

Research Paper

**Intersectional Discrimination against Religious
Minority Women and Girls in Nepal**

For the South Asia Collective

Primary Researcher: Meenraj Panthee

Acknowledgements

I would like to take this opportunity to acknowledge everyone who has contributed to accomplish this piece of research. I would like to express my deepest gratitude to South Asia Collective (SAC) to entrusting me to carry out this piece of research. I extend my heartfelt thanks to all the respondents-community people, affluent women who kindly took part in this study and provide required information to bring this report into this shape. Similarly, I acknowledge government officials and CSO representatives in study sites, who generously provide information. I acknowledge and appreciate Ms. Najbul Khan, who worked as the research assistant during the field visit to carry out this study successfully.

Table of acronyms used

CBO	Community-based Organization
CEDAW	(UN) Convention on Elimination of All Forms of Discrimination against Women, 1979
CFHV	Community Female Health Volunteer
CSO	Civil society organization
FGD	Focus group discussion
FGD	Focus group discussion
FGDs	Focused Group Discussions
GI	Group interview
GIs	Group Interviews
GoN	Government of Nepal
li	In-depth interview
KIIs	Key Informant Interviews
MRG	Minority Right Group
NGO	Non-Government Organization
RMW / RMWs	Religious Minority Woman/Women
RMWGs	Religious Minority Women and Girls
SAC	South Asia Collective
ToR	Terms of Reference
WASH	Water, Sanitation and Health

Table of Contents

Contents

Acknowledgements	2
Table of acronyms used	3
Table of Contents.....	4
Executive Summary	6
1. Introduction	10
1.1 About South Asia Collective (SAC).	10
1.1.1 SAC Documents driving and guiding this study.	10
1.2 Rationale of the study.....	10
1.3. Scope of study:.....	12
1.4 Objectives:	12
1.5 Limitation of the study:	13
Study time table.....	13
2. Research Findings	15
2.1 Externally applied threats, dangers, harassment and protection	15
2.1.1 Justice system and RMWGs	17
2.2 Externally applied exclusion and inclusion	19
The educational curriculum	20
The participation and representation of RMWs.....	21
Healthcare and RMWGs	22
Media and RMWGs.....	23
2.3 Internally applied threats, dangers, harassment, and protection.....	23
2.4 Internally applied Exclusion and Inclusion.....	23
2.5 Internally applied denial of religious freedom	27
2.6 What role has religious life played in a minority woman's life?.....	28
2.7 Impact of the COVID-19 Pandemic	28
2.8 RMWs with disability	30
2.9 Higher-Level educational aspirations and prospects	30
2.10 Some Statistics for the RMW sample	31
House Types	31
Mental Health	32
Travelling.....	32

Education	33
Voting Cards.....	34
Use of Loans.....	34
Demographic information	35
3. Recommendations	36
Recommendations for NGO and development organizations:	36
Recommendation for Donors like the EU and others:	36
Recommendations for CSOs:	37
Recommendations for Government Agencies:	37
Appendices	39
Methodology	39
Concept Note	39
Review of relevant documents	39
Field study:.....	40
Observation:	41

Executive Summary

This study reveals that there remain widespread and multiple forms of threats and disadvantage to women and girls belonging to various religious minorities, though the level of such discrimination and suppression varies from place to place, and religious community to community, and aspect-to-aspect of their lives.

We find it helpful to divide this report on the situation of RMWs into the headings, “Externally applied” and “Internally applied”. “Externally applied” is to mean what they are exposed to from outside their own community (whether from the majority religion or another minority religion), and “Internally applied” is to mean what they are exposed to which comes from inside their own community.

It was found among the respondents that it was very common for RMWs to experience threats, harassment and direct expression of hostile attitudes from others outside their community, only because of what group they belonged to. They were exposed to such things from members belonging to other religious minority communities, not just from people of the majority religion. Actual violence is far less common.

A common form that these external threats and harassment take is telling these women and girls that they are foreigners, and that they need to go back “to their home countries”, and this happens regardless of how long their ancestors have been living in the area, which is often centuries. They are bullied, given nicknames, touched and teased.

Respondents indicated that such kinds of threats were considerably worse 10-15 years ago. It has gotten rapidly better in urban areas, and is improving more slowly in the more rural and remote areas.

Despite being threatened, it was very rare for RMWs to seek help from the justice system. They generally do not expect the justice system to be of help to them, and this belief is based on much prior experience. Within the Muslim community specifically, there is also an internal taboo against reaching outside the community for help; if someone has a grievance or needs protection, they are expected to resolve it inside the community.

The culture of hostility, condescension and even bullying is experienced by RMWs, not just when dealing with ordinary people, but when they are dealing with any institutions of the government. Even people working in education institutions, for example, schools and colleges are failing in protecting girls belonging to minority communities.

All of these externally applied difficulties are worse in the rural and remote areas than in the cities. They are also worse in the hills than in the plain areas (though there are some anomalies in this respect).

There is generally no pressure on them to convert as such into the majority religion, more to just go away, to usually entirely fictional “home countries”. The friendly co-operation within women of different religious minority remains yet to be pledged. The respondents generally take pride in their faith, and usually have no intention of converting to the majority religion.

The education curriculum covers different religions to a small extent, and does teach the value of tolerance, but it is a small and even tokenistic part of the curriculum, and never addresses the special concerns of RMWs.

There is very small and even nominal representation of RMWs in any government agencies, political parties, media, CSO and private business network. The situation in this regard is (as an anomaly) somewhat better in the hilly districts.

Government policies and programs recognize the special religious holiday needs of RMWs to an extent, but minimally. They have one day of holiday per year for their special religious needs but no more, and many of the RMWs in the FGD's wished for more.

It is very common in many regions for RMWs to lack citizenship, which causes problems for them in any dealings with the government. This can happen when they have been there for generations.

There is considerable mistreatment of RMW's in the healthcare sector, though mainly among the lower-level medical staff, with the medical doctors tending to treat RMWs well.

Media tended to cover the issues of RMWs in a superficial way. Part of this is because the media tends to be urban, and RMWs rural.

In many cases, RMWs seem to experience a culture of threat and violence coming from within their own community also. The level of spousal abuse is very high, especially among the Muslim RMWs.

A majority of Muslim respondents complained that their religion, culture, traditions, and customary norms, values and practice tightly control so many aspects of their lives which are regarded as domains of personal freedom outside the Muslim community. It was also noted that not being able to go out without wearing hijab adversely affects the women's empowerment process. It was very common for Muslim women among the respondents to be unhappy with the restrictions that were put upon them, in the name of their religion, by their community. In the FGDs, all the Muslim participants expressed dissatisfaction over not being allowed to go to the masjid¹.

One thing which has become worse for RMWs in the last several years is increased use of the dowry system, especially in the Muslim community. There is still reportedly a

¹ Mosque.

problem with child marriages, with an estimate of child marriages being around 25 per cent of marriages in the Muslim community, though this figure is considerably better than it was 20 years ago.

More women converted to Christianity than men. All of the religious minority communities studied impose strong social penalties to prevent members of their community from converting to another religion. Such penalties can include complete ostracization, and untouchability, in which any food prepared by the converts is rejected. In the case of Muslim women, the threats can be of violence or death.

A few participants highlighted that their religion is a treasure to them as it gives them freedom, peace and development, as it does their male counterparts

The rate of mental health problems among the respondents was quite high. The situation of RMWGs with disabilities is desperate. RMW mothers are worry about continuing education of their daughters in some areas because of poverty and lack of scholarship provision. The Irregularity of sending children to school even in spite of the availability of school and Madrasah in community remains significantly in rural settings mainly. Water, Sanitation and Health (WASH) in Muslim settlements managed poorly. The representation and participation of RMWGs in social, political and development activities is significantly low.

The COVID-19 pandemic had a devastating impact on the communities studied. Loss of income and difficulty acquiring the necessities of life were common, and this led to malnutrition, and in some cases desperate begging for food and even death. The respondents themselves said that they did not know enough about the other communities to tell how it affected them differently, but the government stakeholders informed that the relative lack of involvement in agriculture made it worse for the RMWGs, as the agricultural sector was not nearly as badly affected by the pandemic as other sectors.

Only around half of the respondent RMWs travelled alone, and among those who did, it was very common to feel uncomfortable doing so. Less than half of the RMWs were encouraged to get education: in Banke it was only around 10%, and in Surkhet it was highest (60%). The rate of having voting cards was much higher, ranging from the highest of 70% in Kapilvastu, to 15% in Kailali. In most districts, way more than half of the respondents had a loan, though the figure was quite low (10%) in Kapilvastu, and it was as high as 95% in Surkhet. These loans were all exclusively from private parties.

In order to minimize such difficulties, deprivation and disadvantages, RMWGs should be capacitated around their rights and rights-claiming strategies, including building their resilience, inducing a respectful and non-discriminatory external environment everywhere, that is, schools, colleges, communities, health and justice services, neighbourhood, religious institutions and praying places, working places etc. The family and relatives are to be held accountable to share the workload for ending discrimination

and gender stereotypes, support to ensure equal rights in assets and property, ending child and early marriage. Similarly, they are in need of education support including scholarship to pursue higher education, citizenship and vital registration, access to resources, employment, livelihood and poverty reduction program and packages, facility for sanitation, hygiene and health including reproductive health, skills for offering nurturing care for children etc. Support is also required to carry out research and providing education and rehabilitation for RMWGS with disabilities. Various stakeholders, for example NGO and development organizations, donors, government agencies, media and CBOs, security and justice delivery institutions may be responsible to address above gaps, issues, and concerns of RMWGS respectively.

1. Introduction

1.1 About South Asia Collective (SAC).

South Asia Collective (SAC) is a regional network bringing together researchers, activists, and organizations from across South Asia to systematically track the conditions of minorities and their access to rights in line with international standards FoRB, minority and human rights; and to engage in advocacy based on these findings to improve outcomes of marginalized communities SAC members and engaged at various levels ranging from grassroots activism to regional and international advocacy with bodies such as South Asia Associations for Regional Cooperative(SAARRC) and the UN. Similarly, Minority Rights Group campaigns worldwide (MRG) works with around 150 partners in over 50 countries unsure that disadvantaged minorities and indigenous peoples, often the poorest of the poor, can make their voices heard. MRG examines how discrimination based on age, class, gender, and disability can have a multiple impact on disadvantaged minorities, and its campaigns target governments and communities to eradicate such attitudes, and action in the media. Through programmes, publications, advocacy, legal cases, training & education, and action in the media, MRG support indigenous people as they strive to maintain their rights – to the land they live on, the languages they speak, to equal opportunities in education and employment, and to full participation in public life.

1.1.1 SAC Documents driving and guiding this study.

For reference, the following documents from the SAC are embedded in this document:



Concept Note for
Research Paper on R



Minority Women
Research Methodolog



Minority Women
Research Questionnai

1.2 Rationale of the study

The SAC and MRG are in collaboration for a 3-year project titled “Supporting Religious Pluralism and Respect for Freedom of Religions or Belief across South Asia” which is implemented in the 6 South Asian countries- Afghanistan, Pakistan, Nepal, Bangladesh, Sri Lanka, and India. Across South Asia, rising majoritarian nationalisms have accompanied severe challenges to FoRB. Religious minority are at particularly high risk of violent attacks, hate speech, and intimidation, and these violations are frequently net with lack of accountability. This occurs against a backdrop of long-standing social, economic, and cultural marginalization and exclusion, particularly for those who face intersectional discrimination, such as religious minority women, indigenous peoples adhering to minority religions, and those facing caste-based discrimination. The project’s overall objective is to promote and protect freedom of religions or belief (FoRB) in South Asia by improved, more collaborative monitoring, reporting and

advocacy on FoRB violations. Specifically, the aim is to strengthen the capacity of a regional researcher's and activists' network to monitor incidents, trends, and patterns of FoRB violations; produce and publish authoritative reports, and carry out linked advocacy to combat religious discrimination, intolerance, and violence, and improve the protection of FoRB in South Asia.

Keeping this in view research has been carried out in all above mentioned South Asian Countries by hiring independent consultants in each country. Independent consultant hired by SAC identified women and girls belonging to Islam, Christianity, and Sikhism as the RMWGs in Nepal based on the population given by Nepalese Census 2011 and conducted research in order to identify their situation. Rational for selecting Muslim, Christian and Sikh population for this RMWG study in following districts and municipalities:

The Constitution of Nepal 2015 adopted Nepal as a federal governance structure with 3 tiers of the government- Federal, Provincial, and local body. The first layer of the government is the federal government at the centre. Provincial government forms the second layer of the government and is followed by the local body. There are seven provinces that are governed by the provincial governments. The provincial government exists between the federal government and the local government. The remaining one is the local government-municipalities and Rural Municipalities.² These 753 local units are known as the local bodies. A total of 6,743 wards are formed under these 753 local bodies which are mainly responsible to ensure the rights of people in their localities.

The current Constitution guarantees all human rights-civil and political, Social, Economic and Cultural rights and guides the development road map towards prosperity and inclusion of all citizens not leaving anyone behind realizing their fundamental rights and development for prosperity. Nepal is a state party to the UN various Convention to ensure all human rights and fundamental freedom of all citizens including RMWG equally.

Likewise, Nepal remains a multi religious, multilingual, multi casts and racial and multi-cultural country.

Nepal is multi religious because it has multiple religions being practiced inside Nepal. Vast majority of Nepalese are Hindus, nearly 80%, then there are Buddhists, around 5 % are Muslims, 1.5% Christians, a considerable number of people are belonging to Sikhism and a few other religions practiced in various communities, for example, the Kirat religion and Jainism. ³Considering the size, number and distribution pattern of the religious minority population, Muslim, Christian, and Sikh distinctly fall into RMWG in Nepal, who are found marginalized section of society in various spheres of life. This

³ population monograph of Nepal
[https://mohp.gov.np › downloads › Population Mon...](https://mohp.gov.np/downloads/Population%20Monograph%20of%20Nepal.pdf)
PDF

category of population distributed over most of the districts across the country, though size of such population varies to district to district. The ratio of Muslim population presence remains significant in terai districts (plain topography) whereas hilly and high hilly terrain seems lesser respectively. The Sikh population are distributed in various pockets in terai particularly. However, the Christians population ratio does not follow the same root. It was a bit difficult to locate the Christian population distribution as disaggregated data are not available, though they are present almost all districts across the country. This study identified following 6 municipalities in given five districts- one municipality in each district (but two municipalities in Kapilbustu), where the targeted population distribution is quite significant as well as representing different topography of the country as far as practicable. They were Dhangadi Sub-metropolitan City in Kailali District; Birendranagar Municipality, Surkhet District; Nepalgunj Sub-metropolitan City, Banke District; Buddhabhumi Municipality and Krishnagar Municipality in Kapilbustu District; and Tansen Municipality, Palpa District. The Municipalities were selected through adopting random and purposive sampling techniques.

1.3. Scope of study:

The ToR outlines the following scope of work:

This study was designed to generate comprehensive data around the pertinent issues of RMWG that elaborates on the multiple impacts that intersectional discriminations can have on their day-to-day living, giving a more granular look into local contexts, rather than at the national and provincial levels. Though this is a small study in term of size and of population fall religious minority in Nepal, it represents the voice and aspiration of women and girls of this group across Nepal. This thorough study also includes specific, realistic, and measurable policy and program recommendations among other things. The goal of this study was to create tangible material to conduct national and international advocacy with, and to be able to implement with civil society organizations.

This research findings may be useful to engage influencing work on an international level, while also be serving as a useful source of information and evidence for NGOs and government line agencies. It also shall be useful to awaken local government bodies and CSOS to design right policy and program in order to address specific needs and concerns of RMWGs. Therefore, it has identified a set of implementation recommendations.

1.4 Objectives:

The overarching objectives of this research are as follows:

To identify the social, political, and economic discriminations borne by women and girls belonging specifically to religious minority communities.

To identify the specific needs of local women of such backgrounds that is missing from stakeholder’s agenda.

To contribute to a body of work that establishes a benchmark for civil society organizations to work against discrimination.

1.5 Limitation of the study:

This is a small study compared to the study theme and population size of RMWGs. This finding has been produced based on the perspective of 70 community-based women and girls of various ages and other 15 affluent women belonging to religious minority along with other some of the pertinent stakeholders and neighbours living in far western, western and Karnali regions—Province wise-Sudurpassim Province, Karnali Province and Lumbini Province. This population equally distributed in other several parts of the country as well, whose views and perspectives have not been derived by this study. Respondents are considered a small number of people as compared to size of RMWGs population. There are other types of RMWGs, for example. Kirat and Jain, though their population is small, settlements are in limited communities, whose settlements other than this research sites and perspectives have also not been captured by this research due to time constraint and they were not present in this research sites. Interview, FGDs, meetings with stakeholders and field observation were conducted only with a sample of the stakeholder-respondents which was limited but purposefully and randomly selected. The purposive and random sampling was designed to produce a good sample and representative results as much as possible.

Study time table.

The following table provides details of time-period of the field study along with details of research meetings as well as the research participants:

Table No. 1.1: Field Study and Research Participants Details				
S. N	District/s	Date/s	No. of Research Meetings	No. of Research Participants Woman
1.	Kailali	01-03 December 2021	8 (In depth Interview- 3,GI-2 FGD-1, Visit-2)	25
2.	Surkhet	5-7 December 2021	8 (In depth Interview –	25

			2,GI-3, FGD-2,Visit-6)	
3.	Banke	9-11 December, 2021	11 (In depth Interview-4 , FGD-2, Visit-5)	22
4.	Kapilvastu	13-15 December 2021	8 (In depth Interview - 3, FGD-2, Visit-3)	21
5.	Palpa	17 December 2021	4 (In depth Interview- 2, FGD-1, Visit-1)	7
6	Butwal	19 December,2021	2 (In GI- 1 with officer in social development division of Lumbini Province)	2
7	Kathmandu	24 December, 2021	4 (In depth Interview with-4 ; sick affluent women -2, Central curriculum development -2)	4
	All districts	1-24 December 2021	45 (In depth Interview - 19,GI-6, FGD-8, Visit- 17)	107
<i>Source: Field Study, December-2021</i>				

(Please refer to the Appendix for event-wise details of research meetings and categories of research participants.)

2. Research Findings

This study reveals that there remain widespread and multiple forms of threats and disadvantaging to women and girls belonging to various religious minorities, though the level of such discrimination and suppression varies from place to place, and religious community to community.

We find it helpful to divide this report on the situation of RMWs into the headings, “Externally applied” and “Internally applied”. “Externally applied” is to mean what they are exposed to from outside their own community (whether from the majority religion or another minority religion), and “Internally applied” is to mean what they are exposed to which comes from inside their own community.

We recognize that the division we do below between, between on the one hand threats, dangers, and harassment, and on the other hand, disadvantaging, is often somewhat blurred and arbitrary at the boundaries.

Our report on the situation of RMWs is divided into useful headings as follows:

2.1 Externally applied threats, dangers, harassment and protection

It was found that it is very common for RMWs to experience threats, harassment, and direct expression of negative attitudes from others outside their community. They were exposed to such things from members other religious minority communities, not just from people of the majority religion.

A significant number of participants shared their view that these problems tended to be considerably worse in the far western and Karnali regions (Sudurpassim Province and Karnali Province), which are remote and most backward, impoverished, and marginalized. They highlighted the particularly high risk for Christian RMWs there.

A common form that the threats and harassment take is telling these women and girls that they are foreigners, and that they need to go back “to their home countries”, and this happens regardless of how long their ancestors have been living in the area, which is often just as long as the majority.

A few Christian RMWs said that there is threat to propagating Christianity and spreading its message among the public because of the threat of being charged with propagating a religion, which is believed by them to be a crime. According to them spreading the Christian message is the duty of the Christian community and they are saddened due to being prevented from doing such thing. It was discussed that there were several incidents in which Christian people have been arrested and tortured, being blamed for propagating Christianity in various parts of the country.

A few Muslim girls studying in mainstream schools noted that they were used be maliciously frightened by boys and teased at school, which included closing the classroom door keeping them outside the classroom.

A remarkable number of girls respondents highlighted that they are bullied, given various nicknames, touched, and teased, and called foreigners by their peers and classmates and others at school and while walking on the roadside.

However, because of lack of reporting and a justice-soliciting mechanism at school they are with feeling unprotected and unsafe. From a very young age such discriminatory social practices and behaviours are embedded in the mindset of adolescents and children belonging to religious majority groups.

A majority of the Muslim girls highlighted that they are good in sports and study as well however, their performance appears under-recognized because they are from religious minority groups, and they are discriminated against even in school because of long outstanding negative attitude against them.

It was also added that language can also worsen the situation as Muslim and Sikh people largely speak other than majority languages, which is not accepted and understood, and requires a language interpreter for official and other similar business to be carried out.

Two participants of the FGD in Surkhet recalled their conflict with majority women when the majority women were persistently making attempts to prevent them from fetching water from the same tap/source (the only water source in the community) used by them, relegating Muslim women to a low and untouchable group. It was also revealed that in Surkhet when a new pedestrian road through settlement area of majority people, they tried to prevent them from walking through it. This was done by various forms of harassment, insults, and threats, including using dogs to chase them away. This continued for several months.

Other issues recurrently highlighted were that when some of kind of racial conflict between Hindu and Muslim in any part of the country or in neighbouring countries, there is a chance to accuse and attack the Muslim community across Nepal making them panic over possibly being targeted in revenge attacks by the majority side without their having done anything wrong. Most of the participants added that such incidents happened in the past and children and women become more vulnerable in such times, which highlights the poor security situation of RMWGs. One of the affluent women said that they look down on people of darker colour. There is a significant amount of hate for small-scale sellers too, and it is very common for such sellers to be Muslim. Christian respondents in Surkhet and Banke reported several cases of women were forced to be migrated in safe places where other Christian women dwell. It was disclosed the religious minority backgrounds are insulted, harassed, and bullied. The words used include *foreigners*, *Pakistani*, *terrorist*, *stain*, *chureta* (seller, in a derogatory sense), *religion destructor*, *dollar eater*, *Panjabi* (Indian), and *Katuwa*- (person with genital mutilation).

About half of the respondents indicated that the external threat these women faced was considerably worse 10-15 years ago, but it has been changing somewhat for the better

at least in urban and semi urban communities, along with the gradual cultural change in the country and society.

The level of education among RMWGs is increasing. Religious minority women leaders and rights activists are coming forward in various communities. Nepal is an open, democratic, and secular state by the constitution, guaranteeing human rights and freedom to all people regardless caste, gender, and faith.

None of respondents noted any involvement and direct support of men from the same religious minority community in response to violence or harassment perpetrated against women and girls of that community. Male members of their own community however do offer moral support. It was found that one of the reasons that the men are reluctant to get involved against the harassment of their women is that there is a reasonable fear that that could lead to an escalation into more severe conflict.

Therefore, there is a culture of accepting the continuous harassment of their women, provided it is sufficiently low-level. Dominant masculinity was discussed, with the opinion that males should not be engaged in women-related conflicts or issues.

It was noted by some of the respondents that it was common for victimized women to defend themselves against the aggression, threats, and challenges of the perpetrators.

It was not disclosed that any of the participants went through abduction followed by forced conversion. Those in the sample who converted, changed their religion of their own will and preference. However, the respondents said that there is much talk that there are considerable incidents of what can be considered a form of coercive conversion, in that people are induced to convert especially in poor communities by offering them financial incentives, and that such practice can actually be coercive in the strict sense because those promises are sometimes fraudulent.

In none of the FGDs did any participants disclose that there are any religious customs that religious minority women and girl were forced into religious observances that are not a part of their religion. However Christian students said that schools observe Saraswati Pooja in February every year as a Hindu custom, and the Christian students feel confused about whether to take part or not.

2.1.1 Justice system and RMWGs

It was very commonly noted among the respondents that despite the fact that minority women and are often experiencing harassment and threats, they rarely go to the Justice system to seek help. Because seeking assistance from the justice system and services for ordinary people is a very frustrating matter. One of the Muslim women participants shared her Herculean struggle to file a case at nearby police station to punish her husband as he married another girl quietly without having a divorce with her, which was against the law of the land. According to her, even filing a case at police station requires not only taking support of influential persons to file a petition but it is equally difficult task to complete the application process for an ordinary person like her.

It was highlighted that there are both externally-applied and internally-applied obstacles against the use of the justice system by RMWs.

Almost all of the affluent women highlighted that externally, the justice system services, that is, the police service, and the municipality justice committee delivery mechanism is not supportive and even discouraging in their search for justice. Principally access to justice requires representation, participation, and support from various groups with different backgrounds and contexts in the justice delivery mechanism including RMW groups, and the Court, but this is not happening. The women's cell established under in the police station is yet to be RMW friendly.

"We have access in court but our access to assistance from the police is very limited" one of the affluent women said.

These affluent women also highlighted that an unfriendly justice system, discouragement from family, language barrier, doubtful outcome, and the fact that many RMWGs are deprived of citizenship are reasons why they are discouraged in approaching to justice-related services. There can be barriers to resolution of problems and a community-internal "culture of silence" on the one hand, and on the other hand, externally an unhelpfulness. The affluent women reported that Muslim members by and large tend to resolve any conflict within the community itself and has a strong taboo towards seeking any kind of external help in such matters. In the Christian and Sikh communities, there is a considerable culture of silence as well, but the taboo is not quite as strong towards seeking help from outside as it is in the Muslim community.

The office bearers of Fatima Foundation a women's rights NGO led by Muslim women) reported that Muslim women started coming to them quietly regarding seeking justice. Christian women reported that police protected them while there were sectarian conflicts with Hindus and Buddhist. A Law enforcement officer working at Nepalgunj Submetropolitan City, Banke witnessed what he estimated to be only around 1% of victimized Muslim women and girls appear to the legal process to file a complaint at court.

The researcher observed that there are various administrative agencies working to protect the rights and interest of the citizens, for example, the ward office, police station, municipality office-bearers, including the justice committee and District court at local and district level. Nevertheless, approaching to justice from the RMWGs is so rare that it is seemingly insignificant. A few experienced and well-informed affluent women reiterated that most of the administration office-bearers are from the majority group, and when they are from the minority side, they tend to be male members whom the RMW's believe tend to have an authoritarian attitude, especially towards women, and the RMWGs feel barriers towards working with them. They hold a belief that these stakeholders usually do not show discriminatory behaviour directly, but they hold a historically rooted traditional mindset and in various ways indirectly disadvantage RMWGs.

RMW participants often observed that, facing initial hostility from people outside the community who did not know them, when they had enough time to manifest a decent, disciplined, friendly and clean behaviour in the community, there was over time an improvement in how they were received and often a positive and supportive behaviour from others eventually followed.

A high level government official of Kapilbustu of one of the research sites, acknowledges that all innocent people regardless their religions, cultures and background should be protected by the state at any cost by respecting their human rights. He further says arguing that Nepal remains religiously harmonious society as people belonging to one religion also respect the rights of people belonging to other religion including Islam and others equally for years and years. He believes that some people from outside the area are quietly making attempts to create and fuel unnecessarily racial and sectarian conflict time and again. He cited the recent incidents of putting bible books in Hindu temples and purchasing land and constructing church buildings in large Hindu and Buddhist settlements by the Christian activists in some parts of the country. He argues such behaviours cause increasing sectorial conflict and unrest, which ultimately impacts risk on innocent RMWGs unnecessarily. He urges that everyone should respect each other's religions and culture without interference and encroachment.

2.2 Externally applied exclusion and inclusion

Respondents generally indicated that they did not have any obstacles imposed on them from outside their community towards accessing their place of worship and carrying out peaceful religious activities, such as prayer and worship. It was noted that masjid, church and Gurudas are there close by so that they can perform their religious activities respectively.

Some of the respondents said that there is discrimination against them but also a friendly environment with their friends, neighbours, and relatives.

A majority of the participants taking part in this research further added that the discriminatory behaviour towards women and girls from majority groups is still a very common phenomenon in almost all of the country, though such prevailing situation is changing over recent years due to various factors including secularism adhered to by the constitution and subsidiary laws of the country. It was also said that people in high positions also bully, tease, and look down on the girls and women belonging to various religious minority backgrounds in the community.

Participants ranked the severity of such behaviours as 2 in remote villages and into 3 out of 5 (least) in other than remote areas. This clearly indicates that the women and girls belonging to various religious minority groups experience threats and discrimination for being minority and women in daily basis.

It is important to note that many of the Muslim Women spend literally almost all of their time in their own home or strictly within their own community; for perspective, note that there would be many who have literally no interaction with anyone from outside their community for several months, and it would not be strange or unusual for them to have no such interaction for an entire year. This has the significant result that they such women are actually unable to get a good measure of threatening behaviour and attitudes towards them from people outside their community. Ironically, they have not had the opportunity to experience how bad the situation is.

Such women at home often face domestic and gender-based violence and harassment. The Christian women who work often in daily wage labour reported less experience of discrimination.

There is no pressure to convert into the majority religion, the pressure is more to simply “go away”.

A majority of the respondents said that they take pride in their faith and take pride in not succumbing to threats and negative social pressures to adopt the majority religion. A few of the participants expressed that they did not like their religion at all as they believe their religion remains discriminatory and exploitative against women and girls. However, some respondents reported that there is a pressure on the newly converted RMGS to return into their original religion and culture.

The educational curriculum

This study observed that many of the participants were not knowledgeable about this topic as they were not familiar with the curriculum and textbooks in recent years. Those participants who were students and teachers out of the participants revealed that some of the government textbooks and even private school’s textbooks have material about religion in general but do not directly cover the RMWGs though such curriculum can potentially play a pivotal role to educate the students on this message. The curriculum teaches students to respect and protect the rights of all people in a non-discriminatory way including RMWGs. The researcher further reviewed the government textbooks of grade 8, 9 and 10 to derive the relevant information. It was found that one of the chapters contained in social study book of grade 8 talked about the main 6 religions practice in Nepal, that is, Hindu, Buddhist, Islam, Christianity, and Sikhism. Though they introduce each religion including the main message of each religion, and a message about harmony and tolerance, they have not covered the RMWGs concerns and issues.

Concerned officers at the central curriculum development department in Kathmandu acknowledge that the curriculum textbooks and books and other related materials covering RMWGs issues are yet to be developed. They further explained that the textbooks instruct students to explore their religion and customary practice and share and discuss before the teachers and classmates, so that they explore detail information about their religion. According to them the parameters of the freedom of women and

girls given by each religion has not been studied so far in regard to gender equality and social justice.

The participation and representation of RMWs

It was found by the primary researcher that the government policies and programs have yet to be recognize religious minority people's issues and concerns. RMWs must go through a domain allotted for women or marginalized people to claim their right to social, economic, and political participation and representation, but a domain allotted to Religious Minority Woman. This research could be the first attempt to explore the issues and status of women and girls belonging to various minority religions in Nepal with a point of view of religious discrimination and threats.

The discussion and enquiry during field visits in various research sites found quite a nominal representation of RMWs in various government agencies, political parties, media, CSO and even in a private business network. Who represents in such activities appear again and again and seeing new faces is hardly happens. This situation is relatively better in the hilly districts as it was reported that there are a number of RMWGS who hold various positions, for example, health workers, teachers, police, government staff etc. The study inquired in the research sites about the participation and representation of RMWs in the local NGOs/CBOs I.E. FAYA Nepal Kailali, NFDN province Office Kailali, RHERI Banke, NGO Federation Banke whether they ensured the participation and representation of RMWs in their board or staff. It was noted that such participation has not happened. Further this study observed that the women who are not aware of religious rights and women's rights are less likely to speak out about injustice. Even educated RMWs did not tend to have a sense of women's rights. Another notable observation was a lack of co-operation between one religious group and another. Even RMW rights-aware activists from different religious groups were found reluctant to collaborate with each other. It was found that they were keen on living within their own religious group rather than joining in solidarity and raising a strong voice for a common cause. Interestingly some of the Muslim believed that most of the Nepalese Christians are converted Christians from other religions, for example from and Buddhism, and according to them their faith conversion was for largely economic benefits unlike Muslim people. Some of the Muslim participants said that Muslims are also financially poor and backwarded, but they are never ready to convert their religion into another religion. They also put forth their dissatisfaction over Christian people regularly coming at their doorsteps to propagate their religion, despite their indication of dislike such behaviour for time and again. Most of the Sikh respondents were observed to not be that positive towards women and girls doing any networking outside their own group.

Regarding vacation, to celebrate important religious events, particularly the affluent women from religious minority revealed that the current practice of providing one day of leave—the leave for the main day arranged by the government to each religious minority group—remains insufficient, which requires taking vacation days to attend the

festival activities. Most of the respondents said that at least three days leave arrangement should be in place for each group. Until some years ago, it was not the practice to grant any such leave. Therefore, participants acknowledged the government of Nepal for this recognition and leave arrangement. It was also discussed that the nationwide major festival and cultural events associated with Hindu and Buddhist religions are observed in grand manner. Common holidays are arranged accordingly. Education institutions, government and other offices and business are closed completely for several days in order to celebrate such festivals, for example, Dashain, Tihar/Deepawali, Haritalika, and Buddha Jayanti. People from religious minority backgrounds, for example Muslim, Sikh and Christian have nothing to do during such occasions except offering solidarity with their majority neighbours and friends. During these days, the opportunity for going to school and colleges, and going to offices and other work are closed off for everyone. Therefore, the RMWs are deprived of the option to work during the festivals of other groups but must save their vacation to use for their own cultural events.

Citizenship and vital registration records are key documents for the purpose of claiming and exercising various rights and entitlements. In the Terai/low land of the country a significant number of the girls and women are deprived of such basic vital records. It was estimated 40 percent Muslim women who are eligible for citizenship are deprived of it in those rural communities, unlike Surkhet and Palpa. There is no such discrimination against RMWs for vital registration, securing citizenship and marriage certificate in the hilly terrain, for example Surkhet and Palpa. The problem in Terai lies in that many men not only don't care for their women having citizenship but are in fact even opposed to it. Despite the state policy and program to legalize such women and girls, unfortunately in many situations, children are growing up but their parents do not have citizenship. The office-bearers of the concerned offices argue that yet a large number of families are not motivated to changing this status, though the trend of claiming citizenship among such women is rising. It was noted that the patriarchal mindset has not changed much. However, the role played by NGOs and right activists deserves some appreciation regarding the empowering of such women and girls. The trend of parents without citizenship is a great challenge among children of such parents and can provoke identity crises. It said that around 40 percent adult muslim women do not have citizenship in Banke alone. A similar situation occurs in other study site, which shows the negligence or even opposition on the part of their male counterparts to securing such important vital documents. It was found that in Surkhet and Palpa all adult women and men have secured their citizenship and all children have a vital registration. There is fear among the men that if their female counterparts have citizenship and marriage certificates, they will be in a position to seek equal rights and share of property.

Healthcare and RMWGs

On the question of whether there was inclusion or inclusion on the part of the Health Care services towards RMWs, the answer was markedly different whether the staff at

the higher level of medical doctors or at a lower level such as nurses was in question. The doctors were found to be overwhelmingly fair, unbiased, and non-exclusionary, while it was found that there was frequent poor treatment on a discriminatory basis against RMWGs on the part of the nurses and over lower-level healthcare staff. Most of the experienced participants in research sites shared their personal experience of the misbehaviour of nurses while receiving services for delivery and other times as well, for example using derogatory words, give less priority, being reluctant to listen to them etc.

On the positive side, a significant number of the respondents said that the contribution of the Community Female Health Volunteer (CFHV) has been very useful and accessible to religious minority women as well, which benefits them significantly. It was observed that there were CFHVs from religious minority women in every research site.

Media and RMWGs

The respondents had a mixed reaction to the role of media in raising issues and concerns associated with RMW. Various medias, for example, newspapers, television, radio, YouTube, and other social medias cover such issues quite frequently but at a very surface level, and they highlight issues other than real issues most of the time. Most of the respondents explained that media has been failing to properly capture the concerns of this population on the ground. Part of the problem is that the focus of the media remains in the cities and urban peripheries, but a majority of the RMWGs basically live in rural communities in a marginalized profile. Hence it shows that there is a significant gap between issues covered by the media and issues they would need to cover to help the situation of the RMW across the country.

2.3 Internally applied threats, dangers, harassment, and protection

A significant fraction of the RMWs indicated that the incidence of spousal abuse is very high in their community, and that there is a strong culture of silence with respect to it. This seemed to be emphasized more by the Sikh and Muslim respondents compared to Christian respondents.

2.4 Internally applied Exclusion and Inclusion

It was disclosed that some religious minority women are experiencing some negative changes in customary practices, cultural beliefs, values, social norms that pushes them backward. These customary practices included Dowry, accusation of practicing witchcraft, discrimination during menstruation, child and early marriage, restriction on women going out of home without having a male member accompany them.

In all of the communities in the study, Muslim women and girls are not allowed to go to and perform religious activities in the masjid and must pray at home. All of the Muslim women participants expressed their dissatisfaction over being prevented from going to

masjid. According to Muslim custom, only Muslim men are allowed to visit masjid and perform their religious activities. Muslim participants said that they read Nabaj and pray during Eid, Ramadan, and other times as well as at home.

A significant number of Muslim women complained that their religion, culture, traditions, and customary norms, values and practice control their mobility, sexuality, getting married to whom and when, when to become pregnant, receiving education and employment and other personal and professional career development and so on, leaving Women and girls behind. It was also noted that not being able to go out without wearing hijab adversely affects the women's empowerment process. The two affluent women and women's rights activists observed that the Islamic scriptures provide a lot of rights to women which positions them equal to their male counterparts. What they said was that the scriptures have given women rights that are not generally known and observed, such as the right to take rest without fasting during Ramadan and other times, if they have ill health, pregnancy, or breast-feeding, that the scriptures ask that a man not marry unless he is prepared to respect these rights of women.

It was noted the major problem lies in practice. Many Muslim participants argued that such traditions, practice incarcerated women and prevented them from moving forward. They also put forth their grievances regarding not having as an alternative at least a separate masjid for women in their locality, which happens in several other countries.

In several years of work, the responsible staff at Dhangadi the Sub-metropolitan City municipality never witnessed women from the Muslim community approaching services and facilities allotted to them by the municipality, even though there are large settlements of the Muslim population in different wards of municipality. They further added that when they are doing something in such communities, they need to go through some male leaders there, otherwise they are restricted.

According to them providing polio drops and other vital services was only possible when the authorities trained, hired, and deployed staff from within that community. This is likely to be a representative case as such communities are essentially closed off in other Terai (Plain) parts of the country, which indicate that neither the state has connected to this particular RMWGs, nor have they connected to the government. The ward Chairperson and other office bearers of Nepalgunj Sub-Metropolitan City Ward 22 believe that Muslim communities by and large are not ready for positive change substantially. Few affluent women narrated that the majority RMGs-Muslim, christens and Sikh are unaware of government policies and programs as if they are in another age. However, it was observed that the Muslim women and girls' situation in hilly communities, for example Palpa and Surkhet, was better as they are allowed to go outside the home, at least in nearby places and work and study along with non-Muslim members. Their approach to state authority and participation in various community activities is satisfactory, though there is room for improvement. Muslim women in hilly

districts such as Surkhet have taken up jobs such as police, army, and other official jobs. A significant number of rights activists in Terai (Plain) districts are found coming forward to help with the rights and liberation of RMWGs. It was said that Christian and Sikh women are free to leave their homes and travel when they wish. It was also noted that a majority of Christian women are from such backgrounds of poverty and exclusion that they are compelled to work for daily wages, and therefore do not have the time to be connected to the program in any way.

The report received from the participants around more than 80 percent of Muslim women living under male domination and 10 percent of them hardly come out of their houses at all. Most of the women who come out of their house are compelled to be accompanied by a male relative. It was reported that still a tiny percent of Muslim women in study sites are banned from showing their faces other male members of their communities even including their father and brother.

It was revealed that a large number of Muslim women, even more than 40 percent, are deprived of citizenship and the advantages it brings, while a large number of such women are dependent and not working outside the home, and some are even begging, despite their actual capacity to work. There are several hidden and untold injustice women undergo encompassing domestic violence, special difficulties receiving health care and education. Many career development opportunities are only a dream for those who desire them. The services, programs and policies coming into existence from the government and others to change their lives for the better remain only on paper so far and sometimes, even other people are taking what is allotted to them as told there.

A majority of the Muslim participants said that the increasing use of the dowry system in the Muslim community has created a lot of problems as there are young girls who cannot afford to get married. A Muslim women leader in Kailali further added that there are even 30-year-old daughters in the Muslim community but because of the dowry, marriage is not possible for them so far. Muslim women said that earlier there was not such a practice of dowry in the Muslim community, but these days they have been influenced by other communities and neighbours. Office-bearers of the Fatima Foundation, an NGO working for women's rights in Banke narrated that poor women often visit their office asking for money to arrange a dowry for their daughters' marriage. Participants in another study district also echoed such problems, which were arising in their communities against the law of the country (Nepalese law does not allow a request or demand for a dowry in marriage.) Further it was consistently shared that there is no practice of asking for a dowry directly in Sikh culture when a marriage is occurring but giving and taking kind and cash as effectively a dowry in practice is becoming increasingly popular in the religious minority community. However, women belonging to Christianity did not report such practice in their community so far. It was interestingly found that the It was noted that Hindu and Muslim communities shared a culture of practice of accusation of women of witchcraft and discrimination against women and girls during menstruation. It was also reported that discrimination against

women in the menstruation period is also there in the Sikh community to some level. In addition to that early marriage and child marriage still in practice particularly in backwarded communities including the Muslim community.

Participants frequently noted that early marriage and child marriage is another custom and practice in RMWGs communities, though they are remarkably decreasing in frequency. For example, respondents in Banke said that once almost all marriages in that region were child and early marriages but currently around 25 percent of marriages are child marriages.

A significant number of respondents indicated that throughout the study communities, there was no remarkable change in the role of females and males as regard to rearing and caring of children, reflecting a continuing discriminatory customary practice in the form of imbalance in labour distribution, which holds women and girls back, giving them fewer opportunities for their personal and professional development. Male family members are not ready to help their female counterparts in household chores, for example, washing dishes, fetching water, washing clothes, cleaning, cooking, caring, and raising children and elderly. Generally domestic work is considered to be the responsibility of women whereas work outside the house (e.g., agriculture work, community work and wage-earning work) is regarded as responsibility of men, which holds women and girls back. It was commonly disclosed by the respondents that women belonging to religious minority groups who worked outside the home are also compelled to accomplish all household chores including preparing and serving food, cleaning house, washing clothes, and so on, before leaving home, which indicates women are doing double responsibilities. A Muslim woman highly educated leader said that she has carried out professional work of various kinds for almost 25 years. But she finishes domestic work along with serving morning tea to her husband at his bed every day. A majority of Muslim participants highlighted that their male counterparts would be prepared to go hungry even a week rather than prepare food. Christian and Sikh women also noted their dissatisfaction over the less willingness of male counterpart to support in their domestic work.

In addition to that, although every birth is associated with a risk to the life of the mother, the sex preference for a male child is so strong that some women continue to get pregnant because they hope for a son after multiple deliveries of daughters. The study observes that some Muslim women reported that they were apprehensive because they have daughters and do not have a son as the son is required for various customs, including offering soil during a funeral, and taking part in other religious activities including visiting the masjid. In other words, the strong belief that son “opens the gates of heaven” is deeply ingrained in rural and remote communities. The study observes the reaction and nurturing care offered and the way of welcoming the newborn baby is different in case of a baby-boy and a baby-girl and this difference in behaviour can continue into extended post-partum care.

2.5 Internally applied denial of religious freedom

It was discovered that, withing the knowledge of respondents, significantly more women converted from Hinduism into Christianity as compared to men, which tends to be strongly opposed by family, husband, and relatives. Recently after Nepal was declared a secular state, many people across Nepal are becoming Christians for various reasons. Some of the respondents that one of the reasons is when people become severely ill and do not respond to treatment then people visit church thinking God may heal them and they are converted as Christians, often against strong family opposition.

The respondents highlighted that often majority religion friends and family totally withdraw from relationship and friendship with women who have converted into a minority religion, they are often excluded from cultural events such as marriage ceremonies, funerals of relatives and neighbours, and even the practice of untouchability is frequently imposed upon them, in which food prepared and given by such women is rejected. It was also noted by some respondents that there were cases of newly converted women being bitten by other women and male counterparts as well as cases in which they were deprived of their property. Some of the respondents said that several Christian women were compelled to leave their places and moved to live with other Christians for safety and company. It was highlighted that such problems are more manifest in remote and rural communities, for example, far western and Karnali regions. Some respondents that many converted Christian women returned into their original religion/cultures because of religious bigotry. Nevertheless, one of the affluent woman said that this kind of this kind of discriminatory situation is common in other parts of the country.

Some respondents said that both husband and wife as are converted into Christianity, it is easier to adopt the religious activities smoothly, but if only women are converted it is extremely difficult to keep up the chosen religion. This indicates that the right, of women in particular, to choose a religion, is severely denied, despite the fact that Nepal is a secular state and equal rights are mandated by the laws of the land.

Some of the affluent women from the Christian community reported that there is a significant number of women who have left their husbands and family and continue going to church in study sites.

The researcher observed that acceptance among Muslims and Sikhs of marriage and affairs with other than their own religion is still low. Parents and relatives of both sides impose restrictions to discourage establishing such a relationship. Participants reported that there are several incidents that parents stopped such a relationship from occurring.

A participant in Banke also shared that she married to a man belonging to other than her own religion. According to her, parents, and relatives of both were strongly opposed to relationships with people with different religions. It was reported frequently that the Muslim community requires that those married to Muslim boys and girls from another religion must be converted into Islam, otherwise this marriage turns into an

unmanageable conflict. One of the Muslim participants put forth her view that “if he loves me, he should come into my religion”. Other affluent woman reported that there are many non-Muslim women who were compelled to convert to Islam in order to get married to a Muslim. It was further added that there are only a few Muslim girls who got married to non-Muslim men and only after the men become Muslim. It was also reported the other side of the coin regarding this intersectoral marriage. When women marry into other than her religion, here parental relations and connection with relatives are usually terminated.

These strong restrictions on marriage taking place between Muslims and other religions imposes a strong restriction against the choosing of religion, which could be against the right to freedom of individuals. It was also further stated that Muslim girls are tormented and even tortured if they get married to other than a Muslim by family members and relatives; they are bitten and scratched and sometimes they try to elope from the community and family. It was noted that even in within the Christian community, caste-based and sectarian discrimination takes place in regard what partner a person chooses. One of the participants belonging to the Sikh religion who was trying to enter an intersectoral marriage shared her struggle to complete this marriage when her parents worked so hard to stop it.

2.6 What role has religious life played in a minority woman's life?

Women of some minority groups said that their religion is a treasure to them as it gives them freedom, peace, and development, as it does their male counterparts. This was expressed particularly by Christian and Sikh women. It was noted by some members of both religions that both religions practice gender discrimination to some level covertly or overtly. For example, according to participants, women are not much encouraged to be a priest, or pastor, as these religiously prestigious positions are either exclusively given to males, or mainly given to males, depending on the denomination. None of the women were found doing this type of job in the research sites.

Many of the RMWG respondents would not participate in this study until they got permission from their priest/pasters/ group leaders. This was not merely that they trusted the advice of their leaders more, but rather, *Permission* was the applicable word here, not merely *advice*, which might suggest that the RMWGs are facing or at least fell some level of restriction imposed through their religious institutions.

2.7 Impact of the COVID-19 Pandemic

The majority of the respondents said that RMWGs have been deeply affected in terms of livelihood, income, availability of food and other basic resource, health treatment, accessing to education, mobility performing religious and cultural activities and so on.

While one research goal in the questionnaire (Q. 38) was to find out how the COVID-19 pandemic impacted the social, political, and economic situation for women from

religious minority backgrounds, differently than the majority, the exclusively RMW respondents which comprised the FGDs simply did not have enough knowledge or awareness of how things were, comparatively, for the majority that they felt unable to comment on this matter. The primary researcher believes however that the relative lack of involvement in agriculture made it worse for the RMWGs, as the agricultural sector was not nearly as badly affected by the pandemic as other sectors.

It was disclosed that most of the families of the participants – estimating around 75 percent—either carry out small businesses or engage with daily wage labour work, in construction or labour work in connection to a source of income. But because of the pandemic there were various long periods of continuous lockdown, which hit the poorest and marginalized hardest, a group including religious minority communities everywhere in study sites. They lost their jobs and incomes completely for a long period of time, creating a lot of mental stress. Participants were found panicking even when led to recall those days for the purpose of the study, highlighting that people were actually dying of starvation rather than due to COVID. Almost all Muslim respondents in research sites particularly--Kailali Surkhet, Kapilbustu and Banke similarly commonly reported the irreparable damage to their trade/businesses, which commonly included the vending of fruit and vegetables, poultry farms, vending of clothes and footwear, vending in street and mobile style, also hotels, motels, betel leaf shops, and tobacco shops, meat shops, and barber shops. Since almost all the business were closed down, including construction work, the daily wages workers were in very big trouble. A significant number of people died; some family witnessed 3/4/ even 5 people's death in a single family. There were RMWGs approaching door to door begging for food and carrying small children with bared feet. Women also died in research sites due to lack of treatment, despite the getting hospital support.

Participants further consistently added that pregnant women, teenagers, and small children were also highly affected during the pandemic. For them the situation turned out to be difficult in the extreme. This situation became even more tense when the Muslim community was charged with spreading COVID-19. Participants further added there was a loss of humanity even towards each other in the same community. One of the participants stated that she does not visit a neighbour's house as they are still failing to repay a loan from her. it was underscored that families who are based on agriculture were better secured as compared to people based on business and daily wage labour. In return, many women and girls have significant mental stress, and many people are under pressure to pay a loan they borrowed for business. Even now the situation has not restored much, many families are continuing to suffer financial problems which were caused by the pandemic, and many children have dropped out of school. Business families are failing to pay the rent of their business premises. As Many families have lost their breadwinners, they are in a dire situation. Some of the women in Surkhet and Kapilbustu explained that they are caught in a trap: they desperately need money, cannot find a job locally, often do have other relatives who could take care of their children if they left, and would be prepared to get a job in a job in a foreign country, but

cannot because they are under powerful cultural and religious pressure not to go out into the world as a Muslim woman alone.

6 women (of the respondents) from a religious minority in the study sites lost their official job. The situation of Christian women and girls was found to be not much different from that of Muslim women as they are a daily wage workers and small business holders. Christian women in Surkhet and Banke reported their struggle to revitalize their economy, health, and education. The businesswomen are under pressure to pay surplus loan instalments as well. The Sikh women in the sample were often in a better position as compared to the other two RMWGs groups.

2.8 RMWs with disability

Some of the participants in various FGDs were women with disabilities, for example, women with epilepsy, physical disability, severe depression, heart disease, or respiratory problems. It was also noted that they were unaware of the rights, facilities and opportunities provided by the state and others for persons with disabilities. It was unequivocally underscored that the girls and women with disabilities in the religious minority communities is disheartening; they are deprived of almost every basic need to run a decent life, including health treatment and rehabilitation. Education is a fundamental right of the citizen by the constitution of 2015 in Nepal. But this study revealed that education is a distant hope for disabled girls in the Muslim community. Generally Muslim girls are sent to the madrassa, a separate school for Muslim girls. It was discussed that none of the madrassas is equipped for teaching disabled girls and boys, those with for example, hearing disabilities, seeing disability, physical disability and Girls with development delay and intellectual disability. the girls with disabilities in Christian and Sikh community are deprived because of poverty, lack of information and paternalism. Even though the government and NGOs have been working regarding improving the well-being of persons with disabilities in Nepal significantly, they are failing to reach these particular girls and women.

2.9 Higher-Level educational aspirations and prospects

About one quarter of the Muslim women, mainly affluent women, said that they had a strong desire to send their daughters to higher (Third Level) education, but faced on the one hand an internal obstacle from their community or family who are not supportive, and on the other hand, a lack of fund. They would very much desire that scholarships would be available to them for this purpose. The researcher has found that scholarships and quota reservation in technical education subject do exist for other specific marginalized groups i.e. Dalit, indigenous people and persons with disabilities, but that this group is missing out. On the other side, during settlements observation, it was noted that not sending children to school, irregularity, school dropout was quite common. Schools and Madrasha are there in communities however, children play outside in dirty environment but do not attend the class. This situation prevails in terai settlements unlike Palpa and Surkhet, which indicates that there is a significant gap in making parent aware of importance of education and advantages it brings. This study

also observed that WASH is another surfacing problem in Muslim settlements both in hilly and terai settlements, which ultimately affects adversely to RMWGs. It was notably observed the dust, scarcity of water and toilet, Stink coming from opened drains, human excretion here and there in the settlement sides. But children were playing in those places freely and mother and others were not paying attention to their children. In other words, even such large settlement areas were not freed from Open defecation and children were not protected from harmful activities.

2.10 Some Statistics for the RMW sample

It should be considered that the group is quite small. However, we believe that they are quite representative. Because of the small size, the percentages quoted should be regarded as having a considerable margin of error, yet to be likely to be indicative and useful. Percentages were rounded to the nearest 5%.

SN	Districts	No of participants
1	Kailali	15
2	Palpa	5
3	Kapilvastu	17
4	Bakhe	17
5	Surkhet	15
	TOTAL	69

Using these sample sizes, the following tables were derived. Blanks are to represent 0% throughout.

House Types

	Kailali	Palpa	Kapilvastu	Bakhe	Surkhet
Brick	50%		100%	30%	5%
Semi Brick House	40%	40%		20%	40%
Mud	10%	60%		50%	55%
Thatched					

roof					
------	--	--	--	--	--

Mental Health

SN	Do you suffer from anxiety or depression? If yes, how often	Districts	Frequency				Source of support
			daily	Weekly	Once a month	Rarely	
1		Bakhe		25%	10%	50%	i. Family ii. Spouse iii. Friends iv. In laws v. Church
2		Surkhet	35%	15%		5%	
3		Palpa		5%		5%	
4		Kapilvastu		10%	5%	80%	
5		Kailali		10%		60%	

Out of the 68 participants, 3 participants from Bakhe who experience anxiety and/or depression weekly belong to Christian community and 1 belongs to Muslim Community.

In Surkhet, all 5 participants who experience anxiety and/or depression daily belonged to Muslim community whereas 2 participants who experienced anxiety and/or depression weekly belonged to Muslim Community as well.

In Palpa, 2 out of 5 participants experienced anxiety and/or depression weekly and they belonged to Christian Community.

In Kapilvastu and Kailali, 2 participants from each district who experienced anxiety and/or depression weekly both belonged to Muslim Community.

Travelling

Districts	Percentage of People	Percentage of people
-----------	----------------------	----------------------

	who travel alone	(of the whole regional sample) who feel comfortable doing so
Banke	55%	5%
Kapilvastu	50%	10%
Surkhet	40%	40%
Kailali	55%	24%

Out of 28 participants who don't travel alone, 5 were Sikh ,4 were Christian And 19 were Muslim

Education

Districts	Percentage of people who were NOT encouraged to get education
Banke	10%
Surkhet	60%
Kapilvastu (& Palpa)	30%
Kailali	40%

Out of the 21 participants who were not encouraged to get education, 7 were Sikh and 15 were Muslim.

Voting Cards

Districts	Percentage of people who have a voting card
Banke	70%
Surkhet	65%
Kapilvastu	75%
Kailali	15%
Palpa	40%

Out of the 29 participants who didn't have voting cards, 10 of them belonged to Christian Community, 11 of them belonged to Muslim community and 8 belonged to Sikh Community.

Use of Loans

Districts	Percentage of people who have a loan
Banke	50%
Kapilvastu	10%
Surkhet	95%
Palpa	40%

Kailali	55%
---------	-----

All of the loans encountered in the study were from private sources.

Demographic information

Please note that the following table is available in the Appendix:

SN	Age	Town/ Village	Religion	Education	Profession	Monthly income (Rs)
<i>See Appendix for the populated values of this table</i>						

3. Recommendations

Based on the observations and findings of the study we put forward:

Recommendations for NGO and development organizations:

1. Train and mobilize change activists to engage with RMWGs in various communities and empower them to fight against threats, intimidation, abuse, exploitation, and violence; report the incidents to concerned authority for seeking justice. Such activist can also be hired and mobilized from the religious minority group itself.
2. Supporting establishing and operating Community learning centres in the settlement communities of RMWs as a point to learn and share challenges and solutions in regular basis.
3. Supporting Basic counselling training along with other referral services to needy women in religious minority community to build on their confidence and a normal life.
4. Supporting Promoting Inter-generational dialogues to address traditional harmful practices experienced by RMWGs, fostering a non-violent approach in dealing with family members and conflict. Engaging with male members in religious minority communities to fight gender stereotypes and external threats and discrimination against their faith and promoting gender equality everywhere.
5. Supporting Conducting influencing activities to recognize women and girls considering they are further discriminated and marginalized particularly Muslim girls and women like I.E. Dalit, Madhesi, geographical marginalized people and provide all the facilities deserved by these types of population. that is quota reservation in employment, education, political participation etc.
6. Enhancing knowledge and skills of parents (or care givers) for providing positive environment for girls and boys in the early years socialization through expanding parenting dialogue (session) to reach maximum number of mothers and fathers; Include wider range of issues including positive parenting and age-appropriate care, positive discipline; health and clean environment, nutrition, and protection of children; family planning.
7. Supporting Promoting right-based approach for promoting rights of RMWGs with all types of disabilities considering their abilities and specific needs.
8. Education: Supporting Massive awareness in school and communities on the rights of RMWGs and on mutual respect. Supporting conducting advocacy for Scholarship and education stipend arrangements to pursue the higher education by religious minority girls, as are arranged for other marginalized people.

Recommendation for Donors like the EU and others:

1. Partner with RMWGs and their organizations for their development and empowerment.

2. Support Constantly to carry out research regarding improvement of basic human rights of RMWGs.
3. Offering the government line agencies technical and other relevant support to design and implement various hard-ware and software programmes for the upliftment of RMWGs.
4. Supporting specific research to identify the real situation of RMWGs with disabilities to establish evidence-based advocacy for their rights and entitlement.
5. Supporting Engaging proactively and contributing with field-based evidence for policy formulation particularly in local level government bodies

Recommendations for CSOs:

1. The various women rights organizations, other right based organization should actively participate RMWGs and support them to fight gender stereotypes and external threats and discrimination against their faith and promote gender equality everywhere.
2. Supporting RMWGs to align with mainstream women's rights and caste-based discrimination organizations and movements as they face intersectional discrimination.
3. Supporting Promoting image of role model boys and men sharing workload of girls and women and giving them the opportunity to develop equally to boys.
4. Engage with religious leaders to demystify religious myths to protect and promote basic human rights of all women and girls to be fit in this scientific era.
5. Supporting sensitize minority women and girls around various rights of women and religious minority people.
6. RMWGs should be supported to acquire citizenship certificate and to be updated in vital registration.

Recommendations for Government Agencies:

1. Introducing rehabilitation and education program for women and girls with disabilities particularly in Muslim communities.
2. Enhancing campaign for providing citizenship for all bona fide religious minority women and vital registration.
3. Supporting arranging language interpreter and putting strong non-discrimination policy in place in health post and hospital so that all medical staff abide to demonstrate non-discriminatory attitude and behaviour to all the patients equally.
4. Ensuring covid safety measures and vaccination in religious minority communities.
5. Supporting RMW engaging with justice delivery organ and professionals combating religious discrimination, gender-based discrimination, intolerance, and intimidation.

6. It is necessary to screen the financially poorest family and provide some financial support to continue their business with priority of women headed family as an immediate intervention.
7. Introduce poverty reduction program for religious minority women as a mean to bring them positive transformation process.
8. Introduce a provision for scholarship for religious minority girls to pursue their higher education.
9. Ensure sanitation and hygiene behaviour including enough toilet construction in religious minority families and communities.
10. Establish regular coordination and dialogue with religious minority leaders to work together for the betterment of women and girls.
11. Ensure meaningful participation of various religious minority women in government development programme planning process.

Appendices

Methodology

Concept Note

The main guiding document for this research is the paper “Concept Note: Research Paper on “Intersectional Discrimination Against RMWGs” which is available embedded in Section 1.1.1 of this document.

This is basically qualitative research supplemented with quantitative data. Sources of qualitative data are desk review, field visit and observations, key informant interviews, focus group discussions and in-depth interviews, field observation along with short meeting with community stakeholders. The quantitative data were gathered from community participants, desk review and analysed accordingly.

Review of relevant documents

The researcher review following relevant documents that support investigations to fulfil the objectives of the study. documents for this purpose:

Periodic development Plan, program, and policy:

The consultant will review the relevant periodic development plan, program and policy introduced by local municipalities, provinces in the study area, their implementation status and identify key gaps/ issues and best practices from the lens of the inclusion and participation of the RMWG. Similarly following policy related document were reviewed and tangulate practice against policy provisions on the ground.

Constitution of Nepal (2015)

Disability Rights Act, 2074 (2017).

The National Civil (Code) Act, 2017 (2074)

Federation, Province and Local Level (Coordination and Inter-relation) Act, 2020 (2077)

10 |Act-Relating-to-Compulsory-and-Free-Education-2075-2018.

Act related to children rights (2018).

The observation and outcome of the desk study have been incorporated in different sections of this report as appropriate.

Field study:

Field study is based basically FGD, in-depth interview, KII, observation, meetings, and discussion.

The participants for this research were explained about the purpose of the research carried out by the ASC through independent consultants to start discussion with them.), they were also assured of PERSONAL DATA: (clarified them that their name, faith, and exact location would be kept confidential and shall be with the researcher and organization only/ would not be made public). Research team members took verbal consent of the participants for noting down their perspectives and responses.

FGD:

Various FGDs (8 FGDs) were conducted with different community RMWGs of various ages in study sites, I.E. Kailali, Surkhet, Banke, Kapilbustu and Palpa districts. Despite our effort to bring at least 15 participants together for each FDG at a time, it was not possible to organize such FGD except in Kailali District because of different settlement location of the various religious groups. For example, Muslim women live in one area whereas Christian and Sikh population live in other location, which was practically difficult to bring these various religious women and girls in one venue in considerably short period of time. Thus, separate FGD for Muslim and Christian group were conducted in study district. Likewise, One FGD was conducted with Sikh women in Krishnanagar Municipality, Kapilbustu as conducting FGD with such group was found difficult in rest of the research site because of small size of this population and their time constraint. In total, 70 women and girls took part in these various FGDs. Out of 70, 23 participants were Christians, 7 were Sikh and remaining 39 participants were belonging to Islam. Similarly in-depth interviews were conducted with 15 affluent women -3 -Kailali, 3 -Surkhet, 3-Banke, 2-Kapilbustu, 2-Palpa and 2- Sikh women in Kathmandu. Out of 15, 3 representing Christian community, 3 from Sikh community and remaining 9 women were from Muslim community. Similarly various GI were conducted—3-Kailali (with women's rights activist-1, CSO representatives -1, concerned staff of Dhangadi sub-metropolitan City-1); Surkhet -1 officers working at SDD at Karnali province -1, deputy mayor along with pertinent officers of Birendranagar Municipality-1, officers working at SDD at lumbini Province Butwal-1, concerned officer working at national curriculum Department Kathmandu-1),-(.), KII-Banke (Law enforcement officer of Nepalgunj sub-metropolitan city-1, chairperson and chief officer of ward 10 of Nepalgunj Metropolitan City-1+1), Kapilbustu (CDO-1 .

A short perception from 8 neighbours (persons) 4 from one person from Kailali, four persons from Surkhet, and three from Kapilbustu, one from Banke was captured.

Observation:

Observation was made in a Muslim community in Surkhet and Kirin Busti-Muslim settlement and settlement area where a significant number Christian women live in Banke. Similarly, we visited Krishna Nagar in Kapilbustu where a significant number of Sikh women and girls live. This field observation was unique opportunity to find out real living situation of RMWGs on the ground. Similarly, 3 Gurudas (one in Banke, one in Kapilbustu and one in Kathmandu), 2 Masjids (one in Surkhet and one in Banke), 2 churches (one Surkhet and one in Banke) were visited during field visits in order to observe praying spaces of RMWGs.

A Research Assistant from religious minority group was hired to support the consultant for this study. To carry out the study effectively and appropriately.