pm			Makes tea for parents	Lunch break from work and meets friends
2:00 pm				
3:00 pm			Gives tuition to girl in her neighbourhood with a disability	Returns to work
4:00 pm	Comes home, washes dishes	Feeds brother, washes dishes, prepares dinner	Comes home, washes clothes	Returns from work, cooks dinner, eats, cleans up
5:00 pm	Goes to boxing practice		Does homework	
6:00 pm	(6:30) Comes home from practice		Prepares dinner	
7:00 pm	Does homework, eats dinner		Dinner, watches TV (7:15-8:45)	
8:00 pm		Puts brother to sleep	Studies	
9:00 -10 pm	Bedtime	Bedtime	Bedtime	Bedtime

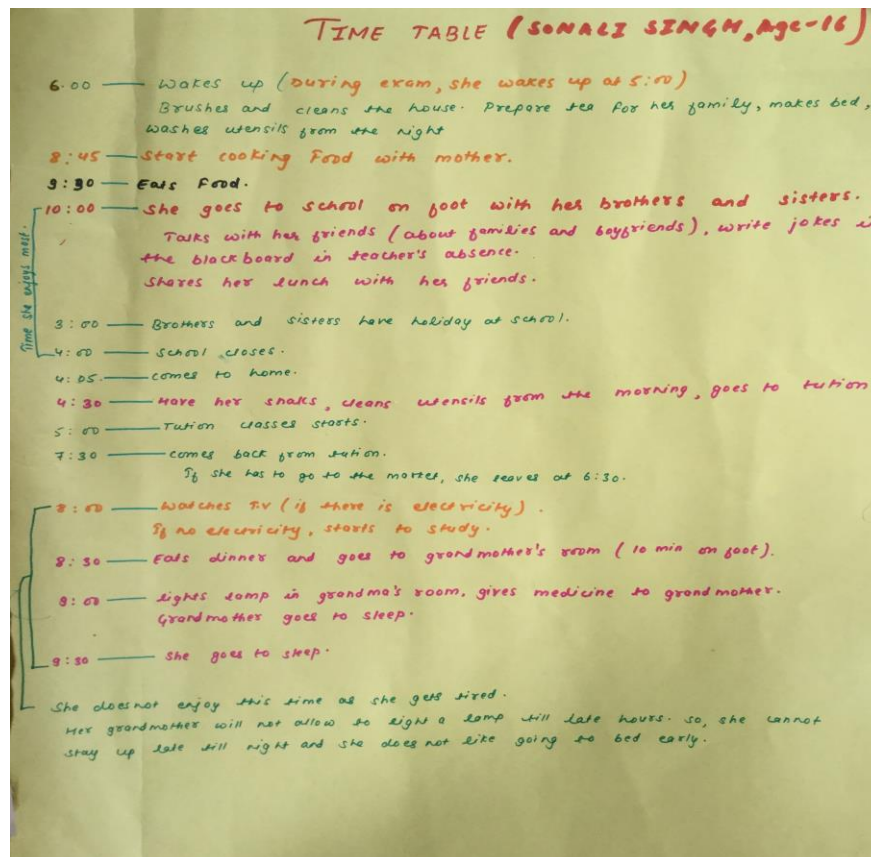
In the 14–16 cohort, there is a stark difference between in-school and out-of-school girls. The former spend about six hours a day at school and also study in the evenings or early mornings. Some girls in urban areas had free time for extra-curricular activities and tutor for pocket money. Out-of-school girls do domestic work or in some cases paid work during the day, helping with household chores in the morning and evenings. All out-of-school girls cook meals twice a day, make everyone's beds, provide tea in the morning, take care of siblings and get them ready for school, wash pots, and clothes, do cleaning and household shopping, and care for sick family members.

On Saturday, while in-school girls have time for themselves to visit friends, eat street food or go to the nearest bazaar, they help around the house intermittently. Out-of-school girls have a lot of household work, such as cooking, serving meals, fetching water, washing clothes, bathing smaller siblings, cleaning the house and washing dishes.

Time poverty is a serious issue among the poorest girls who attend government schools, girls in rural areas, married girls and those with children, and out-of-school girls. Girls who do hard labour, such as working in brick kilns, work between 9 and 10 hours a day and also have household responsibilities. Girls are expected to take most of the responsibilities of domestic work when they are older and attend college for fewer hours every day. Only girls in private boarding schools have time for study and personal wellbeing.

Figure 2 (below) is a time-use exercise completed by a 16 year-old girl in school from rural Morang, and demonstrates how busy girls are.

Figure 2: Sonali Singh combining care for her grandmother, household responsibilities, and school



Below, in Box 2, we show a normal day in the life of Khushi, which illustrates what life is like for many out-of-school girls who are 14–16 years of age.

#### Box 2: "My life is always in a rush": backbreaking work at a tender age

Khushi Gupta is a 15 year-old girl who lives in an urban community in Biratnagar with her parents and her two brothers aged 8 and 10. The community consists of poor workers. Khushi's parents are snack vendors, the main source of the family's income. Her mother fell sick after uterine surgery and can do very little household work. Khushi, the eldest daughter, is like a mother in the family now. She wakes up at 5 am and then takes heavy things to the shop for her mother. As their shop is in a makeshift shack, they bring everything back to the house at night. Khushi returns home from the shop, a 15-minute walk.

For the next 4 hours, she makes basic ingredients for the shop such as boiling potatoes, making curry, vegetables for *pakoras*, *chops* and *samosas*. She washes dishes that were left over from dinner, which usually happens late at night.

At 9 am she cooks rice, lentils and vegetables for the family. She gives it to her brothers, and sends them to school. She prepares other things for the shop, making sauce, grinding flour, making pickles, and takes these to the shop, buying supplies if needed. She has lunch at 12 pm. She cleans the pots and at 3 pm goes to school from 4 pm to 8 pm: school is an hour's walk away.

After coming home from school she prepares supper for the family. She serves her parents and brother and then herself. She washes bigger dishes that will be needed in the shop early the next day. At midnight she does her homework while she can stay awake and goes to sleep.

She does not have time for TV or playing with friends. She says, "there is so much work and my life is always in a rush, I have to do everything in a hurry". Khushi is motivated because she wants to be a teacher and teach girls who do not have time to go to school like she does. Her mother is supportive and

Married girls are more restricted in how they use their time, with in-laws keeping a close watch and because of childcare. Most of these girls still come from excluded social groups, such as the Tamangs, Dalits, Magars and Tharus.

Table 3 illustrates the time use and domestic labour for a 15 year-old girl from rural Kaski District (Dhikur Pokhari site), who left her husband's home when the marriage became unbearable for her. When she was living with her husband, her worst time was 4 am–6pm as she worked all of this time, and her best time was when she was sleeping. At her grandmother's house, the "best time" is all day, and she has no "worst time".

**Table 3: Living with husband and living with grandmother: like night and day**

KEY	HH work	Free/own time
Time	Activities in her husband's house	Activities in her grandmother's house
4:00am	Get up and freshen up	
4:20am	Light the mud-oven stove to prepare tea	
4:30am	Paint the house with red mud	
5:00am	Fetch fodder for animals	
6:00am	Prepare and give food to buffaloes and bulls	
7:00am	Work in the field, ploughing, planting crops	
8:00am		Get up and freshen up
8:30 am		Eat breakfast, tea, biscuits
9:00 am		Prepare meal
9:30am		Eat meal
10:00am	Prepare meal and eat	Wash utensils, clothes
10:30 am	Work in the field	
11:00 am		Watch TV, talk to friends
1:00 am		Work in the fields
5:00 pm		Cook food and eat
6:00pm	Prepare food	Watch TV
7:00 pm	Sleep	Sleep
8:00 pm		

Time use is heavily gendered and is related to the gendered division of tasks and leisure. In qualitative research undertaken by the Overseas Development Institute (ODI) in Nepal (Ghimire and Samuels, 2013), when asked what they did during their leisure time, older adolescent girls often said they cleaned and decorated the house, washed clothes and did flower gardening. Older adolescent boys, on the other hand, said they met friends and talked and roamed around the market, or played. The gender stereotyping of leisure activity usually begins during mid-adolescence, along with restricted mobility.

### Ages 17–19

By the age of 18, 51% of girls in Nepal are married (Jones et al., 2010) and many become mothers before they are 19. The median age of marriage and first birth in Nepal is 17 years (MOHP, 2012a). For girls who are married, their lives as women have already begun. For those who are not married, marriage casts shadows of hope and anxiety about future husbands and in-laws. Staying in school is a good way to avoid marriage, and secure an educated husband. Increasingly, educated men want educated wives. For many girls in this age cohort, life has become full of difficulties and uncertainties, and earlier ideals and dreams have vanished.

By this age, those girls still in school have finished high school (grade 10) and are entering their two senior years. The less well-off are working on family farms in rural areas, looking for or doing jobs (daily wage labour in peri-urban areas or work in the service industry in urban areas), or are married and are occupied with heavy domestic burdens as daughters-in-law.

Scrutiny of girls becomes very visible for the 17–19 age group, when girls will have generally passed grade 10. In interviews, parents said that girls were mature enough to know what is good and what is harmful by the age of 17, but girls said that parents were more suspicious of them at this age.

In the 17–19 cohort, girls in school spend about 5 hours in college, starting as early as 6 am and ending before noon. They spend more time at home than 14–16 year-old girls, doing household work such as preparing tea for everyone, watching TV and studying. Some girls in urban areas also do paid work after college.

Pressure to adhere to expected gender norms is higher for married adolescent girls, who are considered “women”. Husbands and in-laws tightly control girls’ time use and mobility. For unmarried girls, their parents determine time use, though girls in school sometimes disobey parents to do as they wish, particularly in more modern urban areas.

## 2. Social norms and expectations

### Traditional gender norms and the “ideal” girl

The position of women and girls in Nepal is determined by patriarchy, virilocality, and patrilineal descent and inheritance. Usually, men head the household as husbands or fathers-in-law. There has always been a very wide range of gender norms in Nepal varying significantly between different caste and ethnic groups. Ethnic Tibetan and indigenous groups are much more egalitarian than the so-called high-caste and lowest-caste Hindus – Brahmins, Chhetris and Dalits – who follow the norms of high-class Hindus. In general, the higher the group is in the hierarchy (with the exception of the Dalits), the more restrictive it is for adolescent girls. Discriminatory gender norms are also closely linked to age. Gender discrimination is more significant for older adolescents since the risks of them engaging in immoral behaviour increase, for example pre-marital sexual relationships (Ghimire and Samuels, 2013).



Traditional Nepali society puts enormous pressures on girls to follow social norms and expectations that are reinforced by family, neighbours (in particular women), and peers. These norms prevail, though there are both wide variations and some general winds of change. It is expected that girls should naturally realise their roles and act accordingly and that achieving the ideal was possible. All girls report difficulty in achieving this ideal, however. "*Manchhe aayeko thaha nahos*", said a group of girls aged 17–19, meaning that girls should make themselves so inconspicuous and quiet that one shouldn't even be able to tell when they come and go. Girls are supposed to stay indoors, speak softly, and not keep company of boys or "bad peers". Parents suggested: "*Pothi Basnu hudaina*" or "hens shouldn't crow" and "*Hawa banera nahida*", or girls "shouldn't be like the wind". Girls who attract attention to themselves are considered unlucky.

In general, all parents expected their girls to obey them, not do "bad things", stay indoors, and – if they were still in school – study. Urban fathers emphasised that girls should keep "good company". Characters can be defamed on the basis of rumours. Girls who work away from home, for example, are at risk of defamation if they talk to a boy or come home late. They might even have to give up work if it affects their family's honour.

While girls as young as 10–13 are aware of the ideals, girls in the 14–19 cohorts are far more sensitive to societal expectations. As girls enter the 14–16 age cohort, they become more aware of gender norms and societal and family expectations. For girls over 14 years of age there is huge pressure to keep away from the opposite sex, spend time at home, and help with household work, as training for marriage.

At this age, girls start to have ideas that conflict with social norms. They start to experience and reflect upon discrimination at home and in society. They are under pressure to maintain an image of the "ideal girl" from the parents and the community, but also – at least internally – question these and find them challenging.

From this stage onwards, girls are affected by the family's economic status. Many poor girls leave school to take jobs to help parents financially. Phrases like "*ghar ma dukkah cha*" ("we have problems [economic] in the house") were common in discussion, whether girls were rural, peri-urban or urban.

By 17–19, all girls stated that an "ideal girl" should help with family chores, look after her siblings, and obey her elders' wishes. Girls are expected to uphold family honour by avoiding "going astray" and establishing relationships with men, which may be questioned by others. If she has a child, she is expected to stay with her husband even if he is abusive. While girls' education is increasingly encouraged, this does not lower expectations that she will excel in managing a well-run and harmonious household when they are married. Figure 3 (below) illustrates the myriad expectations that girls of this age face.

[illegible]

Added to traditional social norms regarding the right behaviour, hard work, and obedience, are a range of new expectations – such as excelling in school and work – making the ideal confusing and even less attainable. According to parents, girls should both obey traditional social norms and meet new expectations. Girls should:

- Girls should also:

- Much of the room for manoeuvre appears to be theoretical. A group of rural fathers agreed that, "A girl can talk to her parents and convince them to do what she wants to do if she is obedient and

disciplined”, but how can an obedient, compliant girl imagine and articulate a different future persuasively? The difference between the real and the ideal is most pronounced with education and marriage. Women “should” study between the ages of 19 and 26 according to all parents, and many believe that girls should then work, but a woman over the age of 22 is a burden and an embarrassment to her parents if she is not married.

Girls understand the expectations of family and society and many have internalised these norms and do not question them. Several girls stated that one of their main desires was to see their brothers do well, and even to do better than they had done. Increasingly, however, girls find it difficult to manage competing sets of expectations. A 19 year-old girl from an urban area gave an example of how difficult it is to know exactly how to behave: “Once we had to do group work and my male colleague who was in the group came to my house after college. My parents made such a great fuss about it and in front of him. It was really embarrassing and I felt very humiliated”. They are also increasingly aware of the unfairness of gender norms: “They think boys are their walking stick when they are old, and girls are species to be sent to other people’s houses” (FGD 17–19 year-old girls, rural Morang).

The following quote from in-school adolescent girls aged 17–19 in urban Biratnagar depicts their experience and emotions regarding expectations:

*Society says a girl should be bounded inside the house, not allowed to share their feelings, should not walk alone as boys will tease them... Girls bear many problems while going out of the house but they cannot share it with family members because no-one is there to understand. Girls are backward due to their own selves somehow because they are afraid of society. They think themselves weak; they never want to go against society; they just think of their family prestige and hide their true feelings... Society is always backbiting girls... They say that society is modern but if girls come home late there is a huge issue about it... Girls are made to listen to and understand others’ problems but they are not allowed to listen to their own problems. They have to sacrifice themselves and their happiness for the happiness of the family... We sometimes feel that it is better not to have been born at all than to be born a girl.*

Girls are directly pressured by their parents, but they also understand the social pressure that their parents are under. Girls believe that if there were no such societal pressure, their parents would be more supportive and more flexible.

**Raising girls: are parents between a rock and a hard place?**

There is a clear tension between what parents want for their daughters, and what they feel society will allow. Girls are the guardians of the family reputation and protect their own family and in-laws from “back biting”. A common saying is that “a girl’s honour is on the tip of a needle”. The failure to live up to the ideal, according to one father, results in “society pressuring the family, and the family pressuring the girl”.

The strongly held notion of “*pariwar ko naak katne*” (literally, “cutting off the nose of the family”) – or tarnishing the family name – drives the restrictive behaviour that parents impose on their daughters, even if as individuals they are more open-minded. Parents are afraid that if daughters transgress the boundaries of socially accepted behaviour, they might be considered a bad family and no one will want to marry the girl or her siblings.

Mothers more than fathers accept that there is a lot of social pressure on girls, and sometimes girls cannot live up to these expectations. At home it is usually the mother who demands compliance with expectations, though girls fear their father more. As one mother from peri-urban Kaski said, “We

have to make sure that society doesn't get any chance to talk against them [girls]. Thus, we have to be strict. Sometimes they answer us back and also question things that they feel are ok but are considered bad by the family. Sometimes girls teach mothers, using logic. Mothers do get convinced, but fear their husbands and society [because they will be blamed for their daughter's 'failure'], so they can't fully support their daughters". While they can negotiate with their mothers, girls are unable to negotiate with their fathers and older brothers, who hold an important position in the family and exercise control over family decisions surrounding girls.

In the wider society, girls feel that it is usually neighbourhood women who scrutinise them mercilessly. They are aware that women will be watching them while they are walking in the community, going to and from school or work. They will be watched for possible interaction with boys, how long and how often they go out of the house, their clothes and how they carry themselves (referred to locally as "doing fashion").

#### Expectations of boys and girls: "the boy is the master, the girl is the slave"

Everywhere, expectations of girls and boys are very different. While younger adolescents (ages 10 and 11) often do not find differences in the way parents treat them and their brothers, as they grow older – and definitely by 13 – differences become evident. Girls also become aware that there is little pressure on boys to be an "ideal boy". In fact the only things that parents repeatedly said about "ideal boy" behaviour was that they should study hard, work hard, and not consume drugs or alcohol. Boys can disobey their parents and negotiate boundaries. The main differences that girls found were in issues of mobility, household work, keeping a "public face", household decision-making, and economic support. Girls and boys are also expected to socialise differently. Girls should have fewer friends, prefer to be with family, and not indulge in social vices such as drinking and smoking. Boys are expected to roam around in bigger groups, and further afield, and – though disapproved of – drink and smoke.

Boys do not have to ask permission to go to anywhere while girls do. Boys do not have to return home on time, and can stay at a friend's house if it is dark, but this is never allowed for girls. Boys are not questioned about their interactions with girls, the way they behave on the street, how they dress or talk. For married girls, mobility is more restricted than their unmarried counterparts. They have to ask permission from in-laws and husbands to go everywhere, except the fields where they work. They can travel only to their natal homes and sometimes to the nearest local markets (if given permission).

*"Girls are not allowed to go out with village brothers and male neighbours. They cannot laugh and talk loudly with friends. People say 'you are a girl and you laugh loudly'" (FGD with in-school girls in urban area).*

Another key area of difference is in household work. Girls are forced to do so much domestic work that it hampers their studies, particularly girls in government schools. Some mothers, from rural areas in particular, believe that, once girls are literate, household chores are more important for girls than school work. Households get significant kudos for raising girls who are praised by their in-laws for their domestic abilities. Mothers often say to girls, "You are a girl, you have to go to others' house and work, so you should learn to work here" (rural Morang, 14–16 year-old in-school girls).

Many girls also said that their brothers were consulted in the household affairs and livelihood decisions while they are not. Ghimire and Samuels (2013) report that only older adolescent girls are consulted on larger household decisions, and this is more likely if girls have completed secondary education. It is also more likely among hill groups (see also Acharya et al., 2010), and in urban areas. Married girls who live alone with their husbands have more decision-making power than married girls in extended family units. Importantly, girls in paid employment are more likely to participate in

decision-making than girls who are not (see also Acharya et al, .2010).

For those who have older and employed brothers, girls said that those brothers control household spending, including on their sisters. Even younger brothers tell their older sisters: “You will be going to someone else’s house soon so there is no need to consult you”.

Girls are expected to ask for less money and to save more than boys. Girls reported that when parents give them money, they ask them to spend thriftily and detail their expenditure. This does not happen with boys.

Boys also do less household work. While girls routinely cook and clean, boys are expected to step in only when needed or asked repeatedly. Girls are not able to travel alone or have too many friends. The pressure to be a good daughter-in-law has direct impact on what a girl can wear, friends she can have, and the amount of time she can spend with her family.

The most serious example of the double standard is when boys’ crimes are overlooked. Boys are often exonerated if they commit sexual assault, whereas girls are blamed for being ‘indecent’, meaning not wearing traditional clothes, being too showy, walking alone and walking at night.

#### Expectations regarding marriage and education

Out-of-school girls aged 17–19, and especially in rural areas face pressure from parents and relatives to get married. Muslims, Madhesi and Tharu girls in particular face pressure to marry early: in some districts in the eastern Terai, more than 50% of marriages involve girls under the age of 12 (IRIN, 2012). It is common to see married girls in their red saris (see Figure 4). Amin et al. (2014) found that more than 25% of 15–19 year-old girls in their research in Terai and Mid and Far West were married, and more than four times more likely to be married than boys of the same age. In urban and peri-urban hill areas, there is less pressure to marry if girls drop out of school, but an increasing pressure to earn, sometimes for their own dowries.

**Figure 4: Married girls all wearing the “required” red sari (Bangaon)**





Parents interviewed for this research said that 25 was a good age to marry, but where dowry (girls bringing family money to the marriage) is still practised, parents tell girls to “marry young otherwise the family from the husbands side will ask for more dowry”. Parents are concerned that girls might elope before a suitable match is arranged, as early as age 14, which drives early marriage. This was brought up many times during our discussions (see Box 3).

**Box 3: “Girls are the eloping kind”**

*“Keti haru poila jane jat”*, girls are the eloping kind, said 33-year-old Bindu Tamang, mother of a girl of 15 in Daxinkali. Eloping was mentioned frequently. Parents think that once a girl reaches adolescence and is attracted to the opposite sex, she can elope any time a boy manages to woo her. The fear of girls eloping, especially in peri-urban areas and in Tamang communities (an indigenous and marginalised group that makes up 6% of the population), causes much stress to parents because of family honour. This in turn affects girls’ freedom: where they can go, to whom they talk and for some, how much digital access they can have.

Young girls are expected not to go around visiting places because it will increase the chance of eloping. Limited mobility means that they are also deprived opportunities such as training. They cannot talk to boys or men. Many said that one of the negative impacts of Facebook was that girls could meet men with whom they could elope. The fear of eloping makes it easy for others in the family and society to judge girls harshly, and cast anyone who is doing something unconventional as evidence she is a ‘bad’ girl who might elope. Parents in poverty, despite the prevailing norms, say, “When will you ever elope – it will be easier for us”.

For married girls, eloping has a different implication. “He used to love me more before. Not so much now. Maybe he loved me then because he was afraid that I would elope”, Indira said.

Except for girls who elope at a young age – whether to choose a love marriage or escape an arranged marriage – girls desire marriage only once their education has been completed and, for some, after they have an established career, particularly in Kathmandu. Girls generally prefer to get married between 22 and 26 years of age.

Girls have significant fear about marriage. As one group of 17–19 year-old girls in urban Biratnagar said: “Marriage leads to downfall in life...We are worried what kind of man our parents will marry us with. Most boys today are into alcohol and drugs. We do not want to marry such boys”.

The fears of unmarried girls are realistic. Once married they have far more domestic work to do. There is a constant fear of offending in-laws by not being able to carry out household chores properly. Mobility is extremely constrained, particularly before they have given birth to their first child. They are also economically dependent on their husbands or in-laws.

### Changing gender norms

There have been significant shifts in gendered norms, particularly in urban and more accessible areas of Nepal, following the decade-long Maoist insurgency from the late 1990s. Despite negative impacts, including the loss of lives and property, the ideology of women’s liberation held by the Maoists and the participation of women in the armed struggle have played an important role in both breaking the traditional image and role of women in Nepali society, and changing society’s perception of gender norms. This change in the role of women, especially in rural areas, has helped shift to some degree social and religious values of gender-segregated work, as well as what it means to be an ‘ideal’ Nepali woman (Ghimire and Samuels, 2013). These shifts have resulted in a greater investment in education, later age of marriage, more control over reproduction (including greater access to healthcare, and increased use of contraceptives), more equality under the law (such as the

enshrining of the right to inherit property<sup>1</sup> and the right to equality in citizenship), and greater political participation (such as the compulsory 33% participation of women in Constituent Assembly elections).

Interviews with parents revealed significant shifts in expressed attitudes concerning girls' potential and rights and attitudes towards gender equality, although not all of these have yet translated into changes in behaviour and norms, particularly in rural and more conservative areas where family honour is more inextricably linked with girls' behaviour.

There have been changes in girls' roles and responsibilities, particularly in better-off households, and in urban areas. Urban fathers claimed there was a more equal division of domestic labour between sons and daughters. Girls in urban areas are sometimes required to help with their fathers' work, for example, delivering milk, or sweeping, or working in a store, assistance traditionally provided by the boys in the family.

Expectations are changing of girls' responsibilities to care for their parents in old age. Previously, this was the sole responsibility of sons. In families where there are no sons, daughters would assume these responsibilities. Girls from the ages 14–16 understand that while they wish to please their parents, what their parents want from them may not be what they want for themselves. As one of the girls said, "100% ideal daughter is not possible".

Girls' roles have changed significantly because of modernization. A generation ago, girls would wake at 3 am, clean the house, fetch water, wash clothes and dishes, make food, take cattle out for grazing, and collect fodder and manure. A father said: "These days, girls get up, drink tea and puffed bread, and run off to school". Urban mothers said they did not go to school. Education did not lead to employment, and employment meant working in a carpet factory. One mother said: "They told us no matter how much you study, you're going to end up with the stove or field".

Parents' expectations of girls' education has changed significantly (for more detail see section IV.2 below). Mothers are now concerned that daughters should be educated sufficiently to earn an independent income, strongly linked to their ability to hold their own within their marital home. Some of the increased investment in education links to the increased desirability of educated girls as brides. Gender norms are changing at school as well as home. A greater number of girls are engaging in sports, including traditionally male sports, such as boxing (see Box 5).

Parents are more aware of the need to support and motivate children to make the right choices rather than order them to obey. They recognise that children who are constrained too tightly will rebel.

#### **Box 4: Transgressing boundaries (with parental support)**

Asma Khan is 16 years old and in class 8. She is the youngest of three sisters, two of whom were married at the age of 19. Asma's father had several jobs, including teaching and working in industry in Delhi, but is now paralyzed and unable to work. The family spent a lot of money for the father's treatment and ran out of funds. To fulfil the family needs, Asma's brother dropped out of his Chartered Accountant course to take a local job and her mother went to the Gulf to work.

From a very young age, Asma has enjoyed dancing and sports. Her father faced strong criticism from Muslim society for sending Asma to a school specializing in dance. As Asma grew up, her brother's friends also criticised him for allowing his sister to dance. Asma had to go alone to the dance school, an hour away, because none of the other girls in the community went there. As pressure on her grew, she left the school.

<sup>1</sup> While the law has made it possible for women to have equal access to parental property, in practice women still cannot sell, rent or transfer property without the consent of their spouse or sons.

Asma then wanted to join an after-school Taekwondo class given by her teachers. Her father, who felt guilty about his daughter leaving dance school, readily agreed to her request to join the class. Her brother was reluctant, but the parents were firm. The father said, "Until I can support her economically, I will decide and fulfil all her wishes", and her brother accepted this. None of her cousins summoned up the courage to join her. When the news of Asma taking Taekwondo class spread around the Muslim community, social leaders called Asma's father and said she was becoming a bad example to other Muslim girls. Asma's family is criticised for being lenient towards daughters and living in a mixed community: of not "being like a Muslim in any way". Asma recently became the women's District Champion of Takewondo and her father shared this with us with tears in his eyes. Her father is confident that whatever Asma does she does it with full awareness of what is good and what is bad, so he supports her to the community.

Particularly in urban areas, in the emerging middle class, and for less conservative ethnic groups, positive deviance is increasingly seen among girls and parents.

Girls who have strong parental support, or have the courage and drive to influence their parents, have been able to transgress significant boundaries. Boxes 4 (above) and 5 (below) describe two girls who have done this: Asma and Kusum. Both girls relied on strong parental – in particular paternal – support in order to deviate from the norm, and both found freedom in martial arts.

#### Box 5: Boxing outside the box

Kusum Tamang, aged 15, is one of Nepal's junior boxing champions. She participated in the Women's World Boxing Championship in 2015. She aims to be a professional boxer and a coach, improving the field of boxing for girls in Nepal. She is an inspiration to her younger sisters, who are also going to boxing training and aspire to become boxers.

Normally, families and society discourage girls from taking up sports, and boxing in particular is seen as a male sport. Sanu, Kusum's father, has been unusually supportive of her choice to pursue boxing. Kusum had started with taekwondo and then switched to boxing. Her father learned of a possible career in sport for his daughter through participating in national and international championships and supported her to continue. Sanu was challenged previously when he married a Dalit. Shunned by his community, he moved to Kathmandu. He is, a proud father of four daughters and says although he was pressured by his family and village to remarry to have a son, he did not.



Boxing has changed Kusum's life in many ways. She trains until 7 pm, while her friends have to be home by 5 pm and before dark. She is confident that she can take care of herself. She has saved a significant amount (NPR 25,000) from government fees for participating in international competitions and winning matches.

She has travelled to Bangladesh, Malaysia and Taiwan, and her father notes the travel has had an impact: "*Ek jana manche ramro bhayo bhanne, gharai farak huncha*" ("If one person improves there will be lots of changes in the house"). Kusum has instructed her parents about eating clean food, drinking filtered water and avoiding oily and spicy food, and under her influence her father bought a water filter.

### 3. Girls' aspirations

This section outlines girls' aspirations and the factors that support or undermine them as they try to achieve these aspirations.

Girls have significant aspirations regarding their future careers, but lack any career guidance, or



support to access training and development opportunities to make these a reality. Out-of-school girls in particular expressed a desire to undertake vocational training, and to belong to groups that could provide them with information services, new skills, and confidence. A lot of girls, across all age cohorts and locations, aspire to support their families, support younger siblings in school, and improve society.

### Ages 10–13

Urban girls at 10–13 are already thinking about their future jobs, while peri-urban girls in the same cohort are already thinking about marriage. Careers are primarily an urban phenomenon, although some peri-urban girls in less conservative areas also want to pursue careers. Many girls are already highly ambitious, citing doctors, surgeons and pilots as possible future jobs. Others are more influenced by the media, with many wanting to be dancers and singers, despite social disapproval.

### Ages 14–16

In-school girls at this age in urban and peri-urban areas in the Kathmandu Valley are either taking or preparing for the national high school examinations (SLC), and considering what to do before starting higher secondary education (grade 11). These girls want to take computer training because they know they need to be computer-literate to get good jobs. They are considering studying management or science for higher secondary and aspire to become doctors, microfinance loan officers, accountants, teachers, nurses, bankers, engineers or government officers. They all wanted to get married in their mid-twenties.

Girls in this age group still dream of unconventional jobs, like being a model or a boxer. Their dreams are their own, with little influence from parental expectations beyond education. Girls in school aspire to be independent, and they see education and work as a means to achieve that. Girls' independence is also an aspiration for many parents, who want to ensure that their daughters are not wholly financially reliant on in-laws, and who can hold their own when married. Girls are very interested in sport at this age, and are particularly keen on learning martial arts.

Many girls are already out of school, or are attending irregularly, particularly in rural and more conservative areas. This group suffers from significant problems, including economic hardship, broken families, and having to do physically taxing work. They also have lower self-esteem. Some of the extremely poor migrate to Kathmandu or other urban areas in search of seasonal work.

Even if girls drop out of school at an early age, they still have aspirations. Out-of-school urban girls want to become dancers or open a dance training school, be a teacher and teach girls like themselves, or start a small business. Girls working as domestic help said they wanted to do something on their own so that the family can be proud. Rural out-of-school girls want to open tailoring or embroidery shops, design fashion, and run beauty parlours, cosmetic shops or bookshops.

### Ages 17–19

Girls still in school have big aspirations, but are increasingly worried that parents will not support them in achieving these. In-school girls want to continue their education until their mid-twenties, and often want to work before marriage. Urban girls aspire to work as teachers, bankers, accountants, tailors, doctors, and architects, among other things. Motivated by migrant relatives, they also want to migrate to countries with better opportunities, such as Australia, Belgium, Dubai, Japan, Korea and the US. Peri-urban and rural girls, on the other hand, expressed their aspirations to "get married once they had a career and have a happy life" whereas the urban girls focused on working, and migrating for work or further study.

Married girls often have either no aspirations, or aspirations that are wildly unrealistic, but still express the same desire they had when they were younger. For example, one older girl who dropped out of school in grade 5, and now has a child, said that she wants to be a doctor. When asked whether this would be possible she blushed, laughed, and said that it is no longer possible in her circumstances.

Other married girls have taken stock of their situation. They know what their in-laws will allow them to do and say that now their lives consist of housework and bringing up their children, that their husbands will not allow them to go out of the house, and that they are economically dependent upon their husband and his family. "No husband would want his wife to take up a job. He will never say go and take up a job, get employed" (FGD with out-of-school urban married girls aged 17–19, Kathmandu valley).

We did not find that married girls aspire to higher education even when, as in one case, in-laws allowed a girl to continue her education. Most married girls said they are more interested in taking up jobs than in pursuing higher education. Married girls from rural and peri-urban areas, regardless of their educational status, want to take up tailoring, embroidery, beauty parlour work, and set up small shops. Married girls from urban areas wanted training in these areas, but added candle making, spice packaging, knitting, fast food, vegetable vending and running school canteens. A few girls who have completed their education want to work in the health sector. For girls who have children, it was important that they work from home.

### Enablers and barriers

As we saw in Section 2, family support is the main enabler for girls being able to realise their aspirations. Teachers can be important sources of support. Family support is needed particularly for girls who want to pursue unconventional careers such as modeling, singing, dancing or sport. Opportunities to take extra classes outside school to enhance skills including dancing, acting, and using a computer would help girls to achieve their goals. Married girls considered seed capital, and their husbands' trust and support, to be the main enablers.

The financial resources and access to credit to pursue education and training and to secure a job (where bribes are often required) is important. Belonging to a community organization or NGO helps girls to learn new skills, save, and also expand their social capital. Personal qualities and the capacity to convince parents also matter. One girl said, "I will definitely become a nurse because I am very determined".

Lack of money and discriminatory social norms were seen as major barriers, particularly for girls who want to pursue unconventional jobs. Girls' families can be the biggest obstacle, along with limited finances for education or assets, heavy household work burdens, absence of the right social network to acquire jobs, and lack of suitable training. For girls with career aspirations, most of the girls' families were not supportive of their choices. Social disapproval is another important barrier because when girls work, society questions their integrity and starts to accuse them of tarnishing their family honour and looking for ways to elope. Parents may not want to let their girls out of the house because of this censure.

For a married girl, her husband and his family have the biggest impact – positive or negative – on her life. For example, Rabina, aged 19 and who married during the course of this research, hoped to continue her education, get work, and migrate to seek a well-paid job – but this all depends on the family she married into. Another girl, Indira, sought part-time work so she could make money to educate her child and rebuild their house, which was destroyed by the earthquake, but couldn't work because her husband is an alcoholic and unable to look after their child. For married adolescent girls,

lack of childcare options, time poverty, the fact that the neighbours may “fill the ears” of their husband and family against them, a lack of trust and support from in-laws and husband, and poor economic conditions were the biggest barriers to work.

Girls who aspire to break gender stereotypes in employment are aware of the difficulties they might face. For example, one girl from rural area who wanted to serve in the army said that her parents and neighbours tell her that it is not a woman’s job. Similarly, another rural girl who wants to become a dancer knows the neighbours will look down upon her family because dancing is stigmatised.

In rural areas, unmarried in-school girls saw lack of funds and the pressure to marry as the biggest challenge, along with restricted mobility and work burdens. In urban areas, unmarried in-school girls had restricted mobility and thus less access to information, a lack of self-confidence and family trust, and lack of funds were the biggest challenges to achieving their aspirations. In peri-urban areas, in-school girls identified a lack of support from parents (who encouraged them to drop out and get married rather than study more), migration (often related to the need to support the family), restricted mobility, limited career information, and the absence of credit providers as key barriers.

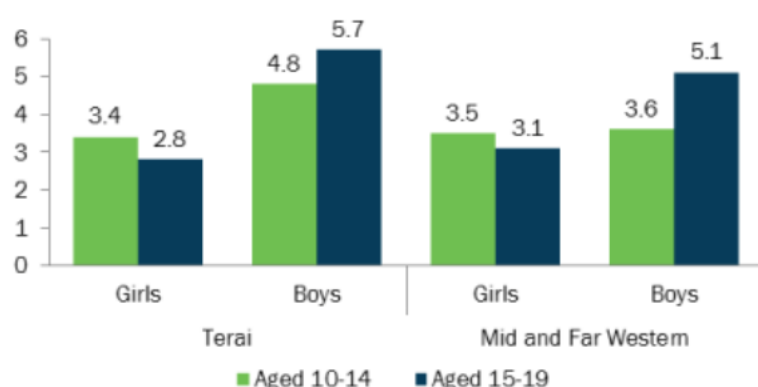
For all groups, lack of information and career guidance were barriers to achieving their aspirations. Girls and parents complained about being unable to use computers to access the Internet, not knowing where to get information, and not knowing when and where career fairs are being held.

#### 4. Social capital: girls’ social support and social networks

In general, boys have more friends than girls. Older boys have more friends than younger boys, while older girls have fewer friends than younger girls (see Figure 5). Our research confirms that girls’ networks shrink as they get older, and are particularly limited for married girls.

Boys are more likely than girls to have supportive relationships in the community, such as someone from whom to borrow money (71%) or stay with if they have a problem (70%) compared to girls (59% and 58% respectively) (Amin et al., 2014).

**Figure 5: Gender differences in average number of friends**



Source: Amin et al., 2014

Girls’ mothers, other female relatives – including sisters, sisters-in-law and aunts – and friends are all important sources of support. Mothers are often identified as providing the most important form of social support to adolescent girls. Girls talk to mothers about their daily expenses and topics such as food, going to places, celebrating birthdays, buying clothes and things they want to have. For older adolescent girls, mothers mediated requests to fathers, as fathers and daughters often grow apart as

girls grow older. "She never talks to me directly. When they grow old, they are closer to the mother. She tells the mother and the mother tells me. To make her speak with me, I sometimes ask if she needs money and she says no" (interview with father of an adolescent girl, urban Biratnagar).

Girls lose support when they get married and can become very isolated and vulnerable, particularly if their marital home is far from their natal household, and mobility is tightly controlled by the husband and in-laws. This is the case with more conservative caste groups such as the Brahmins, Chhetris and Dalits.

Strong female role models are critical for changing social norms in Nepal. They usually work in the community in the areas of development, education or health. Some of these women, especially teachers, have been role models for adolescent girls, while others are active in efforts to end discrimination and stop gender-based violence and social practices that harm women. A 14-year-old girl from Kathmandu sees her unmarried teacher as a role model: "You shouldn't get married, or you lose your life". For all in-school girls, some teachers were viewed as friends. Younger girls felt at ease with female teachers and were afraid of male teachers, while older girls mostly had male teachers and liked those who made them laugh in class. In some cases, there were male teachers to whom girls felt close. However, mothers of adolescent girls are apprehensive of male teachers and never allow 1-1 tuition behind a closed door. This fear of being alone with the teacher is not unfounded: in one example, Khushi, a girl of 14, goes to India alone with the teacher, who also "shows his dance to her" in his room.

Only a few girls are exposed to career role models through electronic and print media (Koirala and Acharya, 2005). Importantly, in cases of positive deviance, where girls have been able to achieve education or employment beyond expectations, male relatives have been an important source of support, as we saw in Boxes 4 and 5 (see also Koirala and Acharya, 2005; Ghimire and Samuels, 2014). Parents said they proactively highlight positive role models to their daughters – older girls and young women who have managed both to comply with traditional norms regarding subservience to parents and in-laws and maintaining harmonious relationships in the community while achieving success in school and in accepted professions.

Girls' friendships are a difficult issue for parents. Parents and in-laws often discourage girls from having many friends because some of them might be a bad influence or harm their reputation. One urban father said: "She should not make many friends because these days it is hard to tell the nature and intentions of friends. She should especially not make friends who will influence her to take up bad habits like smoking". Parents expressed concerns about the intentions of male family members of girls' friends, which led them to limit girls' social interactions beyond short daytime visits. Girls often agreed with this, and one 14-year-old girl repeated the Nepali proverb: "*Sangat guna ko phal*" – "friends determine the fruit", meaning the kind of friends one has determines one's potential achievements.

For girls aged 10-13, the main support and social network is the immediate family, especially mothers. Older sisters are often cited as friends and role models. Friendship is very important: making gifts to friends is a top priority. Friends, family and teachers occupy a central position in the thoughts of younger adolescent girls. They are happy when they spend time with friends and teachers.

In-school girls in the 14–16 cohort feel very close to sisters, mother, and friends. Peri-urban girls say you can talk to sisters about boys, periods and friendships. Sisters give advice and money, and support when needed. One girl's sister supported her to take part in a beauty pageant even though her parents disapproved. Fathers can be important supporters, but girls often get support and advice from them through mothers rather than directly. For those living in close community with cousins, female cousins were an integral part of their lives. Girls explained: "*Oh we don't need outside friends.*"

*All of us are cousins and we are enough. We go to school together, play in school together and do everything together"* (FGD with girls aged 14–16, urban Biratnagar).

Peer support is increasingly important, as friends provide support and mitigate the backlash when girls have contravened social norms, sharing problems and lending money. Girls derive both emotional and physical support from their friends. For in-school girls, friends share homework, lesson notes, and lend money if necessary. When they were sad or having problems in school or home, girls share these things with their friends.

Among out-of-school girls of 14–16 who are from broken families, a friend, aunt, or sister-in-law can provide important social support. These girls ask neighbours to lend small household items. Among the girls who have left their villages for work, their social network comprises colleagues from the same village or areas, and "aunties" – older women in the same workplace.

For girls aged 17–19 friends and siblings, sisters-in-law (generally those who have married into the household) can be important sources of support. Marriage limits supportive social networks outside the family for girls. Girls married to supportive men share problems with their husbands and make decisions jointly with them. "When my mother in law complains a lot that the food is not tasty I tell it to my husband. He tells her if you don't like the food she cooks, just cook it yourself and eat" (interview with married adolescent girl, rural Morang).

For unmarried girls, the extended family is important, particularly cousins in the same community: "In the morning there is a place for filling water. We all cousins get together there and share our problems". "We talk about which boy is teasing us, what shall we do about it and so on. Everyone shares everything" (FGD with in-school girls aged 17–19, rural Biratnagar).

Box 6 describes a typical social network of an in-school girl aged 14–16. For married girls, daughters-in-law in the extended family provide important social support. They do the household chores, shopping and agricultural work together. They share grievances with each other. "I share everything with my sister-in-law. When I am sad because my husband, in-laws, or people in community say something bad. They say you are black and not beautiful. She tells me not to listen to those people and I feel good" (interview with married older adolescent girl, rural Morang).

These married girls maintain infrequent contact with their friends from their natal home through phone calls. They visit their own parents once or twice a year. Girls in peri-urban and urban locations often have more frequent contact with their natal family and community.

#### **Box 6: Anjali's social network**

Anjali is 15 years old. She ranks her social support as follows: father, mother, sisters, friends, cousins, Nepali teacher. Her cousins are her main circle of friends and she has 4 or 5 friends with whom she goes around and shares things.

She talks to her mother about her feelings, and requests time to study. She says: "I tell my mother that I have to study, please give me some time off from household chores. I also do not want to go to the farm to work". She also asks for money from her mother. The mother asks her father and gives the money to her. With her father she talks about bigger investment decisions, such as whether to take a coaching class.

With her married sisters, Anjali talks about her emergency needs – such as sanitary pads and buying schools books. She also shares her desires for clothes and cosmetics. Her sisters buy these things for her. With her friends and cousins, she shares when someone hurts her feelings or teases her in school or on the way to or from school. They help her deal with the problem.

## V. MOBILITY AND SAFETY

### 1. Girls' mobility

Ghimire and Samuels (2013) suggest that norms relating to mobility are one of the most important negative influences on girls' capability and development prospects. Mobility is encouraged for boys but remains very restricted for girls. Girls are discouraged or prohibited from going to places where boys go, such as local playgrounds and sports field, and shops – but they also restrict their own movement to protect their reputation. This is much less the case among indigenous groups, where girls and women have significant autonomy.

In general, girls' mobility is discouraged. One of the first few characteristics of an ideal girl that all respondents mentioned is "not going out without having any good cause" (*"yeta uta tesai nahidne"*). Mobility is particularly restricted as girls enter later adolescence as their honour is considered to be very fragile, and parents become more protective of their daughters. Daughters may even be prevented from attending school and skills-related training (Pokharel, 2009 in Ghimire and Samuels, 2013). As Table 5 shows, boys and young men is three times more mobile than are girls and young women, and triples between the ages of 10–14 and 20–24, whereas female mobility does not even double between these ages.

As presented in Table 4, 85% of females (but only 54% of males) need permission from family members to go to public places, mainly for security reasons (MoHP, 2012). These figures vary by location and ethnicity. While fathers are generally the main decision-makers regarding girls' mobility, male out-migration means that mothers are increasingly responsible for making such decisions across all ages.

**Table 4: Perceptions of mobility, by sex (%)**

	Ability to go outside the home without permission		
	Male	Female	Both sexes
Age group			
10-14	27.72	12.22	20.28
15-19	55.86	14.59	34.22
20-24	76.59	19.88	43.28
Rural–urban			
Rural	44.03	13.25	28.00
Urban	54.17	21.82	37.74

Source: MOHP, 2012

For girls aged 10–13 the paramount concern is for safety and avoiding road accidents in urban and peri-urban areas and other accidents, such as drowning, in peri-urban and rural areas. Even at this age, they are not allowed to spend time with a friend their parents is a "bad girl", one who uses foul language, or is disobedient and mischievous. Girls need to come home as soon as school ends. In the earlier years (between the ages of 10 and 11), there is little censure about playing with boys, but this increases in the latter years of this cohort (12–13).

For girls aged 14–19, the main concerns are safety from sexual assault and rape, and protecting their reputation. These two are linked: rape and sexual assault are blamed on the victim in Nepal, and girls who have experienced this suffer significant stigma. Girls are discouraged from travelling with boys, or to places where they might socialise with boys. Girls are not allowed to go to fairs and concerts where there are a lot of men and boys or places where they might run into unknown boys or boys who are consuming drugs and alcohol. They are not allowed to travel with unrelated boys. This poses difficulties for many girls (see Box 7) since both very isolated areas and very crowded ones are seen as dangerous.

#### **Box 7: Boys and mobility**

"We wanted to go to Shantiban [a forest area where young people and families go for picnics] with friends. My mother asked: 'With whom are you going?' I said 'Together with my 5 female friends'. She said 'All girls...what will you do if some men do bad things to you?' I told my friends and we asked some of our male colleagues from school to accompany us. Again I asked my mother for permission. She said, 'With whom are you going?' I said, 'This time we also have male friends from our class'. She said, 'You are going with boys? No don't go!'" (Discussion with in-school girls aged 17–19, in Biratnagar).

While girls feel that their mobility is restricted far more than their brothers' as they get older, some have more agency. Girls told us that there are places they go without telling their parents, such as the cinema, the beauty parlour, and for picnics. For girls in more conservative areas, and from more conservative castes, they faced greater scrutiny, and to places they previously went alone they now had to go with their brothers. One 17-year-old girl from Biratnagar said, "Even when I go around the room a few times they will say 'how much are you walking!'. I live in the upper floor and my college and school is in the down floor, so I do not get to go anywhere. I never go to market either". For these girls, their parents' concerns and restrictions were making them less independent and more insecure.

Across all age groups, urban girls appear to be more mobile than their rural counterparts due to opportunity and need, rather than urban areas being perceived as safer. Indeed, rural areas tend to be perceived as safer than peri-urban and urban areas, where there are migrants and boys who take drugs and alcohol. Mobility appears to be influenced by caste, ethnicity, religion, and the modernity of the family. Girls from Muslim, Madheshi and Brahmin and Chhetri communities are less mobile, while girls from ethnic groups (e.g. Tharu, Tamang, Newar) are more so, going to friends' and neighbours' houses, local shops, school, tuition, and the water tap without asking permission. Risky locations for all girls include rivers and forests, "hotels" (what we would call restaurants) that serve alcohol, and "restaurants" (what we would call bars), as it is believed that "restaurants" have obscene activities going on and are usually meeting places for lovers.

Fetching water is a common activity for all girls, and takes a lot of time and strength. It is considered unsafe to fetch water from isolated places or after dark (see Figure 6).

All girls avoid travelling after dark without older guardians, and there are more negative reactions to girls being out late at night (48%) than for boys (41%) (MoHP, 2012; see also Ghimire and Samuels, 2013). Girls are not allowed to stay out overnight and parents are anxious if their daughters get home after dark. Boys, on the other hand, can come home at any time of the night.





**Figure 6: A communal water source in peri-urban Kathmandu Valley**

There is a growing sense among some parents that too many restrictions can backfire. "*Jati bandej garyo tyeti bigrana sakchha*" – "The more we forbid, the more they can go bad", said one father.

Mobility is restricted with age and with marriage. Married girls go only to the fields or the nearby local market, other than visiting their natal homes. Permission is required from husbands and in-laws for all but the most routine travel. Married girls who are educated, have a child, and who work outside the home, tend to have the greater mobility.

## **2. Transport and safety**

Views on public transport are mixed. Some parents and girls considered public buses safer than taxis, bikes or scooters, because there are many passengers whom girls can alert if they are being harassed. Parents were concerned about the risk of girls being raped and kidnapped if they travel in a taxi or on their own bike or scooter. Older girls raised the issue of harassment on public transport, which may be the only option available. One girl said that when a male passenger tried to touch her, she stepped on his foot. Another girl said she yells back at such men. Some parents considered public buses as "the place to go to for men who misbehaved with girls". Mothers accuse drivers, conductors and middle-aged men in general of behaving badly with girls. Mothers suggest that girls can talk back to the harasser, call a family member or if necessary the police.

## **3. Ill-being and wellbeing**

Violence against girls is a major concern for girls and their parents. Girls are vulnerable to violence at home, at school, at the workplace, and all the places in between. Girls of all ages and from all locations shared their stories and those of friends and relatives who had experienced or were experiencing violence.



A girl is particularly vulnerable to violence when she marries and moves in with her in-laws, primarily from her husband, but also from her mother-in-law. She may face ridicule from community members. The position and safety of a married adolescent girl can be extremely precarious until she has given birth to a son. Parents believe that the best way to protect their daughters is to provide them with education and the ability to earn an income, so their in-laws appreciate them more, but also so they can leave if the abuse is unbearable.

Girls aged 14–19 repeatedly mentioned their lack of energy. They reported having to give up much-needed sleep in order to meet all of their responsibilities. Many girls are going hungry or are eating food that is not nutritious.

Girls who work, particularly 14–16 out-of-school girls, often raised workplace safety issues. For example, one girl cited groping and inappropriate touching by men at work. This group also appears particularly vulnerable because they may come from very poor or broken families where domestic violence is not uncommon. Health and safety issues at the factories also affected girls' health. Girls working in brick kilns and carrying bricks are exposed to dust and carry heavy loads. The girls report that their bodies ache from the hard work, and their hands are cut. With poor nutrition, this takes a visible toll. Working girls from peri-urban areas hurt their backs carrying heavy loads of vegetables. For peri-urban and rural girls, farming is considered strenuous.

## VI. EDUCATION

Education is the highest priority for girls and for their parents. This section looks at the main constraints to education, changing aspirations and views with regards to education, and the desire for learning and access to information beyond the formal schooling system.

### 1. Constraints to girls' education

While there is greater value placed on education as a result of government and NGO programmes, and enrolment has increased significantly, girls still face a number of barriers to completing secondary school and progressing to higher education. Household chores and responsibilities are inflexible and disproportionately higher for girls, who are expected to be obedient volunteer workers for their households. Boys are more likely to say they left school because of lack of interest. For girls the main reasons are competing demands of time and money (Amin et al., 2014; see also Koirala and Acharya, 2005).

Poverty, domestic burdens, and caring for siblings were frequently raised as reasons for dropping out of school across all sites for girls aged 14–19. In Kaski district, a number of girls mentioned sexual abuse at school as a reason for leaving. In Kathmandu, one girl said she left school because of a humiliating punishment where she was made by her teacher to take off her clothes and was beaten (see Box 8). The researchers witnessed examples of humiliating treatment and corporal punishment in schools that are part of this study.

Very few girls in poorer rural areas have studied beyond School Leaving Certificate (SLC) level (grade 10). Poverty and early marriage are inextricably linked. Poorer families have to choose between investing in their daughter's education or in her marriage. Parents know that it is difficult for girls to get jobs if they have only limited educational qualifications, and it is also more difficult to find husbands for educated girls, particularly in areas where there are few educated men.

#### **Box 8: A tale of two sisters**

Gita Prajapati is a 15-year-old girl from a village in Dhading. She dropped out of school in sixth grade and tried to continue her education in Kathmandu, but was placed in third grade. She soon dropped out again because her mother had financial difficulties. She wishes she could have studied like her sister, who did so in hiding. Her sister, who is 10 years older, would go to the jungle with a bamboo basket to collect grass and firewood. There she would change into her school uniform and go to school. She would return to change again, quickly collect grass and firewood and Gita would help her as well. Although she helped her sister to study, she herself was afraid of teachers. She said that when she was around 5 or 6, her female teacher made her undress and beat her in front of other students and the male principal. "I am afraid of teachers. They would beat with sticks and we would shake with fear", she said.

The trade-off between investing in education and marriage is complex. While families of girls with less education usually have to pay bigger dowries, in some ethnic groups in the Terai (e.g. the Yadavs), the families of better educated girls must pay higher dowries to the family of the groom. This has a significant impact on poor families' investment in girls' education (Koirala and Acharya, 2005). Early marriage leads girls to drop out of school in poor Muslim and Madheshi families in the Terai and Dalit families in Kathmandu, with marriage quickly following girls' leaving school at an older age (early to mid-20s) among Brahmins, Chhetris and Dalits. There is a less close relationship between dropout and marriage among indigenous groups such as Tamangs, Magars and Gurungs.

Menstruation can have an adverse effect on girls' school attendance, with some very conservative communities not allowing girls to pass by temples during this "polluting" time. The circuitous and sometimes dangerous routes girls need to travel to reach school, and the signal that they are menstruating if they take these routes, are deterrents. Abdominal pain, embarrassment, and the lack of sanitary facilities (reliable water and poor infrastructure) also discourage girls from attending school (WaterAid, 2009).

Girls' socialization reduces their confidence, aspirations and negotiating ability (see also Ghimire and Samuels, 2013). A 17-year-old out-of-school girl in rural Morang told us her husband wanted her to study further but she feared that she would not be able to pass the SLC exam: "*Kasto kasto manche ta fail huncha. Ma fail bhaye pachi sriman ra ghar ko pani ijjat jancha. Bhanchan khub padako thiyo buhari lai fail bhayo. Tyasalie padina*" ("So many talented people fail in SLC exam. If I fail, it will bring bad reputation to my in-laws family. People will backbite and say 'oh look they wanted to educate their daughter in law and now she has failed'"). She did not continue her education. A barrier for girls to attend secondary school far away in urban areas is the fear that girls will be lured into sex work.

Not all parents support girls' education and this can be a significant barrier. Many girls from the poorest households said that their parents prioritise alcohol over school supplies. Their parents would often quarrel while girls were trying to study for exams. Even if poverty is not an issue, parents may still be unsupportive, as we see with the case of Misha presented in Box 9.

**Box 9: Misha: so close and yet so far**

Misha comes from an affluent family in Biratnagar. The family is very conservative in its attitude towards women, who are discouraged from going out of the house. Misha's mother, despite being educated, is a housewife, like all of Misha's aunts. Misha cannot even go to the nearby market – her mother and household members bring things for her. Misha went to a school and college on the ground floor of her house.

Misha is studying in grade 12 now and wants to go to the US to become an architect but knows that her father will never allow it. After brainstorming with her mother, she decided to try for Germany in a university close to where her uncle lives. A teacher at her college dissuaded Misha's father, saying "You should not send the girl away. Better to keep her in the college below the house, which is a good one". The college only offers management studies, which does not interest Misha.

Misha wanted us to talk to her mother and we did. Her mother supports Misha very much but cannot do anything about it. She knows that she will have to come to Kathmandu to try for Germany or if she wants to study architecture, but she is not sure her father will even allow that. He will only allow her to go abroad after she is married.

For some, regret at missing out on education is likely to last a lifetime. Married out-of-school girls aged 17–19 said after you have left school for a certain time, it becomes very difficult to pick up again. People might question why a married woman is going to school. Her peers have moved to higher grades. If she has a child, her in-laws do not encourage resuming education. For a lot of these girls, they usually fail one subject, whether English, mathematics or science, and their entire education comes to a halt. If girls could continue in areas they are good at they could get much further ahead, but they lack access to alternatives such as vocational school or non-formal education.

## 2. Aspirations for girls' education: what do girls and parents think?

Despite financial challenges, many families invest substantial resources in education in the form of private tuition, from which boys benefit disproportionately (Amin et al., 2014). Our research shows

that in peri-urban and urban areas, where private schools are available, boys are far more likely to attend than girls, who go to lower quality public schools.

Among more progressive families, in-laws are starting to prefer educated daughters who can earn. Parents and girls believe that educated girls are better at maintaining harmony within the household. Whether a girl can study after marriage depends on the husband. He might not support the idea, particularly if he is not educated. Sometimes husbands say, "I haven't studied so what will you do by studying?" Particularly once they have children, it is also critical to have the support of the mother-in-law, as we see in Box 10.

**Box 10: The marriage hurdle**

Brijal Shrimali is 19 years old and was married at the age of 14 to a man 10 years older whom she had known briefly after attending a wedding. She is from the town of Hetauda and at the time of marriage she was studying in grade 8. When she came to Kathmandu, she wanted to continue her education but the schools near where she lived in Bhaisipati required girls to wear skirts. She was uncomfortable and dropped out of school. After a few years she found Prarana, an institution for adult education in Saatdobato, where the uniform was the more modest kurta-surwal. With her husband's support, she enrolled in the school and on his insistence, her mother-in-law agreed to take care of their son.

She was doing well and studying hard. She would return home at 1 pm because sometimes classes would run late and public transport would be slow. Her mother-in-law disliked this because she had to do more of the domestic chores. Although she had promised Brijal's husband to take care of her grandson, she said that she no longer could. Brijal's husband had already left to work in Malaysia. There was a fight and Brijal left the school: "I felt like crying. Once my son gets older then I will put him in kindergarten and continue school. I always dreamed of being a staff nurse".

Overall, parents' aspirations for girls' education are increasing, and girls are extremely ambitious regarding education as the only way to a better life. All in-school girls said that they want to study until at least the age of 25. Parents in rural areas suggested that a girl should study to at least secondary level (grade 10) and preferably higher secondary (grade 12). Parents from Tharu communities in the Terai are particularly conservative, and are concerned that keeping girls in education reduces their marriage prospects, as mothers told us: "However high the education level is, a girl must always cook rice, so why educate her higher?... If there is a good boy, we should marry her...I have been telling my girl to marry but she does not obey me. There were so many good proposals". The disobedient daughter in this quote was much better educated than her Tharu mother, and was "able to turn a deaf ear". We heard stories of some girls threatening their parents with arrest if they tried to force them into marriage before they had reached adulthood.

Urban and some indigenous parents were more ambitious, though not necessarily able to support those ambitions. Urban parents are often most ambitious and able to pursue their aspirations as secondary schools, colleges and employment opportunities are readily available. Mothers in urban areas said a bachelor's degree was an adequate level of education and girls should get a PhD if possible. Indigenous groups have a positive attitude towards girls' education. A group of fathers from rural Morang told us that they supported girls' education until the age of 26 or 27 years because "a daughter can get herself a better job if she wants to work after her studies. She can have the freedom for whatever she wants to do. Daughters today can do anything. They can even become a politician".

Older adolescent girls see education as an important key to changing their lives. Girls in urban areas link education to a career more than those in rural areas. Urban girls in private schools described the scores they need in order pursue their desired subject of study while girls who go to government schools in rural areas lacked such clarity.

Girls who had dropped out of school at an early age and now are going back to informal schools (e.g. night schools) give a great value to education as a means to escape their current life of drudgery. These girls are also interested in vocational education if available.

“Earning our own money makes us independent”, girls told us. Girls and parents are aware that education can make them stronger in their married household and if their husband leaves them (“an educated girl cannot be humiliated”). Some parents are even insisting that allowing girls to continue their education be part of marriage negotiations with a prospective groom’s family.

Girls and parents say it is important for married women to earn to avoid relying on husbands and in-laws and protect themselves from abuse. A 17-year-old in-school girl from Kathmandu said, “If my husband beats me, I can leave him”. Mothers told us that financial independence means that “girls won’t have to beg to buy something for themselves or to support their families and they will get respect”, and “she can look after her parents”, a definite change in views in a culture where only sons had been given this responsibility. A father told us that, “More than a son, a daughter should be good at studies because tomorrow she will get married off and has to fend for herself. If she doesn’t have a good husband and is not working because she didn’t study well, then she will suffer. So she has to study more than a son so that she won’t suffer as much in the future”.

Girls and parents believe that educated married girls take better care of children, feeding them better food and looking after their health, and help with their homework. For this reason, some mothers said that they thought educating girls is a better investment than investing in boys’ education: “*Chhora manchhe padhyo bhane, afu matrai bujcha chhori manchhe padhyo bhane afno pariwar lai bujhauchha* – “if a man studies only he understands, if a woman studies, she will teach her entire family”. If women work at home they educate other members of the family, while men leave home to work. A lack of education could create a “communication gap” with an educated husband.

Although both girls and boys go to school, there are differences in investment after school. Parents are willing to take out loans or sell their assets to send sons abroad whereas less is invested in daughters since they will be going to someone else’s home. This trend is changing: families in urban and peri-urban areas with any means at all will generally educate daughters as much as they can.

### 3. Continuing education, career guidance and vocational training

Parents and girls want adolescent girls to obtain skills and knowledge to get decent jobs in the future. All fathers underlined the importance of vocational and technical education equipping girls to become entrepreneurs because it helps girls start their own businesses and earn. This is a safer route than the service sector, which requires higher skills and where jobs are precarious. Fathers in Biratnagar suggested surveying, community health work, computer and mobile repair, modern agriculture and animal husbandry as possible subjects for vocational education especially if girls are unable to go on to college. “The world is becoming more competitive but the education they get in school is not enough.”

There are currently few opportunities for girls to obtain information and acquire skills and knowledge to build their employment prospects. Formal education does little to increase girls’ knowledge about different jobs and the skills required. Girls graduate from school feeling ill-prepared for the world of work (Ghimire and Samuels, 2013). Very few girls with whom we spoke were attending night school or vocational training, though many wished to do so, and many parents were supportive if safe transport was available. Alternative education programmes, along with girls’ determination and parental support, have helped girls to achieve their aspirations (see Box 11, below).

**Box 11: How Dolly and Sapana learn and earn**

Dolly is an 18-year-old girl who lives alone with her mother as her father took a second wife and left them. She lives in Biratnagar, in a poor community where most of the family depends on low-skilled daily wage labour. Dolly's mother runs a local school canteen and Dolly helps her, and does odd jobs such as cleaning lentils, sewing sacks and packaging food products. The jobs are seasonal and temporary.

Dolly dropped out of school in class 6 when her father left them. She says that at that time she did not persuade her uncles to let her continue her education, as she was unaware of the importance of education. As she grew older, Dolly realised the value of education and wanted to go back to school. She was readmitted to grade 6 when she was 15 years old along with her best friend Sapna, who dropped out at the same time. Students laughed at them since they were too old for grade 6. After a week, both Dolly and Sapna stopped going to school and decided to join a night school. Their mothers and uncles disapproved, saying that the school was too far away and girls should not be going out at night. The girls were adamant and kept pushing. The mothers gave in and decided to ignore the uncles. After around a month of attending night school, the neighbours started to raise objections. They called the girls' mothers and told them that it was insane to send the girls out at night, and that Dolly and Sapna would fall into a bad company and elope. The mothers again stopped them from going to school. Dolly and Sapna persisted. They are now in grade 7 and doing well. Their mothers and the girls ignore the neighbours and have convinced the uncles to accept the situation.

## VII. GIRLS' ECONOMIC AND FINANCIAL LIVES: WORKING, EARNING, SAVING AND ASSETS

This section surveys the extent and nature of girls' work: what girls do, what they aspire to do, how they manage their money and how sociocultural factors influence their access to different kinds of jobs and assets.

### 1. Girls and work

#### The nature of girls' paid work

There are major differences in the work that girls do across Nepal, depending on the nature of the work, the economic status of the family, location, and caste/ethnicity.

In highly conservative areas adolescent girls do not work outside the household and family farm and do not have access to family assets for investment. Rural unemployment has a significant impact on girls' education and marriage, curtailing the former and accelerating the latter. Restricted mobility means that girls aspire to work in traditional female jobs such as teaching and healthcare in their home villages. They know they will not be able to work outside their home and lack enough information about different types of jobs to make an informed choice. Educated and high-caste girls in all locations face additional sociocultural restrictions on their mobility and what is considered appropriate work.

In urban areas, parents are more likely to encourage girls to focus on school rather than earning. When urban girls work, they are likely to start work younger (10–13 years) than their non-urban counterparts, working part-time as domestic help even during school terms. We spoke with a number of girls employed as domestic workers, as well as girls who deliver milk, work with their parents in small family shops, and sweep the school area.

In rural and peri-urban areas most girls aged 10–13 do not appear to be working for money, apart from the occasional payment for helping neighbours who are elderly or have small children. In less conservative rural areas, with ethnic Tibetan groups, and with very poor families in urban and peri-urban areas, adolescent girls are often working from the age of 12, often for in-kind remuneration (clothes and food). In rural and peri-urban areas girls mostly work as agricultural labourers (carrying potatoes from the fields, harvesting paddy) or at construction sites carrying bricks. Some girls from indigenous groups engage in small businesses and petty trading, e.g. selling milk, chilli and coriander in the market, homemade and Indian liquor, mobile phone re-charge cards and sundry items. Girls often participate in family-run businesses, such as trading and tourism (Koirala and Acharya, 2005).

In-school girls aged 14–16 were generally focused on their school work. Some girls work in the fields during the holidays to earn a bit of money, and girls from ethnic minority groups would sometimes assist their mothers in brewing alcohol or selling vegetables in order to make some money. A few girls provide tuition for younger children.

Unmarried out-of-school girls generally work. Girls in rural and peri-urban areas do agricultural work, working in others' fields and raising and selling livestock, and construction work. Some urban in-school girls work in cottage manufacturing (e.g. making veils for sari shops, or cotton wicks for votive candles). Rural girls do seasonal agricultural work or migrate to urban areas to work, e.g. in brick kilns. A few in-school peri-urban girls found work in microfinance institutions, tailoring, domestic

help, or doing dishes in hotels as well as farming. Married out-of-school girls in this age cohort were less likely to be working than their unmarried counterparts.

For the most part, out-of-school girls in non-farm labour engage in lower-skilled work such as carrying stones and bricks and domestic help, as is the case in Kaski District and Kathmandu Valley (see Figure 7, below)



**Figure 7: Bajra brick kiln in Lalitpur where girls of 14–16 work (in the background are the shacks where they live)**

Girls aged 17–19 have finished high school, a major milestone, and in urban and peri-urban areas are much more open to part-time work, especially in the 6-month break between high school and college, and because college generally runs in the mornings. Those still in school find work in microfinance or as sales people, in making handicrafts, sweeping, tailoring or waitressing in party venues and bars (urban areas).

In-school girls at this age and younger in urban and peri-urban areas sometimes have “sugar daddies”, engage in transactional sex, or work in the sex industry to finance their education and daily expenses. In more conservative areas, such as the Terai, girls marry as soon as they complete SLC grade 10 or after grade 12, which reduces their ability to work. Married women in urban areas have more income-generating options than their counterparts in peri-urban or rural areas, where work is primarily agricultural. Some girls move to cities in search of work.

#### **Parental attitudes to girls’ work**

Overall, parents would like their daughters not to need to work while they are in school, apart from occasional and holiday work and in family businesses. If girls do find work they can combine with school, parents are supportive.



Urban fathers think age 16 or after grade 10 is a good time to start part-time work. In peri-urban areas fathers say working at any age is fine if there is financial need, and that people would respect any work undertaken with integrity. Fathers everywhere said that younger school-age girls shouldn't work and should focus on their studies.

Mothers in urban areas think girls should work part-time from the age of 20, although they had daughters who worked before then. Peri-urban mothers said that it was appropriate to start working from the age of 16. Girls who work from a young age are contributing to the family and are respected, although working depends on the family's financial position, and social attitudes depend on whether the work is a "good job".

In general, fathers' opinions about their daughters' work was closely linked to family honour. Mothers mentioned good jobs as collecting deposits and interest for microfinance co-operatives, safe and flexible work, earning girls about NPR 3,000–5,000 a month. In urban areas mothers believed that girls should be studying not working, so only poorer girls would be working.

Mothers overall thought it is good for a girl to work for a few years before getting married in her early 20s. "If the daughter wishes for working rather than getting married, then the mother will see first whether she can do that job well or not, then she will decide about her earnings. After her daughter turns 21, then if she got selected for a good job, then the mother will let her work for few years and then get her married" (semi-structured interview with the mother of an adolescent girl).

### Good work and bad work is the same everywhere

There are different views about whether and when girls should work, but views concerning what kinds of jobs are suitable for girls are more consistent. One exception is in more conservative areas, and for recently married girls who are not yet mothers, where single-sex workplaces or working from home were preferable.

Parents and girls agreed that it was considered inappropriate for girls to work in party palaces, bars and restaurants – these jobs have considerable stigma associated with them (see Box 12) – or for girls to work at night. Some employers arrange for girls to be dropped off at home after dark, which is acceptable in less conservative urban and peri-urban areas. Urban fathers considered hospitals and police stations as the two acceptable places to do night shifts, an unusually progressive view. Domestic help was considered to be risky work by urban and peri-urban girls because girls can be exploited and might face mental, sexual and physical abuse.

In the Terai, factory work – readily available – is not preferred for girls because of the stigma attached to the fact that there are more men and that girls willing to work in factories are looking to have sex with them. Some out-of-school respondents (including Dolly and Sapana from Box 11) who worked in factories emphasised that they bring the work home, complete it in their room and go to the factory only to submit the work. Going to the Gulf countries for work is

#### Box 12: The costs of stigma

Sushma Sapkota is 17 years old and belongs to a poor Brahmin family. She studied up to grade 9. She is from Kavre district and lives in Bhaisipati in Lalitpur with her mother and older brother. She modelled in music videos and earned about NPR 15,000 to 20,000 from one project. She took out her smartphone and showed some photos with a popular Nepali actor. She said she had previously sung in *Dohori* (Duet) restaurants where teams of girls and boys perform lyrical battles. *Dohori* restaurants are derided because of their association with sex work. Sushma earned NPR 9,000–10,000 a month. She now rears animals and grows vegetables on her family's land. She didn't explain why she had changed job, but later we learned that her father had committed suicide when he found out that his daughter was singing in a *Dohori* restaurant and was modelling. Neighbours were gossiping and her father could not take the shame.

stigmatised, and girls feel that no-one will want to marry such girls once they return. Going to other countries such as US did not carry the same stigma.

Government jobs are universally considered good because of the status and security they provide. Other good jobs include being a beautician, tailoring and teaching, accounting, being a nurse or doctor (apart from concerns about night shifts), working in a bank, working in agriculture (for rural and peri-urban girls), being a receptionist and office jobs. Urban fathers consider working in shops, e.g. grocery, tailoring, cosmetics and cybercafé, to be good jobs, while anything where girls come into contact with men who smoke and drink are bad jobs.

### The perceived benefits and downsides of girls working

Almost all girls want to earn an income. Parents who could afford not to oblige their daughters to work felt if in-school girls worked before grade 10 their studies would suffer.

In-school girls aged 14–19 said that if girls work, their self-esteem and status will improve. Girls want to look after their parents and make a contribution to the household. Peri-urban girls said that working outside can leave too little time for the family and girls can become self-indulgent – “*Aafai kamayo, afai ramayo*” (“earn for yourself, have fun for yourself”) and “too modern”, which can cause friction in the family. Work can detract from household chores, which can cause arguments. However, if a girl works she is less likely to suffer violence in her marital home.

Parents, particularly poor urban parents, think that if girls have their own money, they are less likely to engage in risky behavior, such as working in unsuitable jobs like bars or dance halls.

Mothers, fathers and girls felt that married girls should work for their health and independence. Girls and parents told us that it is important to earn money because it is awkward to ask in-laws all the time for money for themselves and their children and gifts for natal family members. “When the girl has an earning, she does not have to live under her husband’s pressure...If the husband has a lot of money and the wife does not, she will automatically come under his suppression. There are a lot of incidents like this in the village. But, when women have money, they can say ‘Ok, I will also earn my own living and live my life.’ She will have more confidence and will not bear injustice. So, having income is that important for a daughter. It is very important” (FGD with fathers of adolescent girls, rural Morang).

Girls and parents thought that after marriage it is up to the husband’s family to let her work. Girls in more conservative areas said that there is less opportunity for work after marriage. In Muslim and Madheshi communities, married adolescent girls are rarely allowed to work by their husband or his family. A married girl’s main focus is housework: “We are told to take care of the household instead of going out to earn. Most of the restriction comes from husband and mother-in-law. Husband says ‘I am earning already, why should you go to work?’” (FGD with out-of-school married girls aged 17–19 in an urban area).

In more modern areas, such as the Kathmandu Valley and Kaski District, married girls were more likely to be employed. A group of married girls aged 17–19 from a peri-urban Kathmandu Valley community sell agricultural products such as vegetables (cucumbers, coriander), spices and goats, and work as agricultural labourers.

Some girls and their parents said that even husbands and in-laws respected girls who worked: “If a daughter-in-law does not earn by doing a job or having her own business, then she is thought to be bad. They say about them: ‘*kam nagarne, dulne ghumne, bhaneko naterne*’ (‘the one who do not work, roams around for nothing and is also not obeying others’)” (FGD with mothers, rural Morang).

## What helps and hinders girls' participation in employment?

The main enablers for girls' economic participation appear to be time, education, skills, contacts, and parental support, and the availability of flexible and part-time work (see Box 13).

Attitudes towards girls working are changing. Before, few girls worked but parents are becoming more understanding. One girl explained that her family moved from village to town so that she could work.

There are increasing numbers of girls in non-traditional occupations, particularly in urban areas. Such jobs include drivers, bus conductors and security guards. Social attitudes still pose significant challenges.

Girls' increased economic participation is fuelled by their families' economic conditions and by growing social pressure to show off in a materialistic society, says father from the Terai: "In our time, there was no system of working for a girl, now things are changing. Due to the financial crisis it has been necessary for women to work for earning too. Before, Tharus had enough land for feeding the whole family, now the land is broken into pieces and agriculture is not enough for feeding the whole family, so it is now necessary for every member of the family to earn. The standard in society that people must maintain now, how can they maintain it without everyone earning?" (FGD in Terai).

### Box 13: Indira and Rabina

Neither Rabina Basnet nor Indira Roka, both of whom live in Kathmandu, have regular work, full- or part-time, for different reasons. Rabina is still at school and focusing on her studies, although occasionally she helps her brother grade exam papers and uses this money to buy phone re-charge cards.

Indira has a 2-year-old child so she can only work at places where she can take the child. She used to work as a maid, but couldn't continue because of lack of time. The NGO-run day-care centre is too expensive at NPR 800 a month. She currently sweeps the town square every Saturday for NPR 700 a month until her friend – whose regular job it is – returns to work in a few weeks.

For girls who drop out of school before grade 10, parents tend to prioritise marriage over paid employment. This social norm is a barrier to girls entering the labour market, but also there are few economic options for girls with this level of education. In conservative areas, only those from poorer backgrounds in urban areas will allow their daughters to work outside family farms and businesses.

There are double standards for unmarried and married girls, says a 17–19 year-old out-of school girl in Kathmandu: "If own daughter, then she can do anything, but if daughter-in-law does it then it is a problem. If daughter is working in a restaurant then people will say she is earning money, but if daughter-in-law does the same work then say that she should get another job".

Fathers believe that education does not prepare girls for the world of work. An animated discussion with a group of fathers in urban Biratnagar revealed fathers' aspirations for their daughters and frustrations with formal education and lack of vocational training.

*Particularly if the family is poor, it is beneficial if the girl takes up vocational education after SLC so that she can earn while she studies further. It is difficult to get jobs only with normal education, as such jobs are linked to offices and there are not many of those. But if the girl takes up such practical education she can be an entrepreneur herself...She can learn measuring land, nursing, computer and mobile repair, modern agriculture, animal husbandry and so on. Earning is the main target after education, so it is not only necessary to study higher but also to study something which makes it easier to earn...SLC is enough to be educated and one can be capable enough to manage a*

*business if she has passed SLC...many daughters-in-laws are sitting at home and not taking jobs because even if they studied up to their Masters level they do not have vocational training. So they just fight for precarious jobs and when they do not get it they cannot earn...* (FGD with fathers in Biratnagar).

## 2. Girls and assets

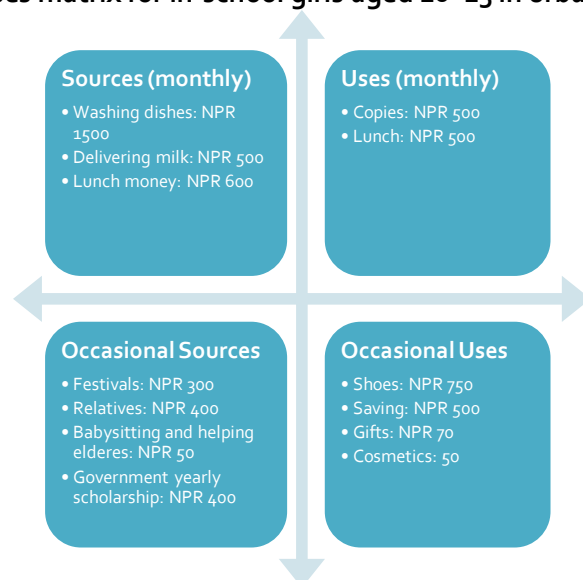
### Girls and financial assets

#### *Sources of money for girls*

Apart from working, girls receive money from friends and relatives, regular pocket money for daily necessities and gifts, especially during festival times and when visiting distant relatives. All girls in government schools also receive NPR 400 as an annual scholarship to encourage girls' schooling.

For the younger girls (10–13), money is usually from family and relatives during festivals. Girls in urban areas of Kathmandu reported receiving about NPR 600 a month. Working girls in urban areas make about NPR 500–1500 a month. Girls in peri-urban areas may get a nominal amount (about NPR 20/day) for babysitting, delivering food, or helping elderly people to carry baskets.

**Figure 8: Sources and uses matrix for in-school girls aged 10–13 in urban Kathmandu**



Similarly, girls aged 14–16 get money from friends and relatives, particularly during festivals. Figure 9 (below) shows a “source” map created by one group of girls in this cohort.

[illegible]

1. Saving from money given by parents to buy books
2. Parents giving pocket money for tiffin (some of this is saved)
3. Money given in festivals
4. Money given for outings such as picnics, marriage parties, friends' birthdays
5. Pocket money given by older siblings who are earning
6. Occasional work, such as helping neighbours, agricultural labour, handicrafts, etc.
7. Money from working as a domestic (mainly urban areas)
8. Money from selling vegetables in local markets (rural and peri-urban)

Girls aged 17–19 have a large range of income sources, particularly those who are in school and married. Table 5, below, presents typical sources for in-school rural and urban girls aged 17–19 and those of the same age cohort who are married (and have children). Many of the uses are determined by the sources.

**Table 5: Urban Biratnagar and rural Morang: where do in-school and married out-of-school girls aged 17–19 get their money?**

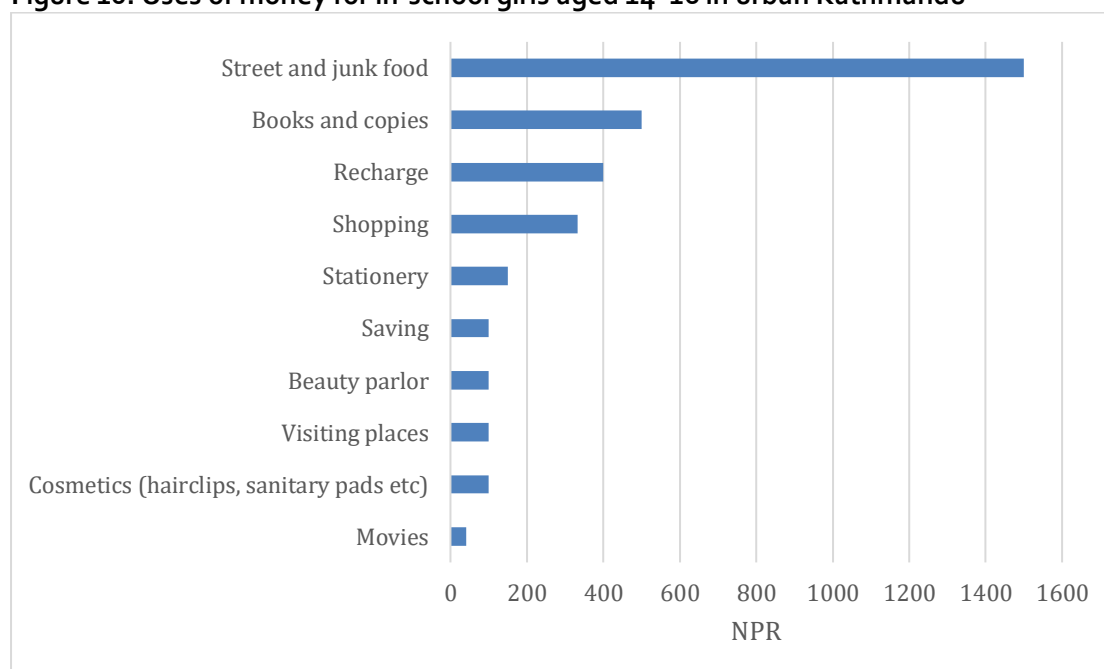
IN-SCHOOL GIRLS			OUT-OF-SCHOOL MARRIED GIRLS		
Source	Amount (NPR)	Frequency	Source	Amount (NPR)	Frequency
Older siblings (100–200 per time) sometimes)	100–200	Occasional	Husband	100–5000	Monthly depending on need
Birthday	1000–2000	Annual	Parents when they go to their maternal house	500–1000	Every 3 months or so
Scholarship from school	400	Annual (up to class 10)	Work such as washing dishes, factory jobs,	1000–2500 4000–6000	Monthly, but very few girls earn an income
Working in other people's houses in marriage and other functions	100_500	Occasional (not in urban areas)	From in-laws	50–100 per week	Weekly
Dancing for festivals and special cultural performances	1000–2500	Once or twice a year	From brother if employed	500	Monthly
Getting money in festivals	1300	Annual	From brothers at festival time	5000	Annually
Spending money from parents for fairs	300	Occasional	Change from household shopping	20–100	Monthly or bi-monthly
Keeping change from shopping for mother	10–50	Weekly			
Tiffin money from parents	20–150	Daily			
Parents giving money for buying clothes	2000–3000	Twice a year			
Money from parents to buy cosmetics	500	Twice a year			
Money from parents to buy stationery	1500–2000	Twice a year			
Prize money from school for studying well ( includes fee exemption)	8000	Every other year			

### Girls' spending habits

In areas where girls control their earnings, younger adolescents use the money to buy clothes, sweets, sandals, footballs, pencils and phone re-charge cards (Ghimire and Samuels, 2013). Older and out-of-school adolescents, in addition to spending on their personal needs, pay for household goods such as cups and crockery, as well as spending on their younger siblings, for example buying school books and pencils for them (ibid). Girls aged 10–13 prioritise snacks and food, and spending on friends. Some also spend on stationery for school. They do not contribute any of these small funds to household expenses.

Girls aged 14–16 in rural and peri-urban areas spend money on sanitary pads, stationery, food and cosmetics. Phone re-charge cards are a top priority for some urban girls: one girl said she would give up sanitary pads and use cloth, but wouldn't give up Facebook. At this age girls also spend a lot of money on gifts for friends and family. Out-of-school working girls in this cohort use the money they earn for household expenses.

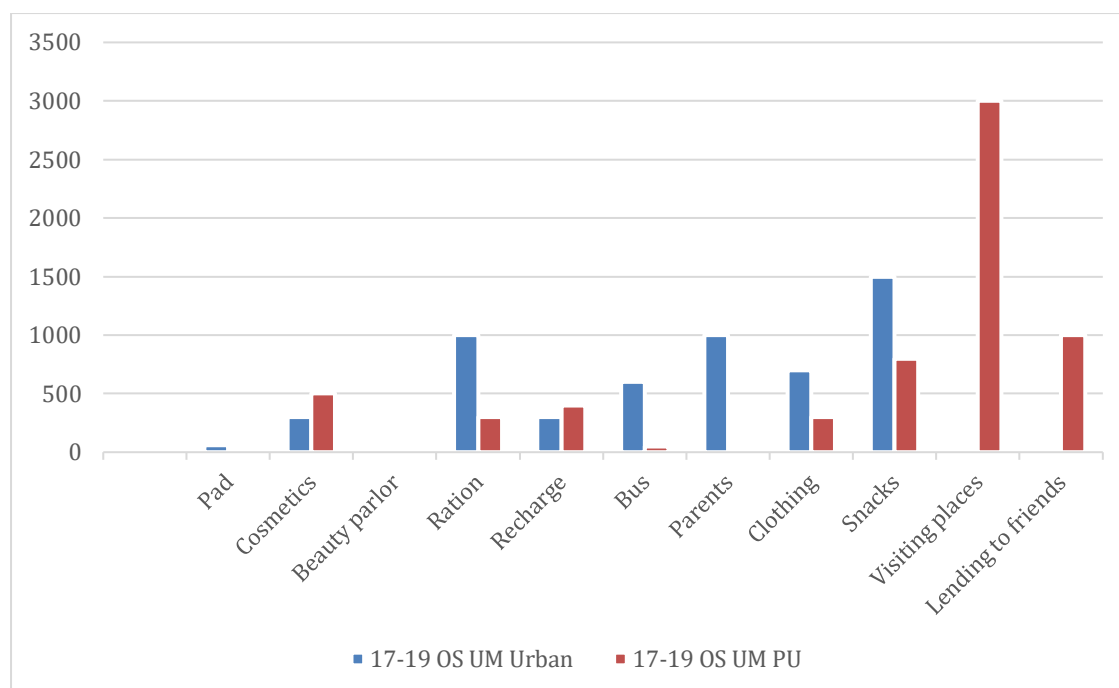
**Figure 10: Uses of money for in-school girls aged 14–16 in urban Kathmandu**



Girls working in brick kilns have different spending habits. If they are not living with their family they have to spend the NPR 1000/week on basic necessities. At the end of the season, they receive about NPR 25,000, some of which is spent on gifts for their family and for transport. For the next 6 months they get money from agricultural work – rearing goats, sheep, chicken, occasionally working in the fields, for which they get NPR 300 per day. Priority uses for these girls are food, shoes (which wear out while working), soap and phone re-charge cards for urban girls, and for peri-urban girls, savings, re-charge cards and buying seeds.

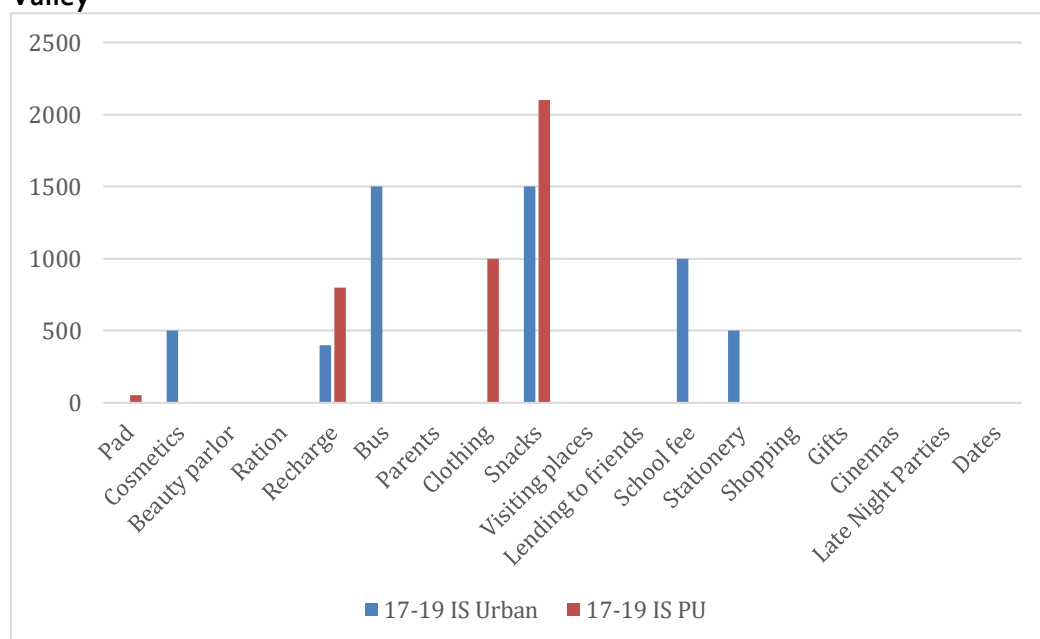
Out-of-school girls aged 14–16 from the peri-urban area around Kathmandu Valley stand out in their age cohort because of their focus on spending on productive goods, such as buying seeds (so that they can sell vegetables), and the priority they give to saving.

**Figure 11: Spending patterns of out-of-school girls aged 17–19 in urban and peri-urban Kathmandu Valley**



Older urban girls (17–19, but also some younger girls) spend more money on transport and cosmetics than their peri-urban counterparts, but peri-urban girls appeared to spend more money on re-charge cards, clothing and snacks. Peri-urban girls also spend less money on a regular basis as they had more occasional expenses such as shopping and cosmetics. Bus fares, which are a regular expense for urban girls, were only occasional for peri-urban girls. Urban girls have a wider range of expenditure and also work to contribute to school fees. Priorities for urban girls were education and then phone re-charge, whereas for peri-urban girls it was first food and second re-charge. For married girls, the first priority is spending on their children.

**Figure 12: Spending patterns of in-school 17–19 year olds in urban and peri urban Kathmandu Valley**



**Table 6: Use of money by in-school and out-of-school married girls aged 17–19 in urban Biratnagar and Morang**



IN-SCHOOL GIRLS			OUT-OF-SCHOOL MARRIED GIRLS		
Use	Amount (NPR)	Frequency	Use	Amount (NPR)	Frequency
Sanitary pads	85	Monthly	Children's medicine	1500	Every 2 to 3 months
Underwear	500	Every 2–3 months	Household goods (when husband is not around)	500–1000	occasionally
Additional school enrolment costs	250	Twice a year	Cosmetics and jewellery (bangles, vermillion powder, lipstick, nail varnish etc.)	500	Every 2–3 months
Snacks	1000	Weekly	Clothes for self and children*	200–500	Annually
CDs, films, phone re-charge cards	100–200	Weekly	Toys, books etc. for children	1000–1500	Twice a year
Bus or rickshaw fare	50	Frequent	Room rent when husband is not home	2000–2500	Monthly (but girls only need to pay occasionally – only for urban girls)
Buying gifts for friends and miscellaneous outgoings like shoe and bag repairs	1000	Annual	Snacks	30	2–3 times a week
Toiletries (shampoo, oil, face wash)	600–700	Every 3 months	Milk for baby	60	Daily
Picnics	1000	Once or twice a year			
Fees for Saraswati Pooja	500	Annual			
Friends' marriage expenses (clothes, gifts, make-up, hair)	4000–5000	1–3 times a year			
Birthday parties, friends' birthdays,	300 - 4000	3–4 times a year			

300–400 per time for gifts,					
Shopping (clothes, shoes, bags, watches)	5000	Twice a year			
Going to fairs with friends	300	1–3 times a year			
Film tickets and food), 110 per time	110	1–3 times a year			
Fun books (joke books, trivia books, etc.)	100–500 per time	Few times a year			
Sightseeing	200–300	Every few months			
Visiting relatives (bus fare and gifts)	200–500	Twice a year			
Cosmetics	200–300	Monthly			

*\*Generally these are bought by the husband and his family, so they spend little of their own money.*

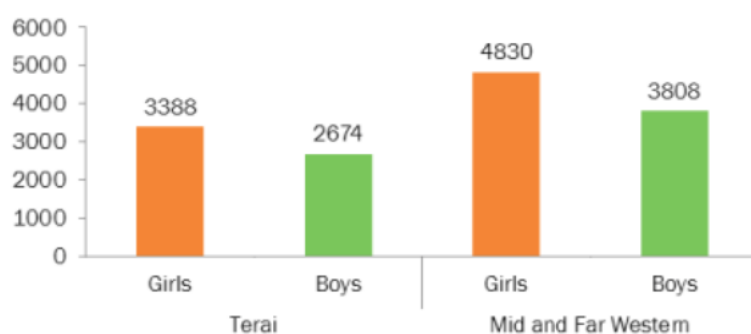
Priority uses for in-school girls were stationery, re-charge cards and birthday gifts for friends, and for out-of-school married girls were children's clothes, medicine, food, toys and books, and household necessities.

Although there is stigma attached to taking a girl's money for household expenses, some parents need this financial support. Older girls use some of their income for household outgoings whether or not they are married, particularly in urban areas, where the cost of living is higher.

### Girls and savings

Little is known about girls' financial literacy, savings, and spending behaviour in Nepal. Amin et al. (2014) report that adolescents start saving and borrowing from an early age, with 28% of girls and 20% of boys reporting that they save, and girls' average savings being higher than boys' (see Figure 13, below). Fewer than 2% saved with a bank, and usually save money at home with parents or siblings, or in a piggy bank. Of the adolescents in the study, 8% have borrowed money and 30% report the loan is interest-bearing; 43% borrowed for educational purposes (ibid).

**Figure 13: Average savings in NPR**



Source: Amin et al., 2014.

Our study found that while many girls are saving small amounts of money for a week to a month, or even keeping a small emergency fund for a longer period, regular saving towards a goal is uncommon. There are differences and some exceptions to this generalization.

Some girls aged 10–13 save small amounts of money, mainly in urban areas, followed by peri-urban areas, and finally rural areas. Some parents, particularly in peri-urban and urban areas, have opened savings bank accounts for their children or save for their children in a microfinance institute (MFI). In Kathmandu in particular, saving starts early, with many girls in the 10–13 age cohort saving. In more conservative areas of the Terai, savings among urban and peri-urban girls are lower than in Pokhara and Kathmandu.

In peri-urban Kathmandu Valley, the most common method for saving is through microfinance. Parents deposit NPR 200–1000 in the girl's account in a local MFI every month. Many girls also save small amounts in piggy banks, some of which are provided by local cooperatives. Saving with mothers is very common in all locations. Girls ask mothers for this money when they need it, and also rely on guidance from their mothers on how to spend their money.

Older girls (14–16) tend not to save as much with mothers, especially if they are out of school. Some in-school girls still save with their mothers, but many, especially in urban and peri-urban areas, save in cooperatives (often in accounts set up by their mothers). Even when girls who are out of school are working, they are often too poor to be able to save much and none has an MFI, cooperative or bank account.

Among in-school girls aged 17–19, all the girls from Kathmandu have savings and accounts either in banks (urban) or MFIs (peri-urban). Some microfinance cooperatives provided girls with a piggy bank where they would save money daily, and at the end of the month they transfer the money to their account. In-school girls in rural Morang and in urban Biratnagar seldom had savings, with the exception of small savings that a few mothers had for their daughters. Girls said: “We don't have enough even to meet our needs, so how can we save?” (FGD with in-school girls aged 17–19, urban Biratnagar). If they do have savings in piggy banks, this is a couple of thousand rupees a year, little more than younger girls.

Out-of-school and married girls living in peri-urban Kathmandu often joined informal women's groups, which helps them save money and borrow from the pool. Some deposit money in cooperatives. Married girls in urban areas in Kathmandu save an average of about NPR 2,000 a month. Sometimes they save in more than one cooperative. An example is Indira Roka, a married Dalit girl with no fixed income, saving in two microfinance cooperatives – one is aimed at women and another at Dalits. She puts in a total of NPR 300 a month. Rural and urban married girls in Morang do not save at all.

**Box 14: A piggy bank for a flight attendant**

Nani Maiya Maharjan has six daughters aged from 35 to 19. She belongs to the farming Newar community of Jyapus. Her youngest wanted to join flight attendant training and asked her for money. When Nani Maiya told her she had none, the daughter opened her piggy bank, in which she had a total of NPR 1000. It was enough. She took the money and submitted her application.

The most common reason cited for saving is for future education (see Box 14). Another motivation for saving for girls married or contemplating marriage is that they might have to become a nuclear family. Starting a family costs money. Other reasons are health emergencies and their children's future.

Finally, some parents and older girls buy 'insurance' in girls' names. They pay a fixed amount (less than NPR 10,000 a year). When the girl reaches adulthood, she receives a lump sum, usually about NPR 200,000, that can be put towards education or marriage. Girls see the advantage of this as protecting savings from being frittered away, but they say that if there is an emergency they are unable to access these savings. Insurance is considered more secure than saving in a piggy bank with a cooperative which, although it encourages frequent saving, is not as secure as a financial institution.

All girls and their parents aspire to save. Despite their poverty many do save small amounts daily, weekly, fortnightly or monthly. Everywhere, mothers are the biggest supporters of savings, frequently depositing their own money in their daughters' accounts. According to them, girls save from their pocket money. For example, some girls save a part of their tiffin money in a cooperative where their mothers have opened an account. Fathers also consider it important for girls to save. Urban fathers consider saving to be a new trend in the younger generation of girls. They tell their daughters to save so they have money to buy books and pay admission fees. Girls without citizenship cards cannot save in formal financial institutions, however, which is a barrier for a large number of girls.

### *Girls' control over their financial resources*

Girls in more progressive areas and from more egalitarian groups can decide how to use their earnings. Girls are encouraged to work for their pocket money in indigenous groups where even in rural areas girls generate some income from small livestock. This is discouraged in the higher-caste groups and among Dalits, where girls' labour is seen as belonging to the family. In some conservative areas, parents are not interested in girls taking on jobs because, according to local social norms, parents are not supposed to use any money earned by their daughters for household expenditure, so rather than allowing their daughters to complete their education and take up employment, parents prefer that the daughter get married (Ghimire and Samuels, 2014). Rural girls had little money and less autonomy.

Girls who work in brick kilns do not get their full pay until the end of the season. They are paid NPR 240 for moving every 1000 bricks. At the end of every week they are given NPR 1000 as an advance to buy food and basic personal necessities. They give much of their final salary at the end of the brick-making season to their families.

When there are larger numbers of girls in the household and no or few boys, girls have more control over their own money and greater influence on family money. Girls in single-parent households and with alcoholic fathers (which is very common) also have greater financial autonomy.

As girls grow up, their decision-making power regarding finances generally increases until they are married, after which there can be a sharp decline. Girls aged 10–13 generally spend small amounts on snack food without asking their parents, but for purchases of more than about NPR 100, they generally seek advice or permission. Urban girls in this age cohort reported saving NPR 2000–3500 annually, which they often gave to their parents to buy clothes.

Girls who have more education and who have their own source of income generally have more autonomy over financial decisions than their less educated and non-working counterparts. Girls who contribute some money to the household also have more of a say in household decisions regarding expenditure. By age 14–16, girls are generally spending between NPR 200 and 500 independently, without seeking parental permission, though some girls who are at school and not earning, saving small amounts of money given to them, do consult their mothers; indeed, many of them are saving with their mothers and so need to ask for this money to spend.

Older girls aged 17–19 often have an independent source of income. There is a great variety in this cohort regarding independent decision-making, ranging from girls who are attending school, and earning only small sums of pocket money, to girls earning large sums of money and making decisions independently; to girls who are making moderate sums, and discussing saving and spending with their mothers or their husbands; to married girls from more conservative groups and areas who do not have independent income and must account for the household money that they spend.

Parents and girls felt strongly that girls should save if they can, for many of the same reasons as girls should work: “We are worried about our daughters because they have to go to others’ homes after their marriages. We are worried that daughters might have to face hardship later. We do not worry about our sons. Son will remain with us throughout...Daughters will live far away from us in others’ houses, so we are always worried about how others will treat our daughter” (FGD with mothers of adolescent girls, rural Morang).

Fathers in rural and more conservative areas emphasise the importance of money and their daughters’ saving habits for their married life. Parents from Kathmandu Valley and Kaski District were more likely to stress the importance of saving for investment in education.

### Girls and physical assets

Most girls do not own or have control over significant physical assets. There is very little concept of girls’ personal property at all. While they may own their own clothes, make-up, school supplies, and toiletries, and dowry goods for married girls, most girls own nothing of any value, including productive assets that would help them to earn. There is, however, a marked difference regarding girls’ access to and control over assets according to age, caste and ethnicity.

For girls from indigenous groups, parents often give them a small part of their assets, such as a piece of family land or an animal, as *pewa*, or personal assets. The earnings from these assets can be used as pocket money. This is not given to boys, as the underlying assumption is that boys inherit all parental property.

Girls receive *pewa* from an early age and before marriage, and can keep it for themselves after marriage. While girls control these assets, and can sell them if necessary to support their education or work (see Box 15), girls need to consult parents before they dispose of *pewa*, suggesting that girls have only limited control over these assets (see also Ghimire and Samuels 2013).

#### Box 15: I will sell my buffalo

A girl in peri-urban Kaski shared the story of her 19-year-old sister. Her sister had owned one buffalo [as *pewa*].

She wanted to go abroad and insisted on selling the buffalo to fund her trip. She fought with her parents and cried, telling them that she would earn money abroad that would be more than she could earn from the buffalo. She then sold the buffalo and went abroad.

Parents and girls recognise the importance of portable assets for girls, particularly gold jewellery, and accumulating this by and on behalf of girls starts early. By the age of 10, many girls are already starting to build their dowries. Married girls call the assets that they have bought for dowry “our own”. These may include money and jewellery, as well as televisions, beds, utensils, and appliances in urban and peri-urban areas, and money, jewellery, televisions, beds, utensils, and livestock in peri-urban and rural areas. Husbands and in-laws generally control these assets, however. Girls are not allowed to dispose of them as they wish, while their husbands and in-laws are.

Some married girls have mobile phones that owned before the marriage, or have been given to them by their husbands. Some girls have their mobile phones taken away once they are married so that husbands and in-laws can control their contact with the outside world. Married girls did suggest that

even though they may not control the assets they bring to the marriage, these assets give them bargaining power, particularly if they are productive.

Mothers and fathers recognise the importance of assets to their daughters, particularly in rural and some peri-urban areas. Fathers in rural Morang stated:

*"If girls have property, they can do what they wish to do, such as starting small business, taking up small entrepreneur activities, earning some money to invest in children's education. Daughters have more confidence in marriage when they have property. They can buy clothes and can go to places wherever they want to, do their [health] treatment by themselves when in need and not depend on her husband or in-laws. But she should also be educated along with having money. If she does not know that adding 2 and 2 makes 4, then what is the use of having money for her?"*

Despite what parents say, girls believe that boys get first priority in terms of access to household assets that could be important for girls, such as computers and laptops. They are also aware that parents are not likely to invest in productive assets for a girl to start up a business: "If we ask the parents (for money to invest in business) they will say we will marry you off and after that your husband will invest for you" (girls aged 17–19, Biratnagar).

Most of the fathers believed that since girls inherit property from the husband's family, though in reality this is completely controlled by husbands, it is not necessary to give girls a share of the property. An unmarried girl should be dependent on her parents' property, and when married should be dependent on her husband's, and need not have any personal property. The few fathers who insisted that girls should get property also said that they could give to daughters only after their sons' approval.

## Girls and digital assets

### *Girls' access to and use of mobile phones*

Technological change has led to a great improvement in the quality of life of girls and women in Nepal. Research in the conservative district of Doti in the far west and more progressive Ilam in eastern Nepal suggests that the most important technological advancements are mobile phones, rice mills and electricity (Ghimire and Samuels, 2015).

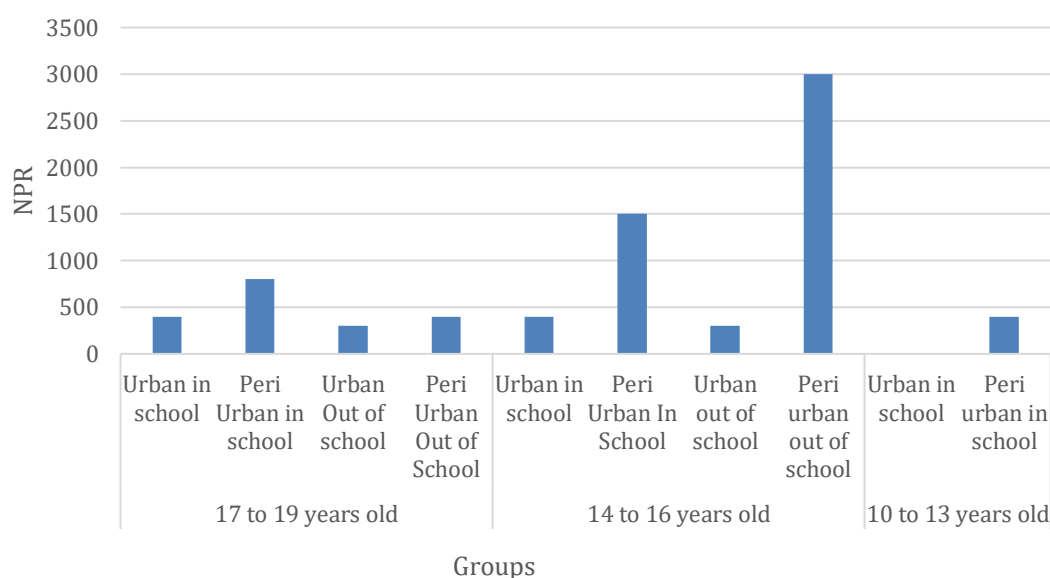
There is gendered access to certain technologies like mobile phones – girls usually get them much later than boys and after more difficult negotiations with parents – but research suggests that these have become very common among adolescents of both sexes, particularly in less conservative urban and peri-urban areas. There is a significant difference between urban and peri-urban girls and their rural counterparts in terms of digital access and literacy.

Digital assets are sought after from a young age. Some girls aged 10–13 in peri-urban areas of Kathmandu Valley have their own phones, and use them to make calls, take selfies, listen to music, access Facebook and play games (Candy Crush). The vast majority of girls in this age cohort were only occasionally using phones belonging to older siblings and parents under strict supervision. Very few girls had mobile phones or access outside these areas.

The biggest mobile phone users by far in the 14–16 cohort are out-of-school peri-urban girls from the Kathmandu Valley (see Figure 14, below). Out-of-school girls in Kaski District, both urban and rural, were aware of basic smartphone functionality, but said they were too busy working to spend much time on the phone. Very few girls at this age, whether or not in school, in the Biratnagar and rural Morang sites had phones.

For in-school girls in all locations, parents often insist that their daughters finish high school before buying them a phone. Few in-school girls get a phone before they are 16. Many girls agreed it was much better to get a phone at that age, as phones could distract them unnecessarily and could be dangerous for younger girls.

**Figure 14: Money spent on recharge in a month - Kathmandu valley**



When girls aged 14–16 are using phones – their own and those belonging to friends and family members – they make calls, use Facebook, and watch YouTube instruction videos about something they want to learn about, such as boxing or science. They also use the Internet on their phone to help them with their homework. They use Facebook and Facebook Messenger, and also IMO and apps such as Photo Collage, Retrica and Instagram. They play games like Candy Crush and Temple Run and listen to music. Girls in Kaski were using the phone to Skype with their fathers who are working abroad.

Almost all the in-school girls in the 17–19 age group in the Kathmandu Valley research have a phone, and over half have smartphones (see Figure 15), which have become a status symbol. Some girls hide their dumb phones, for example in public transport. Facebook and Facebook Messenger are ubiquitous. Urban girls use their phones for Viber, Skype and Twitter. Imo has supplanted Viber in peri-urban areas. Girls use Beautyplus and YouCam apps to visualise new make-up, and FotoRus, Retrica, and Instagram to share photos. These apps are popular in both urban and peri-urban settings. None of the age groups use email, which has been replaced by social media. All girls also use phones for listening to music.





**Figure 15: Girls aged 17–19 in peri-urban Daxinkali (Kathmandu Valley) show their smartphones to the researcher; only one has a basic mobile phone**

Girls in this age cohort in other areas also used phones but not all girls had one. Phone ownership and access in Kaski District was quite high, but these girls used their phones mainly to call their husband and relatives, and sometimes friends, to take photos including selfies and listen to music, and to entertain their children while they are doing chores. Girls in urban Biratnagar and rural Morang were largely using smartphones bought for them by parents and brothers, brothers-in-law, or husbands who were working abroad. The most common use was listening to songs, taking selfies and watching movies. Some urban Biratnagar girls use their phones to access the Internet, mainly for browsing college websites and using Facebook. We found only a handful of girls who use Facebook Messenger, EMO and Whatsapp in rural areas, which married girls used to talk to their husbands abroad.

If girls don't have their own phones, they borrow from parents or older siblings. If they don't own a phone, they are unlikely to own a SIM card and none of the girls with whom we spoke had more than one SIM card. Girls' access to mobiles partly depended on the physical location of their mothers and their husbands. If the mother is a housewife, girls are given a phone only after they pass grade 12. If mothers are working outside the home, girls may need mobile phones so that they can keep in contact. Similarly, married girls were more likely to have mobile phones if their husbands worked away.

### *Computers: the other digital asset*

Very few girls have access to home computers, though a few girls in the emerging middle class going to private schools in urban Kathmandu accessed an older sibling's or father's computer. These girls told us that they used laptops when absolutely necessary but as these were not theirs, they did not get priority use.

Colleges and some schools have computers, but students are not allowed to access the Internet for fear that they will surf for "obscene things". So, while computers and Internet access were theoretically for students' use, in practice students weren't allowed use it.

### *The pros and the cons of digital access*

On balance, parents felt that for younger girls (10–15 years), the disadvantages greatly outweighed the advantages of mobile phone access, and Internet access in particular. Some girls also believed



this, and were worried about the dangers of the digital use, in particular sexual harassment and exploitation. They also mentioned the re-charge cost and the fact that the Internet is a distraction from studies.

Overall, they stressed the benefits of mobile phone and Internet access. Girls felt that these advantages included:

1. Keeping in touch with friends and relatives, particularly for married girls and for girls with family members who were working or studying away
2. Being entertained by watching movies, listening to music, and playing games
3. Learning new things, such as gardening, martial arts, cooking, and science, particularly through YouTube (though this was not common)
4. Getting news from around the world
5. Help with homework, as parents were frequently illiterate or less literate and could not support their children
6. Finding out about further education and careers (though very few girls were using the Internet for this purpose)

**Box 16: Facebook: a new drug in the Kathmandu Valley**

In cities and villages, Facebook is far more important than any other digital service.

"I'm addicted to Facebook", said a girl not yet 16 years of age. She stays up till 1 am checking status updates. Another said that she would rather forgo sanitary pads than her Facebook re-charge. Others are more aware of the risks of Facebook. Girls aged 14–16 have seen doctored photos from acquaintances for everyone to see. Cyber harassment is a serious issue in both peri-urban and urban areas. One girl recounted that a bully had photoshopped her face onto a naked girl and posted it online. She threatened violence and had it taken down. Facebook alarms some parents and reassures others. Mothers worry about who their daughters are chatting with on Facebook, yet girls who never opened a newspaper get news in their feed.

"*Ajkal Facebook cha, keta khojnai pardaina*" ("these days there's Facebook, so we don't have to search for a boy"), said a white-haired grandmother, commenting on the changing norms when parents no longer have to find a suitable marriage partner for their child.

Among married girls, Facebook can cause extreme jealousy. Jealous husbands accuse their wives of having affairs with younger men via Facebook. As a girl aged 17–19 recounted, to forbid her from using Facebook her husband grabbed her phone and smashed it to pieces.

The first two benefits were currently the most important by far. Very few girls were using the Internet for learning.

In terms of benefits, parents, in particular fathers, recognise that access to the Internet can benefit their daughters in education and in finding a career. A number of fathers hoped to buy their daughters computers, but none had yet done so because they were too expensive. They also talked about the importance of safety and making sure that girls knew how to keep themselves safe while using the Internet. Fathers feel pressure to buy their daughters phones:

*"There is also a pressure on fathers. When a daughter insists for a mobile phone...then we want to give her that facility because we think that the value of that thing is lost if that is provided after 5 to 10 years later. But when such demands are fulfilled, then the daughter starts using Facebook or some other application that exposes her and makes public access*

*her easily. After that, she starts chatting and falling in love with a guy and selects a partner for herself. Girls are too naïve. They do not know – one will say 'hi sister' and talk in a nice way for a few days and later lure her into bad things. Girls fall into the trap without knowing what is happening... There are also situations where such incidents have led to girls being trapped in the sex trade" (FGD with fathers of adolescent girls, urban Biratnagar).*

Mothers worry about their daughters' safety but felt that phones could increase this, mentioning that they sometimes lend their daughters their own phones when they are going out with their friends. In general, parents think that it is safe for girls to use phones when they can manage use, and this is only possible after the age of 16.

Overall, parents are very concerned about the potential downsides of phone use. Parents' primary concerns are that use of the Internet is leading to more exposure to pornography, wasting time on idle chatting, sexting and sexual harassment, as well as girls forming illicit relationships and possibly eloping. Girls confirm that boys often harass them (verbally and by sending pornographic pictures) and give them missed calls to try and get them to call back and start a conversation. Married girls said that using social media can cause them to come under suspicion, as the assumption is that she is "meeting men" on the Internet.

## VIII. PRODUCTS, SERVICES AND OPPORTUNITIES: WHAT DO GIRLS WANT AND NEED?

Based on the evidence presented in the above sections, this final section looks at what products, services and opportunities girls and their parents desire, and which would most benefit girls, helping them to learn, earn, save and stay safe.

### 1. Learn

Girls and parents were focused on learning opportunities that give girls a better chance to succeed at school and get a job. Parents want to buy their daughters laptops so that they can do their homework and learn computer skills. Peri-urban girls, especially the 14–16 cohort, express a wish to enroll on computer training courses after completing high school. Urban girls aged 17–19 wanted laptops to use the Internet and to learn computer skills. Making computers and the Internet available in schools would go a long way as would better libraries and laboratories. Fathers suggested after-school clubs for girls where they could have supervised Internet access, do homework, study for exams, practise for interviews, get support for applying for further education and for jobs, etc. Parents would be prepared to pay for this service.

Girls want short vocational training courses on nursing, pharmacy, auxiliary nursing and healthcare (ANM), and as dental assistants or hospital workers. They also want training in English, including preparation for TOEFL and IELTS, GMAT and SAT in order to go abroad or pursue higher education. Girls and parents are interested in preparatory classes for girls to compete for jobs, including examinations for the civil service, police and army entrance and banking. Girls are also looking for training in fields such as fashion design, interior design, outdoor photography and journalism. Training in service industries was also mentioned by a number of girls, including hotel management and catering.

Access to further education information was raised several times by girls and parents, who just don't know where to look. They want more information about higher education as well as girls' accommodation at institutes. Courses are available in towns and cities, but girls and their parents are not aware of them. Rural parents are interested in girls learning practical skills that they could use to earn money, such as agriculture, beautician, and handicrafts.

For out-of-school girls, childcare training and educational activities would be beneficial. Married mothers could benefit from educational activities on child nutrition. For girls with very little education, basic education and financial literacy would be useful, as well as vocational training in tailoring, managing a beauty parlour and make-up, embroidery, cooking, baking, cushion making, spa and massage, custom design (e.g. printing photos on t-shirts, cups, curtains, etc.), and childcare.

Married women in urban and peri-urban areas also indicated an interest in adult education programmes. Literacy programmes would also be helpful for working and out-of-school girls aged 14–16. Night classes in some locations are available, but there are not enough of these close to girls' homes.

### 2. Earn

Many girls and parents said that a main barrier to girls' earning was limited information and poor preparation for the world of work. They suggested career counselling centres or commercial educational consultancies that inform prospective students about application processes to go abroad

for higher education. At present, all of these are concentrated in the urban core of Kathmandu Valley. Such centres need to be opened in peri-urban areas as well. The existing centres are limited to education in the US and Europe and their geographical scope could be expanded. Career counselling centres that give information on subjects relevant to specific careers could also be useful. All parents requested a well-equipped training institute for girls: one 19-year-old girl in a peri-urban area said she had attended tailoring training but didn't get to use the sewing machine.

Peri-urban parents mentioned embroidery as part of tailoring and working in small shops whereas urban parents referred to working in boutiques. This is probably because tailoring training can lead to different kinds of earning opportunities. In peri-urban areas, girls tend to open small shops or assist a tailor who has his or her own shop. Likewise, in urban areas girls have the option of opening or working in a higher-end boutique in addition to small tailoring shops. Girls can also do home-based tailoring, preferred in more conservative areas.

For married girls affordable day-care centres would help them to work, in the confidence that their children are in good care. Flexible hours would also enable young mothers to find jobs without worrying about matching their work schedules with that of the day-care centre.

Other ideas for girls in rural and peri-urban areas included keeping cattle or poultry because girls are already involved in agricultural work at home. Peri-urban mothers thought that vegetable farming had more scope. Girls are interested in setting up businesses with other girls, such as farming as part of a cooperative.

Girl and their parents gave us a long list of possible jobs they thought would be good for girls, in-school and out-of-school, full time or part time. The big problem was how to train and place girls in these jobs; parents emphasised that training must not be de-linked from employment. Some of the more interesting ideas included: skilled jobs in the construction sector, e.g. masons, plumbing, painting, house wiring (given that men are going abroad and there is a labour shortage, women could fill this gap); street vending of fast food and daily goods; delivery (on bikes or scooters), delivering shopping and fast food; gardening for offices, private houses, hotels and schools; "pest police", spraying insecticides and weeding; all-girl cleaning companies; veterinary helpers; running or working in elderly care centres or home care services for elders; door-to-door refuse collection; and working in surveying and land registry.

### 3. Save

Urban mothers wanted to increase savings for their daughters. Despite the proliferation of MFIs, girls still find it difficult to obtain credit, and there are few products that are appropriate for older adolescents (who are often too old for child savings accounts and not yet able to access products for adult women). Depositing small amounts of money is easy but taking out loans is not, as Indira (19-year-old married girl from urban area) pointed out that loan of NPR 200,000 that she is able to take out from her microfinance cooperative is not enough to rebuild her house. There is a big demand for savings products outside urban areas – where products are more accessible – and particularly group savings that are safe (and not liable to corruption, as girls feel the cooperatives often are).

For younger girls, a piggy bank scheme for small earners would be appropriate, where they can save their pocket money and still earn interest. This could be tied to adolescent saving groups and mothers' cooperatives established by the Women Development office of the Government of Nepal.

### 4. Stay Safe

For peri-urban girls' buses would be an affordable and accessible means of transport to Kathmandu or elsewhere. At present, buses are too infrequent and get crowded fast, increasing risks of verbal and sexual harassment. Therefore, peri-urban girls need better bus services, for example, that run more frequently during times that girls need to travel to and from Kathmandu for education, work or fun. Another alternative is to ensure that girls actually use the seats reserved for girls. A safe bus service that runs into the night which is advertised as being for 'good' girls would first provide a safe means of transport for girls doing night shifts and could help fight the stereotypical belief that 'good' girls should not travel at night.

Since many girls have access to smartphones in both urban and peri-urban areas, a mobile app that girls can use when they feel unsafe to report incidents to a hotline or seek help would be useful. This app should have special features for reporting incidents in buses because the perpetrator is mobile and can get off anywhere.

Girls often feel unsafe travelling to and from school; a girl-run transport business (run by older out-of-school girls for younger in-school girls) has potential. Bicycles on hire would also work in some areas. Girls also mentioned that there should be more women security guards and female police so that they could keep an eye out for girls who are out at night in their neighbourhoods.

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