



सीप Gender Equality and Social Inclusion Strategy – Migration Component

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Acronyms

AWARE	Asian Work Place Approach that Respects Equality
CF	Challenge Fund
CSO	Civil Society Organizations
CSR	Corporate Social Responsibility
DP	Development Partners
DFID	Department for International Development
DAG	Disadvantaged Group
FGD	Focus Group Discussions
GAP	Growth Accelerator Programme
GESI	Gender Equality and Social Inclusion
GoN	Government of Nepal
HKH	Hindu Kush Himalaya
ICIMOD	International Centre for Integrated Mountain Development
ICT	Information Communications and Technology
KII	Key Informant Interview
MOF	Malawi Qualification Framework
NFDN	National Federation of Disabled Nepal
NGO	Non-Governmental Organization
OTJ	On the Job
PWD	People with Disability
शीप	Skills for Employment Programme
TVET	Technical and Vocational Education and Training
TEVET	Technical, Entrepreneurial, Vocational Education and Training

Executive Summary

Migration for foreign employment has become a key driver of Nepal's economic development. Everyday about 1,600 Nepali men and women migrate for work¹. In the fiscal year 2017, Nepali migrants sent home about USD 6.9 billion in remittances, and contributed up to 31.3% of national Gross Domestic Product (GDP). This system is funnelled by low-skilled workers who travel predominantly to Malaysia and the nations of GCC to support their families. While data is limited, many belong to disadvantaged groups, who leave for better jobs and earnings. The number of women migrating is also increasing with recent relaxations on their prohibitions to migrate.

Even though remittances finance a significant portion of the economy, the migration process remains far from being seamless. A migrant faces many challenges throughout the migration process including accessing information, covering costs, finding appropriate jobs, and being able to invest earnings productively. These challenges are heightened for disadvantaged groups (DAGs) who have historically faced social discriminations, and for women who face gender discrimination and restrictions rooted in patriarchal values that the Nepali society upholds. For women from disadvantaged groups, the severity of the challenges is deepened as they face discriminations based on ethnicity, caste, and gender. For this reason, understanding the migration experiences of women and disadvantaged groups is key to identifying their specific challenges in order to devise strategies to address them. Furthermore, doing so is crucial to ensure that migration brings economic development for women and the disadvantaged.

Through the Challenge Fund, the Skills and Employment Programme (शीप) aims to address market failures and GESI barriers, while jointly exploring how the Gender Equality and Social Inclusion (GESI) integration can contribute to larger objectives of amplifying the gains of migration for development. By focusing on Provinces 2 and 5, the शीप's migration component aims to target 14,850 women and 18,000 DAGs. The GESI strategy for शीप's migration component accounts GESI migration experiences aimed at identifying barriers for women and disadvantaged groups in the three priority outcomes – 1) increase in income through enhancement in skills and employment opportunities, 2) reducing migration costs, and 3) increasing savings and productive investments.

This strategy report examines the GESI barriers based on a conceptual framework that groups the barriers into **three domains: assets, services, and opportunities; personal and collective agency; and enabling environment (formal and informal systems such as social norms)**. The report identifies education and skills levels, access to trainings, existing poverty, asset ownership, access to finance, limited social capital, and information asymmetry as key barriers under the domain of asset, services, and opportunities. Control over assets, abuse at work, and limited negotiating capacity are barriers in the personal and collective agency domain. Similarly, prohibitions, lengthy bureaucratic processes, manpower agencies' failure to adhere to government regulations, weak assessment of market needs, norms that guide women's roles, and limited job choices are barriers to the enabling environment domain.

¹ Shrestha, S. 2018. "The Plight of Nepal's migrant workers." <https://www.aljazeera.com/blogs/asia/2018/02/plight-nepal-migrant-workers-180205084756399.html>

The review, identification, and a thorough analysis of the barriers faced by women and disadvantaged groups in migration helps to recognize the underlying reasons behind migrants' decisions and behaviours. For example, recognizing that limited social capital is a barrier helps to enlighten on why women or Dalit migrants go through multiple agents.

This report looks at the national interventions and global models to formulate effective potential remedies. The key lessons from local and global practices are strengthening partnerships with the private sector and NGOs, designing market-driven orientation and skilling programmes, combining skills trainings with access to finance, improving orientation trainings to provide all necessary information and working closely with recruitment agencies to promote ethical recruitment.

The GESI strategy is also based on the analysis of GESI barriers and the review of national and international interventions. The overarching strategy is to address barriers categorized in the three domains. Recognizing that the barriers manifest to varying degrees for the different outcomes of increasing income through skills and employment enhancement, outcome-specific strategic priorities have been identified. This report lays out the approach to implement the overarching and outcome-specific strategy. The approach includes identifying interventions that go beyond skilling to address the various barriers, mainstreaming GESI, and providing different windows and models for Challenge Fund to better address. Furthermore, the GESI strategy also advocates a targeted approach where early adopters of GESI concepts are differentiated from the champions. This approach enables pushing the champions to take on the more challenging barriers, while the early adopters are encouraged to meet basic GESI requirements.

In conclusion, सीप's migration component aims to tackle two of the most challenging issues in migration in Nepal – addressing market failures and addressing GESI barriers. The overarching strategy is anchored in the three domains discussed above. In addition, सीप has identified outcome-specific strategies to ensure that barriers pertaining to the identified priority outcomes are tackled. The strategies will be implemented through systematic GESI integration in the CF selection process, the windows, and the sustainable monitoring to follow.

Introduction

According to the Department of Foreign Employment (DoFE), Nepal issued more than 3.5 million labour permits to migrant workers from 2009 to 2017, predominantly for travel to Malaysia and nations of the Gulf Cooperation Council (GCC). The number of Nepali women and men working abroad showed a sharp increase, and in 2016 more than a quarter of national GDP—fourth highest proportion in the world—was composed of remittances from migrants. The direct positive impact of remittance flows has resulted in Nepal's poverty rate reduction from 46% in 1996 to 15% in 2011 as estimated by studies undertaken by the International Finance Corporation (IFC)². Migration through informal channels and data on economic migration to India are not available and not accounted for in these figures. The total number of economic migrants and remittances received through those migrants would swell up if those two factors could be accounted for in available statistics.

While the economic appeal for migration remains strong, women migrants and those from disadvantaged groups are more likely to face higher costs, abuse and exploitation. Women participation in out-migration as labourers is seeing a sharp increase³. Women mostly migrate for jobs that are stereotypically for their gender, such as domestic work. A woman migrant is also more at risk for abuse, violence and exploitation prior to and during migration. Similarly, disadvantaged groups are more likely to take out loans at a higher rate, which significantly reduces their chances of savings and investments. Further, lack of negotiation skills and low-skill jobs adversely affects their potential income and increases the likelihood of enlisting in unsafe jobs.

Prioritizing Gender and Social Inclusion (GESI) will have a positive impact on those who are excluded, thereby ultimately contributing to the economy and promoting political stability⁴. The objective of this GESI strategy report is to ensure that GESI issues are properly understood and that responses to the same are carefully integrated into the interventions of the सीप migration component. The priority provinces for सीप are 2 and 5 and GESI dynamics in the three provinces are emphasized.

The सीप migration component aims to overcome identified barriers, reduce costs associated with migration, and increase saving and productive investments for 45,000 Nepali youth⁵, to prospective first time migrant or re-migrating, or remittance-receiving women. Of the 45,000

² IFC, 2018. "CREATING MARKETS IN NEPAL" Private Sector Diagnostic.

³ In 2016/17, while men seeking migration permits fell by 5.83 percentage points, women's participation grew by 8.8 percentage points. Particularly, between 2010/11-2014/15, the number of labour permits issued to women migrant workers (WMWs) for foreign employment increased by 106%, compared with 39 % for men

⁴The सीप programme will follow the definition framed by the UN International Development Partners GESI Working Group which has defined GESI as a concept that: "Addresses unequal power relations experienced by people on the grounds of gender, wealth, ability, location, caste/ethnicity, language and agency or a combination of these dimensions. It focuses on the need for action to re-balance these power relations, reduce disparities and ensure equal rights, opportunities and respect for all individuals regardless of their social identity."

⁵ सीप uses the Government of Nepal's definition of youth -- women and men between the ages of 16 to 40. Although following this definition results in a wide age range, the analysis of barriers and tailored approaches will be cognizant of the sub-groups within the ages of 16 to 40 years. Moreover, the pilot stage will provide insights into how the private sector responds to addressing the barriers experienced by different age groups. With these insights, the age group definition will be revisited.

beneficiaries, शीप aims to reach at least 33% of them being women and 40% of them from disadvantaged groups.

1.1 Purpose of the Report

The purpose of the report is to conduct a detailed GESI analysis to identify key barriers for women and disadvantaged groups to migrate for improved employment opportunities and to benefit from remittances. This report seeks to identify inclusive models to tackle GESI barriers.

The process undertaken by शीप to develop this report includes the following:

- Develop a conceptual framework for GESI analysis for शीप 's Migration Component.
- Through this underlying framework, examine the barriers for GESI target groups (women and disadvantaged groups) to migrate, find employment in higher paying jobs, reduce costs of migrating and enhance benefits gained from migrating in terms of experiences, skills, and earnings.
- Identify prior models and their strengths and weaknesses in addressing migration constraints.
- Identify other evidence/models (external to Nepal) that present potential in addressing constraints in migration.
- Develop the process for creating a strategy for inclusion of gender and disadvantaged groups across programme activities and migration processes.
- Determine the process by which GESI-specific models will be encouraged and incentivized through the Challenge Fund.
- Finalize programme targets for the beneficiary groups.

1.2 Methodology

First, a conceptual framework for analysing the GESI context was articulated (see **Annex 1** for the detailed methodology used to develop the framework). The framework helps to analyse the gender and inclusion gaps while also guiding the strategy. It also shapes the analysis of barriers that women and disadvantaged groups face. These barriers are then juxtaposed with the key outcomes that शीप 's migration component aims to address. The outcomes for the GESI report are then categorized broadly into 1) improved income and employment opportunities, 2) reduced migration costs, and 3) increased savings and investment. Outcomes such as improved financial literacy are integral and cross-cutting.

Primary data for analysis was collected through market player consultations and Key Informant Interviews (KIIs) among those organizations working on women migration. A comprehensive recruitment agencies questionnaire conducted among 20 private recruitment agencies also provides gender-specific information that has been consolidated in this report. Finally, an ideation lab with selected private and public-sector partners was conducted to identify appropriate interventions based on past learnings to foster positive migration experiences for women and DAGs by skilling and linking them to jobs in demand, identifying trends in the job market to raise their income opportunities abroad, and paving the way for sustainable reintegration upon their return.

A review of secondary research and documents (see **Annex 2**) available on women and DAG migrants helped clarify the current trend and scale of migration, including GESI-related challenges. One of the main limitations of the report is the limited empirical data on women



and DAGs, which poses significant challenges to understand their labour migration from Nepal.

Conceptual Framework

The conceptual framework developed to guide the GESI strategy and follow-on work of the सीप migration component is adapted from the Sabalaa Women's Economic Empowerment (WEE) programme design, which is based on extensive research from empowerment frameworks⁶. It also draws from International Development Partners Groups (IDPG)'s Common GESI Framework that emphasizes the informal enabling environment such as norms and attitudes. (See **Annex 1** for more details.)

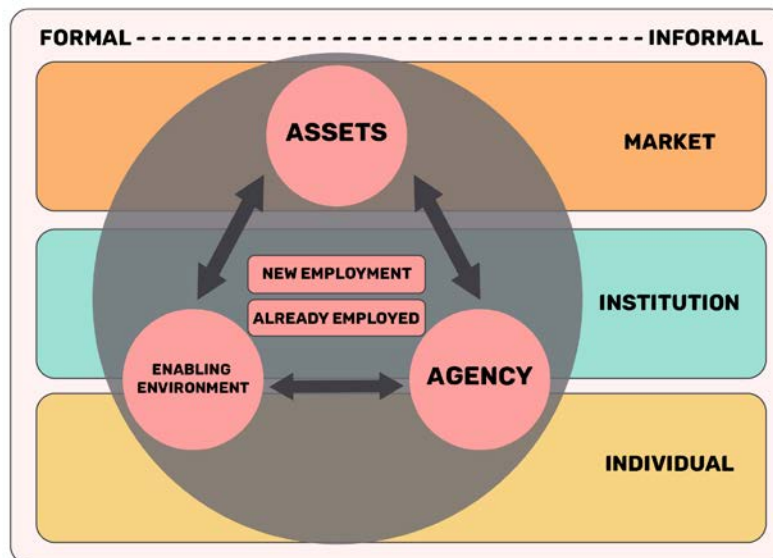


Figure 1: सीप GESI Conceptual Framework

सीप 's conceptual framework categorizes the barriers that women and disadvantaged groups face during the migration process into the following three domains (also summarized in **Figure 1**):

1. **Assets, services and opportunities:** assets can be economic (property, ability to access information), social (network and community), and human capital (education and skills level). Services include access to capital markets, formalized remittance channels, low interest rates, reducing costs associated with migration, and government services such as skill recognition certificates. Furthermore, it includes opportunities to develop human capital such as scholarships or access to training programmes.
2. **Personal and collective agency:** the ability to control and make decisions as an individual or as a group. This includes negotiating capacity and membership in formal or informal groups.
3. **Enabling environment:** includes both the formal (legal systems) and informal (social norms, values, culture). All three domains influence each other.

At the centre of the domain is the two types of beneficiaries identified in सीप Monitoring and Evaluation Learning Framework (MELF). New employment captures people seeking migration for the first time or a returnee searching for a job, and already employed indicates

⁶ Calder, R. (2018)

people/migrants who want to improve their job prospects. The two types of beneficiaries may have different experiences in the domains of change. The conceptual framework also includes the different levels where the शीप activities will have an impact when addressing barriers. These include: i) individuals (end beneficiaries); ii) the institutions (private firms, CSOs, government, training institutes, recruitment agencies, financial institutions), who are the CF applicants; and iii) the labour market. Outside the GESI conceptual framework, it is important to note intersectionality. The layering of caste and gender, ethnicity and gender, or being a sexual minority exacerbates an individual's experience of barriers faced while migrating.

Understanding barriers for GESI groups

Based on the conceptual framework, this section illustrates the various barriers that women and disadvantaged groups face to improve income and skills, reduce costs, and increase savings and investment.

Domain 1: Assets, services and opportunities

Education and Skills: A study among Nepali workers in Al Mihinat Camp found that workers with college education (Class 12 to BA earning 326 euros) earned almost three times more than illiterate workers (103 euros) (Tristan Brusle, 2008). Therefore, educational achievements and skills are important for better employment opportunities and enhanced financial literacy to improve savings and investment. Unfortunately, most Nepali migrants come from low-skilled background, largely in agriculture – 66.4% according to Nepal Migration Survey 2009 – and are likely to be in low-paying jobs. Research data of IOM, IASCI, GoN and IIDS confirms that a higher concentration of Nepali migrant workers is in low-skilled and low-paying jobs. Their distribution by employment sectors are as follows: manufacturing (26%), hospitality industry (21%), construction (18%), transport/communication (10%), and trade (9%)⁷. As women and DAGs have fewer opportunities for education and skills, it is more likely that there is a larger pool of unskilled and less-educated DAGs in the market who consequently earn less⁸.

Trainings: Easy access, quality of training, and standardized certifications that are recognized by different firms constitute major barriers for women and disadvantaged groups. According to DoFE's classification of migrant workers done in 2013/14, 74% of migrant workers are 'unskilled', 12% are 'semi-skilled', 14% 'skilled', and less than 1% 'highly skilled' or 'professional'. Low-skill workers make proportionately less money, which in turn means less potential for savings and investment.

It is particularly difficult to get disadvantaged groups and especially women enrolled in long-term skills trainings (this was especially evident in case of training programs targeting

⁷ Trade includes jobs in department stores, agro businesses and enterprises.

⁸ For women and DAGs different forms of discrimination affects their educational attainment. Nepal has achieved gender parity in net enrolment rates in the primary, basic and secondary levels of education, however, qualitative differences remain across gender and social identities. The 2015 Human Development Report for Nepal reported that less than one fifth of adult women have reached at least a secondary level of education (17.7% of women compared to 38.2 percent for men). Fifty-three per cent of Madhesi Dalits have never attended school compared to 44 for Tarai Janajati, 42 for Muslims, 35 for Hill Dalits and 22 for Hill Brahmins.

returnees) due to finances, household and childcare responsibilities. According to Economy Survey 2017/2018 data, within the first eight months of 2017/18 - only 3,509 women completed skills training compared to 9,550 men⁹. The data of Safer Migration Project¹⁰ reveals that the total number of women trained were only 29% (out of total 8000 persons trained) and were specific to garment manufacturing for potential placement in a garment factory in Jordan (SAMI, 2018).

Furthermore, there is no system or procedure of referencing skills and occupational standards between Nepal and the countries of destination. Due to lack of common standards, skills gained in Nepal may not adhere to the same standard in the destination countries (MoLESS, 2015/16-16/17).

As of 2007, all prospective migrants must attend a compulsory two-day pre-departure training. But, the effectiveness of this training has been questioned due to its failure to disseminate information that is critical for migrants. The curriculum is almost the same for both men and women although the problem workers face differs according to country and the job. There is an immediate need to revise the curriculum so as to cater to specific gender, nature of work, and country-specific needs of workers with a focus on information about laws, culture, immigration policies, and available support systems of the concerned work destination. Evidence from Work in Freedom shows that pre-departure trainings tend to omit information about the realities of working conditions abroad (ILO, 2017). Not only does the training fail to provide what migrants need for their travel abroad, the ILO study suggests it acts as an added layer of burden and further increases the cost of migration.

Poverty, income and unemployment: A vicious poverty cycle plays out in migration. The poorer the migrant, the harder it is to acquire skills through trainings, access to loans with lower interest rates, and saving abilities. In Nepal, Dalits and certain Janajatis continue to live in high poverty levels. For instance, a total of 42% of Dalits fall below poverty compared to the national average of 25%¹¹. Women face additional burdens because of limited access and control over income and assets. Moreover, for women, additional burdens of caste and ethnicity exacerbate the economic hardships. To worsen the situation for the poorer migrants, most of them work in Gulf and Malaysia, which makes up nearly 90% of labour demands, and where overwork and underpayment is a common problem¹².

Asset Ownership: Only 10% of women own land, and they tend to belong to the Hill Brahmin/Chhetri group. Madhesi Dalit women are least likely to own land¹³. Female fixed asset ownership is lowest in Province 6 and 2¹⁴. Female-headed households accounted for 19.7% of the total agriculture landholders in 2011¹⁵. Compared to 48% of Hill Brahmin/Chhetri men, only 8% Madhesi Dalit men own land, among Janjatis, Tarai Janajatis own less land

⁹ Economic Survey 2017/18

¹⁰ It is a large scale joint GoN and Swiss Inter Cooperation project focusing on migrant skilling currently expanded to cover 40 districts.

¹¹ The Nepal Living Standard Survey (NLSS), 2010.

¹² Ibid.

¹³ World Bank 2018. Based on reassessment of NDHS 2016. 19.7% women own land and house (26.8% in urban and 18% in rural areas) according to Census 2011.

¹⁴ Rijal (2017). 4.5% women owning both house and land, and 3.4% owning land only. CROSS CHECK

¹⁵ SAHAVAGI, 2016

(8%)¹⁶. Discriminatory practices, poverty, and limited knowledge on regulations and administrative processes are some reasons to why women and disadvantaged groups own less land. Statistics indicate that asset ownership among migrant women is very low. 19% of prospective migrant women and 32% repeat migrant women owned their own land or home, whereas 32% of prospective women and only 27% repeat migrant women owned productive assets (Abramsky et. al., 2018).

Assets, particularly land and houses, are important to use as collateral that can be used to get loans to further skills, or as a mean to bear the high cost associated with international migration. Many migrants borrow money from locally available informal channels, often paying exorbitant interest rates which, according to Amnesty International, can go up 60% annually¹⁷. This requires at least the first six months of salaries to pay back loans borrowed to pay recruitment fee and to prepare documentation. According to a Nepal Rastra Bank (2016) survey of 320 households conducted in 13 districts, migrant workers on average spent 25% of their earnings in repaying loans. In the case of domestic work, most recruitment agencies do not charge any fees at the recruitment phase and apply the “go now and pay later scheme,” which increases women’s risk for bondage.

Access to Finance: Although access to formal financial services is increasing, women and DAGs continue to face challenges. Among the 40% of the population with bank accounts, women belonging to Madhesi Dalits and Muslim communities have the lowest participation rates (22% and 23% respectively)¹⁸. Migrants from DAGs and particularly Dalits with limited assets are more likely to fall prey to loan sharks for borrowing, rely on hundi for sending remittances home, deposit their savings in banks or financial institutions, or buy bonds or stocks of hydro projects¹⁹. Remittances from formal channels show an increasing trend but whether that translates to productive investment is unclear. Additionally, low levels of financial literacy among women and DAGs hinders decision-making capacity.

Social Capital: Wider social networks help to gather a larger breadth of information for decision-making purposes and to identify people in the recruitment process who can be trusted. Consequently, migrants can make informed decisions and depend on fewer actors or connections in the recruitment process. Disadvantaged groups have limited social network to gather information, and Dalits in Nepal have relatively weaker social networks due to historical caste-based discrimination. The latter rely more on local family, friends, and neighbours. Women consult their family members, friends, and relatives, and in most instances (70%) a recruitment intermediary or sub-agent to secure information which is partial, incomplete, and often unreliable. They are often unaware about the documentation, language, and cultural orientation including skilling needs. Not having enough information about fees, for example, likely increases their costs.

Information Asymmetry: Information asymmetry is a major barrier to women and DAGs in the migration process. Women and migrants from DAG communities are more likely to not have

¹⁶ World Bank 2018. Based on re-analysis of NDHS 2016. 19.7 percent women own land and house (26.8% in urban and 18% in rural areas) according to Census 2011

¹⁷ <https://myrepublica.nagariknetwork.com/news/6407/>

¹⁸ World Bank (2018). Based on re-analysis of NDHS 2016

¹⁹ <https://setopati.net/market/115286>

complete information about their jobs, pay, working conditions, and opportunities to advance in their jobs or to invest back in Nepal. Information asymmetry exists because recruiting agencies may not fully disclose information, and potential migrants do not know where to get information from. This is particularly important for areas that are physically far away from the urban centres where information desks on migrations are. One study (IOM, 2018) found out that migrants have limited awareness about compulsory pre-departure training opportunity, which costs them NPR 700 as a training fee, refundable upon submission of the training receipt.

In addition, Dalit interviewees tended to avoid direct forms of information, whereas non-Dalits in comparison were overwhelmingly reliant on direct methods such as advertisements and seeking agents and agencies directly (Samata, 2014). Lack of information means they often have to make several trips to Kathmandu for orientations, health check-ups, and pre-departure counselling, which significantly increases the costs associated with migration. Lack of information also increases incidences of being cheated. Furthermore, in search of information, migrants from disadvantaged groups tend to use middle-men in their circle for recruitment instead of directly visiting agents, mainly due to trust issues²⁰. The use of agents add to the costs because manpower agencies are required to pay a commission to the agents for each client referred by them. In the case of migrant women, most agents offer placement/recruitment services free of costs. When women accept such offers without full information on the consequences, they become more vulnerable to being trafficked.

Domain 2: Personal and Collective Agency

Control over assets and decision making: First, many women and disadvantaged groups, particularly Dalits, have limited movable assets such as land and information²¹. Limited asset ownership makes it difficult for women and disadvantaged groups to get approved for loans through formal channels. Second, in the few cases where women (migrants or remittance-receiving) have property in their name, they may not have control over decision-making. Most women do not make decisions regarding migration themselves, as their decision is informed by family members, and information on pre-departure processes are mostly provided by informal channels or someone who has first-hand knowledge. This barrier is stronger for women than for disadvantaged groups.

Abuse at work: Sexual harassment in the workplace is a key factor for women to leave work and it also feeds into norms around what type of work is safe for women. Migrant women face violence abroad at a disproportionate rate. A UN Women study (2011) found that 3,576 women migrants had to endure some form of domestic violence abroad. Of them, nearly 80% had to be rescued, 111 were jailed, 86 returned with pregnancy and 31 with babies. A total of 80 women had committed suicide, while 30 women went missing. Repeat migrants face higher risk exposure to trafficking and forced labour, and are less engaged in community programmes and trainings. They are often less educated, more likely to be सीप arated, divorced, or widowed, and more likely to have faced violence (Abramsky, 2018). Furthermore, in view of seclusion, domestic workers are particularly prone to physical, sexual, and psychological abuse. Because there is a high concentration of women workers in the domestic sector,

²⁰ <http://kathmandupost.ekantipur.com/news/2015-03-15/agents-add-to-nepali-migrants-expenses.html>

²¹ ILO. 2005. Dalit and Labour in Nepal: Discrimination and forced labour. Kathmandu

women are more vulnerable to abuse. No government services are available to the victims of Gender-based Violence (GBV). This marks a severe lack in services available to migrants with no psychosocial counselling made available or required by the government of Nepal as part of the pre-departure requirement.

Negotiating capacity: The pay gap between men and women has been ascribed to women's unwillingness to negotiate as much as men²². The ILO report underscores that the caste system has "rendered Dalits politically and socially weak, denies them the confidence and opportunity to negotiate appropriate prices for their skills and products²³." The caste or ethnicity has significant effect on the way migrants negotiate with the agents or manpower agencies on the terms and condition of migration, strengthening their prospect of getting better deals in terms of recruitment fees and the quality of jobs. This is important because more than two-thirds of workers are hired through manpower agencies (DoFE annual data 2016-17) and their prospect of getting job relies on their negotiation power with agents. Studies on the dynamics between migrants and recruitment agency employees or owners based on caste and ethnicity are limited.

Domain 3: Enabling Environment: Formal and informal institutions

Periodic prohibitions: Initially, it was binding for women to take consent of guardian (parent or husband) to go to work abroad. In August 2012, the Government of Nepal placed restrictions on women below 30 years to go to work in the Gulf nation as domestic helpers. In April 2015, the age was reduced to 25 years. After imposing a brief blanket ban on women migrating to the Gulf in August 2017, the government has again started allowing women migrants in domestic work to go to countries that have signed labour agreements with Nepal. All these changes coupled with higher incidence of information asymmetry among women means that they are exposed to higher risks of exploitation and trafficking in addition to facing challenges in making informed decisions.

Lengthy bureaucratic process: The lengthy documentation process, paperwork, and red tapes involved in recruitment have posed bigger challenges for people from disadvantaged communities²⁴. The existing process to issue work permits requires pre-approval and final approval. It is lengthy and cumbersome, and requires at least six months. The heavily centralized migration setup is also making recruitment expensive²⁵. In addition, most of the manpower agencies—a channel that most women and DAGs rely on to migrate—are based in Kathmandu and other major cities. This significantly increases the costs associated with migration. Federal transition is bringing changes to such bureaucratic processes.

Manpower agencies fail to implement government regulations: In 2015, Nepal introduced a low-cost recruitment policy (widely known as the "free visa free ticket" scheme) making it mandatory for employers to bear the cost of visa processing and tickets. On their part,

²² World Bank (2013). Internal study assessing impacts of engaging in construction work on women's empowerment.

²³ ILO (2005).

²⁴ MyRepublica (2018). Red tape, other charges mar free-visa-free-ticket scheme. <https://myrepublica.nagariknetwork.com/news/red-tape-other-charges-mar-free-visa-free-ticket-scheme/?categoryId=blog>.

²⁵ <http://www.nafea.org.np/members>.

migrants are required to pay for pre-departure training, orientation, health screening and migrant worker's welfare fund and Rs 10,000 in service charge to the recruitment agencies²⁶. Due to poor monitoring, lack of awareness among workers, and widespread corruption, the manpower agencies continue to charge exorbitant fees although they provide receipt for only Rs 10,000²⁷. These policies haven't really helped the migrants, but instead this has added another layer of burden and added costs to migrants which goes unrecorded.

Currently there are 932 recruiting agencies and 733 independent registered agents operating in Nepal and a majority of the 5,484 complaints registered by the DoFE from 2014 to 2017 are against these recruitment agencies and agents. Lack of government oversight, periodic audit and public independent third-party review of those data makes migrant workers victims of deceiving practices of corrupt agencies and agents.

Assessment of Market Needs: There is limited capacity in and out of government to assess labour market trends in order to design matching skills development and improve worker competitiveness. Without such assessment, Nepali labour continues to be focused on low-skilled sectors. Focus on low-skilled sectors means that the pay of migrant workers is low, which further results into low saving and lesser potential to make investments.

Norms about traditional jobs and Investment: There are norms on what is a suitable job for women that pigeonholes them into certain job categories perpetuated by social norms that pre-suppose gender roles. Women are employed predominantly in domestic care and health sector (IOM/IASCI survey, 2017). Construction work, together with manufacturing are the more prevalent jobs among migrant workers with low levels of education, while those with higher level of education are more engaged in hospitality industry and trade. The sectors where more women could be potentially employed are hospitality, manufacturing, transport, communication, and security for performing body searches on women in checkpoints. Diversifying from the domestic help towards other sectors can provide women new opportunities for skilling provided the new sectors prioritize women and offer higher remuneration.

Other norms that relate to women include those about ownership and control of assets and decision-making that discourage women's investment in acquiring skills that increase employability and investment in productive assets; segregated work; and norms about masculine jobs. Women have limited exposure to investment in stocks, equity, and bonds in which investment is possible with limited budgets. Therefore, even when receiving remittances, norms around women's decision-making affects productive investment. Migrants from disadvantaged groups tend to face greater hardships in investing money in business outside of traditional jobs.

²⁶ Directives on the Free Visa Free Ticket Policy, 2015.

²⁷ MyRepublica (2017) CIAA seeks Rs 1m fine, jail for DOFE DG.

<https://myrepublica.nagariknetwork.com/news/ciaa-seeks-rs-1m-fine-jail-for-dofe-dg/> and Sedhai R. (2017)

Arrests show extent of corruption in Nepal's "most corrupt" govt office.

<https://myrepublica.nagariknetwork.com/news/arrests-show-extent-of-corruption-in-nepals-most-corrupt-govt-office/>

Social norms on gender roles also place the responsibility of household obligations disproportionately on women. Therefore, women face a lack of access to the right information needed to make informed decisions or enrol in long-term skills trainings.

Many of the barriers overlap with शीप 's three priority outcomes of skills and employment enhancement, reducing costs and increasing savings and investment. For instance, information asymmetry is one barrier that is relevant for all three priority outcomes. Similarly, some barriers are interconnected. For instance, lack of education affects employability, increases costs, and reduces possibility of investment. As migrants with low education end up working in low-paying jobs, this impacts the amount they can send home to their families. Lack of education also increases migrants' reliance on middlemen. Further, lack of collateral to procure loans that migrants often need to migrate means that targeted workers go through informal channels that provide loans at higher interest rates. A chunk of their money is spent on repaying those loans taken out at a higher interest rate. The circular nature of this impacts migrants' savings, does not leave them much money to invest in capital or productive markets.

Women and Migration

A noticeable trend in the rise of women migration is being observed. DoFE shows an increase in the number of labour permits issued to women migrant workers (WMWs) for foreign employment by 106%²⁸. The relaxation on the travel ban of women migrants was the main reason for the sudden increase in the number of women using documented channel to go abroad²⁹. Data also shows that women tend to take informal channels for migration, increasing their risks for exploitation. **Figures 2** and **3** below provided by the DoFE show the trend on women migration from Nepal that captures those who have travelled through the official's channels. Surveys of recruitment agencies (2018) commenced by the programme during the inception phase also reveal that women comprise less than 2% of total labour permits processed through RA.

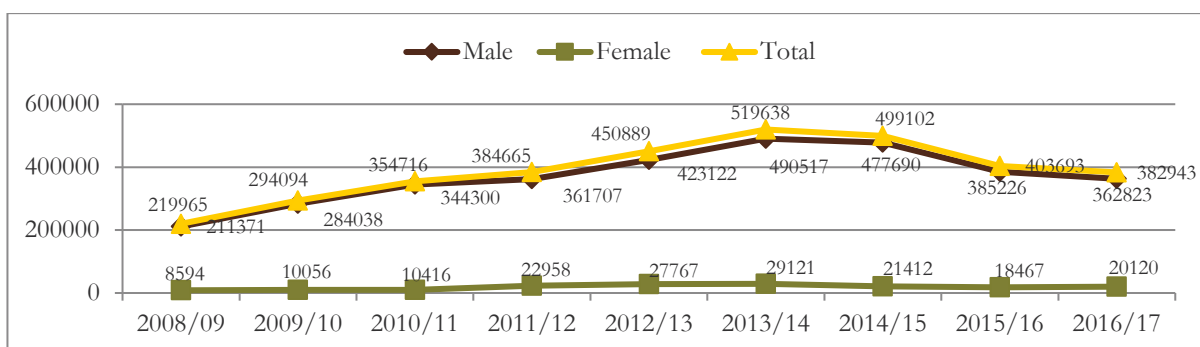


Figure 2: No. of labour permits issued by GoN (2008-9 to 2016/17) (MoLESS, 2017)

²⁸ According to the data on labour permits collected by the Department of Foreign Employment (DoFE), in 2010/11, of the total 354,716 permits issued, 344,300 were obtained by men and 10,416 by women. In 2014/15, a total of 499,620 permits were issued, with 478,199 obtained by men and 21,421 by women. This data does not include the Nepali migrants who migrated to the Republic of Korea through the government-to-government Employment Permit System (MoLESS 2016).

²⁹ In 2011, Nepal had lifted a 12-year ban on women migrating to the Gulf countries, and again imposed a partial ban in countries like Saudi Arabia.

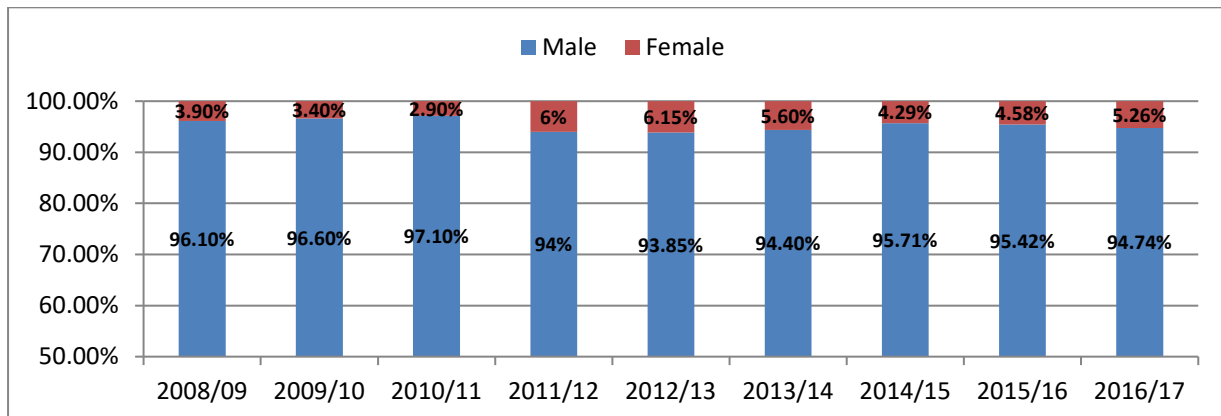


Figure 3: Share of total labour migrants, by sex, 2008/09 - 2016/17 (MoLESS, 2017)

Pre-migration

The decision to migrate itself is influenced by people in their small network. For instance, the decision to migrate among women migrants is largely influenced by family, friends, relatives, and recruitment intermediaries. Most first-time migrants sought information regarding migration from migrant family/friends (47%) while repeat migrant women sought assistance of recruitment agencies (70%). Studies reveals that husbands (48% for first-time migrant and 43% for repeat), friends (38% first-time and 29% repeat), returnees (33% first-time and 18% repeat), and agents (17% first-time and 18% repeat) were key influencer in migration decision-making for first time and re-migrant women respectively (IOM, 2018; Abramsky, 2018). Not many women visit the migrant resource centres (MRC) opened by Government and CSOs in many migrant origin districts. Only 12% potential migrants and 8% repeat migrants in the research area had visited the migrant information centre to seek information on foreign employment (Abramsky, 2018). Low visitation rates increase information asymmetry and their reliance on intermediaries and manpower agencies.

Existing literature indicates that for most Nepali women, recruitment process were handled by their agents who are usually people they know from their locality or someone that has been referred to them by a relative or acquaintance. Sometimes, returnee women themselves work as agents, which creates a level of trust among prospective migrant women and their families (UN Women, 2017). Both potential and repeat migrants (70%) relied on agents or recruitment intermediaries on documents needed to migrate including ways to migrate to destination countries. Most women planned to migrate with friends, community members, or other migrants (IOM, 2018).

While repeat migrants were more likely than first-time migrants to know some of the documents required to migrate legally, this type of knowledge was limited among all women migrants (IOM, 2018). Almost all, among 267 potentials and repeat migrants, cited a passport as a necessary document, and very few women migrants knew they needed a work visa (50% repeat-migrants and 35% first-time migrants) or medical clearance (58% repeat-migrants, 27% first-time migrants) (IOM, 2018).

Every migrant is obliged to follow a 2-day pre-departure orientation training course where they receive general information relating to laws, rules, and culture, language, and safety issues in the destination countries. These trainings include basic information on gender issues but do not provide information on specific countries. While there are 74 government-recognized

centres, most of them are located in Kathmandu Valley. This acts as a major hurdle to prospective migrants as most of them travel to Kathmandu from their hometown for mandatory training and they end up having to bear travel and boarding cost.

To make things worse for prospective migrants, in 2014, DoFE's inspection found that 90% of orientation centres in Kathmandu were issuing certificates without providing pre-departure counselling. Also, there have been reports that the quality of the training provided is low and that many migrants simply purchase pre-departure orientation certificates from authorized institutions³⁰.

Further, migrant women – both potential and repeat – surveyed (IOM, 2018) had limited awareness of pre-departure training opportunities including compulsory pre-departure orientation training and fees (NPR 700) which are refundable upon submission of the training receipt. Only 16% of first-time migrants and 20% of repeat migrants were aware of the mandatory two-day pre-departure orientation training (Abramsky, 2018).

Financing options

Many migrants borrow money from locally available channels, often paying exorbitant interest rates which, according to Amnesty International, range up to 60% annually³¹. This requires at least the first six months of salaries to pay back loans borrowed. Besides skilling and helping link migrant women with jobs in demand, there is a need to increase their access to financial institutions and financial literacy programs. A proper financial literacy program should educate and promote importance of investment in productive assets.

Destination countries and districts of origin

Women from some parts of the country are more likely to migrate than others, partly due to high population density and partly due to other factors such as low incomes. According to DoFE, Jhapa, Sindhupalchowk and Morang are the top three districts of origin for migrant women (see **Annex 3** for details). The top three common destination countries in the last nine years, as per the data of the DoFE, have been identified as United Arab Emirates, Malaysia and Kuwait (see **Annex 3** for details on women migrants). The IOM (2018)³² also states that 33% repeat migrants were planning to return to the same country where they previously had gone, and 42% to work in the same sector as on previous migration. This could be attributed to lack of skilling opportunities available to prospective re-migrants and gaps in information, and a heavy reliance on small networks in the migration process.

Migrant women's occupations

Gendered work roles are entrenched in migration. **Figure 4** shows most women (37%) are employed in domestic care compared to 2% men, followed by the hospitality sector (20%), trade (15%), and health sector (6%). Younger women are more likely to work in the health sector while older women tend to provide domestic care. Furthermore, interviews confirm that

³⁰ Ewha Women's University, International Organization for Migration, and the Institute for Integrated Development Studies, 2016. "Role of Remittances as Effective Development Finance for Sustainable Development of Nepal"

³¹ <https://myrepublica.nagariknetwork.com/news/6407/>.

³² John Wiley and Sons Ltd. 2018. Migration Planning among Female Prospective Labour Migrant from Nepal: A Comparison of first time and repeat migrants. International Migration. Published on behalf of International Organization for Migration.

women are employed in sectors that are an extension of the gender roles within the household such as cleaning and care work. (See **Annex 3** for details on occupation profile by country.)

Due to the periodic restriction imposed by the Government of Nepal on women migration as domestic workers, the DoFE data fails to record domestic work as main sector of employment for Nepali women, as the majority travel through informal channels via Nepal-India open border. Evaluation of ILO Work in Freedom project (2018) carried out in Rupendehi, Morang and Chitwan reveals that women migrants most commonly reported to work in domestic care (41% repeat and 25% first time migrants), cleaning (21% repeat and 11% first time migrants), and non-garment factories (17% repeat).

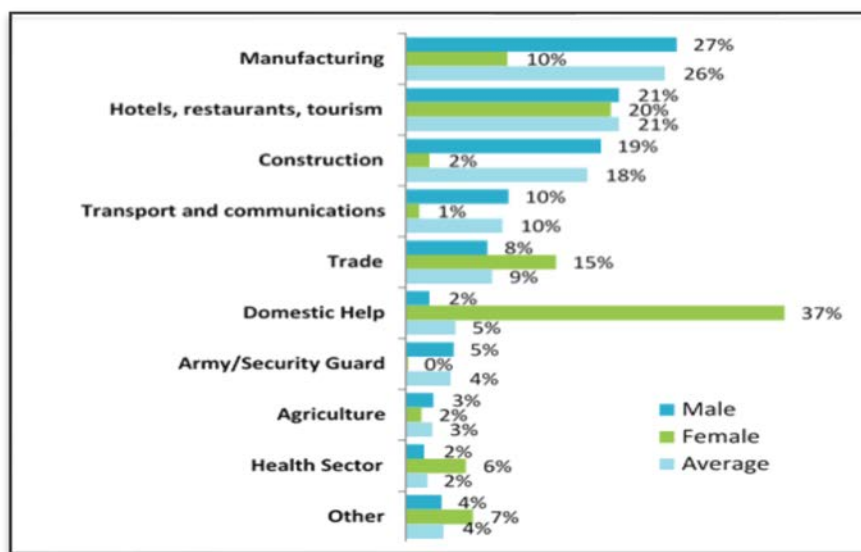


Figure 4: Sector of employment in destination country by gender (IOM, IASCI, GoN and IIDS, 2017)³³

In addition to gendered roles, literacy levels also influence women’s employment opportunities. A Recent IOM survey indicates improved literacy level among the prospective/first-time migrant women with a total of 73% being able to read fluently, 45% having attained the secondary level education, and 23% completed SLC and high school level. This finding, however, cannot be generalized and may be a peculiar feature of the districts surveyed because the overall literacy rate for women stands at 54.7%. This is primarily due to lack of education among migrant women workers, as domestic work remains the largest sector of employment for women. Statistics reveal a heavy concentration of women workers in low-skilled, low-pay jobs (although skill mismatch is sometimes observed).

Also, many women lack direct experience of the sector they plan to work in and the country they plan to migrate to, with most planning to go to countries and work sectors different from those of their previous migrations (IOM, 2018). A study carried out by UN Women indicated that notable differences were observed among districts in terms of challenges experienced by

³³ Since 2016, the Department of Foreign Employment (DoFE) has maintained data on occupations of migrant workers by gender, type of occupation and countries of destination in its effort to upgrade the Foreign Employment Management System within DoFE. It should be noted that the data may have some limitations due to instances of contract substitution and deception of working conditions.

women during the recruitment process although there were not many differences in terms of caste/ethnicity, age, or marital status. For instance, while only 30% of the respondents in Kailali and 46% in Sindhupalchowk said they did not face any challenges during migration, a much higher percentage of respondents from Jhapa (80.6 %) indicated having had a problem-free process. Returnees mostly cited lack of information about the recruitment process and insufficient information about jobs, culture, and country of destination as the main challenges (Figure 5).

Furthermore, given that majority of migrant women engage as domestic workers, the government of Nepal has come up with the Directives for sending domestic workers 2072, that emphasizes on mandatory trainings. These trainings encompass skills, language, and cultural orientation for domestic workers (at least 30 consecutive days in duration) to be provided by authorized recruitment agencies with orientation procedures and curricula approved by the foreign employment board. The workers can only go to those countries where there is a bilateral agreement in place, and should be entitled a minimum salary of USD 300 (GoN, 2072). However, it is important to note that information does not necessarily change behaviour, which is more influenced by context (ILO, 2017).

It must be noted that repeat migrant women face additional risks and vulnerabilities. Repeat migrants face higher risk of trafficking and forced labour, they are less engaged in community programmes and trainings, and they are less educated. They are also more likely to be separated, divorced, or widowed, and more likely to have faced violence (Abramsky, 2018). It is also wrongly but commonly assumed that they have more knowledge and wider networks.

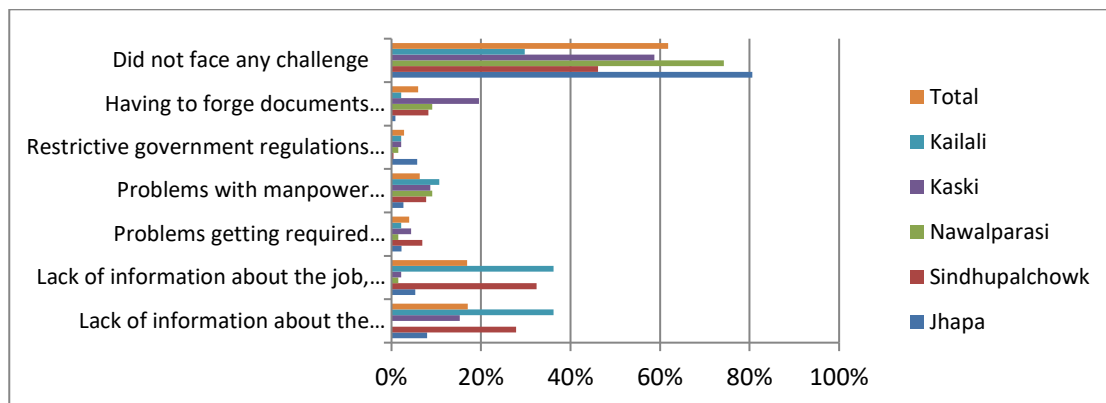


Figure 5: Challenges faced by women migrants during recruitment process (Source: UN Women, 2017)

Although repeat-migrants know more, their knowledge on legal requirements, destination countries or sectors they planned to work in is still limited. Moreover, most repeat-migrants plan to go to a different country and sector than before and also prefer to go through new brokers and recruiting agencies (Abramsky, 2018).

Earnings

Among returnee women, the average salary during their most recent migration was NPR 24,311 (see Figure 6) with some variations across districts, caste, and ethnicity which can be explained by the differences in destination as well as migration experience (UN Women 2017).

The figure shows that among returnee women, those from high caste groups were earning slightly higher salaries compared to migrant women from Dalit group or Tarai Janajati.

Similarly, migrant women from urban areas were getting higher salaries compared to migrant women from rural areas. Married migrant women were likely to earn less compared to unmarried women. The variation in salaries may have to do with their job choice, work experience, and educational background. The average salary of migrant women is relatively lower compared to men.

Categories		Average Monthly Salary
Districts	Jhapa	24,008
	Sindhupalchowk	25,190
	Nawalparasi	22,403
	Kaski	27,102
	Kailali	21,681
Rural/Urban	Rural	23,884
	Urban	24,734
Ethnicity	Mountain/Hill Janajati	24,820
	Hill Caste	27,058
	Hill Dalit	20,858
	Tarai Janajati	19,543
Marital Status	Married	24,669
	Unmarried	26,844
	शीप arated/Divorced/Widowed	21,147
Total Average		24,311

Figure 6: Average monthly salary by location, marital status and social identity (in NPR; UN Women, 2017)

Use of Remittances

As per the Nepal Living Standard Survey (2010), women contributed 11% of the total remittance inflows in Nepal. Majority of migrant women shared that their living expenses were borne by their employers, and they had no living expenses as a domestic worker³⁴. Therefore, most of what they earned was remitted back home. Studies indicate that women migrants send home larger proportion of their income although they usually earn less than men. (Sijapati, 2015). On an average, returnees were able to save/bring back around NPR 249,577 at the end of their most recent migration. Major use of this savings was on daily household expenses, house construction/repair and education/healthcare. A survey showed that electronic items like TV (54%), mobile (15%) and other electronic items (24%) were often the first items sent by their migrant men working abroad (Tarai Human Rights Defender's Alliance, 2012)

³⁴ 36 % of the respondents spent between NPR 1-5,000, around 8.3 % spent between NPR 5,001-10,000 and 4.8% spent more than NPR 10,000. Those who spent higher amounts on living expenses abroad were returnees who worked in factories and companies.

Remittances sent by women specifically to meet the basic requirements of the family have helped in poverty reduction (Bhadra, 2008; Gurung and Khatiwada, 2013). Similarly, **Figure 7** below shows that an overwhelming majority (97%) of women remitted money during their most recent migration, which was used for daily household expenses (59.3%), payment of educational fees (45.7%), repayment of debts (25.6%), and construction of houses (17.5%). A few returnees (3.4%) shared that their remittances were used for investments in businesses thereby supporting their reintegration upon return.

The meagre wage compared to high cost of employment could be one of the main reasons behind low investment in entrepreneurial enterprise. Analysis from the M4P macroeconomic survey shows that capital market failures, information asymmetry, and inequitable access to financial products are some key barriers to improved savings and investment. These market failures together with social norm barriers exacerbate the situation for women to improve returns on their remittances.

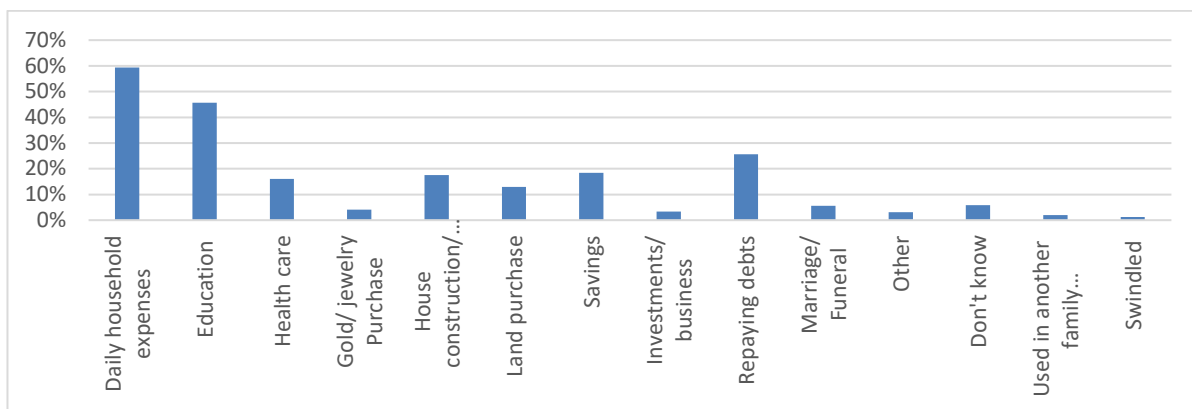


Figure 7: Top three use of remittances during most recent migration (Source: UN Women, 2017)

The study noted interesting differences across marital status and social identity in terms of uses of remittances. A larger percentage of women who are single (61.5%) – separated, divorced or widowed – compared to 44% married and 2% unmarried women, used their remittances to educate children or siblings. In terms of caste and ethnicity, a higher percentage of Dalit returnees (23%) said that they used their remittances for family healthcare, compared to Hill castes (16%) and Mountain/Hill Janajati (14%). Only 8% of Dalit returnees had savings from their remittances, the figure was much higher for Hill castes (18.6%) and Mountain/Hill Janajati (22%). Therefore, use of remittances is closely tied with the socio-economic status, educational background, understanding of migration process, availability to networks of migration, and cost incurred in recruitment processes of returnees prior to their migration. It is important to note that women migrants from Hill and Mountain Janajati compared to women from Dalit groups, have better family networks of agents at their disposal and are more aware of the migration process due to a long history of male migration from their community. Meanwhile, women migrants from Hill castes are likely to have better educational backgrounds.

Beyond contribution to household needs, studies indicate that repeat migrant women (32%) were found to own land or house in their own name in Nepal (IOM, 2018). This is an important development as it helps to overcome a key barrier in accessing finance: the lack of assets for collateral.

Opportunities for women migrant returnees

Recent research on women migration reveals that women are active contributors to their households with over 59% of prospective migrant women and 66% of repeat migrant women having contributed to household earnings. The survey recently undertaken by UN Women (2017) corroborates similar findings³⁵. That study found that more than half of the returnee women (among a total of 605 returnees interviewed) were engaged in some form of economic activity prior to migration, such as wage work (37%), self-employment (15%), casual work (9%), including commercial agriculture (0.3%) and subsistence agriculture (18%) (see **Figure 8**). This implies that women migrate not because of unemployment but because they are not satisfied with the kind of work available to them, prevailing wages, and other limiting and constraining factors.

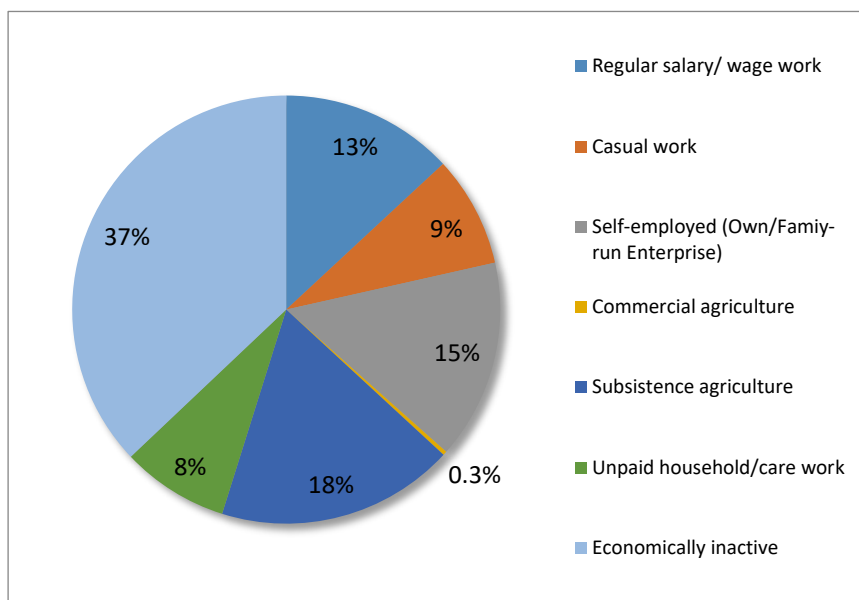


Figure 8: Employment Status of Returnee Women Prior to Migration (Source: UN Women, 2017)

Disadvantaged Groups

DoFE does not have clear breakdowns for migrants from disadvantaged groups and their destination countries. Migration was largely a Hill-based phenomenon for more than two centuries, but this trend has shifted with a rise in exodus to the Gulf and Malaysia. Today, a large number of migrants originating from Tarai-Madhes go abroad in search of jobs.

Workers from 20 districts along the Tarai plain make up the majority of Nepal’s migrants workforce (Labour Approval via Recruiting Agency from July 2017-July 2018). More specifically, Province 1 and 2 are the leading senders of migrants abroad, contributing almost half of Nepal’s migrant workforce (DOFE 2013-14). Province 1 is a mixed belt of Janajati, Dalit,

³⁵ Data based on 22 field sites in five districts—Jhapa, Sindhupalchowk, Nawalparasi, Kaski and Kailali—between March and April 2017. A mixed methods approach was followed with a total survey of 1220 returnee and non-migrant women, 55 key informant interviews with relevant stakeholders at the community and district level, 45 in-depth interviews with returnee women and their male family members, and 20 focus group discussions with returnee and non-migrant women separately

Khas and Madhesi groups. Province 2, comprising of eight districts with a large concentration of Madhesi and Tharu communities, was home to 24.1% of migrants who acquired work permits from 2008-09 to 2016-17. This belt hosts some of the poorest districts in terms of Human Development Index, and sends a large number of seasonal migrants to India.

DoFE does not have a caste or ethnicity-based breakdown for literacy. However, inferences can be made from national data. The literacy rate of Dalits (6 years and above) is 52.4% compared to the national average of 65.9% and the 34.5% for Tarai/Madhesi Dalit. The average literacy rate of Dalit women is even lower (45.5%), while women from Mushar (17.4%) and Dom (17.9%) communities are even lower. The implications of the Dalit community's low literacy rate are that Dalits are more likely to be disproportionately exploited and defrauded, making them more likely to be employed in low-skill, low-paying sectors unless they migrate to high-income nations such as Japan or South Korea.

The Dalit community is more likely to use a broad network of personal connections, or a series of middlemen to lead them to local agents or Kathmandu-based recruitment agencies. This increases costs associated with migration. In general, for Dalits, the greater the number of connections used to obtain foreign employment, the greater the number of reported problems.

Financing options

One study shows that a higher proportion of Tarai Dalits (56%) and Hill Dalits (21%) had borrowed from traditional money lenders compared to migrants from the Tarai caste (39%) and Hill caste (6.5%)³⁶. Similarly, in urban areas, approximately 53% of households paid interest rates ranging from 31% to 60%. In terms of caste and ethnicity, Tarai Dalits, were paying higher interest rates.

Another study of Dhading shows that 80% of Dalits took out loans compared to the 74% of non-Dalits (Samata, 2014). Dalits have limited resources and assets for collateral. Therefore, small percentages of Dalits can self-fund their migration compared to non-Dalits, and they primarily seek loans from local lenders (see **Figure 9**). While Brahmin, Chettri and other non-Dalits such as Janajatis took out loans from same community groups, Dalits mainly took out loans from other community groups. Therefore, Dalits face additional challenges of finding a willing lender and also have to bear higher interest rates (Samata, 2014).

³⁶ ILO. 2005. Dalit and Labour in Nepal: Discrimination and forced labour. Kathmandu

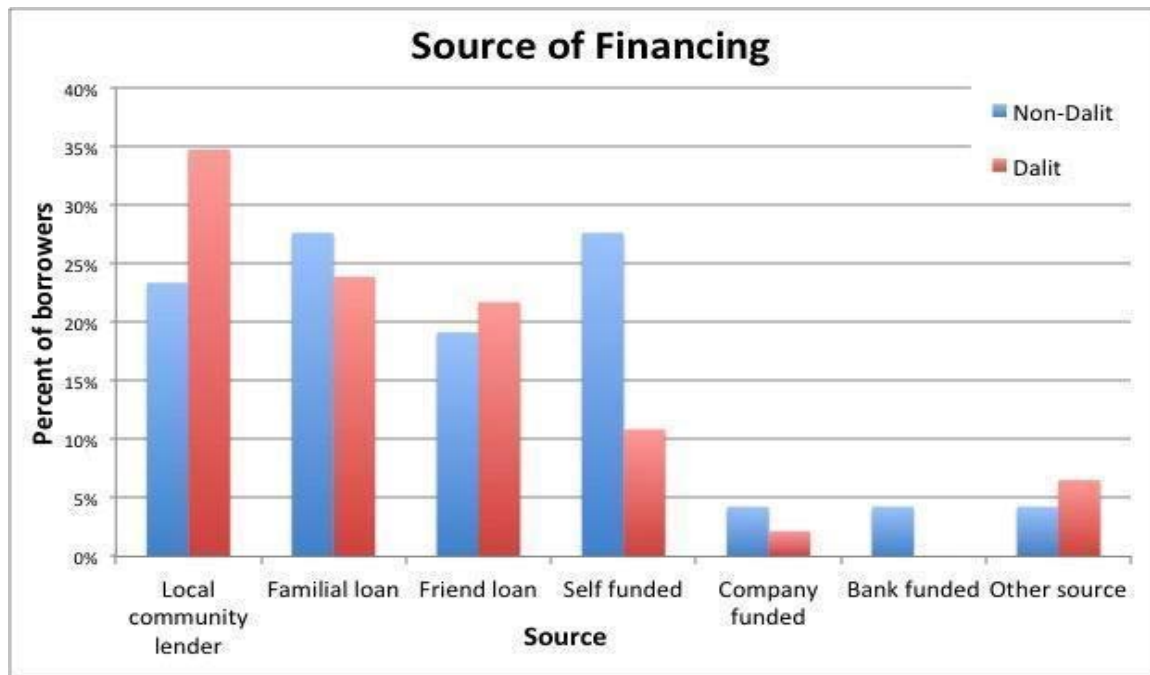


Figure 9: Sources of financing for Dalit and non-Dalit migrants in Dhading (Source: Samata Foundation, 2014)

Average salaries earned

The choice of work destination clearly affected income. For instance, a relatively larger proportion of Mountain and Hill Janajatis from the study districts went to countries where remuneration is generally higher, such as South Korea, Israel, Iraq, and Japan. Hill Dalits and Tarai Dalits did not go to these countries in their recent migration. While duration of migration positively affected income, the same could not be said for Dalits. Tarai Dalits with 3.3 years of average total duration earned the lowest among all caste and ethnic groups. At the same time, Hill Dalits with a higher average duration of 7 years still had one of the lowest remittance rates³⁷.

Use of Remittances

According to a Nepal Rastra Bank (2016) survey of 320 households conducted in 13 districts, the average annual remittance received by migrant households is around NPR 523,000. The same study shows that migrant workers on average spend 25% of their earning in repaying loans. Studies suggest that this burden tends to be heavier among the poor and disadvantaged migrants, as they are more likely to rely on loan sharks who demand higher interest rates.

Remittances are used in meeting daily ends, financing the health and education of children, and buying high value assets. For Dalits, spending remittances on healthcare is particularly important. There is also a growing attraction towards investing in land across all groups of migrants as it is often linked with successful migration. Approximately 36% of the migrant families surveyed reported having purchased land with their remittances (Sijapati et. al, 2017). A study in Dhading indicated that more Dalits than non-Dalits invested in agricultural land after

³⁷ ILO. 2005. Dalit and Labour in Nepal: Discrimination and forced labour. Kathmandu

their return to Nepal. Several interviewees used their remittances to invest in livestock to help with farming or in business (e.g. poultry husbandry). More non-Dalits than Dalits invested their savings in starting a business. Likewise, more non-Dalits became moneylenders by saving up money saved from working abroad. (Samata, 2014).

Lessons learned from national and international interventions

Review of select national and international interventions in skilling and employment (both for foreign employment and local reintegration) helped to understand their key features, strengths, and weaknesses. As rigorous impact evaluations are rare, the review is based on existing documents and interactions. See **Annex 4** for a summary table on national interventions and **Annex 5** for a detailed description on international interventions.

Key lessons from a review of national interventions are as follows:

- Partnership with multiple stakeholders is essential. For example, NGOs, private sector, and finance institutions. NGO partnership is particularly important when working with DAGs and women given their long history of engagement.
- Financial literacy trainings are effective to support returning migrants and remittance-receiving households.
- Homestay initiatives are scalable initiatives among women migrant returnees.
- On-the-job trainings are usually missing in skilling interventions.
- Targeted programs for migrant women rescued from exploitation are important to reintegrate them into society.
- Skilling and entrepreneurship development programmes when combined with access to finance support in sustained employment work best. For example, an initiative led by Pourakhi, UN Women, and Embassy of Finland, provided training and financing to migrant returnee women to operate electronic rickshaws.

Key lessons from a review of international interventions are as follows:

- Strengthen collaboration with employers and the sector association to provide market-driven skills trainings that match migrant workers to specific jobs.
- Enhance private sector dialogue on ethical recruitment.
- Tailored pre-departure orientations that provide a realistic picture is key. For companies that employ migrant workers, IOM provides pre-departure and/or post-arrival orientation training for prospective job seekers interested in finding work overseas. The training provides information about living and working conditions, contract terms, human rights' awareness, resolving workplace disputes, soft skills, and useful contacts when abroad. Since it is a demand-driven initiative, IOM's ethical recruitment due diligence toolkits are tailored to address risks of exploitation and trafficking in specific sectors or industries. As a result, companies are reassured that workers are making their own choice and are oriented on specific job requirements. Pre-departure Orientation (PDO) trainings are becoming an integral part to enhance compliance with an ethical recruitment model.
- Sri Lanka Foreign Employment Bureau (SLFEB) adopted policy measures that combined increasing the minimum age of women migrating for domestic work, and upgrading the training given to women domestic workers to level 3 of the National

Vocational Qualification (NVQ) Framework and making skills training qualification compulsory for women. Employers, depending on the work destination and level of risk involved, are required to pay their prospective housemaid up to \$1600 in advance before departure. Furthermore, prospective migrant workers also have access to support on the identification of the recognized and reliable recruitment agencies, financing options and schemes to cover the cost of migration, migration-related administrative procedures and documentation requirements, support to family members (including support services in the destination countries), and guidance on the management and investment of remittances, thereby availing migrants a comprehensive set of migration assistance to improve their migration experience.

- In the Philippines, policy and institutional measures were taken to reduce overlap in skills development activities, promote skilling of the middle-level workforce, improve skill standards, develop accreditation system, assist trainers in training programs, and set up specialized training centres for women.

The enumeration of the international models reveals that skills training linking to migration is best achieved through collaborative efforts of the potential employers, relevant sector associations, skills development partners, and the national authorities. The Philippines provides the best example of a combined effort of industry, labour, local government units and technical-vocational institutions to provide unified direction on National TEVT system to develop the middle-level workforce. Furthermore, women's access to skills development in target sectors besides traditional care work can be achieved through affirmative action in coordination with the destination country employers. The IOM project in ASEAN serves as a good example in this case, as well as skills certification and recognition for better employment conditions as in Sri Lanka.

GESI Strategy for Migration Component

Overarching GESI Strategy

सीप's GESI strategy (**Figure 10**), grounded on the above-mentioned conceptual framework, will have a focus on three domains of change: i) assets, services and opportunities; ii) personal and collective agency; and iii) enabling environment. Challenge Fund (CF) activities will be required to address barriers in at least one of these three domains. The GESI strategy will be led by a dedicated GESI specialist within the सीप team. The GESI specialist will prepare a guidance note for the applicants to orient them on the three domains, engage in workshops to develop partner-specific GESI strategies, and provide advice to potential partners. Additionally, the specialist will provide technical assistance to the सीप team on research and MEL on provincial-level skills gap surveys; GESI assessments and impact evaluations.

Assets, Services and Opportunities	Agency	Enabling environment
<ul style="list-style-type: none"> • Education and Skills • Training and Standardized Certification • Poverty, underemployment and underpayment • Asset Ownership • Access to Finance • Social Capital • Information Asymmetry • Informal and unregulated channels of remittance 	<ul style="list-style-type: none"> • Control over assets and decision making • Abuse at Work • Negotiating capacity 	<ul style="list-style-type: none"> • Periodic Prohibitions • Household Responsibilities • Lengthy, bureaucratic process • Manpower Agencies • Assessment of Market Needs • Norms about traditional Jobs and Investment • Affirmative Action

Figure 10: Three-domain GESI Strategy

The GESI strategy will include working with market players who are willing to address market failures that affect migrants and remittance-receiving individuals in the areas of skills development and job creation, and focus on the domains of change, ultimately leading to a reduction of costs, an increase in savings, and more productive investments. Partnerships will be targeted at the private sector, banks and financial institutions, money transfer operators, training providers, recruitment agencies, migrant service providers, and CSOs to design innovative and GESI-prioritized schemes. The strategy is to encourage co-investments from the aforementioned stakeholders that will contribute to addressing market failures related to migration amongst women and disadvantaged groups.

Outcome-specific strategy

As सीप's migration component has identified priority outcomes, a focused strategy is also needed to tackle the major barriers for those priority outcomes (see **Figure 11** below). The major barriers to increasing migrants' income through enhanced skills and employment are improving access to and quality of trainings, information asymmetry, and norms and discrimination. The major barriers to reducing the cost of migration are access to finance, prohibitions for women, lengthy and centralized bureaucratic procedures, and limited access

to information. The major barriers to increasing savings and investment in productive assets are capital market failures, financial literacy, and asset ownership and control.

Outcomes	Strategic priorities
Skill and Employment Enhancement	<ul style="list-style-type: none"> • Alternate job occupations and destinations vis-à-vis traditional stereotyping of job roles • Education and skills • Addressing information asymmetry • Norms and discrimination • Addressing income disparity
Reducing Cost	<ul style="list-style-type: none"> • Access to finance • Working with other stakeholders to minimise lengthy and centralized bureaucratic procedures • Addressing information asymmetry
Increase saving and Investment	<ul style="list-style-type: none"> • Address capital market failure through the introduction of new financial products that enable savings into productive investments • Improve financial literacy • Addressing information asymmetry

Figure 11: Sector-specific strategic priorities

GESI strategy implementation

The GESI strategy will be executed by adopting the following approaches:

- i) **सीप Product:** As सीप's migration component aims to amplify migration's catalytic role in development, CF applicants will be encouraged to address barriers in at least either one of the three domains (see **Figure 12** for possible ideas on addressing barriers). In addition to skilling, interventions can include mentorship, interpersonal skills, and accommodation to others.

Barrier	Possible Idea	Target groups to focus	Applicable to which outcome?
Domain 1: Assets, Opportunities, and Services			
Education and Skills	Skill training in high-paying sectors Alternate jobs Address stereotypes Innovative educational approaches for potential migrants	All	Skill and Employment Enhancement Reducing Cost Increase saving and Investment
Training and Standardized Certification	Linkages to bilateral, regional or other qualification frameworks such as the European Qualification Framework	All	Skill and Employment Enhancement
Poverty, income and unemployment	Subsidized training for highly disadvantaged groups	All	Skill and Employment Enhancement Reducing Cost
Asset Ownership	Moving from collateral-based loans to cash flow-based lending program including the newly announced government IEG scheme	All	Skill and Employment Enhancement Reducing Cost
Access to Finance	Guarantor loans through formal channels	All	Reducing Cost Increase saving and Investment
Social Capital	Incentivized networking events through migration resource centres or employment service centres; partnership with progressive NGOs	All	Skill and Employment Enhancement Reducing Cost Increase saving and Investment
Information Asymmetry	Flexible, wider outreach efforts, online job portals for returning migrants, working with recruitment agencies, working with remittance agencies, working with BFIs, working with ESCs/MRCs	All	Skill and Employment Enhancement Reducing Cost Increase saving and Investment
Informal unregulated channels of remittance	Work with banks to create lucrative schemes to send money, increase access, package, financial products	All	Increase saving and Investment

Barrier	Possible Idea	Target groups to focus	Applicable to which outcome?
Domain 2: Personal and Collective Agency			
Control over Assets	Additional trainings along with skills training	All	Reducing Cost
Abuse at Work	Targeted orientation on rights and laws on specific country, and how to get help when needed; collaboration with other initiatives such as the Asia Foundation portal	Especially women	Increase saving and Investment
Negotiating capacity	Greater transparency from manpower agencies, along with skills trainings improved access to information	All	Skill and Employment Enhancement Increase saving and Investment
Domain 3: Enabling Environment			
Periodic Prohibitions	Better dissemination of policy change information, work more with ILO	All	Skill and Employment Enhancement
Household Responsibilities	Cater information, greater reach out efforts (gender sensitive trainings/facilities), child care	All	Skill and Employment Enhancement Increase saving and Investment
Lengthy, bureaucratic process	More information centres, speed up process, decentralization of migration related services	All	Reducing Cost Increase saving and Investment
Manpower agencies contribute to higher costs	Policy change for greater transparency, open fully functioning offices outside of Kathmandu by incentivizing recruitment agencies to work at the provincial level	All	S Skill and Employment Enhancement Reducing Cost Increase saving and Investment
Limited information of global labour market demands	Assessments of emerging job occupations in new and traditional destinations, developing cost-effective models for skilling people in these occupations	All	Skill and Employment Enhancement Increase saving and Investment
Norms about traditional jobs and Investment	Community sensitization programmes, tailored outreach	All	Skill and Employment Enhancement Increase saving and Investment

Figure 12: Possible ideas to address various barriers for GESI target groups

ii) **GESI Beneficiaries:** The migration component will reach the following targeted beneficiaries: 45,000 youth of Nepal (of which 33% will be women and 40% from disadvantaged groups). Final outcomes will be gainful employment, and/or annual income, and/or personal productivity increases by 20% on average, attributable to the project (see **Figure 13** below). The total share of women and disadvantaged people in the migration component will be focusing on Provinces 2 and 5. To ensure that the targets for सीप are met, potential challenge fund partners will be provided orientation in the GESI analysis, good practices, and requirements. Selection of Challenge Fund partners will also be done to ensure that GESI targets are met by putting in place criteria and giving weight to GESI indicators. As Fund partners work through the models, regular monitoring and assessment will identify whether GESI targets will be met. If possibilities of falling short of meeting GESI targets arise, technical assistance will be provided to adapt.

Total Beneficiaries	Men	Women
45,000	30,150 (67%) people	14,850 (33%) people
Of which 40% DAGs	18,000 people	

Figure 13: GESI Beneficiaries

iii) **Windows and Models:** सीप's migration component will create GESI opportunities through its Three Windows and Four Model (see **Figure 14** below). Through Model 1, the project will be able to procure loans to migration at market rates which are about 17% per annum cheaper than the current rate of 35% (which are common amongst migrants who borrow from informal lenders). Model 2 will promote the transition between job categories, namely from unskilled to semi-skilled, and therefore increase a migrant's revenue by an estimated 40%. Interventions building on existing migrant skilling (and women specifically) projects would be of essence in this regard. Model 3 will promote the access to factual information among women migrants and those from disadvantaged groups that will help in making informed decisions about migration. Model 4 will cover the provision of financial products to migrant households – this will comprise of mostly women, given most of the members left behind are female spouses of a male migrants who act as household heads to take care of their dependents (child and elderly persons) – by the BFIs, MFIs and MTOs. Finally, Model 5 will provide tailored financial literacy to both the departing migrants and their family members to migrant households, women, and DAGs. Additionally, Open Window 3 also encompasses sizable numbers of women and DAG-specific projects. सीप will create spaces and opportunities for Challenge Fund partners implementing the various models to interact and share learnings. Where possible, सीप will encourage collaboration among Fund partners who are implementing complementary activities to promote synergy. Information on GESI analysis and best practices shall be shared. (**Annex 6** provides illustrative examples of potential providers for the various windows).

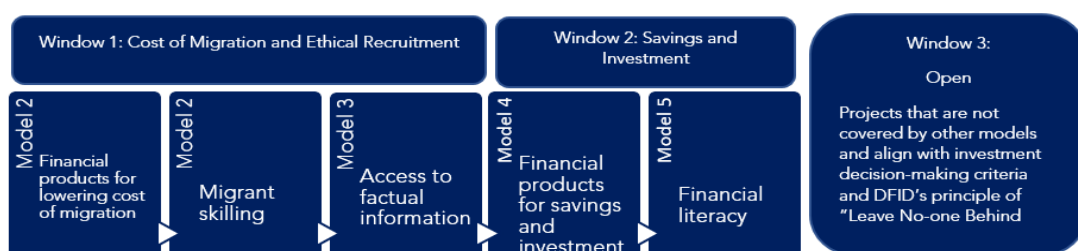


Figure 6: Challenge Fund Windows for Migration

iv) GESI Mainstreaming: GESI mainstreaming will occur throughout the CF process. Each step in the CF project development and implementation for migration component will integrate the GESI principles.

- EOI stage and full application: As prospective applicants graduate from an EOI stage to a Full-Application stage, a Guidance Note will be provided that explains the three-domain GESI strategy and approaches. सीप will require potential partners to address barriers in at least one of the domains and meet the minimum quota requirements on the number of potential or returnee migrant women, migrants from disadvantaged groups, and returnees with disabilities employed. By immediately informing CF potential partners about GESI priorities, सीप aims to start shifting attitudes, practices, and norms around inclusive skills development and employment opportunities relating to foreign employment. CF applicants who address more than one barrier in their model will be scored higher.
- Screening and review of EOI/full application: In the EOI assessment, two criteria capture GESI issues: Alignment with problem analysis, and ToC and M4P approach of the programme (20% weightage). Does the applicant address at least one of the market failures, including GESI barriers, defined by सीप? Does the applicant improve low-income people's participation and increase market systems performance?
 - Inclusion (20% weightage): applicant demonstrates that there is active participation of women.
 - CF investment partner projects will be planned to address barriers in at least one of the three domains. To support evidence-based and adaptive decision-making, the सीप MEL system will establish strong indicators and robust measurement tools to evaluate the interventions at different stages in order to identify the extent to which GESI barrier impacts are realised and achieved.
- Due diligence assessment: includes GESI-relevant areas such as safeguarding and protection.
- Diversity focal point: CF partners will be required to include a Diversity Focal Point in their teams, who will be responsible in GESI-sensitive design and implementation and work closely with the GESI specialist.
- Accelerator activities and technical support from सीप: The idea is that after the programme ends, partner organisations will continue to implement these activities throughout their organisations to continually promote sustainable and inclusive employment opportunities. The Diversity Focal Point's role includes ensuring continuity of the GESI strategy in migration management. Capacity development of CF partners in GESI will be prioritised in the programme through continuous dialogue with (via orientation and workshops) and technical support to the CF partners.
- Independent Selection Committee (ISC) Reviews of Applications: Applications encouraged after the EOI stage will also be reviewed by an Independent Selection Committee (ISC). At this stage, contributions to GESI outcomes are given 10% weightage, and inclusion is given 15% weightage.
- Partner briefings: Partners will be briefed on GESI priorities and how the GESI targets should be assessed, monitored, and reported.

- At Induction Workshops: The induction workshop will also focus on GESI strategy. It will be an interactive workshop where CF partners and the सीप team will develop a joint vision on GESI and examine methods to integrate GESI strategy and priorities into their business model. Some questions that the collaborative work aims to answer is how GESI integration will help to increase their bottom line as studies indicate direct effect on productivity and revenue. [1] How to develop business cases for inclusion in response to challenges relating to foreign employment? For instance, if they are facing issues around restricted mobility due to government policy pertaining to women domestic workers, they could hire skilled women by adopting gender sensitive policy measures and approaches including ensuring safety, security, and affirmative actions such as securing quota for women migrants in coordination with the employers in the destination countries. If they are not finding locally-trained people, can we work with them to offer them relevant skills training to include women from disadvantaged groups? Do the recruitment agencies have a 'social' or CSR vision, and how could their employment policies be more inclusive? Are they willing to explore new destinations which are safer for women's employment and support their placements on fair recruitment / employers' pay models? Can cost-benefit analysis on inclusion and diversity be carried out at a company level? In addition to discussions on such questions, the workshop will also orient partners on the GESI criteria that partners need to fulfil in सीप. A workshop guide will be developed covering the following main topics:
 - Introduce सीप's GESI Strategy and requirements in relation to foreign employment and migration
 - Understand the CF proposal
 - What are the proposed projects? What barriers do they address? Which groups are they working with?
 - Examine CF partners' understanding of GESI by sector
 - Group CFs by sector and identify whether they are early adopters or champions. In group work, jointly develop draft strategies for the sectors.
- Ongoing support to partner during project implementation: Beyond the induction workshop, the GESI Advisor and सीप team will provide continuous support to address GESI challenges that may emerge for CF partners responding to the migration component. Such sustained and tailored support will contribute to building partner-specific strategies.
- Internal audits and monitoring of implementation: Partners have to demonstrate with disaggregated data how they have met their GESI targets and what their committed spending to achieve them is. The internal audit plan is created at the beginning of every month with the सीप team and the MEL team in particular. The MEL team will participate in the audit process to ensure सीप targets are being met.
- Performance assessment against CF standards: GESI indicators will be embedded into performance indicators. The CF applicant and the सीप team will agree on the indicators. The performance assessment rubric includes the following GESI criteria:
 - Contribution to targets and GESI outcomes: Is the project likely to contribute to overall सीप targets – 45,000, of which 15,000 are women (33.33%), 18,000 are DAGs (40%): 10% weightage

- Inclusion: The degree to which women and disadvantaged groups are included: 15% weightage
- Sustainability of GESI integration: शीप has a strong emphasis on sustainability. As part of the MEL system, the criteria considered guiding the Key Evaluation Questions (KEQs) are based on an extension of the OECD DAC Criteria. One criterion is sustainability, which assesses the permanence of the effects or impacts of CF project activities. Along with such assessment, CF partners will receive sustainability handover trainings after their projects have been completed to support them in finding alternative financing sources. Part of the handover training will also include how the GESI approach and activities can be continued.
- Diversity and Inclusion Award: CF partners who demonstrate significant achievements on diversity and inclusion will be presented with the Diversity and Inclusion Award, the first of its kind in Nepal. The Award will recognize CF partners' efforts and achievements, create champions important for norm change, and improve opportunities for the diverse communities that शीप services. The Diversity and Inclusion Award recipient demonstrates an exceptional understanding of diversity and inclusion beyond the call of duty. Possible criteria are listed in **Figure 15** below and will be finalized in consultations with CF partners and area experts in the early implementation stage.

Criteria	Description
Recruitment, Development of Human Resources	Special, targeted, and innovative approach to target underserved and disadvantaged groups. Existence of a focused initiative to create more effective internal pathways to enable a diverse workforce.
Organizational Strategy	Organisation demonstrates the strategic value of diversity and inclusion as evidenced by the numbers across its business (employees, customers and other stakeholders).
Diversity and Inclusion Targets	Organisation has specific focus and goals which are evidenced by senior level inclusive representation, among others, to broader diversity issues.
Leadership and Accountability	Senior Management view diversity and inclusion goals as within their responsibilities, and can articulate the strategy with confidence and reinforce it with their teams. They should also model and teach inclusive leadership practices, including at the time of employee performance appraisals. This is further reinforced through pay and remuneration criteria.
Infrastructure and Implementation	Adequate care and investment are committed to ensure inclusion is enabled at the workplace (for example: disable friendly ramps at the workplace, facilities, etc.)

Figure 15: Criteria for Making Awards for Partners that Demonstrate Diversity and Inclusion

Targeted approach based on GESI receptivity among CF partners

From consultations and interviews with CF applicants, it is evident that some firms are innovative and open to addressing GESI barriers whereas others are in the early stages of understanding GESI issues. Recognizing varied levels of willingness to adopt GESI, the applicants will be divided into two groups: i) early adopters and ii) GESI champions. The early adopters will have to adhere to basic GESI requirements. These targets will be defined and further developed with partners after selection to better reflect partners' business needs and GESI understandings. Similarly, a tailored approach with GESI champions will be undertaken



to push boundaries and address some of the more sticky and challenging barriers. GESI champions will go beyond the basic GESI requirements and pilot ideas to address major barriers in their sectors.

The targeted approach also applies to the sector-specific priorities. The GESI specialist and शीप team will work with CF partners to overcome the prioritized, strategic sector-specific barriers. A detailed Terms of Reference (ToR) for the शीप GESI Specialist incorporating the above-mentioned areas is provided in **Annex 7**.

Conclusion

Through the exploration of barriers faced by the targeted GESI groups, this report has mapped out pertinent challenges and relevant strategies. These strategies are informed by effective global innovative practices and are in line with lessons learned from previous local interventions. The strategies are aimed at contributing to the three core outcomes: to increase incomes by enhancing skills and employment, to reduce the costs of migration, and to increase saving and investment in productive assets.

The barriers are endemic to one's social position, based on gender, caste, and geographic location. However, they interact with one another and intensify the impact by creating multiple layers of barriers on the targeted groups. Barriers such as poverty, social norms, small networks, and limited educational and job opportunities cut across targeted groups and interact with the priority outcomes set out by शीप for the migration component. Lower literacy and education levels limit skills, and potential job opportunities. Limited social network means that they have to depend more on middlemen, which means higher costs of migration. This also increases the risks of being misinformed. Furthermore, distance from Kathmandu is directly proportional to recruitment costs because of centralized bureaucracies and recruitment agencies. Financing is also a challenge because of limited asset ownership for collateral. For Dalits, financing is particularly challenging because their community is not well resourced and they often take out loans at higher interest rates. Moreover, once women and disadvantaged groups start earning, they do not have the financial space to spend elsewhere beyond household necessities. They also do not have information on the ways that they can increase savings or invest in productive opportunities.

Interventions that aim to improve economic and social outcomes focus on safer migration, information dissemination, and skills building, while rarely looking into the market failures that impede such outcomes. Few interventions that have aimed to address these market failures such as absence of limited financial products, have failed to reach women and disadvantaged groups. For that reason, शीप will work closely with private firms, CSOs, and government bodies through the CF to identify solutions that addresses GESI barriers. The GESI strategy also differentiates the CF partners into those who are less willing and those who are more willing to address GESI target groups' barriers. In this way, the GESI strategy makes it possible to promote champions among employers to bring the cultural shift that is needed.

शीप's migration component aims to tackle two of the most challenging issues in migration in Nepal – addressing market failures and addressing GESI barriers. The overarching strategy is anchored in the three domains. In addition, शीप has identified outcome-specific strategies to ensure that barriers pertaining to the identified priority outcomes are tackled. The strategies will be implemented through systematic GESI integration in the CF selection process, the windows, and the sustainable monitoring to follow.

Annex 1: GESI Conceptual Framework

सीप adopts a M4P (Market for Development) approach to address market failures and create gainful employment with improved wages and working conditions, particularly among women, DAGs and PWDs. Markets are influenced by the historical, social, and cultural environment. Therefore, it is important to have a GESI strategy grounded in the Nepali context that has gender inequalities and social exclusion are deeply rooted in formal and informal practices. Moreover, inclusion is one of सीप's principles and GESI targets for सीप cuts across the entirety of the programme, highlighting the importance of gender, disadvantaged groups and persons with disabilities. This forms the foundations of the programme, including the GESI analysis that will inform the multi-prong approach of GESI integration, and targeted interventions.

The GESI strategy will be grounded in the conceptual framework adapted from Sabalaa Women's Economic Empowerment (WEE) programme design (**Figure 1**), which is based on extensive research on empowerment frameworks.¹ It also draws from International Development Partners Groups (IDPG)'s Common GESI Framework (**Figure 2**) that emphasizes the informal enabling environment such as norms and attitudes. It is also draws from DFID's Disability and Inclusion Strategy 2018-2023.

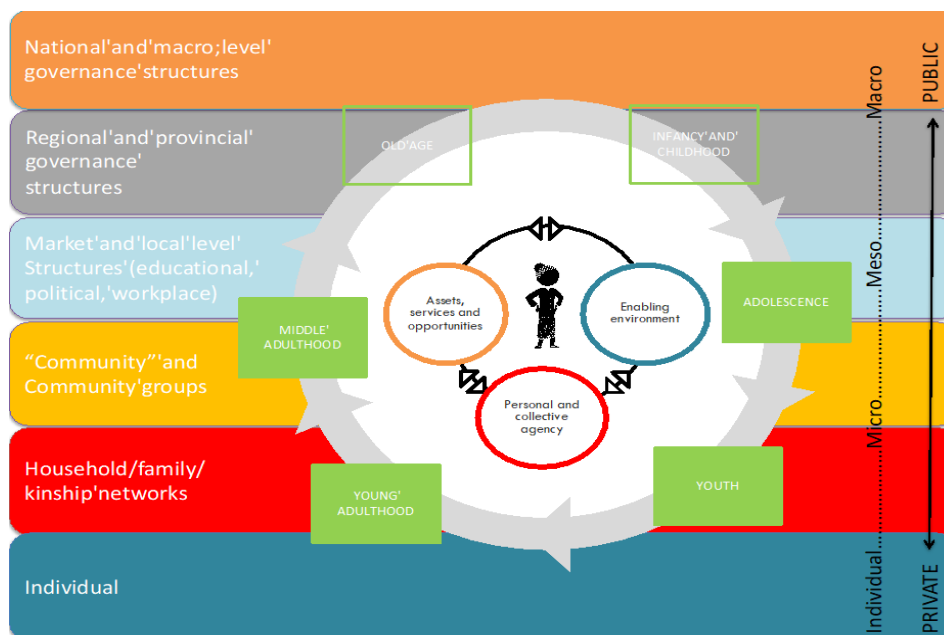


Figure 1: Sabalaa WEE Conceptual Framework

Source: Calder, R. (2018) DFID Nepal WEE Programme Design Documentation

¹ Calder, R. (2018) DFID Nepal WEE Programme Design Documentation.

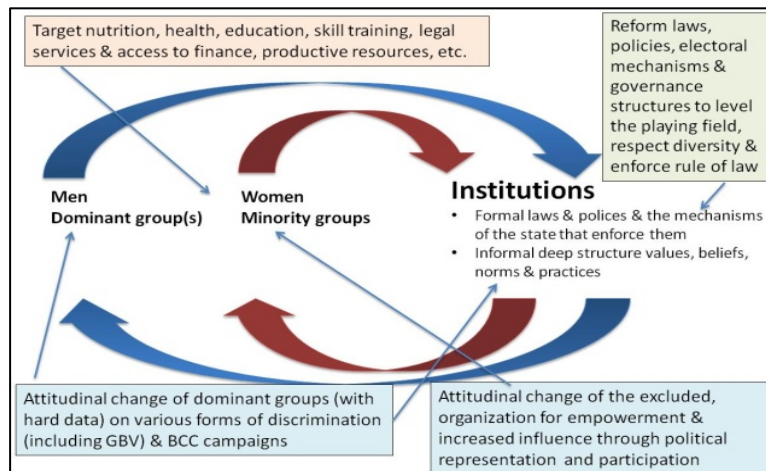


Figure 2: IDPG GESI Framework

Source: Common GESI Framework, IDPG, World Bank’s GESI Assessment

Sabalaa framework has the three domains of change: assets, agency and enabling environment. They are called ‘domains of change’ because they help to understand the barriers that need to be overcome for change. For सौंप’s purpose, the Sabalaa framework has been expanded to include the experiences of DAGs and PWDs, since the three domains of change are applicable to these groups as well.

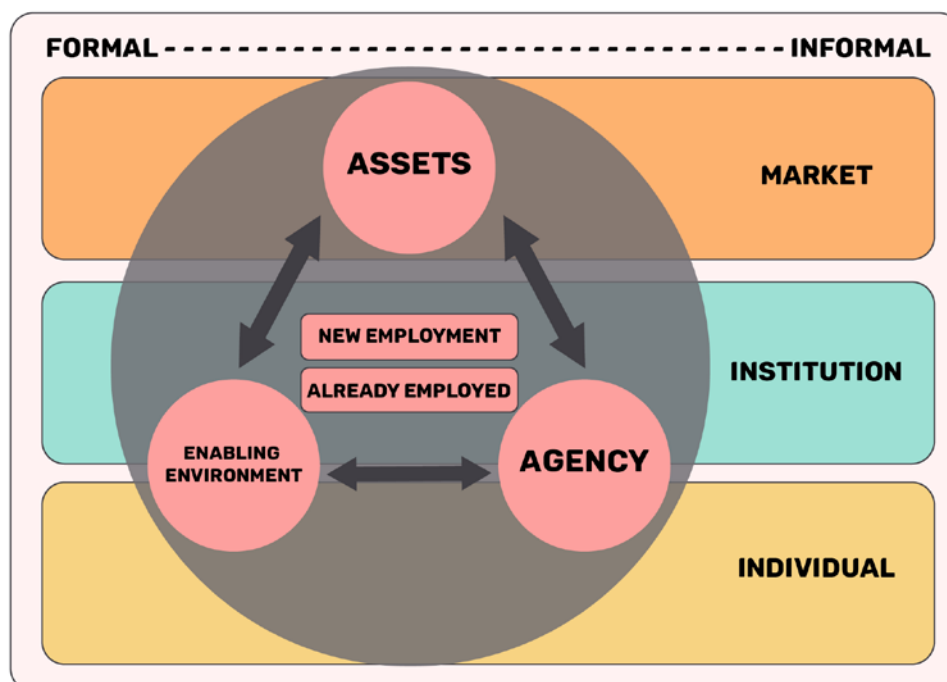


Figure 3: सौंप GESI Conceptual Framework

सौंप’s conceptual framework (**Figure 3**) categorizes the barriers that women, disadvantaged groups and persons with disabilities face to obtain or improve gainful employment into three domains:

1. **Assets, services and opportunities:** Assets can be economic (property, digital), social (network and community), and human (education and health). Services include access to financial services, sector-specific services such as extension services in agriculture, government services such as registering small businesses. Opportunities to develop human capital such as scholarships or access to training programmes.
2. **Personal and collective agency:** is the ability to control and make decisions whether as an individual or a group.
3. **Enabling environment:** includes both the formal (legal systems) and informal (social norms, values, culture). All three domains influence each other.

At the centre of the domain, are the two types of beneficiaries (seeking new employment and already employed) identified in the MELF. The two types of beneficiaries may have different experiences in the domains of change. The domains and the beneficiaries are situated in the labour market, which is either formal or informal. The conceptual framework also includes the different levels, where the शीप activities through CF will have an impact in addressing barriers. These include: individuals (end beneficiaries); the institutions (employers such as firms, CSOs, NGOs, government as well as trainings institutes), who are the CF applicants; and the labour market. Outside the GESI conceptual framework, it is important to note intersectionality. The layering of caste and gender, ethnicity and gender, or ethnicity and disability exacerbates an individual's experience of barriers faced while seeking employment or improving work experience.

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Annex 3: Women Migrants Data Details

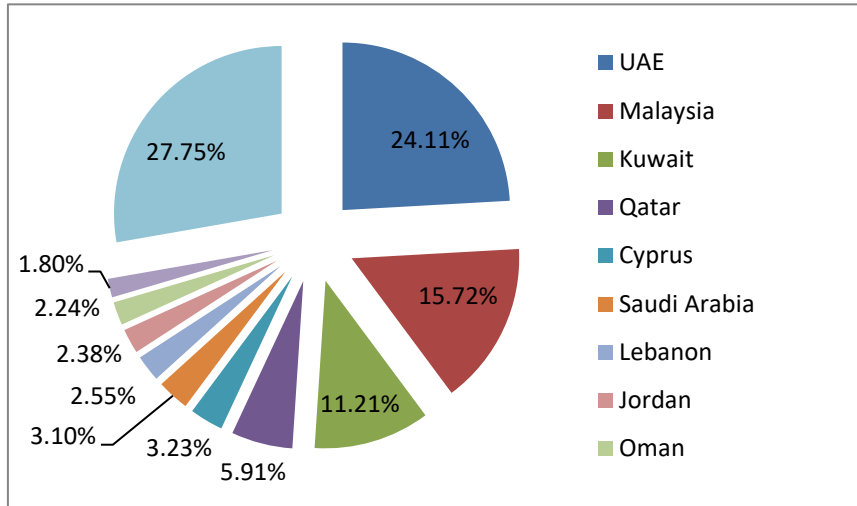


Figure 1: Top-ten destinations for female labour migrants, 2008/09 - 2016/17 (DoFE)

The latest study undertaken by IOM (2018),² among 161 prospective first-time migrant women and 106 prospective repeat migrant women focusing on five VDCs Morang, Chitwan and Rupendehi corroborate the above findings with most common destinations reported as UAE (30 and 17%), Kuwait (15 and 27%), Qatar (9 and 7%), and Malaysia (7 and 9%).

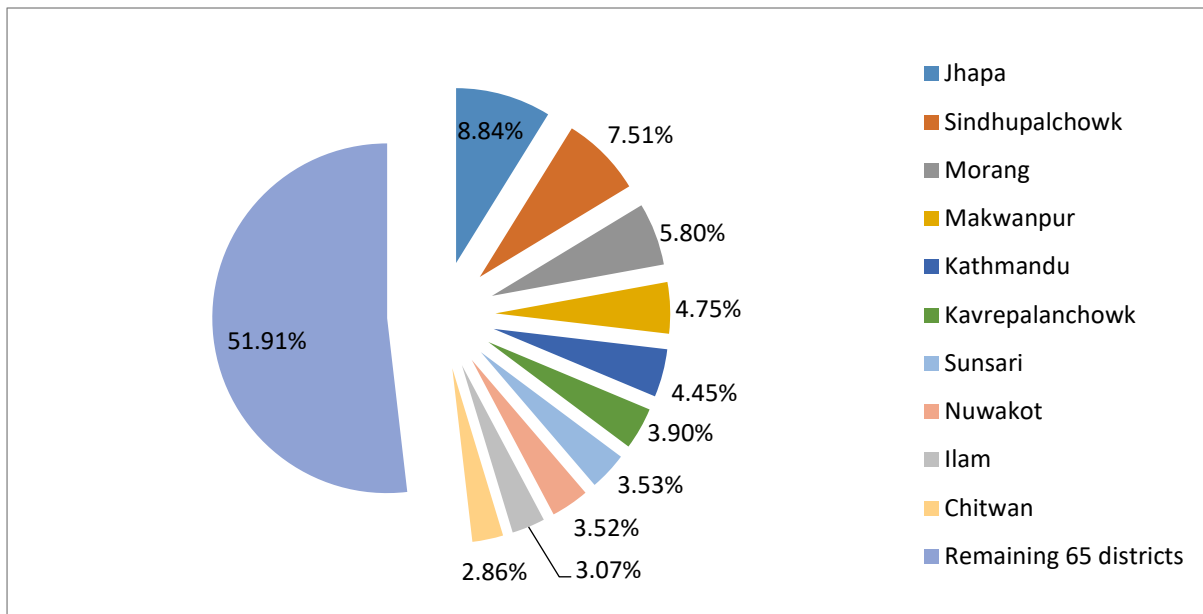


Figure 2: Top Ten Origin Districts of Female Migrants 2008/9 to 2016/17 (Source DoFE).

² John Wiley and Sons Ltd. 2018. Migration Planning among Female Prospective Labour Migrant from Nepal: A Comparison of first time and repeat migrants. International Migration. Published on behalf of International Organization for Migration.

Occupation	Malaysia	Qatar	KSA	UAE	Kuwait
Factory worker (production and manufacturing)	1697	-	-	-	-
General Labour (un specified)	289	5	4	99	1
Security Guard	-	84	-	105	28
General Cleaning Labour (sector unspecified)	-	1627	1047	4626	276
Restaurant and hotel worker	11	-	1	437	82
Agriculture Labour (farm and plantation)	3				
Shop worker (retail and wholesale)	-	-	-	278	-
Civil Technician Labour	-	-	-	-	8

Figure 3: Occupation Profile of Nepali Migrant Women in 2016/17 (Source DoFE)

Annex 4: Review of Select National Interventions

S.N	Previous/ Past interventions	Strength	Weaknesses	Initiated by	Evaluations
1.	Private Sector Participation in Labour Migration Management in Nepal- financial literacy (FL), skills and Entrepreneurship Development Programme (EDP) for returnee migrants and RRHHs (mostly women)-NGO driven in partnerships with banks and financial institutions.	Good cooperation from the partner financial institutions including NRB in FL curriculum development Relation with the NGOs that have strong network with the returnees,	Short project duration limiting the time for beneficiary's follow-up post trainings	IOM in partnership with PNCC and Pourakhi and bank and financial cooperatives	Project Evaluation report that concludes financial literacy, skills and EDP trainings effective tool to support migrant's households/ returnees in utilizing remittances productively.
2,	Joint Migration and Development Programmes- Homestay initiatives for the migrants and families- NGO in partnership with local government/LDO office	Good partnership and coordination amongst community groups (youth, women) and local authorities Opportunity for scalability and proven as a workable model, especially women migrant returnees.	Limited emphasis on promotion and marketing of established homestays	IOM, Migrants Centre, and Local authorities of Kaski district	Project reports- included as success stories
	Skills and Entrepreneurship Development Programme training for the returnee migrant women – Training institution partnership with NGO	Partnerships between, private sector i.e. training institutes and women migrant returnee organization resulting in better counselling and identification of women migrants – particularly distressed returnees which is key to economic reintegration programmes	Lack of training curriculum with trainees, lack of training of trainers (ToT) and on-the-job-training (OJT).	IOM and UN Women, Tradelink and Pourakhi	Over 80% of trained beneficiaries appeared for the skills test of NSTB

S.N	Previous/ Past interventions	Strength	Weaknesses	Initiated by	Evaluations
4.	<p>Intergovernmental organization (ILO) led in partnership with training institute, recruitment agencies and host country (Jordan) employer/s</p>	<p>Strong partnerships and coordination amongst training institute, recruitment agencies and host employers</p> <p>Life skills training incorporated into the skills training to better prepare women for new environment</p> <p>Availability of general agreement between Jordan and Nepal that explicitly states employers pays model of recruitment, fair employment and decent work, pre-departure and post arrival orientations including protection and safety of domestic workers.</p>	<p>2014-17 83% of 1474 employed however percentage decline in no. of labour permits after 2017 trainings (inferring issues with government administrative procedures/ and policies that periodically suspend migration for foreign employment. (Currently embassy in Cairo has not signed/ attested the demand letter- given that minimum salary of USD 300 for domestic workers was not ensured</p>	<p>ILO funded Sami/ Helvetas managed programme, F-skill as training provider and FSI and SCC as recruitment agencies</p>	<p>Interview with SAMI project team and Annual report of F-skill (2016/17) positively reporting about the training and its outcomes.</p> <p>“Opening new doors” article by Roni Pradhan and Sunila Baniya (Kathmandu Post,14/11/2017</p> <p>Recruiting agencies had started sending Nepali women to garment factories in Jordan soon after the government placed travel restriction on domestic workers in 2012, before initiation of the Freedom Programme. But women migrants, then, were being charged exorbitant fees by recruitment agencies and few other women had complained of withholding of payment or non-payment of salary and abuse from hands of locals. In February 2013, several women working in a garment factory in Jordan’s Dulay Industrial Park had to be rescued following</p>

S.N	Previous/ Past interventions	Strength	Weaknesses	Initiated by	Evaluations
					<p>complaints of mistreatment by employers and physical abuse by juvenile youths.</p> <p>It needs to be noted that the information presented here is not from independent evaluation.</p>
5.	<p>Reintegration assistance to the returnee migrants/ VoTs through skills training and livelihood opportunities in a multi stakeholder approach, Intergovernmental organization/ IOM led in partnership with NGOs, private sector, and government agencies.</p>	<p>Combination of models used –self-employment through skills and EDP training as well as OJT and placement in coordination with the private sector, NGO, and government authorities</p>	<p>No sustained support from the private sector following the project phase out</p> <p>Drop out cases due to family related issues of women beneficiaries</p>	<p>IOM and selected private sector partners</p>	<p>Project booklet/ knowledge product highlighting the results</p> <p>The scope was largely limited to women migrants who were rescued after suffering exploitation and abuse from hands of employers in work destination. Lack of support from family members had brought significant drop in number of women beneficiaries.</p>
6.	<p>NGO lead in partnership with training and financial institutions.</p>	<p>Selection of new trade area i.e. Electronic rickshaw driving training for returnee women and strong partnerships in training delivery and financing</p>	<p>Bureaucratic procedures in acquiring driving permits despite strong coordination with local authorities</p>	<p>Embassy of Finland, UN women and Pourakhi</p>	<p>Over 60% of trainees sustainably employed</p>

S.N	Previous/ Past interventions	Strength	Weaknesses	Initiated by	Evaluations
7	Sami Helvetas skills training for potential migrants – Swiss Inter cooperation led in partnership with training institutes	Partnerships and coordination with the local training institutes (over 6) and recruitment agencies including MRCs presence in 19 districts (currently being expanded to cover 40 districts)	Due to low literacy levels of the potential migrants, skills training includes 22 trades primarily relating to construction and manufacturing (garment) sector only. Besides skills, employers tend to value work experience preferably gained while working abroad	SaMI/ Helvetas with trainings institutes (6)	Partner’s report and expert interview concluding effectiveness of the skills programme.
8.	Community based savings and investments- local groups/ social mobilizers i.e. spouses and family members of migrant to India in the Kailali and Surkhet district with financial cooperatives	Skills and EDP trainings combined with cooperation/ coordination among community groups and financial institutions- helped to design migrants household specific financial schemes/ products and availed to migrant households	Due to limited duration of the project it was difficult to monitor the project at the outcomes level	Oxfam in partnership with IOM	JMDI report that include project under success stories.
9.	Financial literacy for flood affected communities/ migrant families in Udayapur district – NGO led in partnerships with local financial cooperatives and local authorities	Combining financial literacy, flood preparedness and livelihood diversification trainings to support adaptive capacity of migrants sending households and leveraging investments of remittances in climate smart value chains Tailored information to migrants sending households through community level extension services	Programme focused on left behind/women spouse of migrant family so challenges faced with exposing household income and expenditures. Participants lacked basic literacy and needed assistance in preparing HHs budgets	ICIMOD and NIDS	Building capacities of Women to enhance adaptive capacity of migrant sending households in Udayapur district, Nepal: Process Documentation and Learning

S.N	Previous/ Past interventions	Strength	Weaknesses	Initiated by	Evaluations
		The cross-cultural peer learning environment created during and by exposure visits among participants in two districts Gorkha and Udayapur	Short duration of the project (2 years)		
10.	Government through Vocational and Skills Development Training Centre for potential migrant workers to Korea and others in general	Basic silks- cognitive skills, physical and industry/ trade specific orientation, instructions provided in Korean language, practical training to those who have received employment offer from Korea- one-month training which varies as per employment in trade offered	Migrant do not concentrate / focus on acquiring trainings / they are in rush to go for foreign employment, no adequate / equipment / tools infrastructure as per the need or context in destination countries	Seep Bikar Talim Kendra in coordination with volunteers from Korea	Not available
11.	Host government supported (KOICA) through tie ups with NGOs and training experts (Social Activation Centre- Asian Forum for Human Rights/ Migrants Centre)	Returnee migrant and spouse targeted programme through design academy focusing on cutting stitching, CTEVT test facilitation (around 100). academy charges nominal fee NPR 1500, 30days and 3000 60 days which is later reimbursed, tourist guide training to 100, barista to 9/10, confectionary 5-7 all were employed	Weaknesses- convincing people to attend training, difficult to market the products, not able to retain trainer, Donor support for 3 years. only and not able to grow as planned.	Asian Forum for Human Rights/ Migrants Centre	Key informant interview – from Social Activation centre

Annex 5: International Interventions

1. A SDC regional project currently under implementation entitled **“Poverty Reduction through Safe Migration, Skills Development and Enhanced Job Placement (PROMISE) in Cambodia, Lao PDR, Myanmar, and Thailand (CLMT)”** being implemented by ILO-IOM presents practices that Nepal could adapt. The project overall goal is to improve the employment opportunities and conditions for migrant workers, particularly women from Cambodia, Lao PDR, and Myanmar (CLM) in Thailand, through enhanced skills and protection, leading to poverty reduction in communities of origin, which is like the objectives of the श्रीप migration component.

The project promotes decent employment and safe migration schemes through enhanced collaboration between potential employers, relevant sector associations and skills development partners. It supports women’s access to skills development in targeted sectors through affirmative action, leading to improved employability abroad and at home and support greater protection of women migrants through strengthened policy frameworks, enhanced assistance services and safe migration information at all stages of the migration cycle. To this end, the project has mobilized the private sector support to market-driven skills training and matching of migrant workers, enhanced private sector dialogue on ethical recruitment and decent employment of migrant workers, enhanced capacities of skills providers in CLMT to deliver migrant-centred, gender-sensitive and market-responsive training courses. It has enhanced access of migrant workers, particularly female, to tailored skills development programmes and job placement, enhanced certification and referral mechanisms to support reintegration of returning migrant workers through recognition of prior learning. In addition, it includes gender-responsive Safe Migration Services, greater participation of migrant workers and their families in Safe Migration communication and self-support mechanisms among others.

2. Under Corporate Social Responsibility to Eliminate Slavery and Trafficking (CREST, Pillar 2), IOM has been undertaking Pre-departure orientation/ post-arrival training for migrant workers. For companies that employ migrant workers, IOM provides pre-departure and/or post-arrival orientation training for prospective job seekers interested in finding work overseas. The training provides information about living and working conditions, contract terms, human rights’ awareness, resolving workplace disputes, soft skills, and useful contacts when abroad. Since it is a demand-driven initiative, the IOM’s ethical recruitment due diligence toolkits are tailored to address risk of exploitation and trafficking in specific sector or industry. It is significant from GESI perspective given that 71 percent of an estimated 40.3 million victims of modern-day slaves are women and girls. The companies are supported with mapping of risks trafficking and exploitation in their supply chains, while migrants are empowered with right-based, job-specific pre-departure information. In addition to workers, supervisors are trained on rights and responsibilities so as to enable address barriers in dissemination of information. As a result, companies are reassured that workers are coming through their own choice and oriented on specific job requirements, and PDO trainings are becoming an integral part to enhance compliance with an ethical recruitment model. Another area of interest or relevance is training of IOM for the commercial sector on ways to reduce the risk of modern slavery and trafficking in their daily operations and supply chains. This includes guidance on how to comply with new

anti-slavery legislation and trade requirements, as well as practical tips on how to implement ethical recruitment practices and better monitor lower tier suppliers.¹ In Nepal's case, the integration of CRS component in श्रीप could be useful as there are plenty of space to collaborate with international hotel chains, multinational electronic companies like Samsung, Sony, and construction companies building world cup stadiums in Qatar, which hire tens of thousands of Nepali workers every year. One possible area of collaboration could be mapping of supply chain of these companies in Nepal so as to promote accountability among recruitment agencies. There is also room of partnership with the local supply chain to ensure ethical recruitment. The model, however, appears unsuitable for low tiers employers or low tiers suppliers.

3. Sri Lanka has a notable example on how national government can provide gender-sensitive safe migration support through comprehensive intervention at each stage of migration from pre-migration (of which migrant skilling is a key component) to return and reintegration. With women migrant population as high as 34.43% (90,677) of total migrants in 2015, Sri Lanka represents feminization of labour migration in the South Asian context. Given the vulnerability associated with the domestic work (over discrimination, exploitation and abuse), Sri Lanka Foreign Employment Bureau (SLFEB) adopted policy measures that combined increasing minimum age limit of women migrating for domestic work and upgrading the training given to women domestic workers to the level 3 of National Vocational Qualification (NVQ) and making skills training qualification compulsory for women. The SBFE clearly lays down the different types of specialized skills training courses available as per the job sector, including pre-training qualification/minimum requirement, training duration, course content and cost of such trainings through recognized skills training institutes.² In the recent years, there has been marked rise in demand of Sri Lankan housemaid in countries like Singapore, Japan and South Korea. Employers, depending on the work destination and level of risk involved, are required to pay prospective housemaid up to \$1600 in advance before departure. Furthermore, prospective migrant workers also have access to support on the identification of the recognized and reliable recruitment agencies, financing options and schemes to cover the cost of migration, migration related administrative procedures and documentation requirements, support to family members including support services in the destination countries, and guidance on the management and investment of remittances thereby availing migrants comprehensive set of migration assistance to improve their migration experience. Therefore, activities in Sri Lanka have led to reduction in the costs and also facilitated reintegrating returnees into the domestic labour market. Likewise, instead of just focusing on skilling, श्रीप has to be linked with a complete migration cycle encompassing pre-recruitment phase, recruitment phase, employment and post-employment phase to foster better migration experience among migrating women and excluded groups.
4. Bangladesh government led initiative on skills can provide important learnings. With over half a million-youth leaving for foreign employment each year and majority without having attained skills training due to reasons such as qualifications not recognized internationally

¹ IOM, 2017. Private Sector Engagement Strategy. Towards Sustainability and Increasing Social Responsibility Sharing with the Private Sector.

² SLBFE website <http://www.slbfe.lk/page.php?LID=1&PID=114?>, accessed on 26 November 2018

as well as lack of demand driven skills training, the migration management process is not harmonized with the skills development system in Bangladesh (BD). Given the situation, Bangladesh government planned to deliver market responsive quality assured training programme and assessments that meet international standards. BD also came up with the National Skills Development Policy 2011 to improve the quality and relevance of skills development, delivery mechanisms that better service the need of labour markets (national and international) and improve access to skills development for various groups including women and people with disabilities. All training and trade testing centres targeting overseas workers will be required to be registered with Bangladesh Technical Education Board and all migrating workers are required to have qualifications from the NTVQF (National Technical and Vocational Qualifications Framework).

Studies show these programmes haven't been particularly effective in raising income of migrant women. An analysis of remittance sent by Bangladeshi workers through branches in the United Arab Emirates and Italy shows that migrant women workers remitted less compared to their male counterpart. In the United Arab Emirates, the estimated actual number of migrant women is 51,000, which constitutes 4.8 percent of all Bangladeshi migrant workers in the country (1,251,000). But despite making up just over 4 percent of all the Bangladeshi migrant worker population, migrant women workers sent home just 2.90 percent of all remittances from the UAE in the fiscal year 2011-12 (ILO, 2014).

5. Technical Education and Skills Development Authority (TESDA) was established in 1994 in Philippines as a result of Technical Education and Skills Development Act that encouraged merger of the industry, labour, local government units and technical-vocational institutions (encompassing National Manpower and Youth Council (NMYC) of labour department, the Bureau of Technical and Vocational Education (BTVE) of the Department of Education, Culture and Sports (DECS), the Apprenticeship Programme of the Bureau of Local Employment (BLE)) in the skills development of the country's human resources. It aimed to reduce skills' development overlapping in activities initiated by public and private sectors and provide national direction in TVET system, particularly focused on development of middle level workforce. Besides overseeing country wide skills development programmes particularly to promote and develop middle level workforce, it approves skills standards and tests, develop accreditation system, funds programmes and project and assists trainers training programmes. TESDA has over 125 technology institutions (that comprise of schools, regional, provincial, and specialized training centres) to undertake direct training activities. There are also specialized training centres for women called TESDA Women's Centre that aims to advance the economic status of women through trainings, entrepreneurship development, gender sensitive programmes and policies including research and advocacy and language skills institute for workers intending to go abroad. In terms of skills accreditation, studies³ show that mostly TESDA qualifications held by Filipino workers appear to have credibility with foreign employers. In Nepal's case, शीप could make significant impact if it is promoted as a programme owned and led by recruitment agencies and agents in direct oversight of the government and other independent stakeholders. Given their huge influence on workers and deep

³ ILO. 2017. Maximizing the potential of labour migration through skills development and accreditation.



penetration in the labour market, the ownership of manpower agencies become a crucial. An appropriate model of partnership could be developed in consultation with Nepal Association of Foreign Employment Agencies and other stakeholders.

Annex 6: Examples of Providers for Windows 1 and 3

Box 1: Examples for Windows

Window 1

Reliance Spinning Mills Ltd. is a public limited company and is the largest spinning mill in Nepal located in Biratnagar. The company manufactures Polyester, Viscose, Acrylic yarn including sewing threads. At present the mill has 3900 employees of which 1550 are women.

The mill has an in-house training center which provides three months' trainings to zero skilled workers



who wish to be employed at the spinning mill. These workers are identified mostly by referral of the existing work force and are provided accommodation and food. In turn, they contribute to the 'bench strength' which enables the company to replace the workers that migrate or switch jobs. The reliance in-house training centre provides training to 500 workers in a three-month cycle and trains up to 2,000 workers every year. With

the right incentives, the mill could scale-up their training to benefit at least 500 people/month, especially women and persons from disadvantaged groups who will in turn be employed by the existing industries in the corridor. If the trained workers still choose to migrate, the training would enable them to earn higher wages.

The mill is in the process of initiating a new training and microfinance programme for disadvantaged groups to ensure optimum output for the mill and to dissuade high employee turnover. For this, the mill is looking for funds to support a class room training for batches of 90 women to manufacture handmade goods. This training is targeted towards the families of current employees in their mills. It is estimated that women working from home under this project, can earn up to NPR 12,000/- per month.



SSEP's role in this partnership would be to co-invest in a skills training model that would enable income generating activities for the families of the employees. In the scale up, this could be extended to beyond the families of the employees to enable other disadvantaged groups, women and PwDs to participate. As the raw materials and buy-back guarantee is provided by the company, there is little or no risk of the lack of demand for the produce.

Label STEP Fair Trade Carpets: Since the establishment of the organization in 2000, STEP Nepal has been engaged in monitoring and verifying production of the STEP Fair Trade Partners (licensees/importers) who commit to fair trade standards throughout their entire line of handmade carpets. This includes good working and living conditions, fair wages, eco-friendly production, and the prohibition of child labour. In addition to assuring fair trade standards are met, STEP delivers educational programmes to increase "weaver capacity."

These programmes, known as Weaver Community Empowerment Programme offer weavers and workers educational opportunities to gain relevant knowledge and improve their wellbeing. Since launching its Weaver Community Empowerment Programme in Kathmandu in 2016, a total of 224 awareness-raising sessions have been held benefitting more than 6,000 people (60% female; 31%

male; 9% children aged 12-15). Financial literacy is one of the key modules of the weaver empowerment programme that has reached more than 350 weavers working in STEP partners (importers/ exporters) workshops on their way to greater financial security by helping them to open bank accounts or organize saving groups, develop saving plans among others.

In collaboration with Nepali carpet exporters and importers, STEP is in the process of establishing a comprehensive skills training and certification programme for weavers that would support in deployment of trained weavers in fair trade factories as well as ensure fair wages for the workers who are often exploited by the intermediaries/ contractor during their recruitment as well as deployment phase

Window 3

National Federation of Disabled Nepal (NFDN)

NFDN in collaboration with Disability Rights Promotion International (DRPI) has established the Asian Work Place Approach that Respects Equality (AWARE Project). AWARE has identified and addressed the barriers people with disabilities experience when trying to participate in the labour force in Nepal. NFDN intends to work with employers to improve employment prospects for people with disabilities and will promote disability from a human rights perspective.

A potential role for श्रीप would be to facilitate working partnerships between NFDN and the employers wherein the programme provides, linkages to suitable employment opportunities, and skills training to enable the aspiring job seekers to qualify for the available jobs

Annex 7: GESI Specialist TOR

GESI specialists TOR is envisaged as follows:

- (i) The GESI specialist will contribute to the overall श्रीप inclusion strategy across
 - a. the different priority outcomes
 - b. for each disadvantaged group (and what the goal should be for that group in terms of greater representation, equal pay, retention, promotion, ensuring rights are respected at work),
 - c. for working up further tailored approaches to early adopters (who's focus may be making the environment more inclusive, add on training, introducing new HR practices such as flexible working, transport, etc.) and GESI champions (who do all of the same work as the early adopters but may have some more bold and ambitious goals to have GESI groups enter new occupations such as women taking higher skilled work, men entering new segments of labour market, designing financial tools to attract DAGs to invest).
- (ii) practical technical advice for CF partners through the EOIs, supporting the applications on developing their own GESI strategies including goals across the 3 domains of change, the individual projects induction workshop (this should include a one day tailored workshop to develop a joint vision on gender and social inclusion and how this fits with their business model, how it may potentially increase their bottom line, understand the firm's corporate vision and the business case for inclusion.
- (iii) Design of GESI specific interventions for each CF project implementation and ongoing technical assistance to the projects to support their easing of barriers/challenges on inclusion
- (iv) the issues to be evaluated within the impact assessment and quasi experimental methods about what works in terms of removing barriers across the 3 domains