

EXTERNAL REVIEW REPORT ON

WOMEN AT WORK, CHILDREN AT SCHOOL

PROGRAM

(WAWCAS -NEPAL)

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Report prepared by:

Kesang Renchen

email:kesang.renchen@gmail.com

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Slisha Nepal and ANIN-Group, Denmark

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EXECUTIVE SUMMARY OF KEY FINDINGS AND RECOMMENDATIONS

This Review report provides an overview of the highlights of progress of Women at Work Children at School Program implemented by Slisha -a Nepali NGO -in partnership with ANIN-Group of Denmark counterpart and with partial funding from the Danish Embassy of Nepal, It documents the outcomes of WAWCAS program keeping the aims of WAWCAS in mind. The Review focuses on the effectiveness of micro-entrepreneurship in improving the livelihoods and food security; whether right sector and right people have been targeted; effectiveness of program in engaging women, Dalit, marginalized and landless groups and influence on attendance of children in school and improvement in quality of education received, and unintended effects of integrated approach that includes social mobilization, business and children. It also offers recommendations that are rooted in the key findings.

Women at Work Children at School (WAWCAS)

WAWCAS was started by SLISHA and ANIN-Group in 2008. From 2008-2010 March, the SLISHA conducted the entire program on voluntary basis. SLISHA Treasurer was the only part time paid staff for one year. SLISHA Chairperson, Sangeeta Shrestha worked on full volunteer basis. In addition to ANIN-Group funded groups, the first investment loan for Group No. 4 Kapan was funded by Slisha.

WAWCAS focuses on social-mobilisation, cooperative building and entrepreneurship. Partner organisations are SLISHA of Nepal and ANIN-Group from Denmark. The Danish Embassy of Nepal has provided partial funding. Project site includes Lamjung, and Kathmandu (Kapan, Thankot, and Bhaisepati). Under the Danish Embassy supported period, the objective of WAWCAS until April 2014 is to start new groups accommodating a total of 500 women members.

Review Objectives

The objective of the Review is to focus on the women and their businesses, their family life, their children and the women groups in the community within the framework of the aims of WAWCAS program. The Review also aims to develop knowledge about the Women's and the Group' insights, feelings and their improvement of lifestyle and process of WAWCAS; document the changes of the women's life focusing on change of economic condition and her strategic change (change in perception regarding women by the family and community); identify challenging and "hidden" issues; lessons learned for future programming; experiences in capacity building of local implementing partners and develop the way forward.

The Key Findings of the Review

Issue Based Training and Follow up Component is Foundational to the Sustainability of the women's businesses and changes in life

The issue based training and follow up component which is run parallel to the savings and business loans is foundational to the sustainability of the whole program. The tools in the training have been derived from Discussions with Family Members (DWFM-see Annex for details approach which goes beyond knowledge sharing to actual behavioral change) and used together with business related training and training in savings. A rigorous process of 3 months preparation phase included home visits, wellbeing ranking, situational analysis, indicator development, social map and building relationship with the families. This was followed by 7 days of business related training, and 12 months situational based

training with home visits (following up on status of gender equity/equality, women empowerment and role in community, nutrition, children's education and income generation through micro entrepreneurship) provides a strong foundation to sustainable empowerment of marginalized women in society.

A key learning for the members is the importance of information and communication. They have learned to value knowledge about health, nutrition, gender equality and equity, domestic violence and women empowerment. The women are able to identify, raise and address social issues in the community. The women have learned the value of being organized and belonging to a group. They are now able to present their thoughts/opinions in front of a group. They have had the opportunity to meet members of other WAWCAS groups, organizations, visitors and outsiders through which they have learned that it is important to link and coordinate with other like-minded organizations.

Small Scale loans and Effect on Lives of Children and Family

Providing small amounts of business loans has acted as an incentive, which attracted the members and made it easier for the women to persuade their family members to allow them to attend the group activities and realize their capacity as an organized group to contribute to community development. Altogether there are 214 members in ANIN supported groups starting from 2008 and 200 members in Danish Embassy supported groups from April 2012 onwards. A total amount of Nrs. 3, 54, 0000 is recorded as disbursed in loan to 214 women from ANIN-Group funds and to 201 women from Danish Embassy funds. The Danish Embassy has provided NRs 3,500,000 for 8 groups in Kathmandu and Lamjung. 22 types of business for which loans were given ranges from: garbage management, to retail selling and making concrete rings for wells. The income according to the interviews, observation and study of records show that women who were doing minimum wage work such as domestic and construction workers are now earning at least 3 times more. The risk to health has also reduced because the women can choose from a wide range of enterprises which are less taxing on them physically. With access to extra income food security is assured. More importantly women are also paying attention to balanced diet because they have learned about nutritional values from the issue based training provided every month. As owners of their own business the women are able to adjust the timing to that of their children's school. Almost all members in groups from Kathmandu and Lamjung consider being able to send their children to private school as one of the main benefits. Data collected in the reporting formats revealed that when women started in WAWCAS none of their children were going to school regularly. After the first half year of joining WAWCAS, 90% of the children are reported to be going to school regularly in Lamjung. Before the women started in WAWCAS their children did not go to school regularly. In Kathmandu children going to school are not a big problem.

Inclusion of Economically and Socially Marginalised Groups

The sharing in the Workshop in Dhulikhel, by the women themselves, case studies and actual field visits on home ground have shown that women who are truly economically marginalized are participating in the WAWCAS Program. In terms of caste representation, the newer groups in Lamjung shows a fairer representation among the three groups: Bahun, Chettri and Newars, Dalit and Janajatis. In fact compared to older groups of both Kathmandu and Lamjung and newer groups of Kathmandu where the Dalit representation is seen lagging way behind in Lamjung's new groups have Dalit membership ranking second. However, a significant observation is the group dynamics among the various castes. Dalit women were found sitting in front row and mixed with other caste groups. Most of them were able to

speak up and voice their opinions. In the Review Workshop in Dhulikhel all women were sitting and eating in mixed groups.

Smooth Transition from Groups to Cooperatives/Village or Community Banks

The preparation of the groups from the very beginning for ultimately moving on to Cooperatives/Village or Community Banks has been a well foresighted move. The groups were found to be enquiring about what they needed to do to register as Cooperatives. In Lamjung discussions on pros and cons of forming national level Cooperatives has already been conducted at least 4 times. This ensures confidence among the members and has prepared them to take the next move.

Conclusions

Micro entrepreneurship undoubtedly contributes to empowerment and impacts status of women in the family. The income generated provides better educational opportunities for the children along with improved nutritional diet for the entire family.

Empowerment through solely micro entrepreneurship activities can send the wrong message that “money brings happiness to the family”. The WAWCAS program approach including the DWFM tool of raising awareness about the need to think of how the activities can benefit not only “me and my family” but the community is the most important learning from the findings of this review.

Through the formation of groups, women are able to establish a presence in the community and contribute and even take leading role in community improvement activities. Again mere functioning as a savings group would only contribute to economic empowerment, whereas the issue based training and regular follow up through home visits instill a sense of accountability towards the community and also realization of the power of working in a group in an organized manner.

An important lesson learned for a smooth transition from groups to cooperatives/village or community bank is the introduction of these institutions as the goal and the need to register the groups with local authorities. Another crucial step to build the confidence of the women is holding several discussion sessions on pros and cons of cooperatives in groups ready to take the step have contributed to sense of ownership for the process and objective.

Recommendations

Savings Groups to Civil Society Organizations: Rights and Responsibilities Based Approach

Given the nation’s existing situation and political deadlock, the sustainability of the fruits of this program ultimately will depend on the emergence of these women’s groups as empowered civil society organizations based on proper knowledge and confidence in making space for themselves within the national decision making mechanism. On the other hand, in order to be able to make the government accountable, the civil society will have to become responsible and accountable too. Therefore it is recommended that during the next phase, WAWCAS prepare the ground for a rights and responsibilities based approach. It already has the foundational basis in the WAWCAS program approach. In order to do this capacity building of SLISHA include focusing on rights and responsibilities approach and strengthening women’s groups as civil society organizations and developing women as potential elected representatives is recommended. To ensure actual behavioral change which calls for long-term close follow up, building capacity of local youth as social mobilisers is also necessary.

It is recommended that WAWCAS program continue its discussions and reflections where the value of the homemaker is realized and other family members (men or women) feel pride in taking up the responsibility. The emphasis on monetary contribution and status at work place needs to be brought in proper perspective in relationship to the role of the life giver and nurturer of the future generation – the future of the world. WAWCAS already has an exercise that makes family members reflect on the amount of work done by the woman in the family. What is needed to take this discussion to a higher level is reflection on the immense responsibility and power of the home maker in shaping the future of the world as he or she influences the infant in every sphere of life. Consistent remarks from groups and individuals such as: “Money brings happiness in the family” or “Even a husband who beats his wife will one day help when the woman starts earning” call for a closer look at some fundamental concepts that economic empowerment can set off. If people feel that the role of the home maker is demeaning, they will help out grudgingly and this will not be sustainable.

Finally, during the Dhulikhel Review Workshop sharing it became apparent that the members have developed a sense ownership of the WAWCAS program. It seems only appropriate to conclude the report with recommendations from the WAWCAS members themselves – in their own words:

Recommendations for Way Forward by WAWCAS Members

- *Slisha should include women from remote areas*
- *We should be able to include other needy women now that we have succeeded.*
- *As members we must bring more and more women to the groups*
- *WAWCAS Program must go nationwide (from all groups)*

-Dhulikhel Review Workshop, October 2012

INTRODUCTION

Background: Women At Work Children At School (WAWCAS) is a program created by Sangeeta Shrestha and Nina Schriver and implemented by Slisha. It aims to bring women in the business and children to school by maximizing women control over incomes and resources. WAWCAS focuses on social mobilization, self help group formation in addition to establishment of business of women members because it is the social mobilization component that brings about the empowerment of women. WAWCAS believes improvement in the life of women raises the quality of life for the entire family including education of children.

WAWCAS was started in 2008. From 2008-2010 March, SLISHA conducted the entire program on voluntary basis. SLISHA Treasurer was the only part time paid staff for one year. SLISHA Chairperson, Sangeeta worked on full volunteer basis. In addition to ANIN funded groups, the first investment loan for Group No. 4 Kapan was funded by Slisha. Partner organisations are SLISHA of Nepal and ANIN-Group from Denmark. The Danish Government has provided partial funding. Project site includes Lamjung, and Kathmandu (Kapan, Thankot, and Bhaisepati). The final objective until March 2014 is to start new groups accommodating a total of 500 women members.

Objectives of WAWCAS

- To directly support poor women in becoming independent and, through that, to support the rights of children in deprived groups of society.
- To strengthen the women's ability to develop, run and participate in economic and social cooperation.
- To strengthen the women's competencies as entrepreneurs by developing and running income-generating small businesses and making their businesses sustainable.
- To ensure that the children go to school, get proper food, time to play and to develop as responsible and involved citizens.
- Decrease gender disparity and discrimination.

Review Proceedings

The Review proceedings included observation by the reviewer at the Review Workshop in Dhulikhel (4th and 5th October) where 22 representatives from all groups, 8 staff members and Nina Schriver, international consultant were present. Focus groups discussions were with a total of 59 members from 3 groups in Kathmandu (Bhainsipati and Kapan) and 3 groups in Lamjung (Pahare and Majhi Gaon). 6 individual interviews were conducted. Group and informal discussions were held with SLISHA staff. The Chairperson of the local NGO partner Mahila Aapasi Sahyog Kendra (Women Self Help Center/WSHC) was interviewed about the role of WSHC in the WAWCAS activities in Lamjung. Project Document, case studies, quarterly internal reports and bi annual report to the Danish Embassy were studied triangulated with the focus group discussions and individual interviews.

ANALYSIS, FINDINGS AND CONCLUSIONS

Major Activities and Outcomes

Women and Micro Entrepreneurship – Loans by ANIN and Danish Embassy

In Kathmandu which includes three village development committees, namely: Kapan, Bhaisepati and Thankot, a total of 11 ANIN groups supported and 8 Danish Embassy supported groups have been formed. Total number of members in the groups have reached 214 for ANIN supported groups and 204 for Danish Embassy supported groups. In ANIN groups, desegregated data reveal that Janajati (indigenous) members lead with a total of 102 followed by 95 Bahun, Chhetri and Newars. Dalit (so called untouchable caste) representation is far behind with 16. In the Danish Embassy groups again the Janajati are way ahead with 109, Bahun, Chhetri and Newars lagging way behind with 51 and Dalits with 44.

The package of activities designed for establishing groups and follow up have been conducted in relation to all groups formed. These activities include: information sharing meeting, well being ranking, situational analysis, indicator development, social mapping, creating profile of women, training in business, providing guidance in preparation of business plan, providing small scale business loan and registration at VDC for all Lamjung groups. Home visits were conducted in the beginning to hold discussions with family members. This is ongoing. Prior to disbursement of loans, the women were involved in 3 months preparation phase with home visits and given 7 days training

Upon completion of the first phase of training and follow up with home visits for three months, the women received support in making business plans and received their first business loans from WAWCAS. Women in Kathmandu received NRs.20, 000 and in Lamjung they received NRs.15, 000. ANIN loan is given at 7% at flat rate and Danish Embassy interest is 10% at diminishing rate. In both cases no collateral is required. Collateral is the biggest hurdle for the poor especially women to access loans.

From the total amount of NRs.3,540,000, given out in loan by ANIN, three Kathmandu groups have completed repayment while one has paid 10 installments and Bhainsepati has paid all installments. Among Lamjung groups 2 have completed payment and one has paid 11th installment while another has completed 9th installment. Repayment of the recently disbursed Danish Embassy total loan amount of NRs.3,500,000 has started with 5th installment from one Kathmandu group, one 4th and one 3rd installment. In Lamjung 2 groups have repaid 4th installments while one group just received the loan.

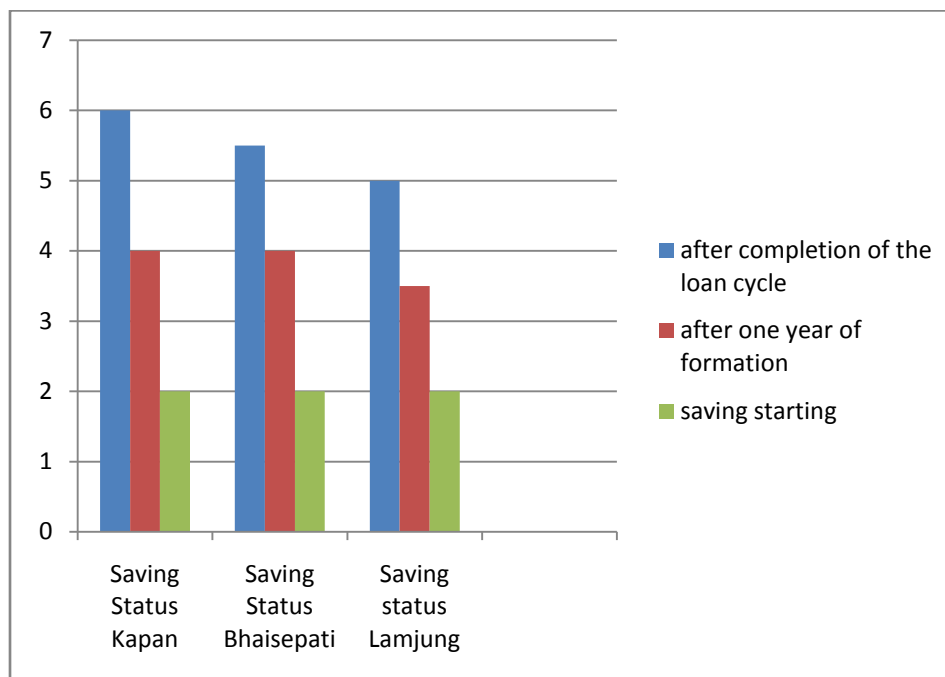
22 types of business for which loans were given include: handicraft, candle making, pig raising, vegetable farming, furniture, retail selling, tailoring, eatery, poultry farming, beauty parlor, cosmetic shop, tempo driving, meat shop, grocery, blacksmith, carpet weaving, concrete rings for wells, garbage management, goat farming, fruit shop, dairy and bee keeping. The most common ventures appear to be pig and goat raising, vegetable stalls, groceries and small eateries.

WAWCAS Women as Entrepreneurs

Ram Maya joined the WAWCAS group and with the first collection of savings of NRs.3000/-which she received as loan, she started her banana business. She bought bananas worth Nrs. 2500/-from Dumre Bazar and and sold them in Bhote Odar making a net profit of Nrs. 1500 in one day. Upon completion of the 7 day training she received the stipulated loan amount of NRs. 15,000/-. Ram Maya had been taking care of a buffalo on the traditional 'adhiya' basis, which means that Ram Maya had to share the income from the buffalo with the owner on a fifty percent (adhiya) basis. Ram Maya gave NRs.5, 000.00 to the buffalo owner and bought it off him. Her memories of the past are filled with days of going hungry

because they did not have enough money. She recalls walk long distances carrying huge loads of cement and bricks on her back. She shares about how it was not just physical tiredness but also mental exhaustion that she underwent. However, now Ram Maya's life has taken a turn. She is happy with her business and confident that she will never have to face such days again. – Lamjung

All women members in the focus groups and individual interviews have unanimously said that they are earning more than before. The quality of livelihood has definitely upgraded in terms of amount of labour involved, corresponding earning and health safety. Prior to joining WAWCAS the type of work ranged from domestic workers to construction laborers. Both are minimum wage jobs with high risk to health. As entrepreneurs the income level has more than trebled in most cases and the type of work is not as taxing to their health. With access to extra income food security is also assured. Regarding food, the issue based training provides information on nutritional values which complements the need for using the income for providing the family with good quality food and not plastic packed junk food which is very popular even in rural areas of Nepal. As entrepreneurs the women also have a wide range of business to choose from as mentioned above.



The graph above clearly shows that the saving of all the groups has increased. In case of Kapan, we can see that the saving has doubled within a year after they started saving. Likewise, it reached 3 times by the time the group completed its loan cycle. We can see similar increment of saving in case of groups at Bhaisepati and Lamjung as well.

Further analyzing, the rate of increment of saving of Kapan is higher than that of Bhaisepati and Lamjung. If we compared district wise, the rate of increment of saving is higher in Kathmandu as that of Lamjung.

On Foot to Cycling – Mobile Retail Business

With the loan from WAWCAS we started ‘mobile’ retail business. We used to carry the items in our bags

and go on foot to the shops. However, in the bags we could hardly fit even NRs.1000/-worth items. It was also heavy to carry and walk around and we could earn only NRs.60/day which. Then we learned how to cycle and bought bicycles. Now we are making an income of Nrs.100-400 per day. We can carry Nrs.3000 worth items. We have learned to find out what items will sell during particular seasons. We also try out new products and get feedback from our clients. – 2 members, Kapan

Savings Group and Women Empowerment – the 1st Monthly Meeting

The women said that they had two meetings a month. The 1st meeting they said was for collecting savings, making decisions on who should receive loan from the savings and actual disbursement of loan. They also collect the instalment repayments of the ANIN and Danish Embassy loans. The very process of formation of group, holding responsible positions as Chairperson, Secretary, Treasurer, running meetings, keeping accounts, discussing who should be given the loan and coming to a decision through agreement has empowered them. All groups have developed their own rules and regulations. This process gives a sense of ownership and responsibility and contributes to the members repaying their loans on time.

Rules and Regulations Made by Kapan Group 5

1. *Regular saving amount is Rs. 100/month/member.*
2. *Group saving is Rs 10/month/member.*
3. *Loan from SLISHA can only be used for investment as per the business plan.*
4. *Meeting is scheduled for 1st and 15th day of every month.*
5. *If the meeting date falls on some important public day (marriage or cultural event) then the meeting will be held the following day.*
6. *1st day is scheduled for saving collection and loan repayment and 15th day is scheduled for discussion on issues.*
7. *Punctuality at meetings is compulsory otherwise a fine of Rs. 5 will be levied. .*
8. *Absence in meeting without prior notification will be fined with NRs. 50.*
9. ***It is compulsory to submit savings and repayments in person. In case of emergency such as illness then the amount may be sent through someone else.***
10. *Loan must be repaid as per schedule. If a member is unable to do so then her team members must support her repay by helping her to improve her business.*
11. ***Money from savings group can be loaned to members who need it for business improvement or other purposes such as school fee, stationeries or medical needs. An interest of 10% will be charged.***
12. *All members are encouraged to make extra savings.*
13. *A sub-committee of 5 members will be formed. Each subcommittee will appoint its coordinator on a six month rotational basis.*
14. *Phone or contact number of all members must be recorded in the Register.*

They said that before they were even scared to introduce themselves, now they can express their thoughts in the group and they must have a say in decisions made. They have learned to be disciplined and find out how they can save by cutting down on unnecessary spending such as mobile calls, too much food at festivities and unhealthy snacks for children. In addition to loans for income generation activities, the members are entitled to take loans for health, education related expenses. When they

know that a member's economic situation is weak and in case of need they make extra collections to help out.

Learning from Savings Group

*We have learned the value of saving through the **Pot and Holes exercise**. We have cut down on meat heavy and excess alcohol during festivities. We do not use mobile for chatting, only for necessary calls. So we actually manage to save. In the group we have learned to make decision on how and whom to give loans to and collect repayments. We know how to hold meetings and keep record of attendance, savings, loans and repayments. – member, Kapan*

Sustainability of Group: Way Paved for Smooth Transition from Savings Group to Cooperative/Village or Community Bank

A well thought out step of WAWCAS program is the introduction of progressive phase out strategy for the groups from the very beginning. During the orientation, before the start of the program it was clearly laid out that after one year the groups would have to register with the respective VDCs and then work towards the formation of cooperatives or village/community banks. Having the Cooperative set as a goal from the very beginning has made it easier for WAWCAS to revive the discussion after the completion of the 16 month WAWCAS program. The exercises on discussions on the strengths and weaknesses of formation of cooperative/village/ community bank has been conducted with Lamjung groups 1 and 2 at least 4 times. All groups will be guided through this discussion so that they can openly address any questions and identify any underlying doubts or uncertainties. This approach and practical guidance has helped the members to look at challenges posed by the transition positively and some groups are quite eager to move forward. All 8 groups in Lamjung and 3 groups in Kathmandu from 2008 have already been registered with the concerned local authorities. However, with the change in the Local Self Governance Act the registration process for the new groups have been stalled in Kathmandu

Issue Based Training: Women in the Family and as Responsible Community Members – the 2nd monthly Meeting

All members were aware that two meetings were held on a monthly basis. Women have appreciated the knowledge they gain through the various information, exercises and discussions. They realize that having information is important. They said that the class on balanced diet and nutritional value of food was very useful. They realized how they spend all their savings on meat heavy diet especially during festivities for a day or so. One of the women said that she had stopped giving pocket money to her children for junk snacks and she was now making sure that they ate proper nutritious meals at home. They recalled the Participatory Self Review Program where they use short, medium and long sticks to vote for progress they have made in their enterprise and in their personal lives.

The women said that they have learned the value of being organized and belonging to a group. They are now able to present their thoughts/opinions in front of a group. They have had the opportunity to, meet visitors and outsiders. They have met members of other WAWCAS groups, organizations and learned that it is important to link and coordinate with other like-minded organizations.

They have learned that information and communication is important. They have learned to value knowledge about health, nutrition, gender equality and equity, domestic violence and women empowerment. The women have learned to identify, raise and address social issues in the community.

WAWCAS Women as Responsible Community Members

Lamjung Group 1 organized one rally to “Stop Alcohol Consumption” and the other to “Send Children to School”. 80% of the husbands of Lamjung Group 1 members used to drink but now only 2 continue on regular basis. The variety of vegetables grown in the kitchen gardens have increased from single to many.

Lamjung Group 2 and 3 organised the examination of pregnant women in cooperation with the local Health Post. They arranged the venue, necessary equipment and mobilized the community. They have started discussing how to keep away drug dealers and strange youth who come and use their community as hideout for taking drugs. Drug abuse among youth is on the rise.

Following one of the discussion sessions, the **Bhaisipati group** members said that the road in their community was a big problem because it was broken down in several places and during the rainy season making it very difficult for the children to get to school and becoming. It was decided to call a meeting of the community members in the area. The LPL facilitated the meeting. 107 community members attended and agreed to repair the road. They gathered sand and stones, put in their own labour and repaired the road with no cash contributions. The participation was acknowledged in the form of registration of attendance.

Personal Self Reflection

Entrepreneurship development progress charts from the women reveal that there is need for revisiting and discussing the importance of record keeping, updating of inventory, noting reflections in note book, thinking value add chain. However, members have been above average at asking and comparing the rates before purchasing materials. The members also have above average rating for their repayment and saving schedules.

Gender development and empowerment progress charts overall show that above average number of women participate in community work but can be encouraged to do more. Even though the scenario of men helping with household chores (preparing food, cleaning house, taking care of children and washing clothes) has improved from none to average, records show that gender development discussions will be taken up during house visits.

WAWCAS Women from housewife to gender equality

18 members of Lamjung Group 1 are now found to be having at least one meal a day, together with their husbands. Prior to the discussions and follow up home visits only 2 members used to have their meal together with their husbands. The members have begun paying attention to their own and their children’s personal hygiene. Their appearance is now neat and clean. – LPL (TL) report, Lamjung

LPL reports show that family disputes and arguments have gone down approximately 60% for families that have group members and the groups interviewed also say that before there were many family problems because they did not have enough money. Some of the members also mention that the discussions during the second meetings on family issues and the home visits by the LPLs have helped.

Whether Right People have been Targeted

Through social mobilization community members were involved in the social mapping for identification and selection of WAWCAS group members conducted by LPL. Women shared their stories during the

Review Workshop, individual interviews and during group discussions. Case stories were also read. These were crosschecked with field visits interviewing women on home ground. Information gathered from these sources makes a convincing case that WAWCAS members have been selected because they really needed the support. In addition, the semi-urban women are in particular need of such support because they do not have the societal structure and support system that women in rural communities have. For instance, members from Bhainsipati come from 11 different districts ranging from the east to the far west of Nepal.

"I could not even get a loan on NRs.50/-because I was poor and because I was a Dalit." Lamjung

"I used to be a domestic worker going to several houses for work. I would leave before my baby woke up and returning late after my baby had gone to sleep. I was worried that my children would not recognize me. All this to earn a miserable NRs.1200 a month." Kathmandu (Domestic workers are also often victims of sexual harassment and abuse.)

Effectiveness Engaging Women, Dalit, Marginalized and Landless Groups

The desegregated data on caste shows that while in Kathmandu both older groups of ANIN and the newer groups supported by Danish Embassy show the Dalits lagging way behind, the Bahun, Chettri and Newars coming a poor second and Janajatis leading way ahead. However, in Lamjung there is a difference in pattern with the newer groups supported by the Danish Embassy where the representation is more balanced and even if Bahuns, Chettris and Newars are in the lead it is with a small margin and the same applies to Janajatis who are last but again the margin is negligible. There is a definite improvement with Dalits coming in second. Therefore, active targeting of Dalit representation needs some attention when process for selection of areas and members are conducted during the second phase of the program.

It is important to mention here that within the group dynamics when group meetings were held and during the Review workshop the mingling of all members without any hesitation showed that belonging to a group with a common cause to improve their future has put the caste factor aside. In Lamjung, during the sessions Dalit members were sitting either in the front row or mixed with the others but not grouped at the back. This is a commendable point especially for rural area where people are more conscientious about caste factor. A case was also shared where one of the Dalit members was not allowed to join another group and so was happy to have been accepted in the WAWCAS group.

ORGANISATIONAL ACTIVITIES

Major Activities and Outcomes

WAWCAS was started by SLISHA and ANIN-Group in 2008.

The following personnel have since April 2012 been hired for proper functioning of the organization: one Program Manager, one Finance Officer, 8 Local Program Leaders. One International Consultant, a part time assistant and one Program Director. All staff members have received the Training of Trainers program developed in WAWCAS. Program Director gave on-the-job training to LPLs and took them on a field visit to Lamjung project site. The gender composition is balanced with 7 female and 5 male. Ethnicity composition shows 6 Chettris and Bahuns, 3 Newars, 2 Dalit and 1 Janajati.

User friendly reporting formats and related tools have been developed including: field visit report, monthly report of LPL, consolidated monthly report and management meeting report. The LPLs'

monthly report includes following tools include: SWOT analysis, Pocket Chart analysis and Personal Self Reflection Program. These are easy to fill in and update. They give an overall picture of the status of savings, loan repayments, situation in the family which includes gender and children issues at a glance.

Training manual for LPL has been developed. Poster on the roles and responsibilities as a WAWCAS member has been developed and distributed. These posters can be seen hanging in their houses and business centers. Semi cartoon stories based on real life cases have been developed to motivate marginalized women to start up small scale business. 6 stories are in the process of being published.

Coordination with Local NGO: Mahila Aapasi Sahyog Kendra (Women Self Help Center/WSHC)

For the introduction of WAWCAS program in Lamjung, SLISHA coordinated with Women Self Help Center (WSHC) a local NGO. WSHC called a General Assembly and gathered over 300 members. Program Director of WAWCAS introduced the program and its aims to start women's groups which would culminate in formation of cooperatives. WSHC has provided WAWCAS staff in Lamjung use of office space, furniture and equipment such as computer and phone. The partnership agreement states that WSHC will monitor the establishment and progress made by WAWCAS members in accordance to their business plans. The monitoring role and system is currently under review.

CONCLUSIONS

Micro entrepreneurship undoubtedly contributes to empowerment and impacts status of women in the family. The income generated provides better educational opportunities for the children along with improved nutritional diet for the entire family.

Empowerment through solely micro entrepreneurship activities can send the wrong messages. Firstly that "money brings happiness to the family" and secondly that the role of the home maker on its own is not worthy of respect unless earning money is added on. The WAWCAS and DWFM approach of raising awareness about the need to think of how the activities can benefit not only "me and my family" but the community is the most important learning from the findings of this review. DWFM's reflection exercise on role and value of all members in the family is necessary for balancing this perspective of the homemaker and bread earner

Through the formation of groups, women are able to establish a presence in the community and contribute and even take leading role in community improvement activities. Again mere functioning as a savings group would only contribute to economic empowerment, whereas the issue based training and regular follow up through home visits instill a sense of accountability towards the community and also realization of the power of working in a group in an organized manner.

An important lesson learned for a smooth transition from groups to cooperatives/village or community bank is the introduction of these institutions as the goal and the need to register the groups with local authorities. Another crucial step to build the confidence of the women is holding several discussion sessions on pros and cons of cooperatives in groups ready to take the step have contributed to sense of ownership for the process and objective.

RECOMMENDATIONS FOR FUTURE ACTION

Savings Groups to Civil Society Organizations: Rights and Responsibilities Based Approach

Given the nation's existing situation and political deadlock, the sustainability of the fruits of this program

ultimately will depend on the emergence of these women's groups as empowered civil society organizations based on proper knowledge and confidence in making space for themselves within the national decision making mechanism. On the other hand, in order to be able to make the government accountable, the civil society will have to become responsible and accountable too. Rights based approach is well known and in common practice. However, access and control over entitlements is only one part of the picture. WAWCAS and the use of DWFM tool is quite unique because it aims to transform community members into responsible citizens, not only responsible to raise voice for ones rights but responsible in using the rights accountably and responsible not be perpetrator of social injustice towards others. Following are some steps that WAWCAS will need to take to ensure sustainable continuation by the women members themselves:

Capacity Building of National NGO Partner: SLISHA and Rights and Responsibilities Approach

On the citizen's responsibility component SLISHA has a strong basis with its DWFM approach which has been introduced and is being used in several other organizations. It is recommended that SLISHA develop a DWFM component focusing specifically on rights and responsibilities approach. Within SLISHA further human resource development in this approach will be required in the Board and among staff members. A long term follow up would be to build capacity of SLISHA to develop as a training organization for other organizations working with women and children locally, nationally and internationally. This will also contribute towards the sustainability of SLISHA as an organization.

The Pot with Holes Exercise

The day we were introduced to the Pot with Holes exercise, I returned home and tried it with my wife and children. We drew the pot, identified expenses and drew the proportionate sized holes to amount of expense. Then we discussed which holes were wastage and had to be reduced, which were important and had to be increased. On the wastage holes, my wife bluntly pointed out that my expenses on outings with friends was the biggest. Finally we got a good picture of how we were spending our money and also a plan for what we needed to do cut down unnecessary expenses. The added bonus was that with some of the savings we managed from that exercise, we decided we would add to our expenses on the diluted dairy milk and instead buy fresh nutritious buffalo milk.

-LPL (TL), Lamjung

Capacity Building of Women's Groups as Civil Society Organisations

The process of providing legal status to the women's groups has been well thought out, particularly in terms of preparing the women and building their confidence to move on to bigger set ups such as cooperatives, village or community banks. However, given the national context even for ensuring sustainable benefit of such programs as WAWCAS, it is crucial that the women's groups also develop into strong civil society organizations and the women emerge as leaders and elected representatives. Such capacity building would entail training women in the intricacies and dynamics of working within the political and governance system.

As mentioned earlier, civil society needs to build capacity in gaining access and control to their entitlements as citizens, however the other part is also they have to learn to be responsible citizens. This is where the DWFM aim of actual behavioural change becomes valuable. However, it also calls for longterm close follow up. In order to ensure that such a mechanism is in place, capacity of local youth as social mobilisers needs to be built. The job descriptions of 'qualified' LPLs should include identification, transfer of skills and capacity building of such youth members as facilitators for the groups in issue

based discussions and increased involvement in community issues. 'Qualified' here would include: knowledge and experience in DWFM approach and more importantly commitment and sense of responsibility towards community.

Need for Balanced Perspective on Value of Role of Home Maker and Income Generator

The new position of the women members as entrepreneurs and earning members of the family has definitely given them a rise in status among their family members, in-laws and husband. It is also apparent that developing women as entrepreneurs has contributed to their empowerment to the extent that they clearly have access and control to a large extent over the financial resources.

However, such empowerment highlighting the status of women on financial resources and entrepreneurship may call for a closer look. This concern is based on the remarks made by women during the Review Workshop, through group discussions and during interviews in a consistent manner.

** Money brings happiness in the family * Husband is so smug when there is money * What (family) situation we had before, there is improvement when profit has come in**

- *Are we running the risk of reinforcing the concept that financial resources is the most important?*
- *Are women still dependent on 'having to prove their worth in monetary terms' to justify her basic rights to an equal status as a family member and as a human being?*
- *Are we contributing to the age old perspective that the role of giving birth, rearing and nurturing the future generation, is not as worthy as the role of bringing home the money -?*

** Even a husband who beats his wife will one day help when the woman starts earning **

- *Does it mean that the woman was getting beaten because she was not earning money?*
- *Does it mean that it is the responsibility of the woman to earn money?*
- *Is it true that a husband will stop beating his wife when she earns money?*
- *Should a woman earn money so that her husband will not beat her?*

Having expressed this concern, it also opens the avenue for WAWCAS program to continue to initiate a discussion and reflection where the true value of the Home Maker is realized and other family members (men or women) feel pride in taking up the responsibility. As long as people feel that the role of the home maker is demeaning, they will help out grudgingly and this will not be sustainable. The emphasis on monetary contribution and status at work place needs to be brought in proper perspective in relationship to the role of the life giver and nurturer of the future generation – the future of the world. DWFM already has an exercise that makes family members reflect on the amount of work done by the woman in the family.

Child Development

WAWCAS issue based training includes training on child development where women learn to teach the children to care for others when their children return home from School their mother asks the simple question who did you help today.

Finally, during the Dhulikhel Review Workshop sharing it became apparent that the members have developed a sense ownership of the WAWCAS program. It seems only appropriate to conclude the report with recommendations from the WAWCAS members themselves – in their own words:

Recommendations for Way Forward by WAWCAS Members

- *Slisha should include women from remote areas*
- *We should be able to include other needy women now that we have succeeded.*
- *As members we must bring more and more women to the groups*
- *WAWCAS Program must go nationwide (from all groups)*

- Dhulikhel Review Workshop, October 2012

ANNEXES

Annex I

DISCUSSIONS WITH FAMILY MEMBERS APPROACH (DWFM)**

From “How will I benefit?” →→→ “How will this activity benefit my family and community?”

Discussions With Family Members (DWFM) is unique in its approach because firstly it aims at actual behavioural change in the community members and secondly it requires involvement of family members and regular follow up by facilitator until behavioural change is in effect. DWFM points out that most members come together for any activity with the thought, “How will I benefit?” and the foundation of DWFM is to elevate this thinking to the level of “How will this activity benefit my family and community?”

DWFMs involve three groups: women, men and children (including youth). Discussion topics cover four areas: sanitation and preventive health; child development and rights; women empowerment and leadership development and resource/group mobilization and community development. Real life based examples of positive deviance behavior is communicated through role plays, posters and other audio-visual means. Four phases cover the approach with the fourth phase as the phase out and handover. The role of the facilitator also follows the same pattern reducing her/his degree of involvement.

Objectives of DWFM:

Identify and mobilize local resources; lay a strong foundation for children; use of “we” in place of “me”; identify problems and be able to solve them; mobilise inactive human resource; reduce male and female discrimination; reduce child/infant mortality rate; reduce rate of illnesses among children; reduce cases of malnutrition; promote prevention of diseases and enable community members to be able to use home based treatments for minor ailments.

(**Discussions with Family Members was designed and packaged by Sangeeta Shrestha in 1998 and since then has been introduced and used in Young Star Club in Solukhumbu District, DRSP – 8 districts, Prann in Rautahat District)

Annex II
Status of Group (ANIN) and Slisha

| G.N | Address | Status | | | | Remarks |
|-----|--------------------|--------|-----------|--------|-------|---------------------------------------|
| | | Dalit | Ethnicity | others | Total | |
| 1 | Kapan | 1 | 1 | 8 | 10 | |
| 2 | Kapan | | 2 | 5 | 7 | |
| 3 | Kapan | 1 | 5 | 2 | 8 | |
| 4 | Kapan | 2 | 4 | 6 | 12 | Slisha group Increasing members |
| 5 | Kapan | 3 | 9 | 7 | 19 | |
| 6 | Kapan | 1 | 12 | 8 | 21 | |
| 1 | Thankot | | 11 | 4 | 15 | |
| 2 | Thankot/Bhiasepati | | 20 | 7 | 27 | |
| 1 | Lamjung | | 2 | 22 | 24 | |
| 2 | Lamjung | 7 | 14 | 6 | 27 | |
| 3 | Lamjung | | 14 | 15 | 29 | |
| 4 | Lamjung | 3 | 13 | 11 | 27 | |

Status of Danish Embassy Group

| G.N | Address | Status | | | | Remarks |
|---------|-----------|--------|-----------|--------|-------|---------|
| | | Dalit | Ethnicity | others | Total | |
| KB 1 | Kapan | 1 | 19 | 6 | 26 | |
| KB 2 | Bhisepati | 1 | 23 | 1 | 25 | |
| KB3 | Kapan | 5 | 18 | 2 | 25 | |
| KB 4 | Kapan | | 26 | | 26 | |
| Lamjung | | | | | | |
| LA 1 | Lamjung | 3 | 13 | 10 | 26 | |
| LA 2 | Lamjung | 9 | 2 | 14 | 25 | |
| LA 3 | Lamjung | 12 | 7 | 6 | 25 | |
| LA 4 | Lamjung | 13 | 1 | 12 | 26 | |

Annex III

Groups Participating in Focus Group Discussions

Bhainsipati Group, Kathmandu

1. Tila Maya Rai
2. Kavita Budha Magar
3. Sukhmaya Limbu
4. Bhagwati Gurung
5. Nirmala Rai
6. Rina Rai
7. Jaya Kumari Rai
8. Remi Kala Rai
9. Samjhana Dimdung
10. Anjana Thapa
11. Kamala KC
12. Kamala Lama
13. Rina Chamling
14. Khileshwori Dahal

KB-1, Kapan, Kathmandu

1. Pratima Limbu
2. Sharmila
3. Bhagwati Karki
4. Ishori Karki

KB-3, Kapan, Kathmandu

1. Sancha Maya Rai
2. Dev Kumari Rai
3. Sushila Pariyar
4. Tara Magar
5. Sarita Tamang
6. Dambar Kumari Magar
7. Santa Rai
8. Sabitra Rai
9. Tara Bun
10. Kumari Subba
11. Mahesori Bisokarma

L-2, Lamjung

1. Maya Gurung
2. Lila Maya Gurung
3. Mira Gurung
4. Dhan Maya Sunar

5. Ghanja Magar
6. Ambika Gurung
7. Nabina Gurung
8. Suk Maya Sunar
9. Chandra Kumari Bhujel

L-3 (Lamjung)

10. Shiva Kumari Lamichhane
11. Durga Giri
12. Madhavi Giri

L-4 (Lamjung)

1. Madhu Maya Tamang
2. Bi Maya Gurung
3. Man Maya Tamang
4. Mirkey
5. Radhika Adhikari
6. Man Maya Tamang
7. Laxmi Adhikari
8. Mira Adhikari
9. Jyoti Gurung
10. Bachhu Maya Tamang
11. Ranju Adhikari
12. Basu Tamang
13. Pramila Adhikari
14. Sita Adhikari
15. Bishnu Bhujel
16. Kamala Bhujel
17. Basundhara Thakuri
18. Laxmi Bhujel

Individual interviews

1. Shanta Limbu, Kapan, Kathmandu
2. Rem Kala Rai – Bhainsipati, Kathmandu
3. Ram Maya Bhujel – L-1, Lamjung
4. Goma Bisokarma – L-2, Lamjung
5. Meena Rai – 4 Kapan
6. Pushpa Rai – 3 Kapan
7. Dhurba Kumari Dahal – 1 Kapan