

EVALUATING WORLD BANK DEVELOPMENT METHODS:
CONSIDERATIONS TO IMPROVE PROJECTS TARGETING WOMEN

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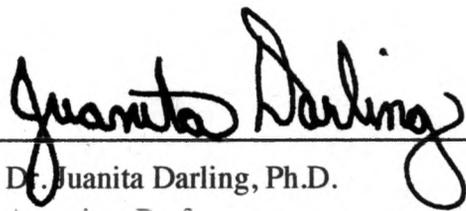
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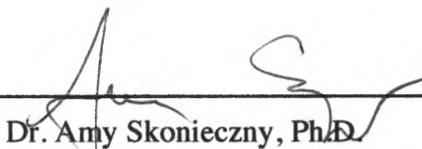
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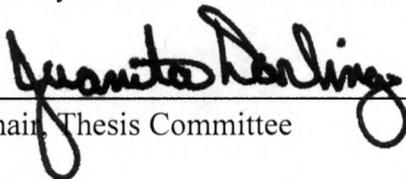
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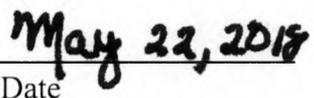
EVALUATING WORLD BANK DEVELOPMENT METHODS:
CONSIDERATIONS TO IMPROVE PROJECTS TARGETING WOMEN

Amanda Lee Boughner
San Francisco, California
2018

This work evaluates economically focussed development projects administered by the World Bank and makes connections between existing data on the subject and that gathered from interviews with women business owners in the tourism industry in Pokhara, Nepal who have seen economic gains independent of World Bank projects. Reviewing the literature on this subject uncovers what has been done to date and discusses a focus on economic development outcomes over social development outcomes. My research attempts to isolate economic engagement activities in general and the impacts seen on women's lives through those activities. By using interview data and ethnographic observation from my research, I give examples of how a focus on economic-centered development may be failing to incorporate critical features. In the case of the tourism industry in Pokhara, my findings suggest that economically engaged women, while experiencing certain benefits, may still be left out of social advances such as access to education, financial independence and individual rights including personal safety, a woman's right over her own body, family planning choices, and protection from child marriage. Such social development goals are worthy of inclusion in development projects and require alternative methods to those currently in use by the World Bank.

I certify that the Abstract is a correct representation of the content of this thesis.


Chair, Thesis Committee


Date

PREFACE AND/OR ACKNOWLEDGEMENTS

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To all those who have helped support me during this process, financially, emotionally and otherwise, I extend my deepest gratitude: Debbie and Roy Woody and the rest of my loving family, Louise and Jeanette – my SF home, Angela Oliver whose singular friendship has changed my life, the Wolf Family – for making me a part of your Pack, and to Lauren and Kamran for our time together in the MB Lab.

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This work evaluates development methods used by the World Bank and makes connections between existing data on the subject and that gathered by my own research in Pokhara, Nepal. Emphasis is placed on understanding what methods are used by the World Bank in development projects targeting women, what the impacts are and how to improve upon them. Through this academic review and the findings in my research, I will show how economically engaged women, while experiencing certain benefits, may still be left out of social advances such as access to education, financial independence and individual rights including personal safety, a woman's right over her own body, family planning choices, and protection from child marriage. I argue that such social development goals are worthy of inclusion in development projects as direct goals and require an adjustment to methods currently in use by the World Bank.

My work is driven by the following questions: First, what are World Bank development goals and methods with regards to women and what are the impacts of their development projects? Second, if a key method of targeting women in World Bank development projects is through economic development, then how are women's lives improved or changed by these factors – and just as importantly, in what ways do they remain unchanged? I argue that while increased economic engagement, like that pursued through World Bank projects, may have positive impacts on some women, it fails to incorporate key social, cultural and political inhibitors to women in target communities propagating inequality through development efforts instead of correcting historical

imbalances. Through conducting research in Pokhara, Nepal with women participants who had gained access to business ownership, in some cases histories of employment for a wage and also property ownership, I have collected data which gives a more holistic view of issues facing women. I will consider my findings alongside the academic discussion of World Bank projects to compare goals and outcomes of existing Bank projects with the challenges that women in communities like Pokhara, Nepal face.

Existing literature gives an overview of projects carried out by the World Bank and how economic priorities take shape in those efforts, along with what some of the impacts have been. However, there is not significant work in the study of international development lending a more holistic understanding of non-economic factors impacting a woman's daily life and what goes on when she undergoes economic changes. Further, there is not significant research that includes women's perspectives on issues they face in their daily lives, communities and homes and how increased economic engagement does or does not impact those factors which they deem most important. The relationship I want to isolate in my research is economic engagement and its impacts on women in order to determine if this is a good goal for World Bank projects to claim as beneficial to women or development projects targeting women.

For this reason, I wanted to choose a group of women that have been engaged economically through access to funding, property ownership, working for a wage or business ownership and study the impacts of those activities on other factors in their lives. My work is an important addition to the existing information on this subject and helps to

illustrate how economic changes and gains can impact women and how they might fail to alleviate disparity and inequality between men and women. My research model and sample group were shaped by my access to resources, language limitations, the desire for future replicability in other regions of Nepal and access to information. Because of these factors, the tourism sector suited the needs of my study perfectly. Tourism is a leading industry in Nepal and in Pokhara specifically and it is one of the better documented and supported industries with multiple organizations requiring membership and upkeep of licensure and contact information. Further, there are documented cases of women business owners in this industry. My final sample group included female business owners in the tourism sector in Pokhara, Nepal and data was collected using ethnographic methods of interviewing and observation. In each case a series of scripted and unscripted interview questions were asked and there was inclusion of open and close-ended questions discussed further in the methodology and findings.

In the following pages, I will give an overview of World Bank development practices and policies since the time of Bretton Woods institutions as represented in the literature, followed by a review of these policies and changes made to incorporate new goals such as gender relations. The literature reviewed highlights attempts to rhetorically and practically include gendered goals and outcomes in international development. I will discuss outcomes and impacts of these development efforts as outlined in the literature. Some discussion of development practitioners will take place, but many of the deeper evaluations will surround one of the largest and most dominant practitioners of

development, the World Bank. The literature includes discussion of general methods in international development, such as participatory development, top-down versus bottom-up and economically centered goals. I will also review the literature surrounding specific target or recipient groups, objective outcomes such as women and gender disparity, and how development methods have been shaped to incorporate such groups and outcomes.

Following the literature review, I will give a detailed outline of my research framework and a detailed methodology. My findings are presented and include qualitative and quantitative variables, graphic representations of the data and summarized interview questions. I will also include sections in my findings that review unscripted questions and dialogue in the interview process as well as a section for observed data. I offer suggestions for future research and draw conclusions from the findings in my research and those issues discussed in the existing literature.

Literature Review

Section 1 - Development Methods: How development has been carried out. Top-down vs. Bottom-up and Participation.

There are numerous articles, studies, ethical debates, mission statements of NGOs, Multilateral Organizations and individual opinions ranging from the many different meanings of one word: development. How development is best carried out and who defines what that means are important questions and part of the debate surrounding

international development. This next section uses discussion in the literature to analyze practices and policies in the global system concerning development projects.

In the realm of international development, there is a polarized development methodology, where on the one hand, there exists top-down and on the other hand, there exists bottom-up. Within each approach, there may be differing levels of participation, but typically, the more participation incorporated, the more likely this is a bottom-up leaning methodology. Bottom-Up refers to a community-based model that starts at lower levels of government or community involvement and encourages participation at these grassroots levels.

In contrast to bottom-up, planning and goal formulation in top-down models originates at a higher-level entity such as the World Bank and is disseminated downward to target groups. There are different benefits and drawbacks to each model type, but the more common consensus in the literature suggests that participatory factors in projects are regarded as positive. Scholars and the international community do not seem to agree on when participation is or is not possible nor in which part of a project life cycle participation can or should be carried out.

The literature characterizes top-down development models as centralized, where decision-making comes from the inside out and where an institution or organization of authority designs, plans, implements, administers and evaluates projects for some recipient group (Macdonald, 1999). The World Bank (the Bank) fits into this top-down category because decisions, planning, and management are carried out at the top level

within the organization and pushed outward to lower level administrators and aid recipient countries or communities. Borrower countries are involved in planning the project and project management to a limited extent, but the Bank is responsible for managing the management so to speak and is highly involved in the planning of projects (Ika & Thuillier, 2012). Task managers at the Bank supervise and guide borrower country representatives throughout every stage in the process, and while project planning is said to be in the hands of the borrower country, the Bank must approve it before any aspect of it moves forward. Most countries come to the Bank with an incomplete plan, and it is completed under heavy direction by Bank staff and task managers. Once a plan is approved, Bank supervision is carried out from Washington, DC with some field visits, but primarily the field reporting comes to the supervisor from a borrower country representative such as a project manager (Ika & Thuillier, 2012).

When discussing bottom-up and participatory factors in development, I will use the terms somewhat interchangeably as this aligns with the literature. Bottom-up development also referred to as grassroots development, starts at the community level, is “based on participation and empowerment” and has participatory factors built in (Kyamusuglulwa, 2013, p. 1267). Participatory development is a broader term than bottom-up with regards to model parameters:

The concept of ‘participation’ is now more than 80 years old within development. It signifies people taking part in decision-making processes, or the type and level of people’s involvement in development planning,

projects and practices. Participation takes the form of ‘community participation’, which may range from consultation or information to decision making (Kyamusuglulwa, 2013, p. 1267).

While both bottom-up or top-down models may incorporate participation to some degree, bottom-up models are born of participation in their nature. Development models that are referred to as participatory are also founded on participation. For this reason, the literature tends to use the terms somewhat interchangeably.

The arguments made for participatory approaches tend to form around considerations for cultural awareness and survival, maximizing local assets and having more appropriate utility when it comes to project outcomes and impacts. Bottom-up development models target the “ineffectiveness of externally driven and expert-oriented approaches to development...known as blueprint approaches” (Kyamusuglulwa, 2013, p. 1271). These methods fail to capture the local knowledge along with local realities and constraints that must be understood to have successful development projects. What is more, those opposed to community-based models accuse them of sometimes lacking efficiency due to taking more time through all the participation engagement and planning, but in many ways, they can be more efficient by way of meaningful impact, non-proliferation of inequality and functional utility of the project. As Patrick Milabyo Kyamusugulwa points out in his study, community-based development “consists of promoting equity and inclusiveness through their ability to tackle issues of inequality/inequity, exclusion and poverty through a process of empowerment. In

addition, they can promote efficiency by assigning control of planning and resources allocated to the project directly to the intended beneficiaries” (Kyamusuglulwa, 2013, p. 1271).

There is a large supply of case studies which show the effectiveness of bottom-up or local and regional development projects. They have grown in practice and popularity over the past 30 years and been a part of the development discourse for nearly 80 (Kyamusuglulwa, 2013). Today, scholarly literature generally follows the trend of accepting participation in development projects as a benefit, where and when development project providers can include it. As also stated by Khang and Moe in their review of international development project success factors, “Empirical data emphasize the importance of effective consultancy and participation of the stakeholders in all life-cycle phases” (Khang & Moe, 2008, p. 83).

Interestingly, Official Development Aid data from the Organization for Economic Cooperation and Development (OECD) shows that in 2015, spending on development projects by multilateral agencies that were not NGOs or INGOs outweighed spending by or through NGOs or INGOs by more than ten times (OECD, 2018). This data shows that more spending goes through multilateral organizations that include and are similar to the World Bank, the IMF and the UN. They are similar in that they implement development projects and or they are also International Financial Institutions (IFIs), and they are not without government involvement. There is no data in this report showing whether these agencies administer development projects in a top-down system structure, but it would

not be an unfounded assumption. Leaving this assumption out and looking only at Bank spending in comparison to the full data set, it shows that approximately the Bank administers one fourth of all development project spending recorded by OECD (OECD, 2018). Even if no other institution administered development projects, one fourth of them would be carried out in a top-down system structure. If participatory features are critical in development projects and to stakeholders of these projects, there are potentially a significant percentage of projects lacking in this regard.

There does exist some argument in the literature of ulterior motives by Western run and styled development project providers, such as the Bank. This long-standing argument began over five decades ago with dependency theorists such as Prebisch (1962) and Gunder Frank (1966) and continue to this day through the work of scholars such as Scott (1995), Desmet and Ortuño (2007), and Yusif (2012) among others, who question the dynamic between Western donors and development institutions, their policies and economic activity and recipient countries. Dependency theorists argue that Western led economic activities, including development projects do not help with the issue of underdevelopment in aid recipient countries, but instead these projects and policies maintain a cycle of dependency. While there are such theories, it is not the aim of this work to uncover whether those running development projects from the World Bank gain something from the mere fact that a project is less participatory. Instead, I will approach this from the perspective that the main factor dictating the top-down style preference by the World Bank exists due to institutional limitations and organizational culture.

Institutional limitations refer to the functional constrictiveness that administering multiple projects from a headquarters office will introduce. This study, therefore, supposes that the reason for the remaining popularity of a top-down development model is due to structural or policy framework limitations and the existing organizational culture.

In a large organization such as the World Bank or the IMF, it seems clear that managing hundreds of projects all at once requires policy framework to add the capacity for accountability. And in fact, this is a key shortcoming of bottom-up development models. As Riccardo Crescenzi and Andres Rodriguez-Pose point out, these bottom-up models lack "...a clear conceptual framework not only for the diagnosis of local conditions and for the identification of the most appropriate remedies, but also for the ex-post assessment of their impact" (Crescenzi & Rodriguez-Pose, 2011, p. 1). Because of this lacking framework, or blueprint as Kyamusugulwa calls it, incorporating bottom-up or participatory aspects into a constrictive framework like we see at the World Bank becomes difficult. This and other criticisms of bottom-up development and community-based programs are legitimate concerns. They stem not just from a desire to continue development practices as usual, but to avoid pitfalls that may turn into a bureaucratic mess. Where structures put in place to implement policies became bureaucratized community development projects have often failed (MacIntyre, 2003). This is a position of risk for bottom-up methods. In such cases, individuals in charge of implementation focus strongly on "routinizing their own existence instead of meeting the needs of those

they were set up to serve” (MacIntyre, 2003, p. 5). This coupled with the tenuous nature of funding that often accompanies such ventures leads to complete project disintegration in some cases.

Another interesting facet to this debate has been the popular consensus that country-level factors are important for aid success. While it is true that country attributes have an impact on how effective aid projects may be, according to an important study on the matter by Denizer, Kaufmann, and Kraay, these factors are not as important as those occurring at the project-level (Denizer et al., 2013). In their research, Denizer et al. review over 6,000 World Bank development projects using the evaluations provided by World Bank staff and by the Independent Evaluation Group. Using parameters for project success put forth in the evaluation metrics themselves they can compare project outcomes with goals, the level of supervision and the quality of project management as well as budgetary adherence. According to their findings, “while country-level factors are important for the aid project outcomes, these outcomes vary much more across projects *within* countries than *between* countries” (Denizer et al., 2013, p. 289) (emphasis in original text).

Their data points to the idea that, contrary to the commonly held view that country-level variables will in large part determine development project success, there are project-level factors that contribute to the larger source of variations in project outcome success. This is important for what I hope to research by way of what way of doing development is best. From an optimistic point of view, this gives promise to the hopes for

improved development outcomes as one would assume changes to project variables like management, supervision, and staff are easier to change than cumbersome country-level factors like civil strife, lacking institutions and corruption.

When considering what project-level factors should be focused on, Denizel et al. pursue and answer by tracking the World Bank staff associated with each project reviewed. In these cases, a World Bank staff member is assigned to the role of task manager and oversees the supervision of project planning and implementation. Task Manager Points of strength and weakness were correlated with success or failure measures of the projects they were in charge of (Denizel et al., 2013). In other words, project outcome failure measures correlated with task manager performance weaknesses and project outcome success measures correlated with task manager performance strengths.

Building from Denizel et al., Pablo Valls-Donderis et al. analyze further project-level aspects that are deemed important in participatory development project success. According to the authors, there has been little study on the actual outcomes of participatory development and this is not because of lacking evidence, but because of the difficulty level of accessing the evidence. Evidence tends to take the shape of lengthy case studies when evaluation of participatory projects take place as opposed to streamlined, highly accessible databases of organizations that perform top-down development like the World Bank (Valls-Donderis et al., 2014). Because of this, the authors attempt a rigorous review of existing case studies involving participatory

development. In their study, the authors found that there were higher project outcome scores where groups included participatory features during the planning, implementation, testing and use phases through methods such as structured group interaction, opportunity to influence the process and communication of clearly mandated project goals (Valls-Donderis et al., 2014). Project outcome criteria included factual measures such as goals met, uptake of decision/tool, legacy and impacts on practice and policy as well as those which measured personal outcomes such as relationship and social capital building, acceptance of process and outputs, perceived impacts/attitudes toward change and social learning.

As noted by Valls-Donderis et al., a key benefit to participatory models “is not just about involving stakeholders to make a decision but also to infer some changes in their attitudes and knowledge about the topic of the decision” (Valls-Donderis et al., 2014, p. 79). A participatory approach can help the project itself, but it can also incorporate community members into the conversation in a way that results in up-take or buy-in for changes to a much higher degree than policy or structural change alone.

Not all development projects fit into one or the other type of model. There may be projects that fall somewhere in between the two and have key attributes like top down management, but also knowledge transfer and a participatory aspect built into the planning and implementation.

As argued by Riccardo and Rodriquez-Pose, an integrated approach can help to capture and utilize the key factors that exist in top-down and bottom-up development

models for a more complete and informed approach (Crescenzi & Rodrigues-Pose, 2011). There are times when top-down approaches have the advantage. Top-down approaches allow for a macro-policy view and have an easier time capturing data that reveals economic factors such as regional income and expenditure (Crescenzi & Rodrigues-Pose, 2011). Because of this, the authors suggest that the macro approach can give data to help development efforts target the right areas for assessment and need. Then, looking at the micro-level, allowing bottom-up policies to illuminate and address “the naturally occurring sources of economic potential growing from within localities and regions” (Crescenzi & Rodrigues-Pose, 2011, p. 3). This is where bottom-up approaches take the advantage. Because they look at case specifics and regional or local factors, they can assess local assets. Local assets include existing institutions and networks, social capital and localized tacit knowledge (Crescenzi & Rodrigues-Pose, 2011).

The weaknesses of the two development models seem to lend perfectly to a hybridized version. Where bottom-up methods lack consistent funding and resources that might allow time and opportunity for success, those implementing top-down strategies have more abundance of such resources. Where top-down methods cannot adapt to fit social, geographic and economic realities in target communities, bottom-up methods can more easily address these issues. As stated by Kyamusuglulwa in his extensive literature-based evaluation of participatory development successes and failures, there are several key factors that participatory development can lend to top-down to enhance the model such as appropriate leadership for the project, a higher level of social homogeneity, trust

and reciprocity, strong community relationships (Kyamusugulwa, 2013). Where local assets fall short, experts from NGOs or the World Bank can implement training initiatives and knowledge transfer, further enhancing the participatory capabilities of the project.

Where traditionally community-based projects have fallen short, they can adjust and continue to be participatory if there is a focus on maintaining success factors. Projects must have a concrete approach. This does not mean that all projects will be carried out in the same way across different cases, but a plan must be thoroughly thought out with clear methods prior to project implementation. This plan should be made in a participatory way that attempts to engage and consider local communities, governance practices and empowerment steps such as knowledge transfer and utilizing local individuals for staff projects (Kyamusugulwa, 2013).

Looking at approaches used in researching social phenomena, scholars such as Fraenkel, Wallen, and Hyun (2014) argue that a combination of quantitative and qualitative design gives the fullest understanding and explanatory capacity. Quantitative data helps reveal correlative relationships between variables and statistics surrounding the data collected – the *what* of a situation, while qualitative data helps explain scenarios surrounding events to help explain the *why* of a phenomenon. When evaluating development approaches, top-down models work at a quantitative level and typically measure econometrics. This is one aspect of development and data of this nature is more easily gathered. Bottom-up models measure outcomes using qualitative methods and case study level analysis (Crescenzi & Rodrigues-Pose, 2011). Reviewing these examples

together, an argument can be made for combining methods in development practice. For, just as the combination of quantitative and qualitative data and analysis enriches research in other fields, so too can it enrich the work done with international development practices.

Section 2 - Issues in Existing Methods, Policies and Goals. Criticisms Brought Forth.

This section reviews some of the criticisms brought against the Bank including overly constrictive notions of development and conditionality as well as faulty structural mechanisms such as evaluation and grievance processes. The lack of gendered approaches and consideration of real-world structural limitations and social issues in development planning and implementation are also criticized.

World Bank projects are evaluated by the Independent Evaluation Group (IEG) two years after implementation. Both planning and implementation stages are evaluated. The IEG includes projects that the Bank has aborted along the way in their evaluation reports which detail project objectives and rate performance on a scale of unsatisfactory to satisfactory. When the IEG evaluates a project, it includes supervision activities and project plan adherence. Ika and Thuillier (2012) make comparisons between projects that receive more supervision during the planning phase versus during the implementation phase. They found that overall, the more supervisory resources (time and money)

provided to either phase, the more closely it will adhere to project plans and World Bank standards (Ika & Thuillier, 2012).

The IEG evaluates implementation in several ways including relevance, effectiveness, and efficiency. All measures refer back to the project plan itself as the point of comparison for evaluation. In other words, relevance refers to how pertinent implementation was to achieving plan goals and not how relevant the project outcomes or impacts were to specific communities or any factor not lined out in plan goals. An example of this was seen in a 2005-2010 Iran water and sanitation project where the Bank sought to put in water and sewage infrastructure to rural communities. This project required many individuals and families to be displaced. The Bank was aware of this but failed to approach the community or local municipalities to discuss possible issues prior to commencing the project. Instead, they began the project and encountered many setbacks due to the resistance of those in danger of being displaced. Because of this, only 33% of the project scope was carried out over the five-year period that the project was active (World Bank, 2012). However, the ICR evaluation for this project rates the outcome as moderately unsatisfactory instead of unsatisfactory because even though the project did not fully meet its goals, other measures like implementation and planning were ranked satisfactory and modest.

Effectiveness does not measure how effective the project itself is, but how effectively the implementation process was toward getting the project completed. Finally, efficiency has to do with budgetary and timeline concerns, and whether or not projected

costs were maintained during the implementation process and deadlines were met. Part of the reason these measures are used is that they can be applied across the thousands of unique projects the Bank takes on every year with some level of consistency. This claim for consistency may be valid, but it is important to understand the limitations of evaluating a project on how closely it was carried out to its specifications. There are cases where the specifications are wrong; even a bad plan can be carried out well as seen in the example of privatization in Peru, a case further discussed later in this paper. These evaluations give little opportunity for negative impacts of projects to be caught in the typical reporting mechanism and therefore lead to an incomplete view of project outcomes.

As Ika and Thuillier point out, significant measures are lacking in these evaluation parameters. In their view, IEG should include long-term measures such as impact and sustainability. Impact refers to the positive and negative effects of a project, whether planned or unplanned. Sustainability would measure whether those receiving development efforts could sustain the benefits of the work, and to what degree after funding is withdrawn (Ika & Thuillier, 2012).

Where the World Bank focuses on market-centered reform, feminist and critical theorists such as Munarriz, Ibnouf, Rose, and Sparr argue for a more comprehensive perspective in the diagnosis of problems and the formulation of solutions carried out through development projects and reform. Munarriz et al. assert that development project

goals and considerations should include social, cultural and political realities facing women and other vulnerable people groups.

As argued by Munarriz, World Bank ideology and policies benefit business owners and corporations at the expense of the more vulnerable indigenous people. Munarriz analyses development lending and projects carried out in Andean Latin American countries including Peru, Guatemala, Bolivia, and Argentina to illustrate his point. As he observes, for countries to get funds, they must make neoliberal economic adjustments such as privatization of state owned enterprises and public lands, decreased government spending and deregulation. These steps are deemed necessary by the Bank to achieve credit worthiness. Munarriz takes issue with these steps conforming to neoliberal theory has exacerbated inequality over the past several decades. Further, Munarriz states that such reforms take a heavy toll on those within a country that cannot afford to have funds cut or lose access to public resources and lands due to privatization (Munarriz, 2008). Further, the Bank gives priority to economic development, and if there are any environmental and cultural considerations made, they are perfunctory at most.

The required restructuring typical of neoliberal Bank reforms includes cuts to government spending, the opening of trade barriers, privatization of state owned enterprises and deregulation to invite more foreign capital and foreign direct investment. As recipient countries make these changes and enact new policies, trade becomes more liberal, and there are fewer regulations than before. As mentioned, the privatization and sale of state owned enterprises in industries such as mining, transportation, health care,

communication, banking, and commerce is a part of this shift (Munarriz, 2008). This step, in particular, tends to benefit business owners and corporations. Further, these corporations are often foreign owned which means that there is even less likelihood that economic gains will trickle down to local communities.

Munarriz argues that policy-based lending programs and market-oriented legal framework lead to an expansion of corporate activities that can displace those in impacted communities (Munarriz, 2008). In cases such as the privatization of state mining facilities in Peru, development conditionality, in the form of land privatization, highly impacted indigenous people who had previously inhabited the the land. As a result of state reforms which were made by Peru as a condition of receiving World Bank aid, private firms were able to purchase the land, after which point they drove former inhabitants off the property (Munarriz, 2008). In such a context, existing World Bank policies to encourage blanket privatization and tout this as a good and necessary step toward economic reform and development fail to appropriately take the human and social impacts of such a shift into consideration.

Activists, students, union leaders and indigenous people in target countries have protested these policies, yet they have been "...prized by business executives in North America who applauded the opening of the economy, the elimination of almost all regulations, control of inflation and plans to sell state companies" (Munarriz, 2008, p. 435). Munarriz argues for the inclusion of developing world perspectives alongside the developed world perspectives in the structuring of international development legal

framework and best practices. This would mean a more collective effort between representatives from developed and developing countries when it comes to formulating international laws and development guidelines. Dominant legal perspectives regarded as “deeply entrenched Eurocentric liberal foundations which are erroneously held to be ‘value neutral’” could benefit from Third World Approaches to International Law (TWAAIL) along with more critical “new stream” perspectives like feminist and race relations theory (Munarriz, 2008, p. 435).

As mentioned by Munarriz, there is a strong legal precedent when it comes to how development is carried out. This has begun since around the same time that neoliberal theory took hold among the dominant International Financial Institutions. According to Tor Krever, increased legality has been used by the World Bank to facilitate a turn toward market-centered economies. Using legality in this way is not unique to the neoliberal turn in development, but instead, is a phenomenon witnessed in international institutions as people view the rule of law as a path with definable parameters and respect definitions across many countries (Krever, 2010). The rule of law is a notion rarely contested. Once something has entered into a category of definable legality, it becomes a question of upholding the law, which is a principle that transcends cultures around the world. Because of this, “the rule of law and the collection of legal institutions gathered under this epithet are central to the new discourse. While the old development model held that the path to growth and prosperity lay in the construction of efficient markets, the new orthodoxy stresses that such markets are themselves dependent on the rule of law”

(Krever, 2010, p. 2). This framework allows for judgements concerning the validity or ethical standards of project prescriptions to be side-stepped and instead, viewed through a lens of legality. In this way, the argument shifts to one that judges whether people and countries should uphold the law.

There are those who question the validity of development methods and practices carried out by international development and lending institutions like the Bank and the IMF because there have been significant negative impacts resulting from their policies. Impacts of World Bank development methods and the propagation of the neoliberal paradigm have been particularly devastating for poor women in the Global South. Rose and Sparr review the 1980s and 1990s, a time characterized by the infamous Structural Adjustment Programs (SAPs) of the IMF and World Bank, and how these SAPs adversely impacted women. They review seven country case studies pulling from Asia, Africa, the Middle East and the Caribbean. The authors first discuss that liberal economics tend to function as if economic mechanisms are carried out in a value-neutral system when in actuality, there are social and political factors that influence how economic policies play out in a given society. In other words, liberal economists approach policies as if they can be applied to dissimilar situations and render the same outcomes regardless of circumstantial nuance. The market-based or neoliberal reforms are ahistorical and “grounded in the experiences of a handful of fairly industrialized economies at a certain point in time... [and] assume that the nature of the economy will not fundamentally change and the difference between societies is negligible” (Rose &

Sparr, 1995, p. 16). Neoliberal perspectives assume a monetized or market-oriented society is one of three things: in place, possible to be put in place, or the best practice in any given society to promote development.

Further, these policies suggest reduced government involvement regardless of case specifics which “neglect[s] state interventions that promote social rationality [social good]” (Rose & Sparr, 1995, p. 15). This becomes an issue for reforms that require social changes, which many times require government facilitation. One of the main social factors that is disregarded in this approach is gender inequality. The World Bank bases development projects and their conditional reforms on economic analyses that have heretofore left women out through assuming value-neutral environments that neglect to incorporate factors such as men and women being politically, socially and economically unequal (Rose & Sparr, 1995).

Unequal relations between men and women and the influence these power relations have on members of each gender group shape how they respond to situations or make decisions. Examples are shown in the agriculture sector in the cases of Gambia, Cameroon, Madagascar, Senegal, Ivory Coast, Tanzania, Nigeria, Kenya and Zimbabwe where research found gender biases to inhibit development efforts:

Women farmers may not contribute more labour to export crops if they do not have access to the additional income generated. Export crop output, then, depends on how much power a man has over a woman to increase her labour. This can undermine a government’s attempts to expand agricultural

exports if key crops rely for their cultivation on female household labour
(Rose & Sparr, 1995, p. 17)

Another important aspect of how men and women behave differently has to do with how they spend the money they earn. Research has shown that a man is more likely to increase spending on himself with increased earnings, whereas a woman is more likely to increase spending on her family (Rose & Sparr, 1995). In other words, who earns money affects how this money impacts a family and by extension society. Liberal economic theory does not capture this social reality, and Bank policies based on this theory, in turn, do not adjust to fit such scenarios appropriately.

Finally, even when development approaches attempt to incorporate women, it has been done through economic means, such as microfinance and not through attempts to change or incorporate social barriers. These proposed solutions are built from theory that does not capture social realities such as the “sexual division of labor” (Rose & Sparr, 1995, p. 18).

Laws, institutionalized practices and custom restrict women’s free market entrance, exit and mobility. For example... a major part of the Turkish labour force is constrained because husbands will not allow women to work outside the home... [also] a Turkish manager wanted to hire women... because he thought they would perform better and be more cost-effective. However, because a law prohibited women from night work... he could not employ them (Rose & Sparr, 1995, p. 18).

These findings are reiterated in the research by Mupedziswa and Gumbo, who assert that in case studies from Mozambique, Zambia, Tanzania, Kenya, and Ghana, “vulnerable groups have not been adequately protected from the adverse effects of [SAP] implementation, nor have they been fully integrated into the mainstream of economic planning... SAPs have heightened gender inequalities, especially in relation to men and women’s paid and unpaid work” (Mupedziswa & Gumbo, 1998, p. 7). In more recent decades, after the shift from the highly-criticized SAPs to the Comprehensive Development Frameworks (CDFs) and of Poverty Reduction Strategy Papers (PRSPs), similar criticisms have been made due largely to the fact that CDFs and PRSPs are very similar to SAPs in makeup and practice and fail to take gender relations and other socio-political factors into account (this will be discussed further in the next section addressing Bank adjustments made). Ibnouf asserts that market-oriented reforms put forth by the Bank and IMF continue to have negative impacts on women’s “human rights in sub-Saharan Africa in the areas of education, labour force and food security” and “tend to omit gender-based issues” (Ibnouf, 2008, p. 28-29). Because current modes of development continue to enforce reforms centered around trade liberalization without regard for gender inequality, they continue to fail at fully incorporating women.

A key attribute that continues to be left out by the push to privatize and monetize in a neoliberal approach is the informal sector and the business done there, which is predominately carried out by women (Ibnouf, 2008). An example of this is a woman who gathers wood on public or common access lands. She then takes the wood to her local

village or marketplace and can sell or trade these bundles for other goods, services or currency. In reforms typical to the Bank projects and conditionality, such lands may be privatized, and access to those living on them or gaining their livelihood from them through farming or informal sector practices like wood gathering are cut off from this resource with no compensation or alternative source of income. This is especially true for women, who have social conditions that may inhibit them from working for wages like husbands who disallow it or even laws that limit their access to jobs as illustrated in the case women not being allowed to work the late shift in Turkey (Rose & Sparr, 1995). When Bank reforms target government spending, it is more impactful for women who may be economically limited by the gender-based inhibitors, hindered from working for wages, and at the same time, responsible for family care and self-care (prenatal postnatal).

The burden of family care and reproducing falls predominantly on women and reproduction is essential to any system that requires human capital (laborers, service providers, consumers in an economic sphere). This reproductive input by women to the human capital of a nation and the economic structure is overlooked and disregarded with policies that cut off funding for healthcare. Women's health, the health of young girls and maternal care are at the highest risk with cuts in spending because these groups are generally less able to afford private healthcare. Households where money is available to spend on healthcare costs prioritize males over females making women and girls more likely to be at risk of going without healthcare (Ibnouf, 2008).

Not only does government spending impact health care and income supplementation, but it also impacts education. Privatization of schools, the introduction of fees to attend and the responsibility to purchase items previously provided by the government such as textbooks and uniforms make education more accessible to those in the higher ranks of society and higher earnings, which in most countries does not include women and girls (Ibnouf, 2008). As evidenced by Ibnouf's analysis of Sub-Saharan Africa, a result of privatization in the educational sector has been a decrease in female enrollment in school:

User fees, therefore, have excluded rural women and girls from access to these services because girls are generally pulled out of school before boys when households cannot afford school fees. This has contributed to an increase in illiteracy among girls and women in sub-Saharan Africa (Ibnouf, 2008, p. 32).

A final question that must be addressed is whether or not the World Bank has been impactful and especially toward the professed goal of alleviating poverty. Sumon Khumir Bhaumik, 2005 addresses this question by reviewing cross-country data in Sub-Saharan Africa from the period of 1990 to 2002. He specifically looks for the relationship between Bank lending and human development in poor countries where human development is measured using indicators of health and education improvement. First, Bhaumik points out that the percentage of the population living in poverty has seen a decrease of 7% during the period of study, but this has been witnessed due predominantly

to economic gains from rapid growth in East Asia, including China, which did receive some Bank aid efforts during this time, but did not adhere to neoliberal reforms that required blanket privatization and deregulation (Bhaumik, 2005). In contrast, economic growth in Sub-Saharan Africa that has more strictly adhered to neoliberal reforms pushed out by the World Bank has been lack luster and stunted. Bhaumik argues that reasons for decreased results in Africa are due to the unsustainable nature of short-term projects typified by the World Bank. In the case of Africa, long-term adjustments and investments are needed such as improvement to education, health care and infrastructure that would allow the shorter-term aid disbursements to be taken better advantage of and show a more lasting impact (Bhaumik, 2005).

Another real factor in the everyday lives of women is violence. The violence women face in many countries makes their life experiences, outlook, and possibilities different than those of men and hinders many of the development goals purported to be for their betterment (Pio & Singh, 2015). Unfortunately, as many of the above authors have mentioned, the inability to shift frameworks and paradigms surrounding not only development but how problems are themselves identified by those leading aid providers leads to perpetual issues with short-term solutions. As observed by Pio and Singh, “while development policies may capture optimism and purposefulness, they may be ‘more removed from the world in which poor people live their everyday lives’” (Pio & Singh, 2015, p. 227). Such distant perspectives will have more difficulty finding appropriate solutions for individuals target communities.

Pio and Singh review cases of violence against women in South Asia, where incidents of acid burnings occur as horrific acts of revenge or punishment and may be targeted at spouses, family members or former romantic partners. In these instances, ...many taken-for-granted modes of functioning, such as hearing, speaking, eating and seeing, are severely constrained or permanently lost, with long-term psychological trauma and social isolation... most people do not have access to social security systems, with high levels of bureaucracy and corruption impeding access to medical and legal facilities (Pio & Singh, 2015, p. 228).

Where preventable violence against a target group, in this case, women, further decreases the ability for traditional development projects to reach them and provide any life betterment, it is rendered inert. In such cases, nothing is being done to specifically assist those who are most unable to lift themselves from poverty, unsafe conditions and inequality in the through market-oriented development projects. In countries that have undergone policy reform to discontinue welfare programs or to discourage the practice, such vulnerable individuals are even further left out of possible solutions even though they may be the greatest in need of aid and protection. What is perhaps most unsettling is the finding of Pio and Singh that “although reported in a number of countries, these attacks are more frequent and on the increase in developing countries, particularly in South Asia” (Pio & Singh, 2015, p. 228). This is alarming because this region has been associated with increased economic development and many countries within it have been

touted as success stories. India, for example, has been seen as one of these economic success stories, but of the 1,500 cases of acid burnings reported annually, 1,000 occurred there giving some weight to the argument that economic reforms and even improved performance do not automatically lead to other important human development outcomes like increased personal safety and equality.

Violence against women in Asia does not stop at acid attacks:

Every three minutes an act of violence is perpetrated against a female in South Asia, with women and girls facing a range of violence throughout their lives.⁴⁰ Such violence includes the phenomenon of ‘missing girls’ or female foetus abortions based on son preference, domestic violence, rape, sexual harassment, incest, acid attacks, honour killings and dowry deaths (Pio & Singh, 2015, p. 230).

It becomes difficult to imagine how development goals can be achieved under such constraints. When development efforts are carried out under current frameworks, they may leave out critical issues like this which are a hinderance specifically to women and girls. Attitudes toward women and girls that allow for these acts of violence are the same that would hinder their advancement in society, including the economic sector.

“The attacks are not random but are a deeply embedded social phenomenon based on the historical privileges of patriarchy, and hegemonic gender norms which perpetuate gender inequality and punish women who transgress gender norms” (Pio & Singh, 2015, p. 230).

However, while economic or market-oriented solutions are not enough to overcome the

social, cultural and political adversity these women face, they may be part of the solution. The authors assert that “regardless of age, men who were experiencing economic stress and were less educated were more likely to have perpetrated violence, possibly as a result of norms related to masculinity, where men are the primary economic providers for their households” (Pio & Singh, 2015, p. 230). In light of these facts, we can see how a multi-faceted approach that addresses the issues facing women including limitations to healthcare and support for both prevention and recovery, education reform for men and women alongside any economic focus in development would be most appropriate. However, current Bank development models do not function in this way and because of this fail to address the realities facing the most vulnerable individuals thereby excluding them from the development picture.

Section 3 - Responses to Criticisms: How Development Practices and Projects Have Targeted Women

The Bank has responded to international pressure and criticism in several ways including the incorporation of more participatory development practices in their Community Driven Development programs (CDD), micro lending and projects targeted toward incorporating women into the economic sector and abandoning Structural Adjustment Programs (SAPs) for Comprehensive Development Frameworks (CDFs).

As development projects have taken place over the past several decades, research has followed in order to understand the impacts of development in its different forms.

The main differences are between participatory and non-participatory types of development. Participatory development refers to project efforts that incorporate participation from the recipient group or the nation and local municipalities during the planning, implementation and use phases of a project. Participatory development gives “power to the ‘marginalized and poor’ to enable them to ‘do their own analysis, to take command, to gain in confidence, and to make their own decisions’; that is, ‘bottom-up’ systems based on participation and empowerment” (Kyamusugulwa, 2013, p.1267). Non-participatory development, “based on Weberian bureaucracy theory... a more top-down, hierarchical approach, which was criticized from the right to the left” is referred to as top-down and has been the typical post-colonial development paradigm employed broadly by the leading international financial institutions, the IMF and the World Bank (Kyamusugulwa, 2013, p. 1267).

Participatory development methods have grown in practice and popularity over the past 30 years and been a part of the development discourse for nearly 80 (Kyamusugulwa, 2013). There is a large supply of case studies which show the effectiveness of participatory or local and regional development projects as well as heavy criticism brought against the Bank. In response to this criticism and the evidence pointing toward the benefits of participation in development models, the Bank moved to incorporate such methods into their practices through their Community Driven Development efforts beginning in 1995:

'Community participation' is seen as an indicator of people's involvement in either decision making in a project or its implementation. It is said that the more people are involved in decision making for a project, the more the community is driving the project. It is through this concept that the World Bank initiated the concept of CDD, seen as a new generation of the more traditional form of community-based development (CBD) (Kyamusugulwa, 2013, p. 1267).

Since its inception, the CDD model has been used in many countries, on hundreds of development projects providing over \$20 billion in aid (World Bank, 2017). While this adjustment to development paradigm was a step in the right direction, CDD plans do not incorporate the level of participation they could. There is Bank rhetoric emphasizing the need to incorporate more of such methods, but the Bank has only used about 1% of annual development funds and carried out around one thousand projects using this model since 1995 (World Bank, 2017). The Bank has done fewer CDD projects in the past 20 years than they do on an annual basis using the traditional top-down style. It is unclear as to whether the CDD effort is rhetorical appeasement to critics of the top-down style or a truly emphasized policy on the part of the Bank. If this policy were more highly prioritized as implied by organizational rhetoric, it would stand to follow that this emphasis would be reflected in the number of projects and financial allotment committed to the CDD method for project implementation in general, but as shown, this has not been the case.

Some mechanisms for increasing participation include facilitating feedback from community members and opening a path for grievance articulation. However, as noted by HRW, these mechanisms are unsatisfactory and often lead to retaliation or unsafe conditions to would-be community-based critics of development projects. According to the findings of a 2015 HRW report, those who speak out against the Bank or their projects may face harassment and while mechanisms for reporting concerns exist, “in reality this often adds up to very little when communities come under attack” (HRW, 2015, p. 2).

This occurs when a project may benefit some in the community and harm others and those who stand to benefit oppose criticisms being made. For example, people in opposition of a mining company opening up because it would displace them may want to protest, and those who stand to gain via job acquisition may then retaliate against protesters. In this example, indigenous people may protest, but in their efforts to do so, become targets of harassment for those in favor of the project. While it is not the fault of the Bank that community members face harassment, it is incumbent upon them to provide a safe and valid form of communication if they truly want to receive participation and feedback. Making a clear, simple and safe way available for communication of grievances or concerns ensures that this correspondence occurs legitimately. Using a forum that is colored with local coercion and the effects of feared harassment and calling that participation is misguided and ineffective.

Another Bank response to criticism was the elimination of Structural Adjustment Programs (SAPs). Their replacement came in the form of Comprehensive Development Frameworks, which were coupled with the creation of Poverty Reduction Strategy Papers (PRSPs) in the mid-1990s. PRSPs are the documents outlining the CDFs and their intent of increased negotiation between the Bank and recipient countries. Their purpose being to allow for increased input and bargaining equality between the recipient country and donor agency in the formation of development project plans and implementation processes.

The CDF attempts to integrate the macroeconomic and social factors of development into a balance sheet where they can be considered together. According to the Bank, 'gender is a major social factor in achieving growth and equity', which makes it a key aspect of the social assessment tools used to integrate social issues into lending projects (Bergeron, 2003, p. 406).

Policy changes and discourse seem to reflect the Bank's position on emphasizing more inclusion and an attempt to incorporate underrepresented perspectives. During this time, the Bank did acknowledge the importance inclusion and concerns for vulnerable populations such as women, ethnic minorities, and indigenous people and as Bergeron points out, there was an increased emphasis on such groups in project assessments (Bergeron, 2003). However, such rhetorical commitments and concerns offered little meaningful change. While the Bank attempted to consider recipient country inputs, projects were still required to align with the core policy prescriptions of neoliberal

economics and market-based systems. This severely limited the scope for tangible change in impacts that stem from development plans revolving around structural adjustments and those driven from the CDF.

“Despite the introduction of new terminology and peripheral strategies by the World Bank and IMF, the vision of development is still captured by the same core principles and policies which have failed in the past two decades” (Ibnouf, 2008, p. 30). The argument being that the theoretical basis for policy creation makes assumptions regarding macro-economic best practices, which are wrong. The focus with reforms and policy are targeted at purely economic measures such as GDP growth and that disregard social, environmental and political goals and impacts (Ibnouf, 2008). Until the focus shifts away from prioritizing market-based reforms, policy changes will be nothing more than a rearranging of the same basic parts, rather than a new vision for development practice.

Further, CDFs fail to address gender disparity in any real way. As Bergeron points out, “the general CDF does not mention gender at all” and when it is mentioned, such as in the case of the CDF for Bolivia, gender is merely “a column on ‘social services for gender and excluded groups’ – which essentially means providing services for women as opposed to trying to achieve any sort of gender transformation” (Bergeron, 2003, p. 406). While the adjustments made by the Bank such as the CDF and increased participation are at least rhetorical attempts at inclusion for traditionally marginalized

groups, a more practical and popular method of inclusion in development was found in the 80s with the inception of micro lending.

One of the more popular development techniques used by the Bank and many other NGOs around the world has been the use of micro credit or microfinancing developed in the 1980s. This is a lending concept that attempts to bring marginalized individuals into the economic fold by extending small lines of credit to them. Microfinancing is a different kind of lending for two main reasons. It targets those individuals in society who typically would not be eligible for loans, and loans are typically administered communally. In this communal setting, there is a cooperative group of borrowers and a limited amount of credit for loans. This coop of borrowers decides what projects to loan money to and the repayment of the loan must occur to replenish the loan pot before other community members or projects can be funded. In this way, there is community-based incentive to make good on repayment of loans because if a member does not repay, they inhibit their fellow community members from getting funds. Also, since the group is a cooperative, all members are aware of current loans and whether they are being repaid so they can work to ensure repayment.

An interesting juxtaposition to the exclusion that privatization and monetization can lead to in development is the rhetorical emphasis on “inclusion” by the Bank done in part through micro-lending:

the post-Washington consensus Bank’s initiatives include working much more closely with partners such as NGOs to assess the social conditions

faced by women, estimate the gender impact of policy, and form gender-sensitive programs. As the Bank moves increasingly toward lending for formerly marginalized 'social' projects and away from its traditional brick-and-mortar projects, it has also increased spending on education in order to improve women's access to economic opportunity, and it has targeted women as agents of development through programs such as microcredit lending (Bergeron, 2003, p. 405).

Shahidur Khandker evaluates the impacts of microfinancing in Bangladesh and specifically seeks to find the impacts this practice has had on alleviating poverty. In his study, Khandker uses data from household surveys given in two sample years, 1989/90 and 1991/92. The survey data included questions regarding household consumption patterns. He notes findings from previous studies done in conjunction with the Bank in which they linked microfinance with positive outcomes, "microfinance programs promote investment in human capital (such as schooling) and raise awareness of reproductive health issues (such as the use of contraceptives) among poor families" (Kandkhar, p. 4). His findings concluded that:

...the marginal impact of microfinance on consumption was 18 percent for women and 11 percent for men. The study finds that some 5 percent of borrowers may lift themselves out of poverty each year by borrowing from a microfinance program, if the estimated impacts on consumption continue over time. But even if this does happen, microfinance could lift less than 1

percent of the population out of poverty because it reaches only a quarter of the population (Khandkar, 2005, p. 4).

As noted by Khandkar, there will be scenarios where community or local structures will lack required features that enable microfinancing to alleviate poverty, “unlike other transfer schemes, [microfinance] requires both entrepreneurial skill and a favorable local market. Without them, the returns to the investments financed by microfinance are likely to be small, and so, too, are any reductions in overall poverty” (Khandker, 2005, p. 2).

However, there can be other benefits from microfinancing such as challenging social norms regarding women working outside of the home for wages as seen in the case of development projects put forth by Tostan (Tostan, 2017). Such projects utilize microfinancing and community committees to enhance the standing of women and young girls. Over time as women gain economically contributive roles in their village, they are more accepted as possible business allies and even take on leadership roles in the village committees. Through continued program access, social and political set-backs facing women and girls such as reduced in home rights (having a say in what goes on in their own home), negative views of women working outside of the home, child marriage and decreased access to education can be reduced (Tostan, 2017). More positive attitudes in all such measured categories have been witnessed in communities that participate in Tostan’s programs.

These are examples of benefits that go beyond poverty alleviation and are directly associated with microfinance. They may also have increased long-term returns through access to education, increased marriage age, and options to pursue alternative life choices. Eventually, these opportunities will enhance potential economic performance for these individuals and the communities in which they live. These findings are acknowledged by Khandkar, who notes, “microfinance helps women acquire assets of their own and exercise power in household decision making” which enhances a community (Khandkar, 2005, p. 4).

Critics of microfinance site the persistent market-oriented approach to development that the Bank puts forth and the social and political shortcomings of such a paradigm:

...even as it seems to break the mold of mainstream development by moving into territory such as local culture, gender and ethnicity, the concept of social capital maintains the core neoclassical ideas that all human decisions can be made sense of through a lens of individual rationality, and that growth and economic efficiency are the primary goals (Bergeron, 2003, p. 403).

This perspective, as it is argued, offers only one side of the development debate and offers little room for innovation outside of what has been framed by neoliberal ideals and the lingering Washington Consensus (Bergeron, 2003). It is argued by many including Nobel Laureate Amartya Sen that the only way to expand the “real freedoms

that people enjoy” is to utilize a more comprehensive approach to development that takes heed of and promotes social, economic and political issues and transformative possibilities (Bergeron, 2003). “For women to be able to shape their own destiny, they need not just economic facilities but also political rights, social opportunities and protective security” (Bergeron, 2003, p. 403).

Bergeron does concede the Bank to incorporating gender, racial, ethnic and cultural differences is on some level a shift in their philosophical and theoretical stance on development and the “assumption that all countries and all peoples are fundamentally alike” (Bergeron, 2003, p. 404). Even with the policy changes aimed at reducing poverty or eliminating system structures that previously marginalized those more vulnerable members of society such as women and indigenous people, methods are still done predominantly through the economic development and not through social and political development. This suggests a more “cautious approach” and “while such theoretical innovations have contributed to an increase in the extent of the Bank’s response to gender concerns, they are at the same time filtering them through a relatively narrow analytical lens that in many ways perpetuates the old neoliberal model” (Bergeron, 2003, p. 405). Bergeron concludes that the post-Washington consensus approach taken by the Bank continues to give priority to macroeconomic ‘fundamentals’ which it deems to be beyond discussion” and such attitudes are a mistake as they disable the ability to call policy decisions into question beyond a certain degree (Bergeron, 2003, p. 406).

Through a review of the literature, it seems that while the main method used by the World Bank for international development is top-down and economic centered. This focus fails to address some social factors and gendered limitations that are unique to each target group. Projects that fail to consider these factors and limitations may lack features that target important social and cultural issues facing women of the target groups. A study of women business owners in the tourism industry in Pokhara, Nepal illustrates some manifestations of economic engagement; benefits, drawbacks, and the social variables that may limit empowerment experienced by women in such scenarios.

Methodology

The research methods used in this study were participant-observation and semi-structured interviewing. These techniques were pulled from traditional ethnography as outlined in Wayne Fife in his 2005 book: “Doing Fieldwork Ethnographic Methods for Research in Developing Countries and Beyond”.

I hope to address the following question in my research: if a key method of targeting women in World Bank development projects is through economic engagement, then how are women’s lives, in general, improved or changed by engagement – and just as importantly, in what ways do they remain unchanged. The reason for this question has to do with how development projects that target women and what the limitations of economically driven development projects are. To understand this question in a different

way than it is normally addressed (quantitative analysis of collected secondary data provided by aid delivery organizations such as the WB), I first tried to understand the variables in play. Part of the reason economic variables are prized in research is their quantifiable, measurable results and targets. However, these targets do not take into consideration many realities of circumstances in which women live their lives. In other words, I sought to achieve a more holistic study as described by Fife among other ethnographers and social scientists. Because of this, I chose to use ethnographic methods of interviewing and participant-observation.

Fife sets interviewing techniques into three broad categories: structured, semi-structured, and unstructured (Fife, 2005). The goals of individual research and limitations of context and those being interviewed are taken into consideration when selecting the method most appropriate for a particular work. In the case of this research, the semi-structured method was selected as the most effective and thus used as the primary research tool with the secondary tool being participant-observation. Participant-observation, as noted below, was conducted somewhat informally and as a contextual addendum to the interviewing scenarios, along with the informal observations of daily life while spending several months living in Pokhara.

Semi-structured interviews are described in detail, and the benefits of this method are also discussed in the context of research in developing countries which I found to be particularly useful in my work. The use of a semi-structured interviewing method used in this research followed Fife's description closely:

Typically, such interviews involve a mildly formal setting (in the sense that the interviewer and interviewee sit down together in a quiet place and attempt to work their way through a specific list of questions brought by the interviewer to the situation). Semi-structured interviews are a chance to develop a conversation along one or more lines without most of the usual “chatter” (i.e., extraneous information) that accompanies such talk. At the same time, through the use of open-ended questions, the interviewee is given the opportunity to shape his or her own responses or even to change the direction of the interview altogether (Fife, 2005, p. 94-95).

I used an interview script of questions varying from demographic information, socio-economic information and personal questions about daily activities and gender roles. Some of my questions were close-ended, and others were open-ended. The main purpose of close-ended interview questions was to give an aspect that might be quantifiable and presentable in a table or graph. I hoped to add in the possibility for correlative findings. More than the purpose of the interview script leading to strong correlation, if any, was the desire to build some report with interviewees. Some questions that are scripted open up to other impromptu questions and conversations. It is very important to build relationships in Nepal. To drink tea, to come back for future visits, to stay for multiple hours at a time. These are all factors considered when setting times, places and in general knowing how to act during an interview to get the best or most authentic/uncensored information.

A further note in my reasoning for choosing this interview technique: the unstructured or semi-structured interview method will not work for every person, in every situation. As depicted by Fife and witnessed in my research as well, while a desire for open-ended responses may exist on the part of the interviewer, it is not necessarily the desire, custom or comfort level of the interviewee to offer up such answers. In some open-ended questions, respondents might simply say “I don’t know” or “yes” or “no” with no further details. In such cases, it can be helpful to give some answer options. Not wanting to relegate the interview to a predetermined set of answers, I chose to include close-ended questions, but also open-ended.

In Fife’s work, participant-observation (PO) is defined according to James Spradley “James Spradley declared: ‘The participant observer comes to a social situation with two purposes:(1) to engage in activities appropriate to the situation, and (2) to observe the activities, people, and physical aspects of the situation’” (Fife, 2005, p. 71). As mentioned above, the PO method was used by me somewhat informally, but I thought it important to include because this observation of the people, culture, and surroundings while living in Pokhara helped to shape my understanding of the broader context of the city, the nation itself and the customs and people. It also influenced my ability to interpret unspoken communications and customs encountered which will be elaborated on in the findings and conclusions sections of this work.

Finally, in discussing the different methods and reasoning behind each, I would like to touch on Fife’s notion of macro and micro research levels. This has been a useful

categorization when addressing my research and the outcomes. With this concept, the researcher or analyst can more easily conceptualize and structure the study and data.

...a convenient way to conceptualize a study was to divide it into macro versus micro levels of research... macro research focused upon the larger historical and social context... while micro research focused upon the actual experience [of education] in a particular time and place (Fife, 2005, p. 119).

When framing this work, it was important to keep in mind that the macro-level was about how economic development projects target women – within the entire global system and how these projects succeed, fail and impact women. The micro-level is about how this is taking shape in the specific industry of tourism in Pokhara, Nepal and, what it is like on some level, to be a woman living in that world on a daily basis.

Selection Group:

The literature surrounding World Bank projects targeting women gives a good overview of how those projects have occurred with a focus on World Bank workings and administration. The relationship I want to isolate in my research is economic engagement and its impacts on women to understand if this is a useful World Bank development goal. I wanted to choose a group of women that have been engaged economically through access to funding, property ownership, working for a wage or business ownership and study the impacts of those activities on other factors in their lives. The selection group chosen was women who owned a business in the tourism industry in Pokhara, Nepal. The overarching

category being women, then those that own a business and finally the factor of the industry being tourism. The city where this research was to take place was chosen in part because of my own location there for an internship. When considering how to evaluate the standing of women in the community, there were many options. I thought of ways to visit villages and interview women there, or perhaps get a mix of interviewees based on geographic location as well as education levels and other socio-economic and class variables. Further, in Nepal, there is the caste system, which lends for another possible variable for analysis. With all of these variables, I looked for a grouping that could be definable and repeatable. I also had to consider my language limitations and what group I could logistically incorporate into my study.

Tourism is a leading industry in Nepal and in Pokhara specifically, due to its proximity to waterways, mountain trails, airport access, and amenities. It is one of the better documented and supported industries with different organizations requiring membership and upkeep of licensure and contact information. Such things are easily taken for granted in countries like the United States, but they may not be the norm elsewhere. Even if it may be a requirement, it may not be the practice and is increasingly difficult to regulate in a country like Nepal where informal sectors and formal sectors interweave daily, even within the same households. Because of the availability of data – most notably contact information and my limited time in Nepal, the best option was to limit this study to one industry and tourism being so prevalent and important made the most sense.

Data Set

I began this process by researching the different organizations that involve recorded membership and contact information. These included the following: Tourism Office of Pokhara, Restaurant and Bar Association of Nepal (REBAN), Nepal Association of Tour and Travel Agents (NATTA), Trekking Agencies Association of Nepal (TAAN) and the Paschimanchal Hotel Association (PHA). In some cases, the data provided by the organizations was in Nepali, and I do not speak Nepali, or very little. This was another hinderance. I was able to work with a volunteer I met at my internship who helped with translation. Documents were sometimes provided in the form of a computer file, but the largest document was hand written and required translation. All of these lend to the time-consuming effort to acquire a full and repeatable list that aimed to include all members of all tourist licensing organizations in the Pokhara Valley district. Once this was compiled, making phone calls to find out which were owned by women commenced. Of almost 1000 registered companies, 89 were listed and confirmed as being owned by women. With this list of 89, I took a random sample of 19 business owners, giving a sample size of just over twenty-one percent.

Interview candidates within the random selection were then called individually and interview dates and times were set. Interviews were all recorded and transcribed. In the case where interviewees did not speak English, the interview required a translator, which was a female with whom I had previous experience working. Answers to each question are

categorized in groupings as detailed in appendix A. The goal was always to have the interviewee attend without her husband or others in her circle (especially male figures) so that she might feel more able to speak openly about certain sensitive matters. In some cases, this was not allowed to happen, not agreed upon or unexpectedly occurred anyway. This will be explained and discussed further in the findings.

It is my hope to compare these findings with the discussion of World Bank projects in the literature to compare goals and outcomes of existing Bank projects with the challenges that women in communities like Pokhara, Nepal face. I hope to articulate different possible approaches and to illustrate how project life cycles might better incorporate ethnographic findings such as my own in Nepal.

Limitations

During my research, I encountered some limitation due to the language barrier as I do not speak Nepali and the English proficiency of women interviewed varied. Both interviewees and interviewer had difficulty understanding at times. Translation services were used when needed. In some cases, interactions, when the translator was present, changed the information gathered or the way that questions were asked or answered (this will be discussed in more detail in findings, section 3). In these instances, either the interviewee was perceived to be acting differently than expected or in relation to how other interviewees had acted, or the translator did not seem able to ask questions in the

same way as I had been able to with others due social limitations due to age, politeness or other cultural barriers that I was not familiar with. There were times when a husband, son, or another family member would be present which would impact the kind of information gathered due to limited questioning and social constraints.

Another limitation of this study had to do with religious holidays, national holidays and festivals. There were frequent holidays and festivals during the time I was conducting my research. While these cultural events have their own place of importance in an ethnographic study, for the purpose of my research, they added an obstacle for scheduling time to interview participants. This was not a limitation that fully derailed my work, however, planning for such nuances would favor research models like mine that require scheduled appointments with participants involved.

Results and Findings

The findings of this research are organized into three sections. First, interview data is presented. This data describes the interview questions and compiles groupings of answers to those questions. Outcomes are presented using a table and several figures discussed in turn. Second, I will present generalized findings obtained through the interview process in discussion with interviewees on matters outside of those addressed by interview questions directly. This data is not analyzed in the same way as those interview questions which were posed to the entire group because these interactions were not replicated with each interview instance but occurred independently of one another. I

summarize and present this data to reveal unexpected discoveries and insights into culture and individual experiences. Finally, I will summarize key findings describing my time observing interviewees, local culture, and perspectives and attempt to contribute to the bank of knowledge regarding this subject.

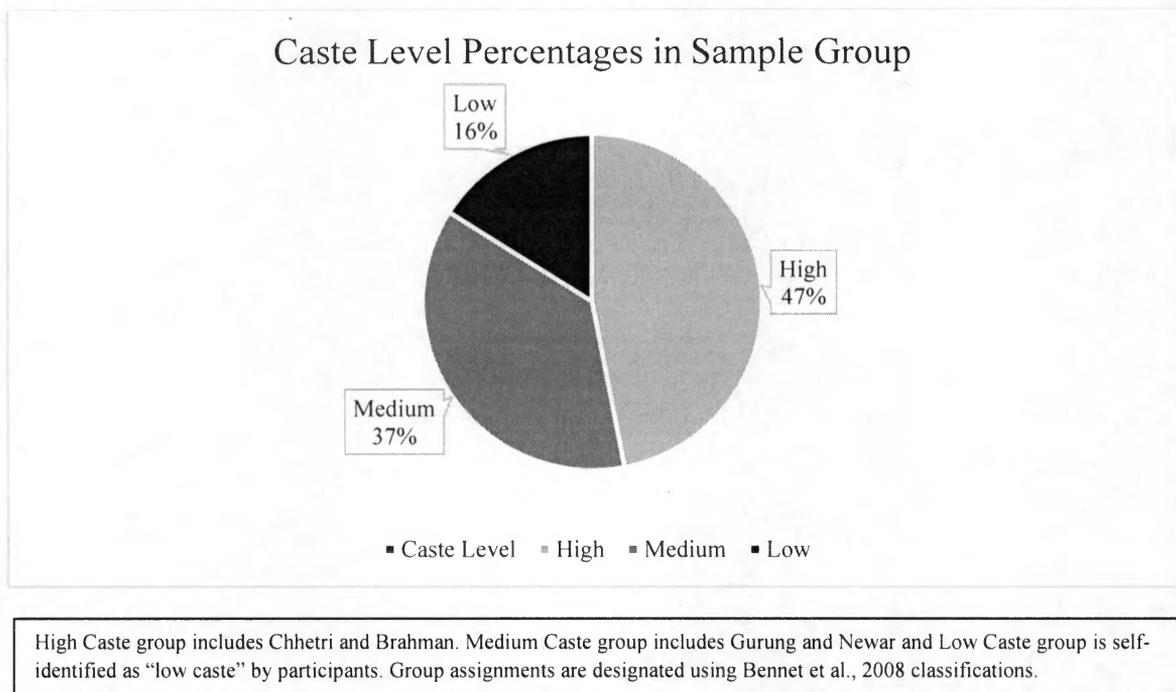
Findings Section 1: Interview Data

Interview questions and corresponding answer options for each are detailed in Appendix A. Interview question represented reflect those which answers were consistently gathered, meaning participants did not omit or refuse to answer them in considerable proportion. In this section, there will be a discussion of interview responses. For the full interview transcription records, see Appendix B.

It is important to note, that most of the people in this study are of mid-level caste groups or higher, see Figure 1. This was not done intentionally, and reasons for it are unclear and would benefit from further study. There was no correlation between caste group and age of marriage or caste and education level in my data. This is interesting because a key attribute I expected to impact education levels was caste level. Prior to analyzing the data, I assumed that caste level would coincide with socio-economic standing and so then also coincide with education levels and perhaps even age of marriage and whether marriages were arranged or inter-caste. The presumption being that individuals from higher caste levels enjoyed more personal freedoms, had higher

education due to increased socio-economic standing and thereby more liberal points of view to coincide with trends sometimes seen with increased education levels.

Figure 1: Caste Level Percentages

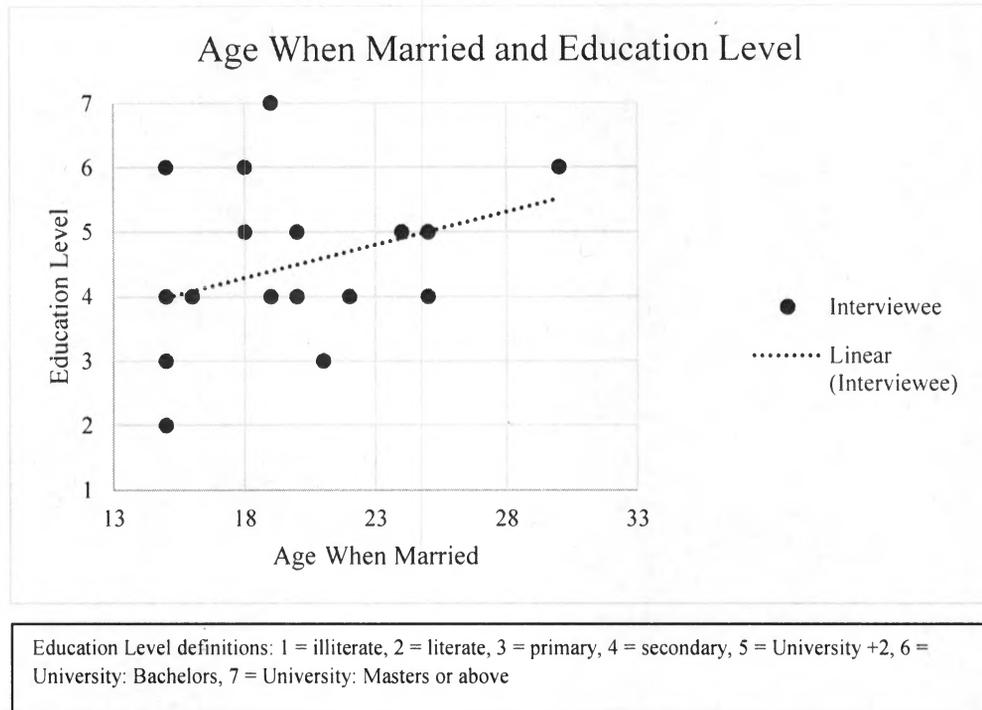


Individuals belonging to the low caste group, interestingly, chose to call their caste "the low caste" when responding to the interview question. In only one case, did an interviewee name the caste group as "BK Low Caste". This matter was somewhat delicate so asking questions about why they might be or appear to be ashamed and not wanting to discuss it further was not pushed in the interview process. They were asked multiple times, and after continuing to respond in this manner, the answer of "low caste" was accepted and classified as "low caste" in the data.

As shown in figure 1, only sixteen percent of those interviewed were in a low caste. This may indicate that women business owners in the tourism sector in Pokhara, Nepal are predominantly of middle and high caste groups.

Analysis of education level and the age of marriage showed correlative properties. As indicated in Figure 2, as the age of marriage increases, so too does education level. In this cultural context, the pattern reflected in the data seems to coincide with common responses from interviewees. When asked about education level and discussing the dynamics of why they received the education they did, many stated that after marriage, a woman is expected to stop going to school and focus on her family. In this case, meaning the development of her own family through motherhood and the taking on of home duties as the predominant responsibility. This will be further discussed in finding section 2, due to another factor that is somewhat unmeasurable and that was not included in the interview question set due to ignorance of this cultural nuance.

Figure 2: Age When Married and Education Level



This correlation between marriage age and education level is useful to consider. Further, when we consider input from interviewees in reference to what they say is most important for women, we will see that education is among the highest response as shown in figures 3 and 4. If education is considered to be one of the most important things for a woman, by over twenty percent of those interviewed and age of marriage is linked to lowered education levels, it can be considered possible that this is a pertinent issue facing the women and girls of this community.

Figure 3: Three Most Important Things for a Woman

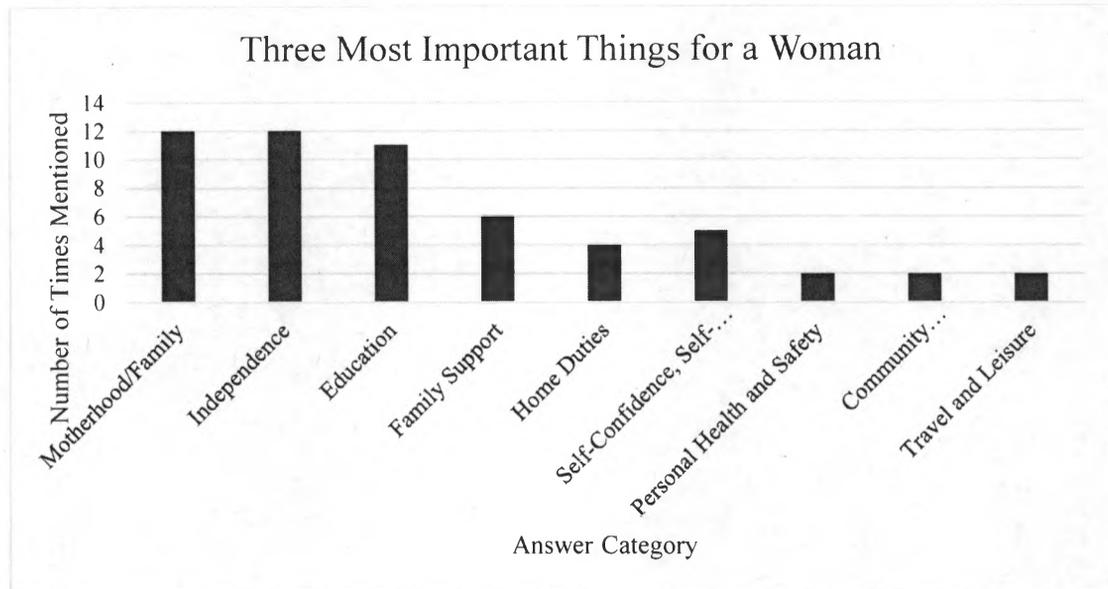
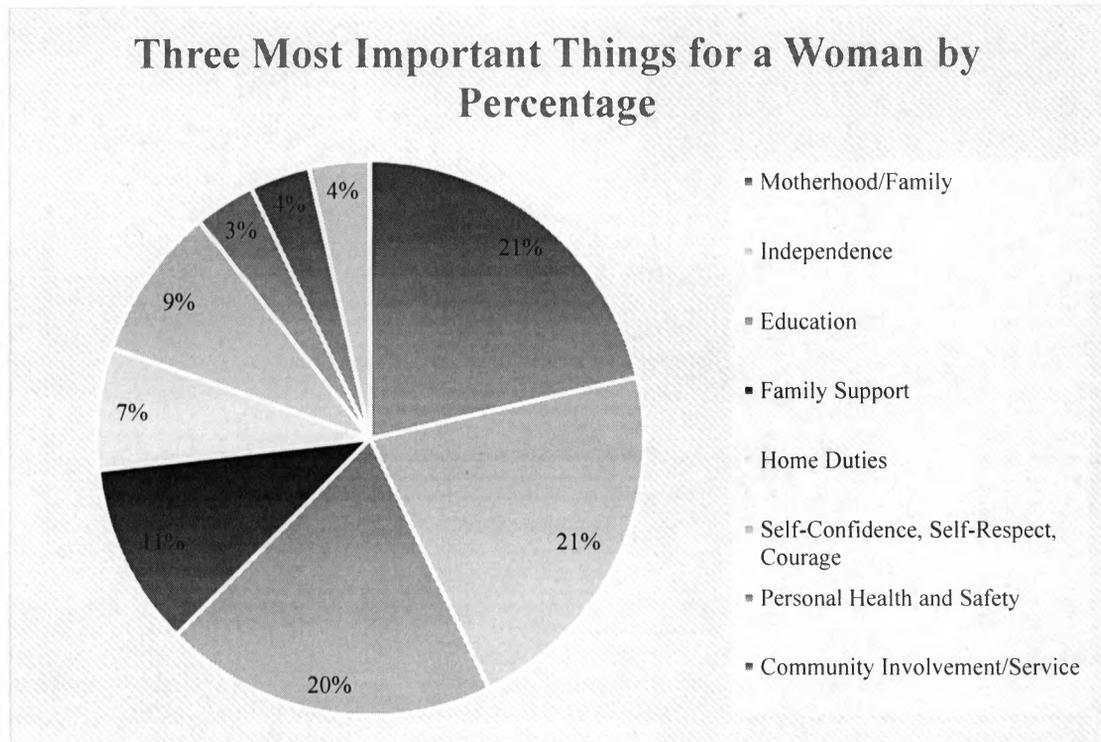


Figure 3 depicts the number of instances each word is given as a response, while figure 4 expresses this same data using a percentage of the whole for each response group.

Figure 4: Three Most Important Things for a Woman by Percentage



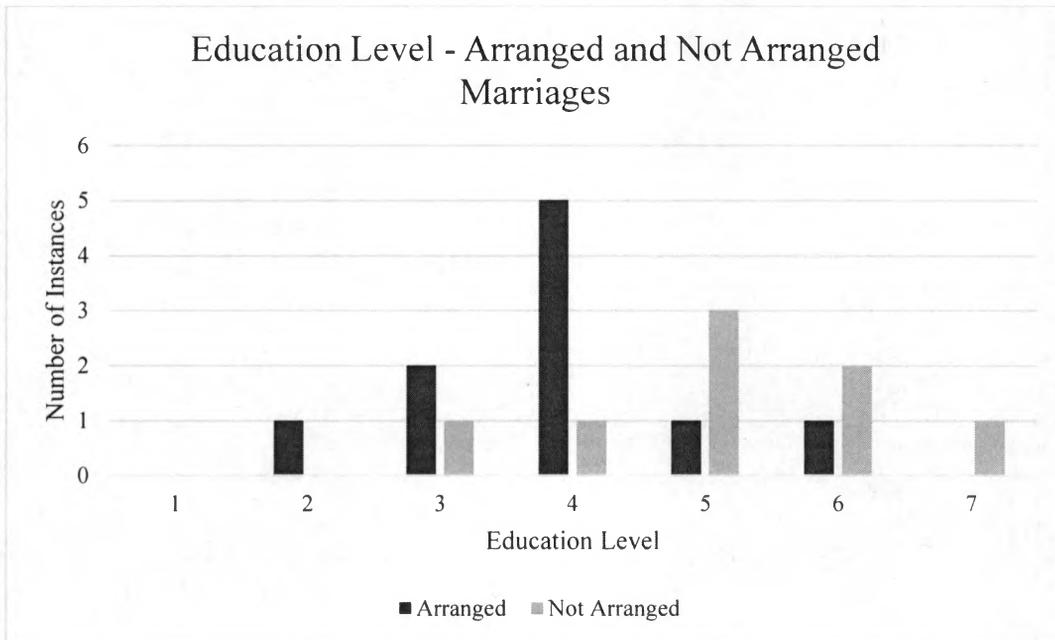
I analyzed the data further to see what other factors correlated with education levels, or age of marriage. As discussed previously, caste level does not correlate with education level. Caste level also does not correlate with whether or not a marriage is arranged. However, there is a relationship between arranged marriages and education levels. See figures 5 and table 1.

Table 1: Average Marriage Age and Education Levels in Arranged and Not Arranged Marriages

	Not Arranged	Arranged
Average Age of Marriage	21.9	17.7
Median Marriage Age	20.5	15.5
Average Education Level	5.1	3.9
Median Education Level	5	4

Education levels measured range from 1-7 where 1 = illiterate, 2 = literate, 3 = primary, 4 = secondary, 5 = university +2, 6 = university bachelors degree, 7 = university masters degree and above

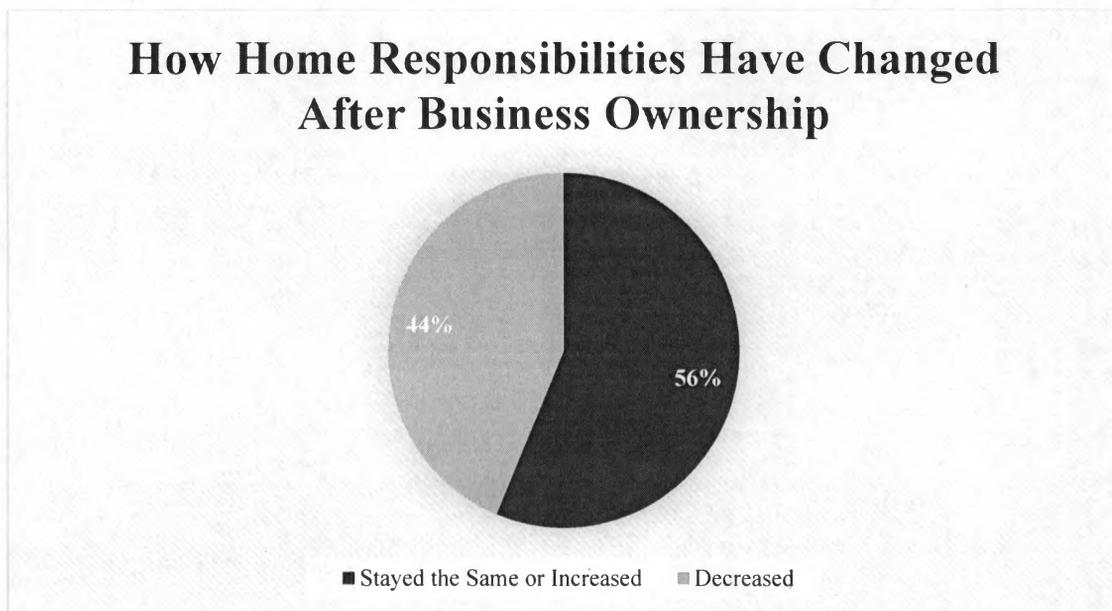
Figure 5: Education Level - Arranged and Not Arranged Marriages



Education levels measured range from 1-7 where 1 = illiterate, 2 = literate, 3 = primary, 4 = secondary, 5 = university +2, 6 = university bachelors degree, 7 = university masters degree and above

Another observed trend in the data is that in order to work, a woman must take on extra duties. This is represented in the data as seen in figure 6.

Figure 6: How Home Responsibilities Have Changed After Business Ownership



Some aspects are not represented by data alone. For example, in one interview, the woman stated that she had to make an agreement with her family in order to be allowed to go back to school. As part of her agreement, she had to take care of her home duties as if she was never missing any time and only if her education efforts made no impact at home, both through housework and financial burden, would she be allowed to continue. In this case, the individual worked at the school to pay for some of her education, got some financial assistance from her father, took care of the home and her

child and finished obtaining her degree. This woman said it was not uncommon to get less than four hours of sleep per night during these years. She later continued training to become a trekking guide. When asked if her husband was watching their daughter or helping with this duty, she said no and that it was the help of other family members that made this scenario possible.

This story is told to highlight a recurring theme, the women in these situations often responded that their home responsibilities remained the same or increased upon beginning their work in the tourism industry and ownership of their company. While responsibilities, in general, may be expected to increase with business ownership, this question is asking specifically about home responsibilities. As shown in Figure 5, over fifty percent of the women interviewed saw their home responsibilities stay the same or increase after opening their business, and this is in addition to the added, inherent responsibility of business ownership itself. This is a very important point and should be considered. This indicates that it is a double effort made by women in these scenarios, even if they get support or are allowed to move forward with their own goals of working or business ownership, it is going to be more difficult than it would be if they simply continued with their lives as they already were. This cultural difficulty is echoed in other scenarios discussed in the literature in cases where economic reforms thought to be a benefit in general can create further difficulties for women in ways not planned for such as decreased access to healthcare, education or competing for working hours in the

formal sector with men when they have different cultural limitations set on them as women (Ibnouf, 2008; Rose & Sparr, 1995).

As further discussed in the upcoming unscripted data sections and exemplified in sections of the literature review, there are challenges specific to women and girls gaining equal access to education and independence (for personal choices, health, finances and family planning or marriage). This is especially significant due to the fact that these variables; education and independence, were selected among the “three most important things for a woman to do” twenty percent of the time (see figure 4).

Findings Section 2: Unscripted Interview Data

During the interview process, on occasion, the conversation led to questions outside of the scripted interview questions. Depending on the subject matter and the participant’s willingness to discuss certain topics, I was able to collect information that is not included in the analyzed data, but that I would like to note here. I will denote remarks as “unscripted data points” and they will be numbered for the sake of clarity. These findings were as an addition to the planned and scripted interview questions. Literature reviewed discussed how women in different scenarios can be impacted by economic development projects, often in ways that are not planned for by the development projects themselves such as in the examples given through review of structural adjustment programs, micro-finance and limitations on women in Turkey when working for wages

(Rose and Sparr, 1995). In each of these cases, the manifestation of social, cultural and political inhibitors facing women in the economic landscape shift and change with the differences seen in each community. Nuances discovered in Pokhara, Nepal are those phenomena particular to this culture. It is not to say there are no similarities between cultures and communities, but this section re-emphasizes the importance of understanding each individual community being worked in in order to better comprehend the limitations women face, especially with regard to projects that focus primarily on economic engagement.

Unscripted Data Point 1: Even when women are business owners and earn a wage, they may not have ownership over these funds or deciding power over spending and access. In multiple interviews, participants were asked if they had to ask permission to spend money. In over half of the instances where the participant was, they indicated that yes, they had to ask permission to access and spend income, even when that income was earned from their work or the business they owned.

Women also indicated that permission might also be required from the family members they live with, such as in-laws, if the husband is not present in the home as happens in those cases where he was working abroad. These same women not only indicated that permission was required for spending, but also for how they spent their time. In a few cases, women revealed that they themselves or their close friends were not allowed to go out without permission, especially at night. In one case, speaking to woman from the community, she shared that she was not allowed to leave her home without

permission, regardless of the time of day and while she wanted to work, her husband would not allow her to leave her home in order to do this. She also stated that if she were to leave the home without permission, she would be beaten upon return as a form of punishment.

Unscripted Data Point 2: In home violence against women and girls is considered normal, acceptable and a private matter that should not be interfered with from people or friends outside of the direct family. This is a delicate topic and not every woman could be asked this question. In cases where I felt it was comfortable and open between myself and the interview participant, I would broach topics such as birth control views on marriage and abuse in the home. Some women interviewed reported lifelong instances of physical abuse ranging from a slap in the face to kicking or worse. Indications of home lives so desperate that depression, anxiety, alcoholism and thoughts of suicide occurred. Sexual violence was also mentioned in a someone indirect manner where in one case and individual mentioned that when her husband came home from working abroad, she was nervous and scared because he would have a bad temper and would force her to have sex many times.

When asked what could be done about such things I was told many different things. In one case a woman said that these matters are private and should not be discussed outside of the home. She stated that outsiders witnessing or hearing about such things should not interfere because it was not their place. Another interviewee stated that much of this is not reported because it is widely accepted to do common acts of violence

like slapping a spouse in anger or forcing sex. These acts are considered to be within a husband's, mother in-law's, or father in-law's rights and may, in fact, be initiated by any such members of the family. Women stated that, while older women have gone through such abuses as wives themselves, when they reach the stage of being a mother in-law they are not advocates for the new wife but instead see it as their turn to be dominant and the new wife's turn to be abused. In this way, the cycle of abuse is perpetuated across generations. When asked why abused women did not pursue legal action, one interviewee responded that while sexual and physical abuse are technically illegal, when the police are called they do nothing to help the wife and favor the husbands in question.

In yet another case, abuse was reported due to caste prejudice. The interviewee was a part of a non-arranged and inter-caste marriage (her husband was of a higher caste), and she was living with her in-laws as is customary. Her in-laws refused to be in the same room with her (including the kitchen), verbally abused her and yet would not allow her to move out because her husband was working abroad, and it would be shameful for his wife to be living in a home without her husband or family supervision. At the point of my interview with her, she had been living under these conditions for several years and had a young child.

Unscripted Data Point 3: Premarital sex, birth control, and family planning are considered taboo. When engaged in, it is not a private matter for the woman in question, but instead, a matter discussed and decided by the husband and family (in-laws if they are living in the home). I was able to have an open conversation with one interviewee about

birth control pills, abortion, and premarital sex. I was also able to speak to a young woman in the community who had become my friend, but who was outside of the interview group. In both cases, women stated that birth control pills are almost never allowed by the family or husband and if a woman wants to prevent getting pregnant she must attempt to acquire them in secret. This is also the case for women engaging in premarital sex. Obtaining birth control pills, even in secret can be difficult and a woman risks being caught, as the doctor, when asked directly by the family will most likely divulge that the woman has been receiving them. Some women may elect to take birth control pills in secret, but the family and husband, wanting more kids, may then wonder why she is not becoming pregnant and then doctors visits are arranged to understand the issue, where again the woman would be found out. There is also the issue of a woman obtaining the money to buy birth control pills, as her spending and access to money is limited.

Finally, it was stated that young women who do get pregnant might seek out an abortion. If they do this, they will go to someone in secret and may not have access to legitimate and legal resources. One woman interviewed stated that she herself had had two abortions and almost all of her female friends engaged in premarital sex and had at one point or another had to have an abortion. It was noted that women who get pregnant or get caught having sex before marriage are considered “spoiled” or “unclean” and they may be outcast from their families. With such high stakes, an unmarried woman who becomes pregnant is highly motivated to terminate the pregnancy. But, if access to birth

control pills and family planning, a woman can monitor her own pregnancies and sexual activity in order to avoid dangerous, costly and sometimes psychologically damaging outcomes.

Unscripted Data Point 4: While women may have experienced or witnessed discrimination in the tourism industry such as men getting more jobs than women, they themselves typically had predominantly male staff. It is not clear what the reason for this is. I did not ask these women if they were solely in charge of hiring or in their husband or some other person made the decision. I do think it is worth noting because while some women in the position of business owner may be elevating other women in the community through employment, it was not a recorded or observed trend in my research. In cases where participants even noted that they wanted women to have more opportunities to work and equal access to jobs, wages and by extension more independence from men, they still had a predominantly male staff.

Unscripted Data Point 5: When I began this study, I assumed that women business owners started their companies because they made a conscious decision to do so and it was in an effort to work toward a self-determined goal. However, it came about through conversations with interviewees and women in the community that many women owned businesses or property due to tax credits provided by the government and lower interest rates on bank loans. I was informed that this was an initiative to elevate women in society. Once I was made aware of this, I began incorporating another question into my interviews: Why is the business in your name? Almost all the interviewees were asked

this question and their answers varied from “it was my idea and my project” to “for tax purposes”, “my husband is abroad” (so then the woman must have the business in her name for the sake of license upkeep and regulation fulfillment) and “I had more business experience”. Of the fifteen women asked this question, only seven answered in such a way as to indicate that it was of their own volition. Of the women that answered saying that it was solely their project, less than half of those women also confirmed that they do not have to ask their husband’s permission to spend money. This lack of independence in decision making capability is an inhibitor for women accessing opportunities in the same way that men do. Still, projects may be put forth, such as in the case of Turkey, where the Bank presumes opportunities and by extension project gains will be equal, when in fact they are not (Rose and Sparr, 1995).

Unscripted Data Point 6: There are many factors that contribute to education discrimination and the preference to invest more in a boy’s education over a girl’s. As discussed surrounding the data represented in Figure 2, the age of marriage may impact the level of education a woman receives. This is presented as having a connection with the changing responsibilities of married women shifting away from schooling and personal growth, to managing the needs of the home and building a family through child rearing. Upon further discussion with some of the interviewees, it became clear that another factor was in play. Marriage in Nepali culture is very commonly followed by the

married couple moving in with the man's family. In other words, when a woman gets married, she will move in with her husband and his parents and any other family living in the home at that time. That may include grandparents as well as other siblings and sibling families. Because of this tradition, male children have the pattern of staying with their families and the burden of taking care of family expenses, property and aging members is then extended to the males of your own family.

Female children will go on to marry, move away from their parents and tend to another family outside of the one into which they were born. This is one of the reasons for which female children are not invested. While education is a sound investment that can lead to jobs and higher income among other things, it also costs money. This investment stays with the family if they spend on their male children, but it leaves the family if they pour it into a female child. This is not how every family feels, but multiple interviewees articulated that this was a fact of Nepali culture. This cultural limitation to a woman's education was regularly mentioned and came up in conversation with interviewees and with other women in the community. The limitation on women accessing education is also seen in groups targeted by World Bank projects and impacted by conditionality (Ibnouf, 2008) and reiterates the need for project planning that addresses the impacts unique to women in order to address social, political and cultural inhibitors women face in different ways than men so that existing imbalances are not exacerbated.

Findings Section 3: Observations

Finally, I will discuss certain observations to give insight not only to aspects unique to Nepali culture and the issues facing women, but they help to illustrate factors impacting how economic development and engagement manifests in a given culture or community. As seen in the case of Turkey (Rose and Sparr, 1995), it is not sufficient to assume that reforms designed to grant access to working for a wage or economic engagement will impact women and men in the same way. If impacts of development projects are intended to help women in that community or target area, understanding of unique inhibitors should take place.

As mentioned previously, there were a few times where a translator was needed due to language limitations. In these cases, it was observed that there were differences in how the interview unfolded. For example, in an interview where the participant was able to speak English enough that no third person was required, the increased privacy led to deeper sharing. I was told in multiple cases of the limitations to personal freedoms including spending of earned income, activities requiring the husband or family's permission, physical abuse, sexual abuse and thoughts of suicide and desperation. I saw these conversations and revelations as of the utmost importance, and in instances where another person was involved in the interview, it seemed impossible to reach the level of depth in our conversation to ask such personal questions.

There is also the assumption that it may be culturally inappropriate to speak of such things. This assumption existed due to the behavior of the interviewee and the translator when certain questions were asked about happiness, liking marriage or not and wage, where an obvious embarrassment came over the translator. Perhaps, since I was not of the same culture, women would venture to reveal discomforts they had with their own culture or lives. In almost every case, the general understanding is that a woman's life in Nepal is very hard and considered to be such by the very women leading them. It is commonly referenced that a woman must do everything and is also to blame for everything negative while the man is to blame for everything positive.

While the women I interviewed had jobs, they were not free to spend their income or manage their lives and bodies as they wished. The husband and also the family is heavily involved in deciding what a woman can and cannot do, how she spends money, education decisions, reproductive decisions, and how she spends her time. Women were proud to work and said it improved their lives. This is good, but other social and cultural barriers limit the freedom that women have in their own lives which are not alleviated by having a job or even owning a business as was the case for all women interviewed.

Finally, and most critically of my observed findings, women that I encountered in my interviewing and teaching time in Pokhara had difficulty engaging in opinion-based dialogue and critically targeted perspectives. Opinion-based dialogue refers to those conversations where questions were asked of a woman by myself or others that required answers reflective of her opinion on certain matters. In these cases, the woman would

commonly disengage from the conversation by simply stating she did not know or become silent and bashful in mannerism. Upon witnessing this continuously during my time in Nepal, I began to realize that a possible limiting factor for participatory development practices including input from women is that they are not comfortable giving their opinion, and they may, in fact, be discouraged from giving their opinion in their daily lives and home to the point where they are also unpracticed at formulating what their opinion or critical point of view on some matter might be.

After months working with women, teaching them to speak English and watching them engage in training provided by the organization I was teaching with, which included information about women's rights, personality awareness, support systems with each other, environmental issues and much more, I witnessed the same women who would not offer their opinions on subjective questions such as "what do you think of women's rights" or "what do you think of development", begin to give critical feedback and opinion-based input.

This was truly encouraging to see, and it is for this observation that a key factor in my recommendation for the World Bank and all development organizations, that time is taken for at least one representative to build relationships in the community with those populations that are underrepresented, such as women and girls. Relationship building and education surrounding project particularities and time for consideration give the opportunity for more effective participation from traditionally underrepresented groups. This is exemplified in work done by organizations such as Tostan, where community

involvement in decision making for development is key to success and measured positive impacts on women in the community (Tostan, 2017). Alternatively, if we look once more the cases cited in the literature, unexpected negative outcomes occurring in cases of economic reforms like microfinance, access to wage-earning jobs and privatization (Ibnouf, 2008; Bergeron, 2003; Rose & Sparr, 1995), we can see that more information prior to project implementation could have revealed existing issues and perhaps been incorporated into the project plan. Participation is a key way of obtaining more information about target community needs, wants and nuance prior to project implementation (Kyamusuglulwa, 2013). As my observations suggest, participation from women in certain communities may require different methods than those used to gain participation from men.

Opportunities for Future Research

Subsequent interviews would add greatly to this field of study and allow for increased continuity between interviewee experiences where I added questions along the way; these could be asked to the full sample or a new sample group. Another opportunity in future work is to increase the time spent in order to enhance relationship building and with that the possibility for more in depth and diverse information. Further, this would allow time to interview staff members of represented businesses in this study. In almost all cases, women business owners interviewed said they would agree to their staff being interviewed. This would have taken another three to six months to complete and would

add greatly to the wealth of information gathered. In addition, there are multiple industries and regions in Nepal which could be included in future case studies. Specifically, the addition of farming communities as well as those communities living on popular trekking routes whose lives are impacted by tourism differently could be added to give significant depth to future studies.

Another suggestion would be to increase the sample size and consider including men to allow for comparison. Ultimately, there are many interesting, worth-while variations and additions to the research design used in this study. Perhaps such efforts may be attempted in the future.

Conclusion

Review of the literature surrounding development methods used by the World Bank shows that significant time and resources have been invested in development projects targeting women with mixed outcomes and that project goals in such cases have centered around economic development. There is merit in the development projects taken on and the goals they set forth to accomplish. Many good things have come from methods such as micro-finance and access to money through earned income (Tostan, 2017; Kandkhar, 2005). However, these same development projects have seen negative impacts, such as unintended bias where economic and private spheres favor men (Bergeron, 2003). Conditionality such as privatization and other structural adjustments required have had adverse impacts on target communities, specifically exacerbating those difficulties unique to women such as access to healthcare, education and earning

limitations in comparison to their male counterparts (Ibnouf, 2008; Bergeron, 2003; Rose & Sparr, 1995).

Analysis of projects and issues surrounding negative impacts reveals the World Bank using development practices that do not acknowledge significant social, cultural and political barriers to women gaining equal access to project benefits and participation through the life cycle of the project. These observations in the literature surrounding World Bank projects and the focus on economic development are supported by the findings of my research wherein women business owners of Pokhara, Nepal increased their economic engagement without improvements to key social, political and cultural factors. Factors where women continue to have unequal access compared to men, including access to education, healthcare, decision-making capability over their own bodies (family planning), experienced violence against their person, lack of independence, and access to wage-earning jobs are observed in my research and cited in the literature discussing World Bank cases that focus on economic development (Pio & Singh, 2015; Ibnouf, 2008; Bhaumik, 2005; Rose and Sparr, 1995).

Following possible benefits through increased participation in development projects (Tostan, 2017; Kyamusuglulwa, 2013), increased time and a shift in priorities that will allow for participation and project planning that addresses unique development inhibitors for women, which may differ between target communities, World Bank projects will be more enabled to have positive impacts on women. It is important to note that this can be adopted in any project type. Projects not directly targeting women can

incorporate features ensuring that the project experience is working toward an overall goal of equally distributed gains within target communities. This prioritizes a balancing of past social, political and cultural imbalances that favor men over women. By not addressing issues that keep women “from the table” so to speak, they allow them to persist. I argue that the World Bank can simultaneously work toward project goals, regardless of scope and target, and have a positive impact on issues facing women, thus propagating equality through development efforts instead of maintaining historical imbalances.

Appendices

Appendix A – Interview Questions and Summarized responses

Question	Answer Options	Summarized Responses
Age	Open ended	Ranging from 32 – 62
Family Work Background	Open ended	Farming, Small Business, Military, Tourism, Blacksmith
Caste	Open ended	Brahman, Gurung, Newar, Chhetri, BK low caste and self-described “low caste”
Marital status	Married, Unmarried, Divorced, Widowed	18 of 19 participants were married
Arranged Marriage?	Yes, No	10 said yes, 8 said no
Inter-caste Marriage?	Yes, No	7 said yes, 11 said no
Age when married.	Open ended	Ranging from 15 – 30 (only one person was married after the age of 25 and this woman married at age 30)

Do you have children?	Yes, No	18 of 19 participants said yes
Number of children	Open ended	Ranging from 1 – 6
Describe your daily duties or your routine.	Open ended	Varied – most include meal preparation, home duties, business duties and family care.
What kinds of things are you personally responsible for with the business?	Open ended	Varied – from cleaning and cooking to management, directing, trekking, accounting and customer relations.
How many staff do you have?	Open ended	6 unanswered, 6 had less than 5 staff, 4 had between 6 and 20 and 2 had over 40 (48 and 85)
What kind of work does your husband do?	Open ended	Varied, most worked with them in the tourism industry, there were also multiple cases where the husband was working abroad (4).
Has Your husband worked outside of Nepal?	Yes, No	4 said yes, 10 unanswered – this data isn't used in the analysis due to low percentage answered.
Does your husband help in the business?	Yes, No	9 of 18 said yes
How does your husband help with the business?	Open ended	Varied – customer relations to management and many also said he was not involved.
How long have you been working in tourism?	Open ended	Ranging from 1.5 years to 33 years
Why/How did you start working in the Tourism sector?	Open ended	4 said Bank loans, 8 said Family help, 2 said personal savings and 5 were unanswered

What did you do before working in this sector?	(Choose all that apply) A: Doing household work or family responsibilities. B: Going to school. C: Working another wage-earning job. D: Working a non-wage earning job. E: Other.	7 of 17 who answered said they were doing household work before, 4 were going to school, 5 were working a wage-earning job, 6 were working a non-wage job such as for the family business
Why is the business in your name?	Open ended	3 said it was for tax breaks, 4 said it was because their husband was abroad and could not, 2 unanswered, 8 said it was either their idea or because they had some required knowledge and training like trekking guide training or business education
How long have you owned this company?	Open ended	Ranging from 1.5 – 32 years
How does having this company make you feel?	(Choose all that apply) Proud, Stressed, Secure, Successful, Powerful, Tired, Happy, Sad, Other	1 unanswered. Proud: 18, Stressed: 12, Secure: 17, Successful: 14, Powerful: 10, Tired: 11, Happy: 16, Sad: 6, Other: Self-reliant (1), Empowered (1), Overloaded (1)
What work do you do in the home?	(Choose all that apply) Cooking, Cleaning, Taking Care of Children, Washing Clothes, Taking Care of Other Family Members, Working at Another Job, Other	Cooking: 17, Cleaning: 13, Taking care of Children: 12, Washing Clothes: 14, Taking care of other family members: 4, Working at another job: 1, Other: volunteering (2)
Does anyone help you with your in home duties?	Yes, No	16 say yes, 3 said no

Who helps you with your in home duties?	Open ended	3 said no one, 8 said paid staff, 6 said their husband and other family members, 2 said other family members but not their husband
Have your at home responsibilities changed since you began working?	A: They have stayed the same. B: They have increased. C: They have decreased.	3 did not answer, 6 said they stayed the same, 3 said they have increased, and 7 said they decreased
How does work affect your health?	A: Work has a negative impact on my health. B: Work has a positive impact on my health. C: A little bit of both. D: Neither.	8 said it has no impact, 4 said negative, 6 said positive, and 1 person did not answer
What is your education background?	A: Illiterate. B: Literate. C: Primary. D: Secondary. E: University, +2. F: University, Bachelors. G: University, Masters.	11 were educated below the university level, 8 had some university education or more
In your training and education experience have you learned about	(Choose all that apply) A: Women's Empowerment. B: Non-violence. C: Safety D: The Environment. E: Healthcare. F: AIDS/STDs	2 did not answer, Women's empowerment: 11, Non-violence: 10, Safety: 12, The environment: 13, healthcare: 13, AIDS/STDs: 9
What is the education level of your parents	Open ended	3 did not answer, of the remaining, on 2 women had parents with any university education, 2 had at least one parent with secondary level education, and all other were below primary.
What level of education do you think girls and boys should have?	Open ended	Almost everyone said as much as possible or some level of university and beyond

What is more important?	A girl's education, A boy's education, They are equal, Neither are important	1 did not answer, 18 said they are equal
What is more important?	A woman having a job, A man having a job, They are equal, Neither are important	4 said it is more important for a woman to have a job, 15 said they are equal
Do you think that men and women can or should do the same kind of jobs?	Yes, No	6 were unanswered, 2 said no, and 11 said yes
Why do you think that men and women can(not), or should(not) have the same kind of job?	Open ended	Those that said they could not do the same kind of job said this was due to limitations of strength. Also, one person mentioned that women could not work at night
What are the three most important things for a woman to do?	List three things. Open ended	Further detail later – but at least half included education in there list
Do you ever feel unsafe at your job?	Yes, No	3 said yes, 16 said no
Have you ever had to do something you didn't really want to do?	Yes, No	All 19 said no
Has this job changed your social status?	Yes, No, Unsure	3 did not answer, 2 said they were unsure and 14 said yes
How has tourism changed your life?	Open ended	Varied – discussed in more detail separately
Have women changed the tourism sector by working in tourism and/or by being tourists?	Yes, No, Unsure	6 did not answer, 1 said no, 1 said unsure, and 11 said yes

Appendix B – Interview Transcription – Interviews numbered from 5-23 where Q indicates a question and A indicates an Answer.

Interview 5

- Q: So is this the only business that you own?
A: Ya
Q: Is your hotel? but you don't own any other hotel?
A: Ya, just this hotel.
Q: What's your age?
A: 41
Q: what kind of family background do you have? What kind of work did they do?
A: Before, my husband worked in agriculture. Now we run same business.
Q: What about your parents?
A: My parents are farmers.
Q: What village did you come from?
A: We are from Lukla and Kaski.
Q: How many people are in your family now?
A: Me, my husband and 2 sons. 1 is in Kathmandu, 1 is with us here.
Q: You're married, was it an arranged marriage?
A: yes.
Q: Is that something that you think is good or bad? How did you feel about that?
A: It's good.
Q: Why?
A: I don't know.
Q: It's very common right?
A: Ya, in our religion and in our country, arranged marriage is common.
Q: So, will your sons be in arranged marriages?
A: I hope so.
Q: How old were you when you were married?
A: 20
Q: Did you have children very soon after being married?
A: After 1 year. Now he's 20.
Q: Do you permanently live in Pokhara?
A: Yes.
Q: Can you tell me what you do each day? What is your daily routine and job duties?

- I start working from the kitchen in the morning and evening, take care of the children and relatives/family, and I am receptionist.
- A: children and relatives/family, and I am receptionist.
- Q: Working for the hotel, how many hours a day do you work for the hotel?
- A: 6:30am to sometimes 10pm or 11pm. I have no reserved time.
- Q: work time and family duties are blended together somewhat?
- A: Ya.
- Q: You live here right? You live where you work?
- A: Yes.
- Q: Do you take care of the finances and accounting and other money matters?
- A: Yes.
- Q: How did you start working in Tourism?
- A: It was my husband's interest. He worked abroad in restaurants and hotels. So he wanted this business and I wanted to do other business.
- Q: What did you want to do?
- A: I wanted to do gov. job. But I did not want this business. But I have to work.
- Q: Why is the business in your name?
- A: This building is in my name and the company is in my name.
- Q: How did you own this building? When did you buy it?
- A: His work was abroad, so we bought this.
- Q: So because you were physically here, you had to make the purchase? But it was your money together?
- A: Yes.
- Q: Do you have more control of the hotel business or does your husband have more control?
- A: I do more in this business than him.
- Q: Because he has other jobs?
- A: Not other jobs, but social works and farms and gardens in villages nearby. He takes care there during the day time. In morning and evening, he is here.
- Q: How long have you had this hotel?
- A: 6 years.
- Q: What did you do before?
- A: I study and take care of children.
- Q: Were you in school?
- A: In University.
- Q: When you got the hotel did you stop school?
- A: We got the hotel after I finished school.
- Q: What level did you complete in school?
- A: Bachelors.
- Q: What was your major/focus?

A: Business Management
Q: Do you enjoy working in tourism?
A: Yes. I have more public relations now.
Q: Are you satisfied with your job?
A: Satisfied.
How does owning this hotel make you feel? I'll ask some words and you tell me
Q: yes or no. Proud?
A: Ya.
Q: Successful?
A: yes - little bit, but not anymore.
Q: embarrassed?
A: no
Q: happy?
A: ya
Q: sad?
A: no
Q: stressed?
A: sometimes
Q: secure?
A: ya
Q: Anything else?
A: No.
Q: how do you think other people feel about you owning this hotel?
A: I don't know.
Q: Okay, I'll ask you words and you can say yes or no. Proud?
A: Ya - some people are proud - others I don't know.
Q: happy?
A: i think so.
Q: Jealous?
A: some people.
Q: Is your family happy and proud or is there some jealousy?
A: No they are happy.
Q: Are they supportive?
A: Yes, sometimes if I need help, they are helpful.
Q: Do people in the community get confused by you, a woman owning a business?
A: Not really.
Q: What kind of things do you do in the home? Cooking?
A: Yes.
Q: Laundry?

- A: Yes.
- Q: Cleaning?
- A: Sometimes.
- Q: Who helps you?
- Staff. If they are absent, I do the work. I have 2 staff. One is morning shift, one is evening. Staff for home and hotel for cleaning.
- A: Taking care of children?
- Q: Yes.
- A: Do you work another job?
- Q: No
- A: Do you have other family members you take care of?
- Q: No
- A: Does your husband help you with all of these things?
- Q: Yes, sometimes.
- Did you have more more or less in home responsibilities in the home before you had this hotel?
- A: Before, I didn't have as many responsibilities as I do now.
- Q: Just the part you do in the home, did it change?
- A: It changed. I have been contributing economically. Economically it has changed.
- Q: How does work impact your health? Does it make you more or less healthy?
- A: I have more healthy now. I'm active when I work. If I have no work, I do less.
- Q: If you could do anything else now, what would you do for work?
- A: I think I would do cosmetic or beautician.
- Q: Why?
- A: I don't know. It seems fun.
- Q: What education level did your parents have?
- A: school level, plus 2.
- Q: Did they ever work outside of the home for wages?
- No - my father did business some, but now is very poor and he cannot do. But he did for a little while.
- A: Do you ever take classes now or training courses?
- Q: No
- A: How much salary do you pay yourself?
- I don't have a salary. How much the income in bank balance is together for house and business - I just use as I need. It's all in one together.
- A: Do you make enough to cover your expenses for home and business?
- Q: Yes.
- A: What level of education do you think girls and boys should have?
- Q: I don't know. Same amount.

- Q: What amount is that? What grade level?
A: More is better.
Q: What level is your son getting?
A: Bachelors in Engineering.
Q: So you think it depends on what someone wants to do?
A: I don't know.
Q: What do you think is more important? a Woman having a job or a man?
A: Both are equal.
Q: What three things are most important for a woman to do?
A: First is education. Self-depend and courage.
Q: What are your future plans?
A: Running business and getting my kids educated.
Q: Are you hopeful about your future?
A: Yes.
Q: Has this job changed your social status?
A: I don't know.
Q: Do you face difficulties in tourism because you're a woman?
A: No, not really.
Q: Do you feel safe?
A: I feel safe/secure.
Q: Have you ever been asked to do something you didn't want to do?
A: No
Q: How can we make working in tourism better for women?
A: Yes.
Q: How?
A: Men and women having equality - equally do the job.
Do you feel right now that it is equal for men and women working in tourism
Q: now?
A: Yes.
Q: Can you tell me about a good memory from your work?
A: I have lots of friends and I make friends and I learn from them.
Q: Do you have bad or sad memories to share?
A: No.
Q: Is there anything else you want to share?
A: No.
Q: If you could change one thing about the world, what would you change?
A: peace

- Q: What is your age?
A: 32
Q: What's your family background?
A: tourism - hotel owners
Q: How many people live in your home?
A: 4 (her, her in-laws and son, her husband is in Qatar). I live in the same home with my in-laws, but we live separately in the same home.
Q: Are you married?
A: yes
Q: Arranged marriage?
A: No
Q: Intercaste?
A: Yes - that's why I live separate
Q: how old were you when you were married?
A: 24
Q: How many children do you have?
A: 1
- Q: Is your permanent home in pokhara?
A: yes
Q: Home village?
A: Pokhara.
Q: What is your daily routine?
A: up at 6am, cleaning, cooking, get son ready for school, take him to school, then to office around 11 until 7pm, then home, cooking meal, eating and sleeping
Q: What are you responsible for in your business?
A: Everything, customer interaction, accounting, money handling, attracting clients.
Q: Do you have staff in your office?
A: No, but when trekking clients come I use a contracted worker
Q: Does your husband help with the business?
A: He supports me, but he cannot help because he's in Qatar
- Q: Why did you start working in tourism?
A: I was a guide before - my family and friends led me to this. Some of them had done this and I saw the pictures.
Q: Did you expect that you would work in tourism when you started as a guide because of your parent's hotel?

A: Yes, and then I worked with 3 sisters and was a trekking guide, then when I got pregnant I had to stop.

Q: Did your family help you open the business?

A: Me and my husband together.

Q: did your family help you fund the business?

A: Yes

Q: Why is the business in your name?

A: Because he's out of the country - I need to be here and it's easier because I'm here - also, I have ideas about the business.

Q: What kind of work does your husband do in Qatar?

A: He works at a company that supplies vegetables and fruits - they come from outside countries and he packages and counts/handles them. It's only 3 or 4 hours per day, but he has to work at night so he does not sleep well. We try to improve our company here so that he can come back.

Q: Was your first job in tourism as a trekking guide?

A: Yes, but also my parents had a restaurant and I was cooking and doing service, but not for money - I only got money when I was a guide.

Q: When did you start working at your family businesses?

A: Since I was a child - I went to school, but after school I was working in the restaurant and hotel.

Q: How many years ago were you a guide?

A: I started when I was 18

Q: How long have you owned this company?

A: 2 years

Q: Is it going okay?

A: Not so good now because of the political problem between India and Nepal and after the earthquake. After that, not only for me, but tourism was going down.

Q: Do you like working in tourism?

A: Yes

Q: Do you miss being a guide?

A: Yes, when I go on the trek I feel fresh and forget everything

Q: What were you doing before working in tourism?

A: household work and school and working a non-wage job

Q: Are you satisfied with your work?

A: Yes

Q: How does owning this company make you feel? Proud?

A: Yes, sometimes. I like to feel like I can depend on myself

Q: Stressed?

A: No

Q: Secure?

A: yes

Q: successful?

A: No, not yet

Q: sad?

no - sometimes it's hard because my husband earns money but my in-laws don't

A: give me money, I get in my thoughts and feeling depression

Q: happy?

A: yes

Q: embarrassed?

A: no

Q: How does your family feel about you having this job?

A: They're happy

Q: What responsibilities do you have in your home?

A: Washing clothes, dishes, caring for my child, cooking.

Q: Do you care for other family members besides your child?

Sometimes my husbands parents and we have some misunderstandings. Still even his father does not speak with me. So we eat separately. This is because we

A: have a love marriage - they are brahman and I am from chhetri.

Q: How do they treat your son?

They don't do anything wrong with him, but sometimes my father in-law and they say things but I try to ignore them.

Q: What caste is your son then?

Normally it goes with the husband's caste, but there may be talk about him later like when he goes to get married, some back biting about the caste he came from

Q: Does anyone help you at home?

Sometimes my husbands parents take care of my son after school so I can keep working

Q: If they can't watch him, what do you do?

- Either bring him with me to the office or sister-in law or mother in law - if not, I
- A: take him
- Q: Did your home responsibilities change after opening this business?
- A: They stayed the same
- Q: How does work affect your health
- A: it's the same - not better or worse
- Q: If you could do anything besides this, what would you do?
- A: have equality
- Q: If you have to do some other kind of job, would you choose something different?
- A: I don't think so. I never think about this.
- Q: How much education do you have?
- A: plus 2
- Q: how much education do your parents have?
- A: none - my mother took up to class 1 as an adult
- Q: Do you take any training classes now?
- A: No
- Q: What level of education do you think girls and boys should have?
- A: plus 2 at least, but depending on the field of work they might need a bachelors or masters
- Q: Is education more important for girls or boys?
- A: equal
- Q: What is more important, a woman or man having job?
- A: Both are equal because both need to depend on themselves
- Q: What are the three most important things for a woman?
- A: Education, self-dependence and self-respect
- Q: What are your future plans?
- A: be a successful business woman
- Q: Are you hopeful about your future?
- A: Yes
- Q: Has this business changed your social status?
- A: Yes, if I get success in this business, the people can sense the change about me and the feeling about me
- Q: Did that start when you were a guide, or when you were working with your family, or more because you opened a business?

it depends on who you ask because when I was guiding, educated people respect this - uneducated people question why the woman is working outside of the home and things like that. But I have had education and experience so I know now that girls can do anything. But until now, no one tells me wrong or bad

A: things

Q: What challenges do you face as a woman working in tourism?

I don't think there are. Some girls tell me stories about boys teasing them, but

A: this hasn't happened to me.

Q: inaudible portion of interview because a baby is crying

Q: What can we do to make working in tourism better for women?

A: Coaching how to speak with foreigners, and education

Q: Do you feel personal safety when you're working in tourism?

A: Yes

Q: Have you ever had to do something you didn't want to do?

A: no

Interview 8

NOTE: With Translator

Q: What is your home village?

A: Sarangkot

Q: What is your age?

A: 62

Q: What is your family background?

A: Farmers

Q: Is that what you did before?

A: Yes

Q: Are you married?

Yes. My husband is retired indian army and he is now going to Australia to meet with my children

Q: How long was he working in Indian Army?

A: 26 years

A: She has been to australia before when her son was having a baby.

Q: How many children?

A: 3

Q: Was it an arranged marriage?

A: Yes

Q: How old were you when you got married?

- A: 15
- Q: What are the ages of your children?
40, 37, and 34. Gave birth in the home, not in the hospital. At that time her
- A: husband was in India.
- Q: Do you have a good relationship with your inlaws?
Yes, her in-laws are now passed away. Her husband was in the Indian army so
- A: they took care of the rest of the family - brother and sisters in law as well
- Q: What is your daily routine and duties?
She gets up at 4am, walk, tea, studying government education program to learn
- A: English and reading and writing in English and writing in Nepali too. Now she can
post things on Facebook or send messages to her son. Her main duty at the hotel
is to watch out for and greet the guests.
- Q: Do you cook and clean for work?
No, she has lady staff that does that. This guest house has not been open that
- A: long, opened in 2014.
- Q: Did you have a business before you opened the guest house?
No
- A: No
- Q: Did you ever work a job for a wage?
No.
- A: No.
- Q: How did you and your husband start the business?
My son decided to open the guest house and the land was in my name so the
- A: guest house is in my name.
- Q: Why did your son have that idea?
My son has a restaurant in Australia, for 15 years, so he had the idea to start this
- A: business here.
- Q: Do you enjoy working in Tourism?
Not that much. Because I'm old and I don't want to work anymore.
- A: Not that much. Because I'm old and I don't want to work anymore.
- Q: How many hours do you work here each day?
I'm not doing all the management and stuff - I'm just watching over who comes
- A: and goes.
- Q: How does owning this business make you feel? Proud?
Yes
- A: Yes
- Q: Stressed?
Yes
- A: Yes
- Q: Secure?
Yes
- A: Yes
- Q: Successful?
Yes. I have a better home now than before.
- A: Yes. I have a better home now than before.
- Q: Embarrassed?
No. I grew up - I brought up my children myself. Why to feel embarrassed?
- A: No. I grew up - I brought up my children myself. Why to feel embarrassed?

- Q: Sad?
- A: Yes. At first it didn't work well so she wished they would have rented the rooms by month instead of rooms by the night.
- Q: Happy?
- A: Okay - so so
- Q: How do you think other people feel about you being a business owner?
- A: My neighbors appreciate what I'm doing.
- Q: Do you think anyone is every jealous?
- A: No.
- Q: What kind of work do you do in the home?
- A: Washing, cooking, cleaning. No family care or working other job.
- Q: Do you have any staff for your home?
- A: Not in the house, but in the guest house, there is one woman.
- Q: After you started the business, did anything change with your home responsibilities?
- A: No because at that time her sons were moved out of the house. But with the business my responsibilities grew. At the moment I am the only one living at the house.
- Q: How has work affected your health? Is it better, worse or the same?
- A: It is better.
- Q: What would you do, if you could do something else?
- A: I am older and I have no education so if I had the chance, I wouldn't do anything. Just cooking, cleaning and looking after guests and grandchildren.
- Q: What is your education level?
- A: education in her older years, but she didn't directly answer. She offered me and the translator tea at this time and did not directly answer the question. She took us inside and showed us the adult learning courses she has been taking and pictures of her family. Government of nepal is offereing classes for older ladies for the last 4 or 5 months. she is showing us her work at this time. She did not learn to read and write in nepali until these classes from the last 4-5 months.
- Q: I was president of a local women's club so at this time I took a computer training class. After some time my eyes were getting too tired.
- Q: Can we continue the interview?
- A: Oh there's some left?
- Q: yes, about 10 questions left.
- A: Oh.
- Q: How much education should girls and boys have?
- A: It's very important.
- Q: What about having a job? Is it equal for boys and girls?
- A: Yes very important and equal.

- Q: What are the three most important things for a woman to do?
Supportive In-laws, the husband should be understanding, husband should have job. If all of those things are good then the children will be good.
- A:
- Q: Have you ever felt unsafe in your work?
No.
- A:
- Q: Do you have any good memories you want to share?
Not memories with guests, but since she's opened this business, she's been busy so she's been happy.
- A:
- Q: Have there been any bad or frustrating memories?
She feels frustrated when guests don't come - when the guest house remains empty for a long time.
- A:
- Q: How can we make working in tourism better for women?
Women should be determined. It is not the same these days as it was before, so it's possible for women to do things if they are determined and women should be able to stand on their own feet.
- A:
- Q: Do you have anything else you want to add?
Do you feel happy with what I have shared?
Yes, thank you. I'm very happy.

Interview 9

- Q: How long have you had this hotel?
17 years
- A:
- Q: How long in tourism?
22 years
- A:
- Q: What was your first job in tourism?
Management. My husband and I managed a hotel that we rented.
- A:
- Q: What's your family background?
Mom and dad are business people. In-laws are farmers.
- A:
- Q: Arranged marriage?
No.
- A:
- Q: How old were you when you got married?
18
- A:
- Q: How did you meet your husband?
My sister is married to his brother.
- A:
- Q: How many children do you have?
3
- A:
- Q: How many people in the home?
4
- A:
- Q: Did you ever live with your in-laws?

- A: No. they are in the village
- Q: are you and your husband in the same caste?
- A: Yes
- Q: Do you think it's an issue to marry someone in a different caste?
- A: Yes, it can be a problem.
- Q: What will you do with your own kids?
- A: We say it will be easier if we stay in the same caste because the customs are different at the festivals like that
- Q: What things are you responsible for in this business?
- A: Management.
- Q: Do you handle money? Talk to customers?
- A: My husband do everything. I also do shopping.
- Q: How much staff do you have?
- A: 12
- Q: How many are female?
- A: 3 are women and 9 are men.
- Q: What do they do?
- A: Kitchen cook, house keeper, cleaning, laundry, reception.
- Q: Does your husband work here?
- A: Yes.
- Q: What did you do before you started working in tourism?
- A: I was a student before.
- Q: What's your education level?
- A: plus 2. Because after married it's difficult because working and children.
- Q: Why did you work in tourism sector?
- A: Because my husband was already working in tourism working in hotel with his brother.
- Q: Did you have your own money or did your family help you with the business?
- A: It was our money and we took loan from the bank.
- Q: Why did you put the business in your name?
- A: Interest on loan is cheaper for the woman and tax discount too. Many women own the property in Nepal.
- Q: Do you have equal power in the family to your husband?
- A: Together, we make the decisions.
- Q: So if you want to do something do you have to ask him?
- A: Yes, I have to ask. If he wants to do something he will also ask.
- Q: Do you like working in tourism?
- A: Yes
- Q: Are you satisfied with your job?

A: yes
Q: How does having this company make you feel? Proud?
A: No, ya - I feel happy
Q: Happy?
A: ya
Q: powerful?
A: Ya - some
Q: Stressed?
A: sometimes
Q: tired?
A: sometimes, yes.
Q: secure?
A: yes
Q: successful?
A: Yes
Q: Does your family like that you have the business?
A: Yes. All three sisters have a hotel in my family.
Q: Do you cook and clean in your home?
A: sometimes ya
Q: Did your home responsibilities change after you started this business?
A: Not really - small changes
Q: Do you think that work affects your health?
A: no
Q: if you could change your job, what would you do?
A: This is okay. I am happy here.
Q: In your training and education have you learned about women's empowerment?
A: no
Q: non-violence?
A: no
Q: safety?
A: yes
Q: the environment?
A: yes
Q: healthcare?
A: Yes
Q: AIDS/STDs?
A: No
Q: How much school did your parents have?
A: Maybe until age 7 or 8 - basic education.

- Q: Do you have to do training for your job now?
 A: No
 Q: How much education do you think girls and boys should have?
 A: As much as they want. Equal for boys and girls
 Q: Is it more important for a man or woman to have a job?
 A: Equal. But in Nepal, more only men working. But now, many women are working too.
 Q: What are the three most important things for a woman to do?
 A: business, family - no 3rd thing
 Q: What are your future plans?
 A: Business here and be with my children. Daughter is in school in US and son wants to go there too later.
 Q: Do you feel hopeful about your future?
 A: Yes
 Q: Do you face challenges working in tourism as a woman more than men?
 A: Yes.
 Q: Like what?
 A: 2 weeks ago, there was a women in tourism get together - association.
 Q: Do you hear about physical violence from husbands to their wife?
 A: yes
 Q: Do you know anyone that experiences that?
 A: No
 Q: Do you think they can talk about that openly?
 A: Yes.
 Q: Is it acceptable for a husband to slap his wife if he is angry?
 A: It's between the husband and the wife - it's private.
 Q: Do you have any good memories you want to share?
 A: No
 Q: Do you have any bad memories you want to share?
 A: Sometimes people drink too much and then other complain, but it's just the business.

Interview 10

- Note: husband present for translating (unknown prior to my arrival)
 Q: What is your caste?
 A: Gurung
 Q: what is your age?
 A: 48
 Q: What is your family background?

- A: farming
- Q: Do you have staff working here?
- A: No, just contractors
- Q: Do you have some female guides?
- A: only sometimes
- Q: How many children do you have?
- A: 2 sons
- Q: Is your marriage an arranged marriage?
- A: no
- Q: Are you from the same caste?
- A: Yes
- Q: How many people live in your home now?
- A: 7, but we have a separate kitchen.
- Q: Do you have a home in the village?
- A: Yes, but only sometimes going there.
- Q: Is it family property?
- A: yes
- Q: How old were you when you were married?
- A: 26
- Q: What are your daily duties?
- Up, cleaning, praying, tea, cooking and get children ready for school, then office around 10am, finishing around 5 pm, but if it's quiet, I will leave earlier. 10 am to 5 pm is average.
- A: 5 pm is average.
- Q: What is your responsibility here at the office?
- He is the executive director, I go to all the offices for licensing and paperwork. I am managing director.
- A: am managing director.
- Q: In the office, who is talking to the tourists?
- If they want to go to the areas I'm more familiar with, I talk with them, when they're areas my husband is more familiar with then they talk to him or if ladies come here, I talk with them. Not all foreigners are the same - some want to pay much lower than they should.
- A: much lower than they should.
- Q: Do you work another job?
- A: No
- Q: Do you have any staff?
- A: No
- Q: Why is the business in your name?
- A: Because I know more than him about the official work and administrative work.
- Q: Was this business both of your ideas?
- Yes, and he is more experienced about trekking and I am more experienced in business.
- A: business.

- Q: How long ago did you start this business?
A: 7 years ago.
Q: What did you do before this business?
I was taking care of my child and my husband was in the US and then we talked about what we could do here in Nepal. When he was in US and I was here with the children, I was teaching part-time to disabled person. This was for about 2
A: years.
Q: Did you work any job for a wage before?
A: no, but my parents had a hotel and I worked there, but no wage
Q: What did you do before you got married?
A: I was a student.
Q: How old were you when your parents had the hotel?
A: 22
Q: How did you finance this business?
A: From husband working in US, some savings. Husband was in the US for 10 years
Q: Do you like working in tourism?
A: Yes
Q: Do you feel satisfied in your job?
A: Yes, but not fully because of financial reasons
Q: How does this job make you feel? Proud?
A: yes
Q: stressed?
A: no
Q: secure?
A: yes
Q: successful?
A: yes
Q: Sad?
A: no
Q: Happy?
A: Yes
Q: Do you do cooking at home?
A: yes
Q: Laundry?
A: yes
Q: Cleaning?
A: yes, my son helps me to clean
Q: Does your husband help you?

- yes, but I don't want him to clean everyday because men aren't as good at cleaning
- A: cleaning
- Q: After you started this business, did you have more or less responsibility at home?
- A: same
- Q: What level of education do you have?
- A: Plus 2
- Q: Do you take training now?
- A: no, it's not needed right now. But TAAN offers training if we want it
- Q: Have you learned about women's empowerment?
- A: no
- Q: non-violence?
- A: no
- Q: the environment?
- A: no
- Q: healthcare?
- A: no
- Q: safety?
- A: no
- Q: AIDS/STDs
- A: yes, from TAAN
- Q: What level of education should girls and boys get?
- A: bachelors minimum
- Q: What do you think is more important, a man or a woman having a job?
- both is important, but more time, woman have to also work in the home. Better is equal, but it takes time for the children.
- A: both is important, but more time, woman have to also work in the home. Better is equal, but it takes time for the children.
- Q: What are the three most important things for a woman to do?
- save property/money because men cannot do, take care of children, educating children
- A: save property/money because men cannot do, take care of children, educating children
- Q: What are your future plans?
- A: I'm here then I have to give a good future for my children, but I'll always be here
- Q: Are you hopeful for your future
- A: Yes, of course. I don't have a big dream.
- Q: Do you think that working in tourism has changed your life?
- Get new friends, new ideas because foreigner people have new ideas and sharing experiences.
- A: Get new friends, new ideas because foreigner people have new ideas and sharing experiences.
- Q: Has it been positive?
- A: Yes
- Q: How do you think women have made tourism different?

- yes, women are most of the time busy with children and home, but if woman is very active then experienced then that is good. But in Nepal women is very young marriage and then stops studying then get the children then they don't get anymore education and that is a problem for their skill development.
- A: Do you have any good or bad memory that you want to share?
- A: no
- Q: Is there anything else you would like to say?
- A: I'm happy you came here you can help the ladies develop. I'm happy you're here.

Interview 11

Note: translator present

- Q: What is your age?
- A: 42
- Q: What is your family background?
- A: They were in the village farming, then moved here and got into Tourism
- Q: What is your caste?
- A: Brahman
- Q: How many people are in your family?
- A: 17
- Q: how many people in your home?
- A: 3
- Q: how many children do you have?
- A: 2
- Q: What age did you get married?
- A: 15
- Q: Was it an arranged marriage?
- A: yes
- Q: Where is your permanent home?
- A: Pokhara
- Q: What is your daily routine?
- A: up, making breakfast and then doing social work and staying at the hotel until the evening
- Q: what are you responsible for with this hotel?
- A: Nothing specific, but just monitoring general operations and the staff.
- Q: What is the social work you do?
- A: in two different organizations, one is the hotel association as the treasurer or something like that and then also in the inner wheel association, I am president there, we visit villages and provide needed things to old people and orphans
- Q: Is this volunteer work?

- A: Yes
- Q: How many hours a day do you spend at the hotel?
- A: 5 or 6
- Q: How many staff work here?
- A: 85
- Q: How many of them are women?
- A: 29
- Q: What kind of work does your husband do here?
- A: general manager
- Q: Why is the business in your name?
- it's not in my name - it's listed in both our names, but it's not in my name (it is unclear if this is correct, according the hotel association it is in her name)
- A: unclear if this is correct, according the hotel association it is in her name)
- Q: How long have you been working in tourism?
- A: 32 years - family business
- Q: Why did you decide to start this hotel?
- my husband came here first and thought of doing business in tourism, we were married later.
- A: married later.
- Q: Did you go to school before you were married?
- A: I was married while I was studying in class 9.
- Q: What kind of work do you do in the home? Cooking?
- A: yes
- Q: washing clothes?
- A: yes
- Q: cleaning?
- A: yes, everything - all household work
- Q: Do you have any staff in your home?
- A: No
- Q: Did your home duties change after this business?
- A: stayed the same with the added other duties
- Q: How does work affect your health?
- A: it doesn't
- Q: If you could choose anything else to do with your time, what would you do?
- I used to want to open my own business, but now it's too late. I wanted to open
- A: a beauty shop or a clothing store
- Q: How much education does your mom and dad have?
- A: I don't know, but my dad used to work in a bank
- Q: Do you do any training now for yourself?
- A: I did a basic computer training and management training
- Q: When did you take this training?

- A: 4 years ago
- Q: Do you think that playing sports and competition is important for girls and boys?
Yes, it is very important because girls can know which level they are and build
- A: their confidence
- Q: What level of education should girls and boys get?
- A: as much as possible
- Q: What is more important, a girl's education or a boy's education?
- A: it is equal
- Q: what is more important, a woman having a job or a man having a job?
it used to be that only men were getting jobs, but now it's girls and boys and it is
- A: equally important
- Q: What are some obstacles for women getting jobs?
Nepal is a patriarchal society so women have to take on all the household
- A: responsibilities and husband and wife buy a car and it's in the husband's name,
women have to just have babies and it is just the culture and a patriarchal society
- Q: Do you think men and women can have the same kind of jobs?
Yes, definitely. In the future her son and daughter in-law can manage the
- A: business side by side because they are both educated and can walk hand in hand
and now I understand that women and men are equal and they can walk hand in
hand I will teach that to my daughter in-law and son
- Q: What are the three most important things for a woman to do?
self-dependence, maintaining the family harmony, being involved in social work
- A: to be more involved in society
- Q: Have you ever learned about women's empowerment?
- A: yes
- Q: the environment?
- A: yes
- Q: non-violence?
- A: yes
- Q: healthcare?
- A: yes
- Q: safety?
- A: yes
- Q: AIDS/HIV?
- A: yes
- Q: What are your future plans?
- A: partnering with friends to open a clothing store
- Q: Are you hopeful about your future?
- A: Yes

- Q: Do you think this hotel has changed your social status?
A: Yes, because of this hotel I have become the treasurer of the hotel association and people in the community know her
- Q: What kind of challenges have you faced working in tourism as a woman?
A: Not many, but I know women staff face challenges such as not being able to stay past 10 because if they do there will be back biting or if there is an issue the men will blame the women
- Q: Do you ever feel unsafe in your job?
A: No - but sometimes between lower staff members - between men and women she hears women that feel sometimes unsafe around men
- Q: Do you have any good or bad memories you want to share?
A: Because of my ownership and the work at this hotel and the position at PHA she got to go to China for 21 days
- Q: Has tourism changed your life?
A: yes, I used to just stay at home and be a house wife and after working in this sector my life changed
- Q: How do you think that women have changed tourism?
A: Women has helped a lot and tourists trust women workers more
- Q: how does having this company make you feel? Proud?
A: yes
- Q: successful?
A: yes
- Q: happy?
A: yes
- Q: stressed?
A: sometimes
- Q: powerful
A: yes
- Q: sad?
A: sometimes due to tension
- Q: secure?
A: yes
- Q: tired?
A: yes

Interview 12

Note: Translator present

- Q: What is your age?
A: 36
- Q: What is your family background?
A: Father worked in India - at an embassy and mother was a social worker
- Q: How many kids do you have?
A: 2 children
- Q: How many people live in your home?
A: 4
- Q: How old are your children?
A: 13 and 10
- Q: What is your caste?
A: Brahman
- Q: Was your marriage arranged?
A: Yes
- Q: How old were you when you got married?
A: 22
- Q: Is pokhara your permanent residence?
A: Yes
- Q: What is your daily routine?
up early, meditation, 2 hours taking care of kids, 10am at office, then involved as social worker, leaving office around 3 and then whatever other activities she has.
- A: Sometimes at the office until 6
- Q: What duties is she responsible for in the office?
her work is to supervise managers and then she guides professional or international domestic tourist groups and she guides and supervises those
- A: How many staff do you have?
A: 6 in Pokhara and 4 in Kathmandu
- Q: Does your husband work in pokhara?
A: Yes, he is also very supportive of her
- Q: Is your husband involved in the business?
He supports me, in every way and encourages her and has the feeling that women should build themselves up and go forward and he always answers her questions when she asks him
- A: How long has she been working in tourism?
7 years and she focusses mainly on women because there are fewer women in this sector
- A: What did you do before tourism?
A: Nursing
- Q: How many of your staff are women?

- A: none - she is the only female
- Q: Why is the business in your name?
- A: it was my idea
- Q: Do you like working in tourism?
She feels very privileged to be in the sector and she has become the only female board member in NATTA, in 2016 she went with them to south korea and she got to go to that.
- A: to go to that.
- Q: Do you feel that you're treated equally on the board?
Everyone respects me and I respect them - I used to worry about that, but I set it in my mind to learn and do so I don't think about it and I just do it. They see that I successfully complete tasks and projects and they respect me for that
- A: successfully complete tasks and projects and they respect me for that
- Q: How long have you been a board member?
- A: 2 years
- Q: Are you satisfied with your job?
- A: Yes
- Q: How does having this company make you feel? Proud?
- A: Yes
- Q: successful?
- A: yes, but she is still working at it
- Q: happy?
- A: yes
- Q: stressed?
- A: yes
- Q: powerful?
- A: yes, decision power
- Q: sad?
- A: no
- Q: secure?
- A: yes
- Q: anything else?
no - I feel really happy. I have traveled a lot and I am taking a group of tourists to europe this year. I have been to many places.
- A: europe this year. I have been to many places.
- Q: When you were a nurse did you save up money?
I did a lot of hard work and physical therapy and I saved money and took a loan. I have cars and made this business. It's separate from my husband. I encourage domestic women to take breaks and take vacation to feel refreshed and enjoy life. I make tourist packages focussed on these women. I also focus trips around religious festivals and tours that can go to these places.
- A: religious festivals and tours that can go to these places.
- Q: What kind of work do you do in the home?

- I don't do work in the kitchen, I do cook in the evening, I have 1 staff in the home, I study in the home and do things like secretly study mass communication (secretly from my husband).
- A:
- Q: do you do cleaning?
- A: yes. I also do child care.
- Q: What happens when you travel?
- A: My husband watches the kids when I go away
- Q: When did you get staff?
- A: After I started the business
- Q: What did you do before you were married?
- A: Nursing
- Q: Do you feel that this business affects your health?
- A: it doesn't have an impact on my health
- Q: What would you do if you could do anything else other than this job?
- A: Business or nursing
- Q: How much education do you have?
- A: Class 11 and 12
- Q: Have you ever learned about women empowerment?
- A: yes
- Q: the environment?
- A: yes
- Q: non-violence?
- A: yes
- Q: healthcare?
- A: yes
- Q: safety?
- A: yes
- Q: AIDS/HIV?
- A: yes
- Q: How much education did your parents have?
- A: No schooling
- Q: Do you think that girls and boys playing sports is a good thing?
- A: Yes, I think girls are down in competition in nepal, but they should be equal with the boys
- Q: What level education do you think girls and boys should have
- A: Education has no level, and no age limit. You should always be learning and should never stop.
- Q: What is more important, a boy's education or a girl's education?
- A: equal
- Q: What is more important, a man having a job or a woman having a job?

Women having a job is more important, though men and women are equal, but now women depend on men's salaries so they need to have jobs to get their independence.

A:

Q: Do you think men and women can do the same kind of jobs?

A: Yes

Q: What are the three most important things for a woman to do?

A: education, confidence, and self-dependent

Q: what are your future plans?

I live in the present and I don't make plans, if the present is successful, then the future will be successful. I want to be known as a successful female involved in tourism and help other women establish their own companies.

A:

Q: How do you think that can happen?

first they should have will power and belief they can do it, but it should be in the tourism sector because it is flourishing.

A:

Q: what obstacles do women face in this industry?

Women have so many opportunities but equal number of challenges and men or others can put women down and sometimes women do not feel safe. Also men and women have different physical limitations which can be a challenge for

A:

women

Q: Have you ever felt unsafe in your job?

no, but she has heard so many times about other women dealing with these

A:

issues like women working in bars or restaurants and getting harrassed or harmed

Q:

Do you think this job has changed your social status?

Yes, people give her respect - she doesn't want more attention, but everyone

A:

knows her and her success

Q:

Do you feel hopeful about your future?

A:

yes

Q:

have you ever had to do something you didn't want to do?

A:

no

Interview 13

Note: With translator

Q: What is your age?

A: 30

Q: What does you family do?

A: Farmers

Q: What is your caste?

A: Brahmin

Q: How many people live in your home?

- A: 5
- Q: Who?
- A: 3 children and her and her husband. In-laws live in village
- Q: Was your marriage arranged?
- A: Yes
- Q: What age were you married?
- A: 15. daughter is 15, son is 13 and 6
- Q: permanent home in pokhara?
- A: No, village is permanent home. In Kaski district.
- Q: living in pokhara now?
- A: Yes.
- Q: What are your daily activities?
- A: Cook food, making children ready, coming to office, in evening, back home, preparing food and helping kids with homework.
- Q: How many hours per day at office?
- A: 5
- Q: Do you have staff?
- A: no staff.
- Q: do you have staff in your home?
- A: No
- Q: Do you have any other job?
- A: no
- Q: What work do you do in the office?
- A: 6 or 7 months here, so right now she is just learning and welcoming guests.
- Q: Before, what were you doing?
- A: Staying in the home.
- Q: What does your husband do for the business?
- A: Selling bus tickets and arranging the trekking.
- Q: How old is the business?
- A: 2 or 3 years old
- Q: Why did you start this business?
- A: To educate their children - so they can have a better life and bright future.
- Q: Why is the business in your name?
- A: Before this company was in a partnership and they broke the partnership so then the business is in her name because they cannot re-register the solo company under the same name as before - the husband's name was what it was under before.
- Q: Why did the partnership end?
- A: The partners wanted out.

- Q: How long was the business a partnership?
A: 2 or 3 years.
Q: How did they start the business in the first place?
A: Family support
Q: Does your family have experience in tourism?
A: Her brother in-law had some experience and her husband was a trekking guide before.
Q: Do you like working in tourism?
A: Yes
Q: Are you happy for the change from housewife to coming here?
A: Yes, she is getting to learn so many things and the children are also going to a better school.
Q: How does having this job make you feel? Proud?
A: yes
Q: Successful?
A: Yes
Q: Happy?
A: Yes
Q: Stressed?
A: Yes - more about children
Q: Powerful?
A: little bit
Q: sad?
A: no - why to be sad? We at least have our business
Q: secure?
A: yes
Q: tired?
A: yes - she has to cook food, care for children, then office, then back home to cook and care for them
Q: Is there anyone who helps you with your home duties? Does your husband help with the home duties?
A: He leaves early to office 7am-9pm, so no he does not.
Q: After starting working here, did your home duties change?
A: They became more - she is more busy
Q: Do you think work affects your health?
A: no, but it's been exercise for me
Q: If you could do anything else, what would you do?
A: She's only got grade 8 education, so if she could study more, she could do her own job so she didn't have to ask to her husband for everything and be more independent.

- Q: Is it possible to go back to school someday?
A: I don't know. If possible, but she's busy with the house
Q: Did she ever learn about women's empowerment?
A: a little bit
Q: The environment?
A: yes
Q: non-violence?
A: a little bit
Q: healthcare?
A: a little bit
Q: safety?
A: little bit
Q: AIDS/STDs?
A: little bit - only recently heard the words
Q: How much schooling did your parents have?
A: Her mom, grade 2 - her father, none
Q: Do you do any training now?
A: Some agriculture training - 5 years ago. It was about 1 month. It was in her village.
Q: Do you think playing sports and competition is good for girls and boys?
A: yes, very important to both
Q: Why?
A: both boys and girls have equal rights for everything, so girls should be given opportunities.
Q: how much education should children have?
A: They should be able to study until they become self-dependent or independent.
Q: How much school do you want your kids to have?
A: It depends on their finances and on the children's interest, but her dream is to make them very successful.
Q: Will they do the same for the daughter and sons for expense on education?
A: She feels that education is more important for the daughter because I have faced the challenges due to lack of education so I think she should study more, because it is already harder for a girl
Q: What is more important, a woman or man having a job?
A: Woman having a job is more important because if she is employed she can look after her family and doesn't have to depend on others.
Q: Do you think that men and women can do the same kind of job?
A: yes
Q: What are the 3 most important things for a woman to do?
A: education, health and a supporting husband

- Q: Do you feel like you have a supporting husband?
 A: Yes
- Q: What are your future plans?
 at first she wants her children to be educated and successful. The main priority is education.
- A: education.
- Q: Are you hopeful about your future?
 A: yes
- Q: has this job changed your social status?
 A: yes, it has improved it.
- Q: How?
 A: People praise her a lot for doing business. Some get jealous.
- Q: What challenges do you face as a woman working in tourism?
 Due to lack of education she has not been able to communicate properly with clients and also she needs computer training.
- A: clients and also she needs computer training.
- Q: Do you ever feel unsafe in your job?
 She doesn't feel unsafe, but uncomfortable when she can't communicate with guests.
- A: guests.
- Q: Have you ever had to do something you didn't want to do?
 A: No
- Q: Do you have a good or bad memory you want to share?
 A: No
- Q: do you think that tourism has changed your life?
 yes, answered from before, but also she feels really proud because she gets to learn things that would not otherwise be possible.
- A: learn things that would not otherwise be possible.
- Q: Why can she come here now?
 Before, her husband was abroad so she had to stay at home and watch out for inlaws and children. When husband returned, he wanted to start a business in tourism
- A: tourism

Interview 14

Note: husband present translating

- Q: What is your age?
 A: 44
- Q: what is your family background?
 A: farming
- Q: What is your caste?
 A: Chetri
- Q: How many people are in your family?
 A: 4 kids and the two of us
- Q: How many live in your home?

- A: 5
- Q: Was your marriage arranged?
- A: Yes
- Q: Intercaste?
- A: No
- Q: How old were you when you got married?
- A: 15
- Q: Is your permanent home in Pokhara?
- A: Yes
- Q: What is your daily routine?
- A: Social work, women's meeting, cleaning house, cooking
- Q: What do you do here at the hotel?
- A: Proprietor, guest work
- Q: How many hours a day are you working here?
- A: sometimes it's a full day, sometimes not
- Q: How much staff do you have here?
- A: 13
- Q: How many are women?
- A: 5
- Q: What kind of work does your husband do?
- A: He works in the hotel - does the shopping, helping with guests
- Q: How old are your children?
- A: 27, 25, 23, 14
- Q: Are your children married?
- A: No
- Q: Do you support that?
- A: Yes
- Q: Will they have arranged marriages?
- A: We think arranged is good, but what they want.
- Q: How many years have you had this hotel?
- A: 1.5 years
- Q: Were you in tourism before?
- A: misunderstood question and answer
- Q: How did you start the hotel?
- A: bank loan to start the hotel together
- Q: Why did you choose this?
- A: Because in lakesid there is a lot of tourism. Also our sons have experience and education about hotels and tourism so they are helping here
- Q: What did you do before this?

- A: Social work and in the home
- Q: What level of education do you have?
- A: class 7
- Q: Do you like working in tourism?
- A: Yes
- Q: Do you feel satisfied in your job here?
- A: Yes
- Q: Does this company make you feel proud?
- Yes. Some people are backbiting like when you take a step up they are saying things. A lot of people are saying good job.
- A: things. A lot of people are saying good job.
- Q: How did you pay for your children's school?
- We had a boat and a small house with apartment so we rented a room and gave rides on the lake in the boat and from farming, selling some items
- A: rides on the lake in the boat and from farming, selling some items
- Q: When did you do that with the boat?
- A: Our boat is from my father
- Q: Does this company make you feel successful?
- A: So far we feel hopeful
- Q: Stressed?
- A: sometimes
- Q: Powerful?
- A: No
- Q: Secure?
- A: Yes
- Q: Tired?
- A: Yes
- Q: Sad?
- A: Sometimes
- Q: Happy?
- A: Not yet - when we pay back our loan - we will be happy
- Q: How many years until you pay your loan?
- A: 10 years
- Q: Is that the normal amount of time for here in Nepal?
- A: Normal, but the first 3 or 4 years are hard.
- Q: What do you do in your home?
- Cooking, cleaning - sometimes my husband cooks, some child care for the daughter who is 14
- A: the daughter who is 14
- Q: do you have staff at home?
- A: No

- Q: After you opened the business, did your home responsibilities change? More, less or the same?
- A: stay the same
- Q: Is there always one of you at the hotel?
- A: Yes
- Q: Has work affected your health?
- A: No
- Q: If you could do anything else, what would you do?
- A: Going to festivals and spending time with children
- Q: In your education have you learned about women's empowerment?
- A: yes
- Q: the environment?
- A: yes
- Q: non-violence?
- A: yes. Some places the mother of the husband or the husband is violent against the wife or he is drunk and hitting the woman - this is part of the volunteer work I do, to help the marriages where there is violence.
- Q: Where can women go if they are being abused?
- A: a woman can call groups like the place I volunteer for and we can come there and try to help.
- Q: Does anyone ever call the police?
- A: Many times the police are going but they don't do anything.
- Q: Is it against the law for a husband to hit a wife?
- A: No it's not against the law.
- Q: have you learned about healthcare?
- A: Yes
- Q: Safety?
- A: Yes
- Q: AIDS/HIV?
- A: Yes. Also we teach about this in my volunteer group
- Q: How much education did your parents have?
- A: village education only - grade 4 or 5
- Q: Do you take any training now?
- A: Yes - through my volunteer group
- Q: Do you think that playing sports and competition is important for girls and boys?
- A: Yes for health
- Q: How much education do you think girls and boys should have?
- A: Same amount for girls and boys - as long as you need to go for the job you want.
- Q: Learning more is better.

- Q: What is more important, girls or boys' education?
 A: equal
 Q: What is more important, a woman or man having a job?
 Before, man had the job and woman did the house, but now each having a job
 A: are equally necessary
 Q: Can men and women do the same kind of job?
 A: women doing the little bit easier job and man is a little bit hard, strong
 Q: What are the three most important things for a woman to do?
 A: Having a baby, care for children, menstration
 Q: What are your future plans?
 A: This hotel and paying back the loan and doing social work
 Q: are you hopeful about your future?
 A: Yes
 Q: Has having this hotel changed your social status?
 A: they didn't understand this question
 Q: What kind of challenges have you faced as a woman working in tourism?
 A: they didn't understand this question
 Q: Do you ever feel unsafe at your job?
 A: Not in tourism sector
 Q: Have you ever had to do something you didn't want to do?
 Some jobs for volunteer work are not very nice, but it's still what she's
 A: volunteering to do. In tourism, no and not because someone is making her.
 Q: Do you have a good or bad memory you want to share?
 Sometimes when ladies are walking down the street then there are some drunk
 A: men are saying bad words to them.
 Q: Do you think that tourism has changed your life?
 A: things are peace and quiet (they didn't really understand this question)
 Q: Do you think that women have changed tourism?
 A: Now everyone has better education so it's easier to talk
 Q: Do you have any other comments?
 A: When tourists come they don't complain. Everywhere is good

Interview 15

- Q: Your daughter is 14?
 A: 14 years old
 Q: So how old are you?
 A: 33
 Q: So, when did you get married? What age were you?
 A: 18

- Q: Was it arranged marriage?
 A: Love marriage.
 Q: Okay. Are you in the same caste as your husband?
 A: No.
 Q: No, different caste?
 A: Ya.
 Q: And what is your caste?
 A: Chetri.
 Q: And what is your husband's caste?
 A: Gurung.
 Q: So that's why your last name now, is Gurung, because of your husband.
 A: Yes.
 Q: You said your daughter is 14.
 A: 14
 Q: Okay. And so do just the three of you live in your home?
 A: Ya.
 Q: Did you ever have to live with your inlaws.
 A: yes, sometimes.
 Q: Ya, Sometimes? They come and stay with you? Or?
 A: Ya. Sometimes we visit there, sometimes they visit here.
 Q: Okay. What is your home village?
 A: Balang. It's 30 minutes from here by driving
 Q: Do you have a home there or is your only home in Pokhara?
 A: Sorry?
 Q: Do you have, some people have a permanent home in their home village.
 A: Ya, we have.
 Q: You have like that, but you only are living in Pokhara?
 A: Ya.
 Q: Are your mom and dad at your village?
 A: Ya.
 Q: So, they're living in your family home.
 A: Ya.
- I'll just ask you all kinds of questions about like, your work experience and then also girls and boys, like ideas like that. Okay? So can you tell me your daily duties? Like, what you do each day, average?
 Q: 5 morning, 5 is wakeup and then after that I have to travel in sangrilla village, I work there until 9 or 10 and then come back to hotel and stay until 4 or 5 here and then after that again go to travel office till 8 or 9 and then I come back to hotel and around, between 11 to 12, go to bed.
 A:

- Q: Oh wow, really?
- A: Ya.
- Q: So when you go, you said that you go travel where?
- A: So when you travel, you said you travel to changra village?
- Q: Ya. Sangrilla.
- A: Sangra?
- Q: Sangrilla.
- A: What is there?
- Q: The travel office.
- A: The travel?
- Q: The travel office. like trekking.
- A: So you have your revive treks and expeditions. It's in lakeside.
- Q: In lakeside.
- A: I also work through this place also, so I have the place there for the home stay, who stay inside the sangrilla village, I also work with them. joining work.
- Q: So, maybe when people travel with you, they stay in that village for home stay?
- A: Sangrilla village, the resort.
- Q: It's a resort?
- A: Inside the resort there is my office.
- Q: So when people stay at the resort, maybe they want to book some travel, so you're at the office there so you can book travel?
- A: Ya
- Q: But it's still connected to revive. So it's two offices, one on lakeside and one on sangrilla.
- A: I have one staff there.
- Q: Okay. How much staff do you have at your lakeside?
- A: Lakeside 1. And then if we need a guide we just temporary.
- Q: Okay, thye're like contract work?
- A: Yes. and 1 people is there and two people in sangrilla village.
- Q: Two in Sangrilla Village and 1 here?
- A: Ya.
- Q: And are your staff male or female?
- A: Male.
- Q: Male. And how much staff do you have here?
- A: Here, 10.
- Q: 10?
- A: Ya.
- Q: And how many women are working here?
- A: Here, 5 women.

- Q: And what kind of jobs do the women do here?
- A: 3 girls are housekeeping. 1 is receptionist. 1 is supervisor.
and how long have you had this. Oh sorry, not this hotel, the revive treks and
- Q: expeditions?
- A: 7 years.
- Q: 7 years?
- A: Ya.
- Q: And how long have you had the hotel?
- A: Hotel. 3 years.
- Q: 3 years? So maybe your trekking company was doing well, so you...
- A: Now is less. Not like beginning. Everything is less because of the earthquake.
- Q: Slowed down?
- A: Yes.
- Did you always have both offices with the trekking company? Or which office
- Q: came first? The lakeside one?
- A: Lakeside.
- Q: And you went to the resort after?
- A: Ya.
- Q: So how long have you had two offices?
- A: 3 years.
- Q: 3 years?
- A: Ya.
- Q: How far is your home from the hotel?
- A: 20 minutes.
- Q: 20 minutes?
- A: Driving.
- Driving... So you spend very many hours at one office or the other each day.
- Q: Right? Almost all day.
- A: Almost all like, 4 hours, 4 hours
- Q: 4 hours at the travel office?
- A: ya, and 4 hours at the trekking office.
- Q: Do you have any staff in your home?
- A: I have 1.
- Q: 1 staff in your home. Okay. And what kind of work does your husband do?
Husband, he supply for the hotel equipment like shampoo, soap, towel, bed
- A: sheet.
- Q: How long has he done that?
- A: 1 years.
- Q: Is it here in Pokhara?

- A: Ya.
- Q: What did he do before?
- A: Just help.
Helping with the businesses right? But he did not work abroad? He didn't have to?
- Q: to?
- A: He did. He stay 2 years in Dubai I think.
- Q: How long ago was that?
- A: 5 years ago.
So what does your husband do with, like, running the business? Does he help run the businesses? And if so, what does he do?
- Q: Sometimes he meet the guest and just promote the business.
- A: And what are your duties in the business?
- Q: Sorry.
- A: What are you responsible for in the business?
- Q: Here?
- A: Ya, and at the trekking offices.
Just give information for the people. Sometimes do the trekking. Sometimes manage the staff and then all management like things.
- Q: General management, right?
- A: Ya. Everything.
Okay, and why did you and your husband decide for the businesses to be in your name?
- Q: Because I start my business on my own style.
- A: On your own?
- Q: Ya. Beginning I start myself.
- A: How did you do it?
I learn about the three sisters. I take a training with them and then, I work with them from 1 year. I think more than 1 year.
- Q: As a trekking guide?
- A: As a trekking guide, ya. After that, I start my revive. Also I do the trekking. My husband he stay in the office but I do the trekking.
Okay, so when you started the trekking business, your husband could work in the office, but you were also trekking guide, but when you weren't guiding maybe you also worked in the office a little bit?
- Q: He didn't do the trekking.
- A: He didn't do it, only you did guide.
- Q: This is my part.
So sometimes, you have to hire other guides, but when you can be the guide, then you were the guide.

- A: Ya.
- Q: I think around 5 years, I did the trekking.
- A: Okay, so and you already had your daughter at that time, right?
- Q: Ya
- So when you have to go be the guide, then was your husband watching your daughter or staff?
- A: My mom, my sister.
- your mom, okay. Family help. Did you have to take a bank loan for starting your trekking company? Or did you have some family help?
- Q: Family help.
- And did you work in tourism before you were working with 3 sisters? Did you have any experience in tourism?
- A: That time I was young and I like to travel. But I started fashion designing.
- A: Oh really?
- Q: I was a fashion designer.
- A: So you went to school for that and did you go to work for that kind of job?
- Q: Ya, I did like 5, 6 fashion show in kathmandu.
- A: really?
- After that I decided fashion was not the good work for nepal. I can work, but I can't do anything. not good buisnees. everything come from china and india and very cheaper price. If I make something it's quite expensive, but I can't sell. If I can't sell this is no. That time, tourism is quite good here and then I decide, what we have in my country. and then if I can't do the work, I need to work in the farm. If I can't, what can I do. Then I decide tourism is good choice for me and then I join.
- Q: Trekking makes sense.
- First I want to learn about trekking. If I learn about trekking how is it, then I can start the business.
- A: So how old were you when you made the switch from fashion to trekking.
- Q: From fashion to trekking. 23, 22.
- A: 23?
- Q: Ya.
- A: How did you hear about 3 sisters?
- Q: Uh, my uncle and 3 siter they are friends.
- A: Okay, they are family friends.

- I opened his computer and I see some kind of document. First things I make the one netherland, dutch girl. This is from the netherlands. Her name is shauna. I met in my husbands village. We were in the same bus together and the bus was quite late around 8 or 9 at that time they were quite full. She didn't find a room. At that time I was staying bandipur and I say you can stay here and then she stay with me and then two days we spend together around bandipur. and she say, you're quite nice girl for the tourist and I think she know about the 3 sister, you learn about you can go the 3 sister and learn and my mom and work in development sector and I asked to him and I see the documentary and after that.
- Q: It seems like everything kind of, kizmit is what they call - like someone else is designing, it seems lucky.
- A: I was here because of the sign, I think.
- Q: That's a good story. So how old were you when you finished school?
- A: My school at home? I was 17
- Q: 17:59:00
- A: You were 17 when you finished and what grade did you complete?
- Q: Bachelor.
- A: Oh really? Isn't that quite young to finish?
- Q: 17, I finish slc, after slc we need to finish 2 years plus 2 after that 3 years, bachelor.
- A: But you already had bach. at 17?
- Q: No, no, slc
- A: and then
- Q: 22
- A: so after you got married, you still went to school.
- Q: Ya
- A: Okay, but that's because probably you also had love marriage so maybe, sometimes when women get married they have to stop going to school. I also stopped 1 year, my study and then I decide. This is my life. If I want to do something, I need to do these things. And then I discuss with the family like, I want to study and then I study, I stay with my husband and then I went to college in bandipur also. I work in my family work. I always complete everything and then that's why no problem for them.
- Q: So you had to work very hard.
- A: At that time I sleep just 4 to 5 hours.
- Q: And now, same right? You don't sleep that much now. You're always working.
- A: Ya.
- Q: So, at the time that you got married. So before, you were living with your husband's parents before at that time.
- A: 2 years I stay with them.

- Q: So when you decided you wanted to go back to school, were they supportive of that?
- A: Not really, but I tell them if I can do you your work, I can do anything.
- Q: With your free time, right?
- A: Ya.
- Q: And was your husband supportive.
- A: Well, he didn't do anything.
- Q: He was indifferent?
- A: Ya.
- Q: So in your marriage, you don't have to ask your husband if you can do something? Or do you kind of have to get permission sometimes?
- A: We need to ask. We need to ask, my case, sometimes. I give to them information. I'm going to do these things.
- Q: And they don't stop you?
- A: Ya. I never take the permission. That's why I can study.
- Q: And was it expensive to go to school?
- A: Little. But not that much.
- Q: So, how could you pay for it?
- A: I have shop at that time. My husband family shop. I work to there also and I have some time in afternoon time I go to school. I teach them and then school also pay for me.
- Q: So you have maybe some scholarship?
- A: no, there's one government school, there's one teacher, he need to leave for one year and then that time he was our teacher in the college and he also teach in the school and then he need to go to some training and in his place he need 1 teacher.
- Q: He needed a substitute.
- A: Ya. At that time I teach his class and then he paid for me.
- Q: So that helped a lot.
- A: Ya, also my mom and dad they helped me.
- Q: Do you have brothers and sisters?
- A: Ya.
- Q: How many?
- A: 3. two sisters, 1 brother.
- Q: You're younger or older?
- A: Me older. Two are younger.
- Q: So do they also have a similar education and did they want to follow the way that you did?
- A: My 1 sister she lives in Washington DC
- Q: Oh wow.

- Our family is there. She also got a bachelors here. my other younger sister, she
- A: come BA here now. She's going to join MBA.
- Q: So she's going to start the MBA program soon, or already?
- A: Soon.
- Q: So your sister that lives in WA DC is she working there?
- A: She work there.
- Q: Is she working in politics or NGO or something like that?
- A: She beautician.
- Q: Is she married to someone who lives there also?
- A: She won the TV
- Q: She won the lottery? here?
- A: in USA
- Q: So she was there in visiting before?
- A: She fill out the form
- Q: So it's a lottery pick if you get to go?
- A: It's kind of a lottery and if they win they can settle this country.
Because only some small nubmer of people get that kind of vis. So she got the lottery for that and she was able to start a business in the US and she does
- Q: beautician work.
- A: Ya.
- Sorry that was the first time I heard about that because it's a little bit different.
- Q: So, how much education do your parents have?
my dad is a school level. My mom is she never finished school. She can write and read.
- A: read.
- Q: did your dad go to school in the village?
- A: Ya
- Q: Who taught your mom how to read and write?
- A: I think she learned from us, I think.
- Q: Oh when you were in school.
- Ya. Some parts she learned from her brothers study and some part when we were child. but now she can write easily Nepali and read.
- A: And do you like working in toursims?
- Q: Yes. It's really good job ya?
- A: ya.
- Q: We can meet the new people every time like refreshment.
So that feels like recharging your batteries to meet the diffferent kinds of
- A: people.
- Q: 26:00:00
- A: Ya different experiences different learning.
- Q: And do you ever miss fashion.

- Q: No, never.
- A: Really?
- Q: Never.
- A: Are you satisfied with the jobs that you have, like the duties you have to do?
- Q: Ya.
- Okay, and I'll ask you some things about how having your company makes you feel and you just say yes or no. Okay, Proud.
- A: Ya.
- A: Successful
- Q: on the way
- A: happy
- Q: Happy, ya.
- A: Stressed
- Q: sometimes.
- A: But business is stressful.
- Q: Ya
- A: Powerful?
- Q: Ya.
- A: Sad.
- Q: Not really.
- A: secure
- Q: yes
- A: tired
- Q: sometimes
- because you're working very hard, so you get tired. Do people retire in Nepal? Do you hope to reach a point where you'll just retire and no more work?
- Q: Ya
- A: What is the normal age to stop working?
- Q: 60
- A: Do you have a pension?
- Q: It depends on the job.
- A: So maybe if you have good job you can save while you're working?
- Q: Government job they have pension.
- A: But private job you're on your own.
- Q: Ya
- What kind of work do you do in your home? Do you do like cooking, cleaning, washing clothes, taking care of children
- A: washing clothes, taking care of children
- Q: No. No she is hostel.
- A: Becuase she goes to boarding school.

- ya, she is class 9. 9 10 is like top level, like last almost last year for the school level. That's why. After class 10, she can decide what she wants to be like what she wants to study like business, management, agriculture.
- Q: And if she wants to go to university then she'll live outside of the home if she goes to kathmandu
- A: ya if she wants.
- Q: If she wants to and if not she can work with you in the family business
- A: She needs to continue study, but she can study here or ktm
- Q: wherever she wants?
- A: Ya.
- Q: I'm sorry, but how many staff in your home? Oh I see, 1. sorry.
- A: ya one
- Q: and so, when did you get your home staff person?
- A: shes from 5 years
- Q: so after you started your trekking company maybe after some time you were able to afford hiring staff or did you have different help before?
- A: We hire this is the family hiring her.
- Q: Okay, so when did you stop living with your family?
- A: Sorry?
- Q: When did you stop living with your family, your inlaws.
- A: 5 years
- Q: So when you moved out from them you also had you own staff at that time.
- A: Sorry?
- Q: When you moved out of your family's home, at the same time, you had a staff member come into your home with you so that she can continue to help.
- A: she can continue how long she wants
- Q: Okay
- A: because my question was like, after you started owning your business if your home responsibilities, your home duties, if they got more or if they were less. But I think maybe if you were able to have staff, because of your business, then it sounds like your home duties were less right?
- Q: yes
- A: because you were working at a successful job.
- Q: Sometimes the family style we didn't give the time for the family.
- A: Yes
- Q: Sometimes I give the time for them, but not really big time.
- A: and how do you think work has affected your health? Like made your health better or worse or same?
- Q: My health, sometimes worse, sometimes feel powerful. It depends the situation.

- Q: What kind of times are you feeling like, oh my health is suffering?
Sometimes lots of stress. from two years I've been little bit bad because of the political and economic situation. Nepal is quite bad. That's why and I have lots of loss. Like after earthquake to, we lost around 50 lacs rupees. We have to pay for the rent.
- A: the rent.
- Q: How did you manage that? did you have savings?
- A: Little saving, but finished it all savings.
So at that time do you have family that can help you or do you have to go to the bank?
- Q: bank?
- A: That time I had family. Now I need to go to bank.
So when your family helps you, do you have to pay them back or if they help you do you just.
- Q: do you just.
- A: We need to pay them back
- Q: But it's not like the bank where you have interest charge
- A: Ya.
How is it like your brothers and sisters, they can help you because they are working or is it your mom and dad that's helping you.
- Q: working or is it your mom and dad that's helping you.
- A: My mom and dad.
- Q: Why can they help you financially? What is the kind of work that they do?
- A: my dad is retired army. Ex army. mom is business. My father, my family is strong
- Q: they've had success in business
- A: ya, htat's why I start business
do you think you learned from watching them or do you think the ideas were
- Q: from them
- A: little from them, litttle from college.
- Q: And was your dad in the Indian army or Nepali army?
- A: Indian army
and if you could do something that was not like, if money was not any question
- Q: and you could do anything what would you do?
- A: I have planning to help some poor children. help to children. I help 5 children for them study. and then my dad also do this.
- Q: So you sponsor 5 kids for their education?
- A: Ya. My dad also wants to do this things. That's why my dad's dream also, I want to do something for him, looking for these things.
- Q: So maybe that kind of work if you had more time.
Ya, now we support hte one school the poor children, 40 children are there and then still my dad help them. He provide the teacher's salary I think. The last 2, 3 years he pay all teachers and food everything. At that time the school was closed. Around 5 years the school was closed because there was no money. So he opened school and at that time I also teach a few months and I help out
- A: teachers.

- Q: So what kind of things do you teach when you're there?
- A: Just alphabet and grammar.
- Q: Okay, so basic information for them and also same for your husband?
- A: Ya.
- Q: Thta's really cool.
- A: And my dad always do these things and that's why he wants I stop this business and then I support him.
- Q: He wants you to work with him?
- A: With him, ya. Then that's why I a little bit and our farm also coming here near balam we made organic farm also. There's 9 homes, there's tent place and you can work in the farm and grow.
- Q: So what do you want to do with that place? You want to house local?
- A: Ya local and tourist anything like army and they save money and spend money for this type of things.
- Q: And you want to do that maybe sometiimes?
- A: 90 % complete, 10% is incomplete.
- Q: is your mom involved int hat too or just your dad?
- A: She also help to him. my dad is quite nice. He is very good. for hard
- Q: So maybe you see that side of him, that soft side becuase you're his daughter.
- A: Ya, he looks very hard but he's not.
- Q: so when you were anytime in school or training did you learn about women's empowerment?
- A: little bit
- Q: and the environment?
- A: Ya
- Q: non-violence?
- A: ya
- Q: healthcare?
- A: Ya - in red cross
- Q: safety?
- A: Ya. red cross
- Q: what about AIDS/HIV?
- A: Ya. In school.
- Q: What level did you learn about that?
- A: Class 7
- Q: Do you ever continue more training for yourself now?
- A: Ya sometimes. Leadership.
- Q: And the staff that you work with here and at the trekking company, do they ever do training?
- A: ya sometimes

- Q: Like what kind of training?
if here for the how to do the hospitality and cleaning things and safety things and
- A: behavior things and humanity things, like how to be with each other.
- Q: Okay. And what about at the trekking company?
- A: trekking company also similar.
And now I'll ask some questions about roles for girls and boys. So do you think
- Q: that playing sports or competition is important for girls or boy?
- A: Ya
- Q: and why do you think that?
- A: this is for the motivation. It's for like, if you want to win something, you motivate from the inside. and then if you play any games and physical fitness is also good.
- Q: Did you grow up playing sports in school
- A: Ya, long jump, high jump, volleyball
- Q: and do girls and boys play sports together?
- A: Ya. Some childhood, I had so many boy friends. Friends that were boys. Most of the time I play with the boys and after 5, my mom decide all of them play with the boys and she takes me to the girls school
- Q: She doesn't want you to have only the boy friends?
- A: ya
- Q: Is that less normal then? Like more it's girls are friends with girls and boys are friends with boys?
- A: Ya
- Q: What about education level? Like what grade or level do you think people should be educated to?
- A: Here?
- Q: Ya
- A: educated is like for me, if somebody is not they never been the school, but they know the technical things and they know the behavior things I think this is the education. Some people have phd, but they don't have the attitude, the practical.
- Q: So for you it's not really about grade level. Well, so practical education is more important than formal education for you?
- A: Ya.
- Q: And what's more important, a girls ed. or a boy's ed or both equal?
- A: Both
- Q: and what about a womand having a job or a man having a job. What's more imporantnt?
- A: both
- Q: both equal. and do you think the men and women can do the same kind of job?
- A: Ya

Q: Okay this is like open question. What do you think are the three most important things for a woman to do?

A: In the life?

Q: Ya

A: work. education. travelling. Travelling is like open university.

Q: That's the practical education right?

A: practical.

Q: You don't learn anything the way that you learn when you travel. You know what I mean?

A: ya

Q: Like my mom is very strong lady, but she doesn't really like to travel, she's just like, likes to be at home she's more grounded that way, so always when I go somewhere, she doesn't understand. I say mom if you did it a little bit, once you do it, then you feel that kind of learning right? Maybe you know what I mean.

A: Ya

Q: So it's interesting when you have an older generation, they don't care about that and the younger generation is like I want to know about the world.

A: young generation they want to risk, everything, but old generation they want the safety.

Q: Maybe they've already lost more, you know?

A: It's better to learn about the trekking, it's better to do and you learn many things. by doing. Ya, I agree. It's more fun to learn by doing. Do you have any other

Q: future plans?

A: Just continue the business. Travelling little bit.

Q: And are you hopeful about your future?

A: Ya

Q: Do you think that working in tourism and having your company, has it changed your social status?

A: ya

Q: How?

A: If I work in any office and then just there's only I connect with you for example and other people also. I also volunteer at the Lyon's club.

Q: So you get to network?

A: Ya

Q: What challenges do you face as a woman working in tourism?

A: In Nepal, society is more think about the man and if I learn some training sometime I was only one girl or two three girls, very less girls and if they are majority they want to push the girls.

Q: Push the girls down?

Down, ya. Sometimes I realize most of time I work with the man equally level. First we need to think make yourself strong. If you think he and you are equal there's no any problem. If he can, we can. But people are say men are more strong than woman. But this is not right. But not all men they don't have the same evaluation. somtimes women are stronger than the man. Different people

A: have different levels but nobody down, nobody up.

Q: Do you ever feel unsafe in your job?

A: No

Q: What about when you were a guide, befroe?

A: When I was a guide, I have 1 to 2 times like discuss but I never feel the unsafe.

Q: You had an argument? When you say discuss you mean argument?

I remember the one guide. He's the guide and I wasn't trekking and he was like why you are here for trekking, your husband allowed to trekking why not and. I'm working here. I said, your wife is in the home, maybe she has boyfriend. If I'm

A: not safe, you're not safe.

Q: Good for you.

One time I slapped one guy. This is not for me, but the guide chase the hotel working girl and then one of the our team has another assistant guide she lost her glass and just she asked to this girls and this girls ask to him and then she say why she put her glass in boys rooms and that time I slap him and then that's it. I think maybe people learn that they can't mess with you unless they want to get slapped.

A: why she put her glass in boys rooms and that time I slap him and then that's it.

Q: I think maybe people learn that they can't mess with you unless they want to get

slapped.

A: ya. I didn't accept to him and he didn't accept my slap.

Q: So I think you are very...

I never feel. I have several accidents. I do trekking with the boys trekker, but I

A: feel always friendly and they never misbehave.

so maybe most of the male guides are nice, but a couple of them right, are

Q: trouble?

A few are trouble, ya. But, we are just only focused to work and all the time

A: trekking on the way and tired and relax.

Have you ever had to do something that you didn't really want to do? Like

Q: anytime working in tourism, before or..

A: No.

Q: and do you have any good or bad memory that you want to share?

I have almost good memory. When I did my first trek I like, I was a girls who has

A: never walked maybe more than 1 hour.

Q: You were with girls, or you were

Me never walked more than 1 hour and I was did my first trek to muctinath and in my mind, muktinath is the hill and it's all the way up up up. this is my mind

map and then when I did trekking I was really painful ya, I feel my this part is

A: going to stop and I was crying.

Q: Because you were in so much pain?

A: Ya, this is my first walking experience.

Q: So difficult. and it's so steep.

So steep. These two German ladies, I still remember their names. erika and carla, they, I think they're around 60 years old. They say if you can't walk you can turn back, but I want to see this. I'm okay, I can do, I can do. and then they booked for the 15 days trekking for the three sisters and I can't walk and they stay 20 days.

A: So it was your first trek with 3 sisters and they, it was your, you didn't have field training before

Q: We did the field training, just 2 hours but not that much long. and that time, I chose this trek myself I want to see these things and I can't walk and then I think this is normally 9 days trek and the old ladies they take the 15 days. and then I can't walk.

A: So it ended up being 20 days. Were they upset?

A: No they were happy.

Q: They could take their time.

A: Ya. Next time they come back after 3/4 years and they stay in my home with me and then we did the trekking together again. That time I was fit.

Q: So you were transformed but they probably had to go even slower because they were older when they came back.

A: ya

Q: so did you have your own company when they came back?

A: ya

Q: so you must have stayed in touch so they knew to contact you

A: ya. and I also have them for the project work. they have the German Nepal is one ngo here and that time. lots of support for them

Q: I think I have heard of this. It's like women's empowerment where they're based out of Germany and they give funding to local women's groups here

A: Ya, and children's

Q: maybe it's different, but I think there must be a lot of women's ngos in Germany, I've heard about that from multiple people about funding from Germany specifically. Now I'm curious about it.

A: where are you from?

Q: I'm not from Germany, I'm from the US. But I've heard about funding from German ngos. So maybe Germany has ties to Nepal I think also because mountain climbing is so popular in Germany so maybe they feel connection to here.

A: Ya

Q: do you think tourism has changed your life?

A: ya little bit.

- Q: How?
my thinking also different. when I joined tourism then I like to travel more and then I connect to the different people and now I can understand the people feelings and their cultures and if I was on the other paths i know only things in nepal culture.
- A: nepal culture.
- Q: It's expanded your knowledge
- A: ya
and do you think that women just because there are more women working in tourism now has that changed tourism in nepal? Women working in it?
- Q: Ya
- A: Ya
- Q: How do you think?
Women are more soft and honest and then easy to work with the tourist. And also mens are less careful. women are more careful about work and these things.
- A: If womens are careful and the work is nice guests are satisfied
- Q: So maybe they're more detailed?
- A: Ya
and do you have anything else that you want to comment on that maybe I didn't ask you?
- Q: No.
- A: No.
- Q: How long have you been married now?
- A: Married? 15 years.
- Q: Do you like being married?
- A: Not really.
- Q: Ya, because sometimes like you have maybe less freedom or why?
like, lots of mens wants to other most of the time, if we doing something they wants to block and they wants to push and why, why.
- A: So you have to explain yourself all the time instead of just doing what you want without having to get like, ya this is why I'm doing it and you don't need to say yes or no this is non of your business?
- Q: Ya, but I always tell him what you want to do, you can if you want to ask me you just ask me about the situation. If I'm doing something you can just give me the suggestion. You can suggest me, but you can't block me. You can't block me.
And sometimes, like when you're in a group of men, do you feel like you're not really supposed to talk?
- A: With men?
Or like if maybe if your husband has a friend over or something like that and they're talking, like do you have to sort of be quiet or do you join the conversation as much as you want.
- Q: I join the conversation, but most of the men they don't want to conversation with me.
- A: with me.

- Q: Why do you think that is?
- A: I think because the culture.
- Q: So it's like private time, the men are talking and it's between men.
- A: Ya.
- Q: And do you have a lot of friends here?
- A: ya.
- Q: And you have male friends and female friends?
- A: Ya. 50/50.
- Q: And your female friends, are they like you or are they more traditional?
- They're like me. Some are traditional, but some are strong. I think I have 25% female friend and 75% male friends because the tourism and my work, I meet the men, I need to work with the men.
- A: the men, I need to work with the men.
- Q: And you don't have problems working with men?
- A: No. I never feel when I work with the men. I am woman I need to do this things.
- Q: Ya, it's like I have a business, it's not about man or woman.
- A: Ya. Just the purpose to only work.
- So, also I'm curious, since you're very strong and you want to, and you're very independent how has being a mother, how do you think that influences you or how do you feel about being a mother as part of your identity? You know what I mean? Like, your identity? This is like, who you are.
- Q: mean? Like, your identity? This is like, who you are.
- A: ya.
- and I wonder how you feel about being a mother and how large a part is that of your identity? Is that a big part of your identity? Being a mom
- Q: your identity? Is that a big part of your identity? Being a mom
- A: ya
- And because i'm not a mom but I've always struggled with thinking about do I want to be a mom or not, because if you're a mom you have to always think about the kids...
- Q: about the kids...
- when I did the married I was teenage. That time we don't .. but we can do family some internal and some mentally problems, we were married. That time I had no planning but I had a baby. When I had a baby then I realized everything.
- A: when I did the married I was teenage. That time we don't .. but we can do family some internal and some mentally problems, we were married. That time I had no planning but I had a baby. When I had a baby then I realized everything.
- Q: It hit you.
- Ya, why stop the study. Why I am here? What I going to do. Everything is different, so many questions inside me and I have a baby and then I decide whose life I am spending here. This is not my life. This is I don't want. After I realized then start again study. Come to pokhara, take care of children and study. After that I know the baby and after that I never make a plan for another baby. If I have like other nepalse women I have one an then the next. I also follow them, I was not here. I was trekking.
- A: was not here. I was trekking.

And you don't have to answer this if you don't want to , but in Nepal, are you do you have access to family planning medicine like birth control pills and things like that?

Q:

A: ya

A:

So if a woman doesn't want to have anymore children, is it very easy for her to get birth control pills? or is that difficult?

Q:

They can take control, but if the family always pressure to born, they have more.

A:

But not thateasy like your country, you can decide yourself.

So your family would know if you're taking birth control pills. So if you go to the doctor, your family finds out about that because they have to go with you to the docotr or how do they find out? Can you keep it a secret or not really possible?

Q:

People can secret also but if husband wants to children, he take her to hospital and check up.

A:

Q:

And then he'll find out. The doctor will tell him.

But in my case I always tell him I don't want to. If he wants more he can get married and have more. I will adopt, but I can't have more.

A:

Q:

one is it.

A:

Ya, one is it. I born one, is enough. After 20 I think I never would have married.

Q:

Are you happy now that you have your daughter?

A:

Ya, I'm happy now. I like my daughter. She's nice.

Q:

Is she strong like you?

A:

ya, she's more strong than me I think.

Q:

That has to feel good.

Ya. Nepali culture, now is quite change, but sometime I talk to the friends and husband are quite educated, they have much problems and at that time I think, oh I am so lucky.

A:

Q:

What kind of problems do they have?

Even like we like donate something, just 5000 for these things "I need to ask to my husband" it's very simple things and then at that time I think I am lucky.

A:

Because even some women that I interview even if they own the business they have to ask permission for everything or like all the money decisions it's all by the husband only and they don't have a lot of power.

even though they have a business or something like that, they don't have a lot of freedom to do always what they want and like there's different level s right, but I'm a little bit surprised because I didn't realize even if you have a job, a lot of times you still have to get permission to spend moeny or do something like that

Q:

A:

ya.

Q:

I just didn't know about that.

A:

ya.

Q:

But it's relly hard.

A: These things in nepal. we need to use our culture also, but what is good.
 Q: Exactly, keep the parts that are good, but it's okay to change what you don't like.

Ya. my case is little bit different beacuse I work for everything for myself. He didn't help me. I struggle alone now I can decide.

A: And you have the support of your parents even if everything else went poorly, you know you can. Even though people don't really get a divorce, you're in a situation where if you have to you have the family that can help you, so I think knowing that in the back of your brain maybe that is also helpful because you don't only have to rely on your husband and your husbands family for support because your family is active with you.

Q: Ya.

A: It's a good combination and you're strong and you have the support so it's a good combination.

Q: It's back power. We need to have more 100 years for the change.

A: Ya, I was thinking today at lunch, how many years in the US have we been fighting for women's rights and it's been over 100 years, it's been such a long time, so then I realize change just takes so much time and it takes so much work. Ya, very slow motion. ya, and even your guys' change has been working for 30 years? slowly and now this generation has a little bit more woemn and next even more

Q: more

A: Ya, like I, my mom learned from my grandmother, their culture their activities, I learned from my mom's granmom's activities, but my daughter learns from our activity. it quite changes.

Q: and even the boys can learn to be different too and I think some of them are. Some of them, not so good. But some of them are. You can tell they also care about women. Culture is most strong part for these things also, like for example, nepal you have 1 boy and 1 girl, when boy born he is the owner of the property, girls nothing. But now the laws change. Now the parents can give property 50/50. Still we have the practice for the boys, the girls she needs to go boys

A: family

Q: Ya, I think that's one of the major obstacles because if the woman is living with the husbands family she won't get the support as if she is living with her family, or if they were not living with any parents. So I think that's more difficult to change. So small change is like women can wait and get married later and then they can have more education before they get married before they ahve to stop, so maybe that's an easier thing to change than saying women don't move in with the inlaws because that is like a big part of your culture right?

A: ya, and when the boys are born here there's thinking of I am strong. That's why the problem created from this part.

Q: and I've also heard in school if it's a classroom there's girls an boys, the boys are very sure of what they are saying, they're confident they say what they want and

they're overpowering to the girls that are there, the girls don't really learn how to participate, like that?

A: ya

Q: maybe they're more quiet?

A: ya, thinking alot

Q: but not really saying...right now change is in the middle fo happening.

ya. compared to 25 years ago, it is quite changed also. even my mom's time

A: they're not allowed to go to school.

Q: and that's just one generation ago. and you have your bachelors

ya, i'm first generation to have graduation. man needs to earn money and have

A: education and mom's time it's housework all the time

Q: 1:24:00

A: change is embraced slowly

Q: exactly

Interview 17

Q: how old are you?

A: 62

Q: how old is your son?

A: 35

Q: how many kids do you have?

A: 6

Q: What did your family do?

A: Farming.

Q: What is your home village?

A: Pokhara

Q: What is your caste?

A: Brahman

Q: How many people live in your home?

A: 2 - me and my daughter in-law and 3 in home staff.

Q: Where is your husband?

A: He's in Kathmandu, he's an artist.

Q: What is your daily routine?

wake up 3:45, finish inside work, yoga teaching, home and worship, eat breakfast, meetings if any and then to office, leave the office around 5pm - but it

A: depends on if it is busy.

Q: How many staff do you have?

A: 4 in the office

- Q: what kind of work do they do?
A: Office work, accounting, running errands, greeting guests
Q: Are they male or female?
A: All male
Q: What kind of duties do you do?
A: Managing director
Q: Has your husband ever helped with the business?
A: No, he doesn't know this business. He's an artist.
Q: How long have you had this company?
A: 33 years. I am the first woman in Pokhara to own a business and the first lady driver in Pokhara. I have car and am driving every day still. I was also the first woman in the Lyons Club in all of Nepal.
Q: Have you seen many things change?
A: Yes, many things have changed. Working with men and always they are asking what I am doing.
Q: Do you have male and female guides?
A: both, yes.
Q: When did you start using female guides?
A: about 20 years ago.
Q: Why did you start this business?
A: I don't know. I like it. I like challenging work.
Q: Did you have any experience with trekking before?
A: Yes, I have gone to visit many parts of nepal and trekking and traveling.
Q: How did you learn about trekking?
A: I got some training to be a receptionist and training in tourism.
Q: Where was this training?
A: In a local hotel.
Q: Was it a government class?
A: Yes. I think tourism board.
Q: Were you the only woman in the class?
A: Yes.
Q: What did you do before you worked in tourism?
A: I was working in the home.
Q: How old were you when you started the company?
A: 27
Q: How old were you when you got married?
A: 15
Q: Was it an arranged marriage?
A: Yes

- Q: Why did you start this business?
A: For some change.
Q: Was your husband supportive?
A: Yes
Q: Was the training free?
A: Yes
Q: Did you have staff in your home before this business?
A: Yes, 1 boy.
Q: What kind of duties did he do.
A: Cleaning and helping.
Q: Now you have three?
A: Yes, 1 is full time and 2 are part-time.
Q: Do you do any cooking at home?
A: Yes
Q: laundry?
A: no
Q: cleaning?
A: no
Q: caring for family members?
A: Yes
Q: Did you ever work another job?
A: This is the main job, but also the nursing college. I also promote the hotel management college which me and a group started about 15 years ago.
Q: Do you like working in tourism?
A: Yes.
Q: Do you feel satisfied?
A: Yes, I'm very satisfied.
Q: How does having this company make you feel? Proud?
A: yes
Q: successful?
A: yes
Q: Stressed?
A: no
Q: Powerful?
A: yes
Q: Sad?
A: no
Q: secure?
A: yes

- Q: tired?
A: sometimes
Q: Do you think work affects your health?
A: It makes me more happy
Q: If you could do anything else and not this job, what would you do?
A: meetings, relatives or reading
Q: What is your education level?
A: Bachelors
Q: Have you learned about women's empowerment?
A: yes
Q: environment?
A: yes
Q: non-violence?
A: yes
Q: healthcare?
A: yes
Q: safety?
A: yes
Q: AIDS/STDs
A: yes
Q: What is your parent's education level
A: Mother, none - father is basic education
Q: do you currently do trainings?
A: Yes, with the Lyon's club
Q: Do you think that sports and competition is good for girls and boys?
A: Yes
Q: why?
A: girls they can also fight and they can learn they can do something like that, that makes strong.
Q: how much school do you think girls and boys should have
A: equal - minimum
Q: what's more important, a woman or man having job?
A: equal.
Q: Can men and women do the same kinds of jobs?
A: yes
Q: what are the 3 most important things for a woman to do?
A: education, work, and be a good society and family member
Q: What are your future plans?

- Working in this office and to go traveling and social work. I don't want to make a lot of money now.
- A: lot of money now.
- Q: Will you retire?
- A: I don't think I will retire.
- Q: Are you hopeful about your future?
- A: Yes.
- Q: Has this business changed your social status?
- Yes, everyone knows me and what I have done and they are proud of the things I do and have done.
- A: do and have done.
- Q: What challenges do you face as a woman working in tourism?
- I face many challenges, but I never care. In the past it was very hard. No one wanted to work with a woman managing director.
- A: wanted to work with a woman managing director.
- Q: Do you ever feel unsafe?
- A: no
- Q: did you ever have to do something you didn't want to do?
- A: no
- Q: Do you have a good or bad memory you want to share?
- A: everything is good memory. I like tourism.
- Q: How has tourism changed your life?
- Before there were few tourists and they were higher quality, now there are more tourists, but lower quality
- A: tourists, but lower quality
- Q: How have women changed tourism?
- Now there are a lot of women working in tourism, I cannot think, things can change. If they can change, we have to fight with men. Politics makes, can change everything. We can advise them but maybe they will not follow our advice
- A: advice
- Q: Is there anything else you want to say?
- Tourism is very nice business, very clean. Every country's man and woman I meet them and I like them very much.
- A: them and I like them very much.

Interview 18

- Q: What is your age?
- A: 65
- Q: What is your husband's caste?
- A: Newar
- Q: When did you get married?
- A: 1971
- Q: Were you already married when you came to Nepal?
- A: Yes

- Q: Do you manage all the duties here?
A: Yes
- Q: Is your husband involved?
A: No, he's a doctor.
- Q: Here?
A: No - in kathmandu
- Q: Do you have kids?
A: Yes. 2, but 1 died.
- Q: How many people live in your home here?
A: My permanent home is in Kathmandu, but I stay here when I'm working in Pokhara. It's just me here.
- Q: How often do you stay in KTM
A: No, I'm always coming and going in between both
- Q: Do you speak Nepali?
A: Yes
- Q: When did you start this company?
A: 1996
- Q: What did you do before?
A: I was a computer engineer.
- Q: Was that in KTM?
A: Yes
- Q: How long did you work that job?
A: 6 years then health problem so I changed to tourism industry
- Q: When did you move from russia to nepal with husband?
A: 1975
- Q: Did you take a loan from the bank or did you use your own funding?
A: Loan from bank
- Q: How much education did you have?
A: Masters
- Q: How much education did your children get?
A: Son, cardiologist.
- Q: Does he live in Nepal?
A: Yes, in KTM.
- Q: Why is the business in your name?
A: She didn't answer.
- Q: Do you ask permission to spend money or go places?
A: No. When I cam here, no one wanted to educate the girls because the money goes away from the family. But actually girls take more care of their family
- Q: Do you enjoy working in tourism?

A: Yes
Q: Does having this company make you feel proud?
A: Yes
Q: successful?
A: Yes
Q: Happy?
A: Yes
Q: Stressed?
A: No, but when you have more competition it can be stressful.
Q: Does it make you feel powerful?
A: no
Q: Sad?
A: no
Q: Tired?
A: Sometimes - overloaded.
Q: What do you do in your home?
A: sometimes cooking and cleaning.
Q: Staff in your home?
A: Yes
Q: Do you wash clothes?
A: yes
Q: How many staff do you have in your business?
A: 48
Q: how many are women?
A: mostly women - 75% women
Q: Do you have any female pilots?
A: No
Q: Why?
A: Height restrictions - women are shorter and aircrafts are built for men
Q: What is the height minimum?
A: 162 cm
Q: After you started this company, did your home responsibilities change?
A: stayed the same.
Q: How many in home?
A: 4
Q: Does work affect your health?
A: no
Q: What would you do if you could do anything else?
A: I don't want to change jobs

- Q: In your ed and training did you learn about women's empowerment?
A: no
Q: the environment?
A: no
Q: non-violence
A: no
Q: healthcare
A: no
Q: safety
A: yes
Q: AIDS/STDs
A: yes/no - in paper and tv etc
Q: How much ed. Did your parents have
A: father - masters, mom, bachelors
Q: Do you do training now?
A: Always. Internet, marketing, social media, keeping up to speed.
Q: Do you think it's important for girls and boys to play sports and compete?
A: Yes
Q: Why?
A: Because then you learn competition, you can watch, learn and make yourself operate on the same level.
Q: What do you think is a good education level for girls and boys to have?
A: masters
Q: What is more important, a man or a woman having a job?
A: It depends on the wife and husband - not everyone can find a job, but the family must survive. If the woman has good paying job, she should work and husband stay home and visa versa
Q: What are the three most important things for a woman to do?
A: child birth, first duty of woman. Second, be knowledgeable because your knowledge will go to the child. Third, love yourself
Q: What are your future plans?
A: improve flight business and open training school for pilot
Q: Are you hopeful about your future?
A: Yes
Q: Has this job changed your social status
A: I don't know. I don't think about social status
Q: Have you faced more challenges working as a woman in nepal?

unclear answer. My suggestion to woman, don't think you're less than men, you're better than men. God made woman able to make a child and bring them

A: up

Q: Have you ever felt unsafe in your job?

A: no

Q: Did you ever have to do something you didn't want to do?

A: Sometimes.

Q: Like what?

A: Obligations - unpleasant work (like cleaning the toilet)

Q: do you have any good or bad memories that you want to share?

A: Good and bad are all blended together.

Q: Do you think tourism has changed your life?

Not tourism, just changed the profession. What I learned, what I know I have more knowledge than time.

Q: Do you think that women have changed tourism?

Everyone thinks women were made for the service of man - and in tourism people need more service and women can provide that - like cook, waiter, manager, guide. And the people like to talk more to the women in this field than men. Tourists have my trust in the women than the men. this is why I give more jobs to the girls.

A: jobs to the girls.

Q: Do you have any other comments?

A: No

Interview 19

Note Recording is started mid-conversation, but prior to interview questions

A: Daughter is 2.5 years old

I am like an alien, I speak my mind, women are treated like second class citizens. I've always been like this. I was in my dad's office since I was 12 years old. I was working in that business for so long and then there was family trouble and I

A: started my own business.

When I see women being so submissive it is very frustrating. It will take a lot of time to change the mindset of the people. A lot of time the women are too afraid to speak their mind and be free

A: slowly some things are changing.

slowly some things are changing.

It wasn't like this even 10 years ago. Maybe in 50 years, by the time I'm dead it will be better (laughing).

A: will be better (laughing).

Q: How old are you?

A: 33

Q: How many people are in your family

A: 3

- Q: Was your marriage an arranged marriage?
A: No
Q: Intercaste?
A: Yes - he's Austrian
Q: He's a paragliding pilot
A: How old is your husband?
Q: 43
A: How old when married?
Q: 30
A: How long were you together with your husband?
Q: 8 years.
A: That's uncommon right?
Q: yes - it was completely unorthodox
A: What did people think?
Q: They were not surprised because I've always done things differently
When I was young I saw I had to adopt a more forceful front to get men to respect me. I ended up becoming a strong person and I was very responsible and I also went out partying and having fun. People were afraid to criticize me to my face, but I know they did behind my back. I had boyfriends before my husband too, but then when I met my husband we moved in together and that was very uncommon and I was afraid to tell my family that.
A:
Q: Later my husband and I started our own company.
I made my decision and I went through it. It's about my happiness and my life. For me to decide to get married was a very big decision because growing up I've seen women very unhappy, my mom, my aunt, neighbor ladies, none of them I know were happy. Some men married other women and had more than one wife, or they were drunks and come home and hit them or said mean things to them, never saying a nice word. Those ladies just sat there as if it was their destiny and they had no choice.
A:
Q: Are your friends happily married?
No. Maybe 1 or 2. My best friend was married when 18 and she didn't want to.
A: Family threatened to kill themselves if she would not.
Q: Is that the kind of pressure girls are put under?
Ya, some are threatened, or beaten or psychologically abused or pressured in some way to get married if they say they will not or don't want to.
A: When you had family trouble, was it business related or because of how you live your life?
Q:

- Some of both - my father left to go to US - he married my mom and her sister as well so there was family trouble, so he decided to go away. He gave me his shares of the company when I was 16, when I was 23 - he moved to US. He said in his absence take care of the business - partners with brothers.
- A:
- At that time I was planning to go to UK to go to school, but my father was leaving so I had to stay - because I love my family.
- Q:
- After some time people didn't like that I had more authority than my brother. Eventually it became unbearable. After that I opened my own company. It sounds like you're close with your dad, but how did that make you feel that he was treating women in a way that you disagree with. How do you deal with that inner conflict?
- Q:
- I decided to let go of that. He used to beat my mother bloody and he was a bad father. When he left my mother became an alcoholic. I blamed my father for that, but he never did any of that to me. It really disturbed me for a very long time until I had my own daughter and it opened up my mind. I could never go through what my mom went through - I have a lot of respect for her. She's uneducated and I realized what she was really missing was love. This resonates with other women in society, if women were shown respect and support then they would do better.
- A:
- Are you happy that you had a child?
- Q:
- I'm so happy. I was afraid about that also. I got pregnant on accident. When my belly started to grow I was feeling embarrassed - pregnant women here cover themselves - they hide it. This is all a part of this background - women hiding their natural functions, hide their breasts, periods, pregnant bellies.
- A:
- It seems like men want to have children so it seems strange that women being pregnant is covered up.
- Q:
- They want to be fathers and have control, but the woman does all of that all on her own. Most men do nothing to help. Especially if you have post pardom of something like that.
- A:
- Do women ever commit suicide?
- Q:
- Yes, that happens. Nepali people don't talk about their problems. They seem happy outwardly, but inside who knows what's going on.
- A:
- What is your daily routine?
- Q:
- I was doing marketing, office, operations, office work, supervising staff - I was doing everything except accounting.
- A:
- How much were you working?
- Q:
- 9am - 4 or 5pm, sometimes go home for a little and then back to the office.
- A:
- What do you do at home?
- Q:
- Cook, I have staff for cleaning, I do laundry.
- A:
- Does your husband help?
- Q:

- He's not a great cook, but everything else we share the duties. He goes to fly during the day and I stay with our daughter, or she goes to daycare if I'm at work, until 3 - she sometimes stays with me at work or I drop her off with my mom.
- A: until 3 - she sometimes stays with me at work or I drop her off with my mom.
- Q: Did your home duties change after you started this company?
- A: Not really
- Q: What other training are you doing?
- I am currently getting away from tourism. I hope to open a health center for women, beauty center. Aesthetics.
- A: I am currently getting away from tourism. I hope to open a health center for women, beauty center. Aesthetics.
- Q: What would you like to do if you could do something else
- A: I would love to travel all over the world
- Q: How many places have you been so far?
- Not so many places, I love going to the villages here, germany, UK x 2, austria, czechlovakia
- A: Not so many places, I love going to the villages here, germany, UK x 2, austria, czechlovakia
- Q: How many languages do you speak?
- A: 3
- Q: What's your education level?
- A: Almost finished bachelors (so completed +2). Major was English.
- Q: Is that why you speak English so well?
- A: No, it has more to do with what I learned in the trekking company
- Q: In education did you learn about women's empowerment?
- A: no
- Q: the environment?
- A: yes
- Q: non-violence?
- A: no
- Q: AIDS/STDs
- A: no
- Q: safety
- A: little bit
- Q: safe sex/birth control?
- A: No - it's taboo - no one talks about it. Internet and TV, but it's not talked about.
- Q: Do you use birth control pills?
- A: yes
- Q: Can you go by yourself and ask for that?
- A: Yes now, but before not
- Q: Do they tell your parents?
- it depends - some will give info. Some give illegal abortions. If your family finds out, you get cast out. It's totally unacceptable
- A: it depends - some will give info. Some give illegal abortions. If your family finds out, you get cast out. It's totally unacceptable
- Q: So it's really difficult for women to get that?

- A: yes.
- Q: How old were you when you got an abortion?
- A: 21
- Q: how many times?
- A: 2
- Q: any of your friends?
- A: many of them
- Q: do you think that happens a lot?
- A: yes - there's not sex ed and they have to hide it. You will have a bad reputation for the rest of your life if you are found out
- Q: how do you feel about that now?
- A: Now I think it's not a small thing - but instead of having to get secret or illegal abortions, preventive care should be available to girls. One of my cousins got a bad abortion and now cannot have children
- Q: What ed. Level did your parents have?
- A: mother none, dad grade 6
- Q: What village are your parents from
- A: mother - pokhara, father, near kathmandu
- Q: Did you ever live in a village then?
- A: No
- Q: What is your family background?
- A: Farmers and taylor
- Q: do you think playing sports and competition is important for girls and boys?
- A: Yes, because boys and girls being together and involved in sports helps them develop a healthy mindset about girls and boys and equality and capability and also sports are good for mental and physical health and building team work.
- Q: Some may even find hidden talents and make a career.
- Q: What ed. Level should girls and boys get?
- A: At least university for a few years.
- Q: What do you think is more important, a man or woman having a job?
- A: equal
- Q: do you think men and women can do the same kind of work?
- A: yes, except men cannot have babies
- Q: What are the 3 most important things for a woman to do?
- A: education, love and support from the family in her dreams and abilities, be independent
- Q: are you hopeful about your future?
- A: Yes
- Q: Has this job changed your social status?

- A: Yes
- Q: how?
- A: people respected me more and treated me with importance
- Q: What kind of challenges did you face working as a woman in tourism?
- A: Some people treated me as if I was not important because I am a woman.
- Q: Have you ever felt unsafe?
- Yes, when my husband was beaten up and we have been threatened because my husband is a foreigner. I went to the police, but they did nothing because those threatening us, have more sway with the police.
- A: threatening us, have more sway with the police.
- Q: Have you ever done anything you didn't really want to do?
- Yes, when I was in a position to lie and sneak around to stay in business - but that's when I got out.
- A: that's when I got out.
- Q: How do you think Tourism changed your life?
- It has totally changed my life, I've met so many interesting people, hearing about customs, lifestyles. I've learned a lot from tourism, it has been the other education for me in my life. Met so many good friends too.
- A: education for me in my life. Met so many good friends too.
- Q: Do you think women working in tourism have changed the sector?
- A: A few have.
- Q: In what way?
- I don't know actually. Women are more efficient and hard working and loyal and honest and give an image of Nepal being safe, honest. Trying to give the best service and experience to people. It has created opportunities within the tourism field as well, for more women.
- A: field as well, for more women.
- Q: Do you want to add anything else?
- The women of Nepal have to believe in their worth, and their value and challenge traditions and boundaries keeping them prisoners. The day they decide to do that, it will be good for everybody. When they become bold and independent they help themselves, their families and society.
- A: independent they help themselves, their families and society.

Interview 20

- Note: husband present
- Q: What is your age?
- A: 53
- Q: Do you have children?
- A: Yes, 2
- Q: how old are your children?
- A: Daughter, 31. Son, 28.
- Q: What did your mother and father do?
- A: farmers

- Q: What is your caste?
A: Gurung
Q: Was your marriage arranged?
A: No
Q: Are you the same caste?
A: Yes
Q: How old were you when you were married?
A: 21
Q: Do you have a home village or are you from Pokhara?
A: Chitwan
Q: How many people live in your home?
A: 3 (me, my husband and my neice, my sister's daughter - she has a leg problem so she lives here)
Q: Is your permanent home in Pokhara?
A: yes
Q: What are your daily duties?
A: Cleaning, cooking for the guest house, tend to visitors, welcome them, washing, everything for the guest house.
Q: Do you have staff?
A: No. Just me, husband and daughter.
Q: What kind of work do you do for the GH? Accounting and business management?
A: Yes, just running this business.
Q: Do you and your husband do the same jobs?
A: I do more cooking and cleaning, but we share the work for the guest house. He does more of the work outside of the GH.
Q: Do you work another job?
A: No
Q: How long have you had this guest house?
A: 20 years
Q: did you work in tourism before this?
A: No
Q: what did you do before this?
A: I was in the house before.
Q: Did your family help you open this GH or loan from the bank?
A: Family help.
Q: Why did you choose tourism?
A: I like it and the business is clean.
Q: Do you like working in tourism?
A: Yes

- Q: Do you feel satisfied with your guest house?
A: Yes, I like so much this business.
Q: How does having this guest house make you feel? Proud?
A: Yes
Q: successful?
A: yes
Q: happy?
A: yes
Q: stressed?
A: no
Q: powerful?
A: yes I am strong and healthy
Q: sad?
A: sometimes because my son and daughter are far away
Q: Secure?
A: Yes
Q: Tired?
A: Yes
Q: Why is the GH in your name?
A: Because the lady's name is tax break. So in Nepal there are many lady's names on the houses for taxes.
Q: Why does your sister's daughter stay here?
A: She has a leg problem and my sister lives in the mountains, very poor.
Q: have your home duties changed since you started this business?
A: home duties plus duties of the GH. Very difficult life. Sometimes only sleeping 3 or 4 hours a night when my kids were still in the house. Now it's easier.
Q: Do you think that this work is good or bad for your health?
A: very good.
Q: If you didn't do this job, what would you choose to do?
A: I would choose to rent this house - I like this work. I don't want to give this hotel to someone else. It is my work, my life is this hotel
Q: How much education do you have?
A: Class 4, my husband has class 5
Q: How much education did your mom and dad have?
A: no school
Q: Have you learned about women's empowerment?
A: no
Q: the environment?
A: no

- Q: non-violence?
A: no
Q: health?
A: no
Q: safety?
A: no
Q: AIDS/HIV
A: no
Q: Do you do any training or school now?
A: no
Q: Do you think that girls and boys playing sports is good?
A: Yes, it's good.
Q: Why?
A: It's good to enjoy.
Q: How much school do you think is good for girls and boys to do?
A: I think school is good. My father and mother told me to go to jungle and cut the grass, but I went to school.
Q: How much school did your son and daughter have?
A: My daughter is a nurse in London, my son lives in Portugal. I told my kids to go to school, keep going to school. My son has bachelors and masters. He is a manger at a hotel
Q: what is more important, a girl or boy's education?
A: equal
Q: what is more important, a woman having a job or a man having a job?
A: equal
Q: Do you think that men and women can do the same kind of job?
A: No, different. Men do the little hard job and women the house also. Man night time okay, woman, night time is no good.
Q: What do you think are the three most important things for a woman to do?
A: woman it's very important to do the house. Men, it's nothing (laughing), Making clothing, and leisure
Q: What are your future plans?
A: No idea, my son and daughter want me to sell this Nepal property and go to Europe, but I say no. My very old age, I want to be here - my whole life is here and I like this
Q: Are you hopeful about your future?
A: yes
Q: Has this business changed your social status?
A: after 2 or 3 years this all changed, the way it looks has changed

- Q: Do you think you have had some challenges as a woman working in tourism?
difficult for women - she needs education and knowledge. If you don't speak
A: english it's more difficult
- Q: Do you ever feel unsafe in your job?
A: No, very safe
- Q: Do you have any good or bad memories you want to share?
A: all good memories
- Q: Do you think that tourism has changed your life?
A: No - my life, this whole life is this business
- Q: Do you think women have changed the tourism sector?
A: lots of good change - in general not just from women, buildings are all changed
- Q: Any other comments?
A: No

Interview 21

- Q: what does your husband do in Australia?
A: He works in a factory
- Q: when did you get married
A: still not officially married
- Q: How long have you been together?
A: we see each other every 2 years for about a month
- Q: what does your family think about that?
A: they think I'm married.
- Q: How old are you?
A: 33
- Q: Did you meet him when you were 30?
A: I met him in 2011
- Q: How long have you been managing the trekking company?
A: 2 years?
- Q: how old is the company?
A: opened in 2013
- Q: So he (boyfriend) started the company?
He has a hotel with ex wife, but they were divorced and lives in Australia to take
A: care of the kids. So since he has to be in Australia I have the trekking company
- Q: what does you family think about you not getting married
my father was worried before and I was always trekking and not home, and he
was unhappy after I was 25 and unmarried. Now he is okay. A lot of local people
A: have judgments about that.
- Q: how long were you a trekking guide?

- A: 10 years
- Q: how old were you when you started?
- A: 18
- Q: what did you think about working for them?
At the beginning it was hard because I'm not from the mountain. Then I was training for 6 months before I got a job so it was hard. Still because I'm from the low caste and in front they talk nicely, but they treat me a little differently. Then in 2005 I got the opportunity to take a rock climbing training in Kathmandu. There were 17 ladies. Then again in 2010 there was another training. Only 4 ladies at that one. Then 2011 those 4 ladies got a chance to 7525 meter climb without oxygen - Annapurna 4. After that, I felt so proud.
- A:
- Q: Does your boyfriend treat you with respect?
- A: Yes.
- Q: Do you have to ask permission to spend money?
- A: I don't have to do like other women have to do.
- Q: What is your caste?
- A: BK
- Q: What is your boyfriend's caste?
- A: different caste, but low caste also, his is a little higher.
- Q: So when you're in a lower caste are you treated differently?
- A: Ya, in some places.
Did other trekking guides treat you differently because of your caste or because you are a woman?
- Q:
- A: Mostly because of the caste.
- Q: So that's a bigger deal.
Ya. When the lower caste is more educated or do something higher, better, the higher castes will be jealous and think about how they can keep them down.
Within groups doing social good, women don't work together well because of caste discrimination - so instead of women all sticking together for betterment
- Q: for women and women's empowerment -
- A: Yes, exactly. I think it may get better with the young generation, but then some young generations just copy their parents.
- Q: Did you feel like that from the management at 3 sisters?
- A: Maybe they were treating me a little differently, but in front of others they treated me the same. When they're assigning trekking guides, they were choosing favorites - now they have a rotation
- Q: So some women get more preferred treks and better treks?
- A: Yes. But in the front - everything seems nice.
I think I have felt that too. In some settings people act one way and in another setting they act differently - like a game or a show.
- Q:

- A: Yes, exactly. Before also when outsiders come to interview trekking guides, the managers sit closely so that you cannot speak very openly.
- Q: Interesting. They are now asking girls to write out their story and they will choose whose story is the most interesting so the documentary crew, instead of the crew having open access to the girls that work there.
- A: Ya, one time a woman from the US was trekking with my friend and woman was working with Women Win in US - talking to managers about exchange program with US and Nepal. At that time there was a 3 wk program and woman selected me. Requested it to managers and the managers did not allow me to be selected and manager never allowed her to go. The manager chose someone else that she preferred.
- Q: Do you ever see them now?
- A: Ya, sometimes.
- Q: Do you have staff at your company?
- A: no only me
- Q: Does your boyfriend do anything with the company?
- A: No, only me.
- Q: Do you have any staff in your home?
- A: Ya, 2.
- Q: What do they do?
- A: They help me. One helps with permits for trekking in the office (female). The other helps with housework.
- Q: Are they full time?
- A: No.
- Q: How did you find out about 3 sisters
- A: They were my neighbors
- Q: Did you work in tourism before that?
- A: No
- Q: was that your first job?
- A: Ya
- Q: what did your family do for work?
- A: Father, blacksmith. Mother, housewife.
- Q: What education did your parents have?
- A: None
- Q: How much education do you have?
- A: Class 10
- Q: Do you like working in tourism?
- A: Yes
- Q: How often are you working?

- A: Now, about 30 days per year.
- Q: Do you work any other jobs?
No. But I have a car, so I rent it out to tourists or if a hotel needs to use it, they contact me.
- A: contact me.
- Q: Who drives the car?
- A: I have a driver.
- Q: Is that your main source of income?
- A: Yes.
- Q: did you work for a wage before trekking?
- A: No
- Q: How old were you at grade 10?
- A: 14
- Q: Are you satisfied with your job now?
- A: Yes
- Q: What kind of work do you do in your home?
- A: Cooking, cleaning, laundry.
- Q: Who lives in your home with you?
- A: My nephew and me.
- Q: Where is his mother?
- A: She's outside of pokhara
- Q: How old is your nephew?
- A: 21. He works at the airport so he lives here.
- Q: Did your at home responsibilities change after you got a job?
I grew up in a poor family and I was the oldest child of 3 brothers and 1 sister. So when I started working, I have to watch out for them. It is hard to get food for 5 children. So I help my family and my parents.
- A: Do your siblings work now?
Yes, 2 brothers are abroad in Qatar. My mother passed away. My father is still working. 1 brother is married and has baby. Now I have both sides. I have my boyfriend's family too.
- A: Is this the normal duty for the woman? Taking care of your husbands parents and your own family too.
- Q: Yes, man is not... After they get married they forget their family.
- A: Why?
- Q: I don't know. Maybe they think my wife will take care of everything.
- A: So really the man's duty is to find a good wife.
- Q: Yes (laughing). She has to take care of everything and everyone.
- A: Has working impacted your health for better or worse?
- Q: Doing exercise is healthy.

- Q: So when you're trekking it's good for your health?
A: Yes.
Q: Do you spend a lot of time in an office?
A: No. Working from home.
Q: If you could do anything else, what would you do?
A: To take care of old people. In the village, there are many old people there because the boys are abroad and wife is in the city with the kids. Some old people can go to old people ashram.
Q: How would you take care of old people?
A: Gifts and food, talk with them, make them clean. Something like how you do with kids.
Q: In your training and education did you learn about women's empowerment?
A: yes.
Q: Environment?
A: Yes.
Q: Non-violence?
A: no
Q: healthcare
A: yes
Q: safety?
A: Yes
Q: AIDS/HIV?
A: No
Q: Do you know anything about that?
A: Yes
Q: How did you know?
A: When there was education in the village to other people, I heard some things about that. But not in school. One time they came to EWN, but they were there for 30 minutes.
Q: They don't really talk about sex, safe sex and birth control in Nepal right?
A: yes
Q: Is there a resource for women to learn about sex and safety?
A: No. even between friends they do not talk very openly.
Q: What about men? Do they talk about it?
A: I don't know.
Q: Do you do any training now?
A: Yes, training through TAAN, since I am a member (free for members).
Q: What do you think about girls and boys playing sports.
A: It's important.
Q: Why?

- A: Men always think women can't do anything. So when women do it, they can see.
- Q: Do boys and girls play sports together?
- A: Not really.
- Q: What level of education do you think is a good amount?
- A: First, I would tell to girls finish University.
- Q: Same for boys?
- A: yes. It's equally important.
- Q: Which is more important - woman having job or men?
I think women having a job. Man needs too, but especially for the women who are housewife, they should get some job because otherwise they can never see what's going on outside of their home. It's not nice to stay in the home all the time and they aren't using their brain.
- A:
- Q: do you think men and women can have the same kind of job?
- A: yes
- Q: What are the 3 most important things for a woman to do
- A: education. Confidence. Rights.
- Q: What are your future plans?
- A: Run the business with my boyfriend.
- Q: Do you want to get married?
- A: Yes.
- Q: Do you want to have children.
- A: I'd like to be a mother. I'm thinking maybe to have 1.
- Q: Are you hopeful about your future?
- A: Yes
- Q: Do you think that working has changed your social status?
- A: Yes.
- Q: How?
I have learned a lot from work, how to survive men. I have met a lot of people from all over the world and gotten a lot of ideas from people all over the world. Many rich people and people that have less money than me. I learn about compromising for myself and the differences between their lives. I can teach people about what I have learned. First thing is how to earn money, how to handle with people, how to share. I also get a lot of love from people from other countries. They contact me still and share things with me. I feel like I have made a lot of friends in Nepal and around the world.
- A:
- Q: Do you think tourism has changed your life?
- A: Yes.
- Q: How?

- for example food, exposure to different foods and about lifestyles - afraid to wear different clothing like pants and t-shirts. But with Trekking you have to wear clothes like that.
- A: wear clothes like that.
- Q: How have women changed the tourism industry?
- women have changed tourism. Now, if there were not female guides, tourists are supporting things women do like asking for women trekking guides or handicrafts. Since I started, then now, there are a lot of women supporting schools, english teachers, sports for girls too
- A: english teachers, sports for girls too
- Q: Do you have any other comments?
- If women get support, they can do a lot of, they have a lot of ideas, but they don't have support. If they have support they can do those things.
- A: don't have support. If they have support they can do those things.

Interview 22

- Q: Where is your home village?
- A: Damside (pokhara)
- Q: What kind of working background did your family have?
- my mom was running a cold shop on lakeside, my father was passed away. my husband used to run a hotel before we were married
- A: husband used to run a hotel before we were married
- Q: how old are you?
- A: 35
- Q: how old were you when you got married?
- 16, we were married young because my father was passed away. 2 of my sisters and me we have hotels and my other sister has a shop on damsideside
- A: and me we have hotels and my other sister has a shop on damsideside
- Q: arranged marriage?
- A: yes
- Q: what is your caste?
- A: chhetri/karki
- Q: How many children do you have?
- A: 3, 2 Daughters, 1 son
- Q: How old are they?
- A: 17, 10 and 8
- Q: Does your older daughter want to go to university?
- A: yes, we both want that
- Q: How much education do you have?
- A: Grade 10
- Q: What is your daily routine?
- wake up, exercise at 4:30 in the morning, then back, cooking food for the family and get kids ready for school, then work to hotel until about 3, then get the kids from school, then I go with them to our home which is at our other hotel, the grand holiday hotel
- A: grand holiday hotel

- Q: So your home is at the Grand Holiday?
A: yes - our apartment is inside
Q: What are your responsibilities here?
A: Caring for guests, management, I do the accounting and store keeper, and a little bit of everything.
Q: Do you do things like that at the grand holiday hotel also?
A: Yes
Q: So you're here from around 10-3?
A: Yes, or if it's busy I might stay longer
Q: When did you start this company?
A: 5 years ago, grand hotel was 10 years ago, but just this one is in my name
Q: What kind of work did you do before this business?
A: working at the Grand Holiday hotel
Q: did your husband have experience working in tourism before?
A: Yes, he started by renting a guest house, then he ran hotels on his own, then after that experience he opened his own hotel the Grand holiday.
Q: Did you take a bank loan for that?
A: Yes, also my husband worked in Japan for 4 years when the political situation was not good
Q: Why did you open a new hotel?
A: Every year new hotels are opening all the time, so this hotel we opened is an upgrade from that one. This one is a higher level.
Q: Do you like working in tourism?
A: yes, it's very good for Nepali women especially - we can learn many things from foreign women, how they are talking and thinking.
Q: Why is the hotel in your name?
A: For tax purposes
Q: How does having this company make you feel? Proud?
A: Yes
Q: Successful?
A: Yes
Q: Happy?
A: Yes
Q: Stressed?
A: Sometimes
Q: Powerful?
A: Yes
Q: Sad?
A: if we can't make the guests happy we feel sad

- Q: Secure?
A: Yes
Q: Tired?
A: Yes
Q: What kind of work do you do in your home?
A: Cooking, cleaning, teaching the children and caring for the children, laundry
Q: How many people live in your home with you?
A: 7 - family plus father and brother in-law
Q: How much staff do you have here?
A: 12
Q: How many are women?
A: 3
Q: What kinds of jobs do they do?
A: House keeping
Q: Do you have to take care of your other family members besides your children?
A: No
Q: Do you have any staff in your home?
A: No, but my father in-law helps sometimes with cooking and with the kids
Q: After you started this business did your home duties become more or less?
A: a little bit less because my father in-law helps me
Q: What kind of work does your husband do for this hotel?
A: He does online marketing and watches the website and online communicating with guests. He works more here than the other hotel.
Q: Do you think work has an impact on your health?
A: No
Q: If you could do anything else besides this, what would you do?
A: Maybe opening a shop like my mom had
Q: Have you ever learned about women's empowerment?
A: Yes
Q: the environment?
A: Yes
Q: non-violence?
A: yes, some
Q: healthcare?
A: Yes
Q: Safety?
A: Yes
Q: AIDS/HIV
A: no - just some information from TV and media

- Q: How much education did your parents get
A: class 8
- Q: Do you ever do any training now for yourself?
A: Yes, sometimes. Like how to communicate with people and public speaking
- Q: Who did that training?
A: A woman journalist offered this training through the hotel association for women
- Q: How long was that training?
A: 4 days
- Q: Did you like it?
A: I liked it very much
- Q: Do you think that playing sports and competition is important for girls and boys?
A: Yes, it's very important. It's good for health. I was very good at sports in school.
- Q: How much school do you think girls and boys should have?
A: As much as they want. Education never finishes. Girls and boys should have equal education, but in the case of nepal it's still not equal. In remote areas, most of the girls have not gone to school.
- Q: Do you think it's more important for a woman or man to have a job?
A: A woman because she knows how to handle the house and family so if she has a job it will be much better.
- Q: Do you think that men and women can do the same kind of job?
A: Ya, they can do it if they get the chance.
- Q: What do you think are the three most important things for a woman to do?
A: education, opportunity and support
- Q: Do you feel that you got support?
A: Yes, for most women when they get married they cannot keep working and doing business, but my husband and my father in-law supports me. I am happy I got my father in-law. Sometimes he tells me to go to work and he says he will do the cooking and that makes me so happy and proud. It's very rare. My mother in-law is passed away
- Q: What are your future plans?
A: To keep growing here through continuing to change and renovations, technology etc
- Q: Are you hopeful about your future?
A: Yes
- Q: Has this job changed your social status?
A: Yes, people recognize that I have a business and I feel proud.
- Q: In your home, does your husband handle more of the finances?
A: We both do
- Q: Do you have to ask permission to spend money from your husband?

- We have to discuss this and if we are going somewhere mostly we all go with the kids together. It's better if we discuss this together.
- A: kids together. It's better if we discuss this together.
- Q: Do you feel like he treats you like an equal partner?
- A: yes
- Q: What challenges do you feel you have faced as a woman working in tourism?
- Some men they think women working in tourism are prostitutes or we are treated poorly. Only a few are like this.
- A: treated poorly. Only a few are like this.
- Q: Do you think that kind of activity is very common in Pokhara?
- It seems like it's not that common, but it happens, the police have to watch for this. Most nepali ladies are not allowed to go with the foreign guest, so if the police see a nepali woman with a foreigner they will get picked up by the police.
- A: When ladies don't have education they can be tricked.
- Q: Have you ever felt unsafe at your job?
- A: No
- Q: Have you ever had to do something that you didn't really want to do?
- A: No
- Q: Do you have any good or bad memories that you want to share?
- A: Only in my personal life - when my father passed away
- Q: Has tourism changed your life?
- yes, I was only in class ten and I have learned many more things from working in tourism and my English has gotten so much better. I have learned about speaking, culture, other people and opinions of the people. It has helped me a lot
- A: - practical education
- Q: Do you think women working in tourism have changed the sector?
- Ya, when they interact with people they learn how to speak and about opinions - they teach each other.
- A: they teach each other.
- Q: How has tourism changed since you started working in the sector?
- Buildings have changed and the internet has changed things a lot. Sometimes it's good and sometimes it's bad. People book in advance and then they get here and the weather or some conditions change what they can do once they're here and they get upset.
- A: they get upset.
- Q: Any other comments?
- It's good that women are coming into tourism and getting education through the sector because they are interacting with many people and about different food, culture, traditions and learning about places they have never visited because they have met people from there.
- A: they have met people from there.

Interview 23

- Q: What is your age?
- A: 33

- Q: What is your family background?
A: My mom is a house wife and my dad was in the Indian army. Now my dad is in California
- Q: What's your home village?
A: I was born in India and my education and everything is from India, but we were originally from Nepal, but my parents wanted us to have a good education so we lived with our uncles in India. They were all in Indian army. My mom is now passed away.
- Q: How old were you when you came to nepal?
A: 18
- Q: Why did you come back to Nepal?
A: My sister was married and living in Nepal so I came here to be with her.
- Q: Do you have any brothers?
A: no
- Q: How many people live in your home right now?
A: 4 people.
- Q: How many kids do you have?
A: 2
- Q: What is your caste?
A: Gurung. My mother and father had an intercaste marriage and a love marriage. It was quite different for their time.
- Q: Is your marriage intercaste?
A: Yes. My husband is Brahman and I am Gurung.
- Q: Was it arranged?
A: No.
- Q: Did you families have any problem with that?
A: No, both families have not had any problems.
- Q: How old were you when you got married?
A: 20
- Q: Is your permanent residence here in Pokhara?
A: Yes.
- Q: What is your daily routine?
A: I wake up, open the café with staff, quality check bakery and veggies for day, check the menu. I am very involved, checking the kitchen and cleanliness, then we start serving around 7am. Until 10pm.
- Q: How much time do you spend here?
A: I used to spend all day here, but if I have something to do with the kids, I will spend 5 hours here.
- Q: Do you manage the accounting and management?

- yes, I do everything. Accounting, purchasing, quality checking, business management, taxes, everything.
- A: Does your husband help you?
- Q: Yes. He does staff management and sometimes official work.
- A: What does your husband do now?
- Q: We have recently opened a hotel and the travel agency that we have just opened.
- A: Are you involved?
- Q: I am just supervising.
- A: How much staff do you have here?
- Q: 16
- A: How many of your staff are female?
- Q: 3. 2 baristas and 1 for cleaning.
- A: When did you open this business?
- Q: 2006
- A: When did you start working in tourism?
- Q: In my husband's travel agency. Before the internet, we did better business. Now there are so many travel agencies and people can find out any information from the internet. Sometimes, they don't need the travel agencies. That is why I started the restaurant - I could see that it was a good idea from my experience with other tourism roles.
- A: When did you start the travel agency?
- Q: 18 years ago - it was my husband's business before we got married.
- A: Did you have a job for a wage?
- Q: Yes, I did accounting at the department store when I was 18.
- A: What is your education level?
- Q: Grade 12
- A: Did you get a loan from the bank to start a business or friends and family?
- Q: Friends and family.
- A: Why is the business in your name?
- Q: Because it was my interest and my idea. I love to cook.
- A: Do you like working in tourism?
- Q: yes
- A: Do you feel satisfied with your job?
- Q: Yes
- A: How does having this company make you feel? Proud?
- Q: Yes
- A: Successful?
- Q: Yes and No. In the middle. It's always a struggle.
- A: Happy?

- A: yes
- Q: Stressed?
- A: Yes, sometimes very much.
- Q: Powerful?
- A: Yes
- Q: Sad?
- When the earthquake happened we were very sad - for 2 years we suffered a lot.
- A: Our team worked together worked together strongly and got through that.
- Q: How did you manage to get through that?
- We took some loans from the bank to pay staff salaries and buy food to keep it all going.
- A: all going.
- Q: Secure?
- A: Secure in Nepal - never.
- Q: Tired?
- A: Yes. Absolutely.
- Q: What do you do in your home?
- A: Cook, cleaning, child care.
- Q: Do you have staff in your home?
- A: yes, 1 part-time woman.
- Q: Did your home responsibilities change after you started your business?
- After the kids came, yes it was difficult. I would take the kids with me everywhere. Now my kids are more grown so my husband can help in the morning sometimes.
- A: morning sometimes.
- Q: Does your husband help you at home with cleaning and those things?
- A: No
- Q: Does work affect your health?
- A: It makes it a little bit worse. Less time to do exercise.
- Q: how much school do you think kids should have?
- A: enough to have a good job, like tax preparer or doctor
- Q: What education level did your parents have?
- A: My mom - sanskrit level - high school type. My dad did commerce training.
- Q: If you could do anything, what would you do?
- I would like to open schools for kids for good education from basic level to 6 standard to give more classes with creativity. Going beyond what is learned in the books. Not just memorizing facts. Less reading but more knowledge.
- A: the books. Not just memorizing facts. Less reading but more knowledge.
- Q: In your education and training did you ever learn about women's empowerment?
- A: Yes
- Q: the environment?
- A: Yes

- Q: non-violence?
Yes - my aunt was severely abused by her husband and her kids were beaten very
- A: badly.
- Q: When you see this abuse, what can you do?
She wants a divorce, but the husbands parents won't let her. She went to the law
- A: office later and she got a divorce.
- Q: So if you're a women and you want a divorce is it difficult?
It's easy now, legally, but families make it difficult.
- A: How often do you think violence happens against women here?
Lack of education is key and men think they're always right and women are to
- A: blame for everything. This makes problems.
- Q: Did you learn about healthcare?
yes
- A: Safety?
no. We have to manage by ourselves
- Q: AIDS/HIV?
Not from school, but from a public project NGO here in Nepal. Sometimes men
- A: work abroad and then can bring it home to their wives.
- Q: Do you do training now?
Yes - for the restaurant
- Q: Do you think that playing sports and competing is important for girls and boys?
Yes, it's really important. People used to say boys have more power than girls. So
- A: this can show that girls can compete at any level - not just typical female things.
- Q: What do you think is more important? A girl or boy's education?
They are equal.
- A: Is it more important for a man to have a job or a woman?
Equal.
- Q: Do you think men and women can do the same kind of job?
yes
- A: What are the three most important things for a woman to do?
Education, safety and how to stay physically safe, financial independence and
- A: having money
- Q: What are your future plans?
I'd like to spend my time in an old age ashram and chanting. If possible, spending
- A: time with kids.
- Q: Are you hopeful about your future?
Yes
- A: Has this company changed your social status?

- Yes, through the media and internet our business services have grown. People in our local area say I am doing well - moving from a small café to an expanding one.
- A: one.
- Q: Do you think you've faced challenges working in tourism as a woman?
- Yes, many people say a woman can't do this - she can't run a restaurant, she can't stay late nights. But I show them that women can do. Now their mouth is quite shut. Men can feel jealous too.
- A: quite shut. Men can feel jealous too.
- Q: Have you ever felt unsafe in your job?
- A: No
- Q: Have you ever had to do something you didn't want to do?
- A: didn't answer this question (misunderstood what it meant)
- Q: Do you have a good or bad memory you want to share?
- When my father left, it was the worst memory of my life. He went there about 5 years ago when my mother was still alive and he left her and our family here.
- A: years ago when my mother was still alive and he left her and our family here.
- Q: Has tourism changed your life?
- Yes, a lot. My husband and I met through tourism. Also, I have met so many friends from everywhere around the world.
- A: friends from everywhere around the world.
- Q: Do you think that women have changed tourism?
- Yes, when we are in tourism we give fair price and give good information. We provide a friendly environment. I want more ladies to be involved in tourism so they can feel more independent and comfortable and not have to depend on men and their parents.
- A: men and their parents.
- Q: Do you feel that you have independence from your husband?
- In our family, you can purchase certain small items without asking, but other items we need to discuss. We plan together.
- A: items we need to discuss. We plan together.
- Q: If you want to go out alone, do you ask permission?
- It depends on the situation, but until now he has not told me no. But I have to take at least one of the children.
- A: take at least one of the children.
- Q: Do you travel more, or does he?
- A: About the same.

Interview 7 - no voice recording, notes used	
Questions	Answers
Voice recording?	missing
Interview Number	7
Date	8/25/2017
Interviewee Initials	GSL
Home District	Syangja
Age	41

Family Work Background	Farmers
Caste	low caste
Married	Married
Arranged Marriage?	arranged
Inter-caste Marriage?	not inter-caste marriage
Age when married:	19
Children	yes
Number of children	2
How many staff do you have?	unanswered
What kind of work does your husband do?	teacher
Has Your husband worked outside of Nepal?	no
Does your husband help in the business?	no
How does your husband help with the business?	n/a
How long have you been working in tourism?	18
Why is the business in your name?	husband abroad
How long have you owned this company?	8 years
How does having this company make YOU feel?	proud, stressed, secure, happy
What work do you do in the home?	cooking
Does anyone help you with your in home duties?	yes, staff
Have your at home responsibilities changed since you began working?	they have stayed the same
How does work affect your health?	work has a negative impact on my health
What is your education background?	secondary
In your training and education experience have you learned about	
Women's Empowerment (11)	yes
non-violence (10)	yes
Safety (12)	yes
The Environment (13)	yes
healthcare (13)	yes
AIDS/STDs (9)	no

What education level does your mother have?	secondary
What education level does your father have?	secondary
What level of education do you think girls and boys should have?	masters
What is more important, a girl or boy's education?	they are equal
Do you think that men and women can or should do the same kind of jobs?	unanswered
Why do you think that men and women can(not), or should(not) have the same kind of job?	
What are the three most important things for a woman to do?	
1	working hard
2	family
3	helping people
Has this job changed your social status?	yes
What challenges do you face as a woman working in the tourism industry?	none
Do you ever feel unsafe at your job?	no
Have you ever had to do something you didn't really want to do?	no
Interview 16	
Questions	Answers
Voice recording?	missing
Interview Number	16
Date	9/14/2017
Interviewee Initials	TS
Home District	Pokhara
Age	40
Family Work Background	tourism - restaurant
Caste	newar
Marital status	Married

Arranged Marriage?	yes
Inter-caste Marriage?	No
Age when married:	25
Children	yes, 3
How many staff do you have?	5
What kind of work does your husband do?	tourism
Has Your husband worked outside of Nepal?	unanswered
Does your husband help in the business?	yes
How does your husband help with the business?	hotel manager
How long have you been working in tourism?	19
How did you start this business?	savings
What did you do before working in this sector?	household work and school, non-wage job
Why is the business in your name?	because all other companies were in her husband's name
How long have you owned this company?	2 years
How does having this company make YOU feel?	proud, stressed, secure, successful, powerful, tired, happy, sad
What work do you do in the home?	cooking, cleaning, taking care of children, washing clothes, taking care of family members
Does anyone help you with your in home duties?	yes, my sister
Have your at home responsibilities changed since you began working?	They have decreased
How does work affect your health?	Work has a negative impact on my health
What is your education background?	secondary
In your training and education experience have you learned about	
Women's Empowerment (11)	no
non-violence (10)	no
Safety (12)	no
The Environment (13)	no
healthcare (13)	no

AIDS/STDs (9)	yes
What education level does your mother have?	basic village
What education level does your father have?	basic village
What level of education do you think girls and boys should have?	as much as they want
What is more important, a girl or boy's education?	They are equal
What is more important a woman or man having a job?	They are equal
Do you think that men and women can or should do the same kind of jobs?	yes
What are the three most important things for a woman to do?	
1	home duties
2	cooking
3	care for children
Has this job changed your social status?	yes
What challenges do you face as a woman working in the tourism industry?	none
Do you ever feel unsafe at your job?	no
Have you ever had to do something you didn't really want to do?	no
Has tourism changed your life?	yes
Have women changed the tourism sector by working in tourism and/or by being tourists?	yes

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