

Gender equality through VSLAs in Nepal

Rupantaran

In Nepal, connecting women with money is challenging patriarchal norms.

The *Rupantaran* project builds on a decade of work with landless and smallholder farmers in rural Nepal to increase resilience and improve their livelihoods. **Village Savings and Loan Associations (VSLAs)** were added to the Farmer Field and Business School (FFBS) model as a key way to challenge social norms around women’s participation and decision making, explore opportunities and promote economic empowerment.

What harmful and discriminatory social norms do women farmers face?

In Nepal, 74% of women are engaged in the agricultural sector*, but their produce is almost always sold by men. Even where women receive training on how to improve their crops or gain access to loans through community savings groups, they can be excluded from making decisions across many aspects of managing their farm – such as which seeds to sow, when to sow them, which farming materials they invest in, what to sell, and how to spend the income they make.

Added to this are social norms which limit women’s role to the home, place little trust in their ability to manage money, limit their digital literacy, prevent them from speaking to male community members and limit their power to make decisions in their homes or communities.

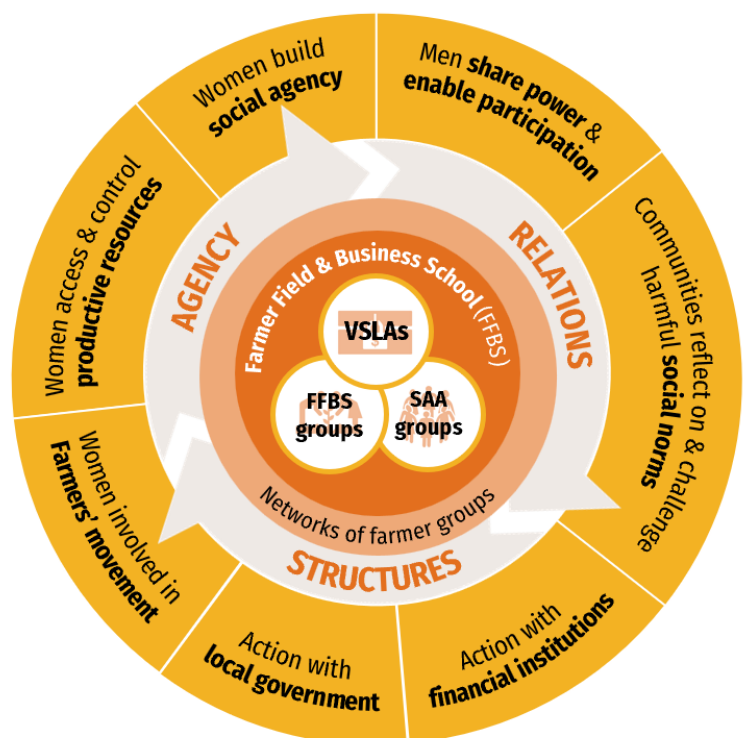
However, when women challenge these norms by stepping away from traditional roles and leading positive change for their families, they build confidence in women’s abilities and normalize their engagement with markets.

*World Bank, 2023

How is Rupantaran promoting gender equality?

After setting up **Farmer Field and Business Schools (FFBS)** within communities, *Rupantaran* combines **VSLAs** with the **Social Analysis & Action (SAA)** approach to engage farmers on gender equality. VSLAs build skills and provide leadership opportunities while reflection within community SAA associations challenges the harmful and discriminatory norms faced by women farmers. Within these groups, male champions support women’s participation and act as messengers to raise awareness within their communities. Together, these work across CARE’s [Gender Equality Framework](#).

Across communities, farmer groups join together in **networks to develop a stronger collective voice for change**. Alongside this, advocacy and engagement with government and with financial institutions further highlights the needs of women and marginalized farmers within markets and formal structures.





Rupantaran goes beyond standard VSLA savings groups and agriculture training to address root causes of gender inequality.

- Training for VSLA members provides opportunities to **strengthen their financial literacy skills** and increase their confidence to **access markets** to sell their produce. Other projects in the region are often layered onto these VSLAs to provide deeper engagement on topics such as health or education.
- Demonstration farms provide women with **leadership opportunities** and challenge **social norms** around women’s role and potential, such as the belief that families should not be supported by women’s earnings or that women should not lead decisions about agriculture.
- Approximately 20% of group members are male, but these **men are engaged** to raise awareness of harmful social norms and ensure space for women’s voice and participation. They act as role models in their communities for sharing power with women as equals.
- SAA groups engage in **gender dialogue at community level** to identify **harmful and discriminatory social norms** and plan for how to shift these, with different locations focusing on the norms most relevant to their community.
- SAA groups conduct specific sessions on the relevance of **gender-based violence** to marginalized farmers, with a focus on how social norms contribute to the risks faced by women and girls.
- Once VSLA groups are established at community level, these are supported to **strengthen group dynamics** and reflect on the issues that matter most to them. To increase their voice and influence, groups build networks at district level to plan **collective action** so they can highlight the needs of women and marginalized farmers with local government. Some groups are supported to become cooperatives and register with local government so that women farmers can access extension services and subsidies for agriculture inputs.
- Engagement with government and financial institutions addresses **systems-level change** by ensuring policies recognise women’s role in agriculture and creating financial products which meet the needs of women farmers.



The Agriculture Act allows women to be identified as farmers by local government, enabling women to receive subsidies for production.

A deep focus on harmful social norms

Rupantaran used the SAA tools to identify harmful and discriminatory social norms within communities, particularly those which prevent women from fulfilling their economic potential.

SAA groups within each community reflect on the social norms limiting women’s potential and the impact of these on individuals, households and communities.

Women and men raise awareness and model a shift in gender roles in their households and communities, while the project also works to shift discriminatory norms within government and business procedures.



A national commercial bank in Nepal has developed a credit system specifically targeting the needs of rural women farmers.

Rupantaran works with more than



57,000 producer members

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