



WAWCAS ANNUAL PROGRAMME PROGRESS REPORT

DEVELOPED BY SLISHA (WAWCAS), NEPAL AND
WAWCAS INTERNATIONAL DENMARK,
AUGUST 2021

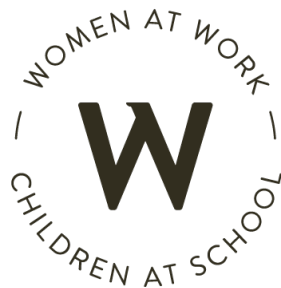


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Slisha, Kathmandu, Nepal
 Program Director Sangeeta Shrestha
 Phone: 00977-1-5185624
 Email: sangeeta.wawcas@gmail.com

WAWCAS International
 International Program Director
 Nina Schriver
 Email: nina@wawcas.com

1. INTRODUCTION TO THE WAWCAS PROGRAMME

WAWCAS – Women at Work Children at School - is a 16-months training Programme for women living in poverty. WAWCAS empowers each woman to social change and economic independence through training and business development. The goal of the Programme is to support the women to develop dignified lives as entrepreneurs, decrease the gender gap, and secure their children’s education. We focus on building the women’s capacity to both run and develop a business and to support social mobilization. The combination of social mobilization – women and children rights, nonviolence, no misuse of alcohol, increased health, nutrition – and business training is based on the belief that to be able to undergo big sustainable changes, you need to work with and be empowered in all aspects of life: financial, personal, social, and cultural.

The women are organised in groups of 20-25 women. Working in these groups is a cornerstone in the Programme. The groups are based on democratic principles, and the women in the groups are responsible for each other - also regarding finances. This method ensures long-term success for the individual woman, and is a key component in supporting the families, and the local community to grow out of poverty. Seed Money is given to the women for her to be able to establish and run a successful business. The Seed Money is paid back over 12 months. When repaying the Seed Money, the women group contributes an extra amount used to support a new woman in the following group. In this way, the women not only uplift themselves but also contribute to uplifting a woman in another group.

WAWCAS also contains a large focus on child rights and quality education, the women gain financial and personal resources to secure their children’s stable schooling. Further, we work explicitly with the husbands and families in the households to make sure that we do no harm.¹

Nina Schriver and Sangeeta Shrestha founded WAWCAS in 2008 and started their passionate journey together. Per June 2021 almost 5000 women from the poorest parts of Nepal have been empowered through the WAWCAS Programme and are now a part of the WAWCAS Community. These women are the inspiring mothers of 9597 children that experience second-generational empowerment and ensured schooling and education. The WAWCAS Annual Programme Progress Report is based on knowledge and learnings gathered in the period from July 2020 to June 2021. The first section of the report introduces activities, goals, and challenges.

The second section analyses the impact on 340 women who *exited* the WAWCAS Rebuilding Package – Back to business and Life - in the period from July 2020 to June 2021. The Rebuilding Package was initiated in august 2020 and provided an offer to all women in the WAWCAS Community to receive Seed Money and 6 months additional business training to combat the COVID-19 financial challenges and restart their businesses. Additional to the 2005 women included in the Rebuilding Package 44 women entered the regular Programme. Thus, 44 new businesses were started. In 2020/2021 it was prioritized to support the women in the WAWCAS Community affected by COVID-19, since COVID-19 challenges have affected the women substantially – this will be further explained in chapter 3.

¹ For a detailed description of the UN principle of 'Do No Harm' follow this link: <https://www.ohchr.org/Documents/Publications/Chapter02-MHRM.pdf>

2. KEY NUMBERS AND SUMMARY OF RESULTS

The following Annual Programme Progress Report presents the activities and developments in WAWCAS in the fiscal year of 2020/2021. Firstly, key numbers below and a short summary of result will present the main achievements and conclusions. Secondly, the situation of COVID-19 and the WAWCAS Rebuilding Package will be described. Thirdly, the achievements related to our goals, the organisational details, additional achievements, and special projects are described in detail, and lastly an analysis of the impact of the WAWCAS Programme and Rebuilding Package will conclude on the main findings.

S.no.	Key numbers	2021/2020	2020/2019	2019/2018
1	Number of women in the Rebuilding Package	2005	N/A	N/A
2	Number of children whose mothers have received the Rebuilding Package	1497	N/A	N/A
3	Number of New Women	44	557	793
4	Number of Exited ²	270	470	766
5	Number of New Children ³	79	860	844
6	Number of women in the WAWCAS Community ⁴	4799	4755	4198
7	Number of children in WAWCAS Community	9597	9500	-
8	Number of businesses established	44	540	758
9	Number of new saving members ⁵	0	17	35
10	Number of WAWCAS Team Members operating and implementing WAWCAS in Nepal	22	19	20
11	Number of Districts where WAWCAS is operating	4	4	4

² Exited women are those, who finished the programme in the relevant fiscal year,

³ When talking about children, we mean School going children

⁴ WAWCAS Community is a concept describing all women who are currently or have been a part of WAWCAS Programme.

⁵ Saving members are women who participate in the training, but who has not received the Seed Money and thus not started a business. They might start a business during the 16 months training, but then it is from their own savings and/or loan from the group.

SUMMARY OF RESULTS

As the table above shows, the WAWCAS Community counts almost 4800 women in total. This means that WAWCAS has helped lifting 4800 women and their approximately 9600 children out of poverty in total. All of these women are now part of the WAWCAS Community.

The year of 2020/2021 was very different than a regular WAWCAS financial year since the COVID-19 pandemic affected the WAWCAS Community on many levels. Therefore, it has been a substantial priority to support the women in the WAWCAS Community to *keep* their businesses running throughout lockdown and its side effects. A significant result from 2020/2021 is the ability to plan, fundraise and implement a Rebuilding Package aimed to re-establish the women's businesses. Through extensive efforts in fundraising the Danish WAWCAS team was able to raise enough money to support 2005 women and with a Rebuilding Package, thus also supporting their 1497 children⁶. By being able to create the Rebuilding Package plan including 6 trainings and continuous data collection for 2005 women on the edge of financial breakdown, the WAWCAS team showed great ability to adjust according to the circumstances of Nepal. The Nepali team has managed to mobilise 2005 women during only 12 months, and provided these with Seed Money, trainings and meetings gathering the women in smaller groups to account for assembly restrictions and infection-risk. 340 women were able to finish the 6-month Rebuilding Package in the fiscal year of 2020/2021.

The current annual report thus covers these 340 women and their 294 children. The remaining 1665 women will be included in the coming report. A separate analysis tool was made to measure the impact of the Rebuilding Package. The analysis shows that the women were able to increase their income from Nrs. 3232 to Nrs. 13800 a month while being in the Rebuilding Package, and partly under lockdown. Taking into consideration, that the Nepali society in general has experienced large financial consequences of COVID-19, this is viewed as a substantial result. Secondly, review data collected during the Rebuilding Package showed that 100 pct. of the WAWCAS children are still going to school on a regular basis even after their mothers finish the WAWCAS Programme. This indicates a long-term effect of the individual empowerment and rights trainings with the mothers, and the conversations with the fathers of the family.

Another key result is that WAWCAS during the lockdown and in spite of the large challenges of COVID-19 have had a productive year where new ideas have been developed and previous ways of working have been improved. The Danish team has focused on strategic and organisational development, and in-depth research about the WAWCAS women and children to continuously improve and learn.

The key results of this large creativity and adjustment-ability were the initial steps of creating a model and implementation of a Local NGO, referred to as the Local Changemakers

⁶ When talking about children, we mean School going children

Intervention. The Local Changemakers Intervention is aimed to establish a Local NGO in Lamjung as the first LNGO, run and managed by the WAWCAS Community. Furthermore, an important result was a pilot on gathering WAWCAS women's children in child groups to learn and anchor knowledge on child rights internationally and in Nepal.

3. COVID-19 AND THE WAWCAS REBUILDING PACKAGE

COVID-19 has had a large effect worldwide both economically and socially. Likewise, Nepal experienced great financial losses, especially within agriculture and tourism. Following the identified COVID infection in Nepal in March 2020, a countrywide lockdown came into effect. As of 6 August 2021, the Ministry of Health and Population (MoHP) has confirmed a total of 710,000 cases and 10,019 deaths in the country (as per 1st of September 2021). From March 24 2020, Nepal was in total lockdown for 82 days. Only grocery stores were allowed to open for 2-3 hours a day. But even during the opening hours, the numbers of customers coming were far less than before, due to infection-risks and people staying inside. Businesses like eateries, tailoring, handicrafts etc. was not allowed to open at all. Later in 2020 Kathmandu and Lamjung were in their second lockdown from August 18 till September 9. The third lockdown occurred from 29th April, 2021 until June 21 in Kathmandu and from may 5th till June 28th in Lamjung. The schools in both districts were closed in the same periods.

COVID has had a negative impact on the travel and tourism, agriculture, education, media, and health sectors. This has triggered increasing unemployment, major economic losses around the globe. This economic downturn increased the economic instability, health inequalities and social disparities in Nepal, which can have a huge impact on poverty levels. While the lockdown has affected mainly



WAWCAS WAS AFFECTED BY THE LOCKDOWN AND OUR ENROLLED AND EXITED WOMEN EXPERIENCED SUBSTANTIAL LOSSES IN THEIR BUSINESSES. MANY WOMEN IN WAWCAS COMMUNITY HAD TO CLOSE THEIR BUSINESS.

traders, especially people with small shops and those with limited sources of income, and the poor, marginalized people and daily wagers have also been very vulnerable.

To revive their business and for financial support WAWCAS launched the Rebuilding Package to the women. The Rebuilding Package provides Nrs. 15000 per woman without interest, and a mandatory repayment within 6 Months. The WAWCAS women were very happy to see us and get support in a time of crisis, and to see that we still keep our contact to them closely, even though they have been exited from the Programme in many years. With the Rebuilding Package, we showed the women, that WAWCAS is always with them to support. To keep in contact with the WAWCAS women we set up a contact model. All LPLs contacted each of the women in training at least once a week. Information on their situation was conducted, to be able to support them. All WAWCAS team members made a “call in” meeting every week with the PM to share their situation, worries and learnings from the women. The PM, PD and International Programme Director further kept close contact and met several times a week on skype.

After 9th September 2020, Lockdown was partially decreased with odd and even vehicle service. We had to face lots of challenges to contact the women. Some local governments introduced local restrictions and our LPLs had many challenges to overcome to reach the women and coordinate according to constantly changing circumstances. On loan float day, we had to maintain physical distance and full phase sanitization. Five members from the WAWCAS team have been COVID positive during the time period of the Rebuilding Package implementation.

4. ACHIEVEMENTS AND ACTIVITIES RELATED TO THE GOALS

WAWCAS Rebuilding Package: 2005 women who desperately needed support to kick-start their business were supported with WAWCAS Rebuilding Package. The year was tough for all the women and the WAWCAS team. Many women in the WAWCAS Community were severely affected by the abovementioned effects of COVID. Many had to close down their businesses throughout the lockdown period and even after the lockdown, their businesses struggled. Most of their savings were spent on survival instead of reinvestment in the business. Hence, to lift the women from this situation and get them back to be able to run income-generating businesses, we developed and implemented the Rebuilding Package.



**2005 WOMEN AND THEIR 7497
CHILDREN WERE INCLUDED IN THE
REBUILDING PACKAGE**

New women in the Programme: 44 new women joined the Programme from July 2020 to June 2021. All 44 received Seed Money and are saving in their group. All groups received their 7-days training, but most lack the Issue Based Training. The goal of 750 women could not be achieved this year due to the reasons and priorities mentioned in section 3. The risk of infection was identified as very high, and it was decided that it was not only in risk of infection from the field but the greater risk that the women could get infected from the team. Among 44 women, none are saving members⁷.

Exited women: 270 women exited the Programme in 2020/2021. Even though we faced many challenges with COVID-19, we managed to finalise the training and exit 270 women who were in the training Programme when Corona started. These women need close follow-up in 2021/2022 since no trainings were possible to do in larger groups than 5. And they have received less training than the 16 months Programme normally offers.

Loan and repayment: The loan repayment rate was 96 pct. for the entire WAWCAS Loan Repayment, including the 44 new women in WAWCAS. For the Rebuilding Package alone the Repayment Rate is 99 pct. The total Seed Money floated to the 44 new women was Nrs. 1,320,000. The Rebuilding Package had a float of Nrs. 33,072,500.00 to 2005 women.

Residential workshop: A Residential Workshop was held in 2020/2021. The Residential Workshop is a platform for the women to share their WAWCAS journey across the groups. They are here able to share their accomplishments, learnings and challenges they have faced. The Residential Workshop has been a great source of knowledge for the women and for the WAWCAS team. The learnings that the women got from the workshop has been transferred to the groups after the women returned back from the workshop. The learning that we got is vital feedback for further Programme development. An example of this learning is the women's wish to expand the 16-months training with a follow-up Programme and to increase the amount of Seed Money.

This year, we divided the workshop in 4 parts for a total of 92 WAWCAS women. 76 women from Lamjung and Tanahu were divided into 3 different groups and 3 workshops were conducted. The women from Kathmandu and Lalitpur, as the number was less than 25, participated in one workshop. The workshops dealt with topics such as experience-sharing, risk management, business expansion and value chain, and Local NGO. As the number of women in each workshop was far less than previous years, we had an opportunity to get more into depth with each one of the women and the topics we discussed. Not only did it make us clear about what each woman said but everyone felt important and participated actively.

⁷ Being a saving member means that they participate in the training, and start a business later than the other women, because they do not want to take a loan

5. ORGANISATIONAL DETAILS

Office shift: Till 2019, most of the groups in Kathmandu were near Kapan, the location where we started WAWCAS. Post 2019, many of the groups was formed in the southern part of Kathmandu, which is in the opposite direction. The team had to travel many kilometres to reach the field and much time was used for travelling. Hence, we shifted the office to Lalitpur which is closer to the areas we work in now.

The team in Nepal: 5 new LPLs have been hired and trained for the districts of Lamjung and Tanahu, which means that the team in Nepal now consists of 25 people. This time we hired 4 LPLs more than required to mitigate the risk if trainers resign with short notice.

The team in Denmark: An international Programme development manager was hired part time in Denmark, and the team now consists of 2 staff members and 14 volunteers. Two very active and involved volunteers have been recruited to support funding, strategic development, research and analysis.

Capacity building: Continued training has been conducted to the team by the Programme Manager in Nepal. In addition to last year's schedule where the Finance Officer was trained in the Data System, this year the entire team has been trained in Microsoft Excel. The goal was to make their work easier using Microsoft Excel. The Finance Officer took the lead on this.

Visits

- Due to travel restriction and COVID-19, the Danish team could not visit Nepal. Similarly, the team from Nepal too could not visit Denmark as planned.
- Visits to Lamjung and Tanahu too could not be done till January 2021. The first visit to Lamjung and Tanahu in the year 2020/21 was done in January 2021. Until then, all of the work there was planned, monitored and followed up via skype meetings.
- Post January 2021, regular visits have been conducted from the Programme Director, Programme Manager and sometime the Finance Officer. The Programme Director and the Programme Manager visited Lamjung and Tanahu almost monthly as the team required support in new revised work.
- The FO has overviewed the loan repayments and has visited the groups as needed.

MEETINGS

- **WAWCAS in Nepal:** local team meetings and briefing meetings within the WAWCAS team in Nepal have been conducted. Implementation of an agenda for every meeting is in process.
- **Status meetings:** Every Monday Skype meetings with the Lamjung team have been conducted with PD and PM.

- **Review meetings:** As physical review meetings between DK and NP were not possible this year, online meetings were conducted. This year, unlike previous years, review meetings were not quarterly. It was done when the need was identified.
- **Meetings with local authorities:** Due to COVID, local authorities did not hold any meetings. However, all the required information was submitted.
- **Strategic meetings:** Sangeeta and Nina have minimum one weekly Skype meeting. The meetings are a way to support the process and the implementation, and to monitor the impact of the Programme. And to develop overall strategies and plan relevant competence development for the management team.
- **Board meetings in Slisha:** During this year period 4 board meetings have taken place. During the meetings progress, challenges and various issues were discussed.
- **Board meetings in WAWCAS International:** 5 meetings in total during the period with participation of Sirish, Programme Manager on Skype.
- **Meetings in Denmark:** as part of the organisational development, the International Programme Director and the International Programme Developing Manager meets twice a week to work closely and coordinate strategy and implementation. Furthermore, the two have meetings with active volunteers accordingly. One new volunteer has put a substantial amount of work into the budget, funding and the development of the WAWCAS strategy and all material in relation to this. Another volunteer has been included in the work with data-analysis, reporting and research.
- **Local authorities in Nepal:** During 2021 there has been no meeting with the local authorities, due to safety precautions. Report of FY (Fiscal year) 2020/2021 (2077/2078) and the plan of FY 2021/2022(2078/2079) has been developed and will be submitted to SWC/CDO/IRD and other local authorities as planned in October.

6. SPECIAL PROJECTS AND FOCUS AREAS

Additional to the achievements related to the goals, the strategy describes 11 areas where we are increasing our focus.

WAWCAS strategy: The focus of WAWCAS in general has been planned and described in a 4-year plan with prioritised Programme development areas related to the UN sustainable development goals 1, 2, 3, 4, 5, 8, 10 and 11. These eight Sustainable development goals serves as the starting point for choosing our mission and thus defines our mission and focus areas, as shown in figure 1.

FIGURE 1: THE WAWCAS STRATEGY AND THE SUSTAINABLE DEVELOPMENT GOALS



All the Programme development areas are divided into three sections related to either GROW, IMPROVE or SECURE. The five development areas in GROW refer to an escalation of the existing Programme in five different areas (a larger and more capable team, an increased number of women, increased focus on children, a new region and a new country). The three development areas in IMPROVE refer to a qualification of three different areas in WAWCAS Community (the WAWCAS Community, the trainings modules and collection of long-term data). The three areas in SECURE refer to securing the sustainability of WAWCAS through three different channels (a detailed succession plan, a funding strategy internationally, and a local funding strategy). The Programme development areas are updated and evaluated on a half-yearly basis in the short progress reports. The areas are chosen based on observations and monitoring of the ongoing WAWCAS Programme and the specific details regarding these can be found in the strategy paper on the website.

GROW1, Organisational development: The focus on increasing the sustainability of the WAWCAS Programme has been done through developing the organisation, developing a competent and effective team, and thus transfer the skills and experiences of the founders to next generations. Therefore, we are prioritising to implement structures, processes, and tools that increase: 1) transparency of responsibilities; 2) visibility of working methods; 3) communication across borders, and 4) mainstreaming of WAWCAS values. A good example of one of these processes is the meeting-tracker. A tool introduced to clarify the agreements from different meetings and who have which responsibilities in relation to follow-up.

GROW3, WAWCAS children: The focus on children concerns a larger effort to research their rights and circumstances in the context of Nepal, and to react upon the challenges that are

identified. Here, we have kickstarted a detailed context analysis of the WAWCAS children's situation during and after the WAWCAS Programme, including their situation during COVID-19 and lockdown. This includes a mapping of Nepali law making and international pledges regarding rights of the child and education. This is done to properly implement more child-targeted initiatives, based on empirical analysis and research that meet the needs of the children with an empowerment methodology. This have included recruitment of a volunteer for the specific topic, increased outreach to relevant NGO's and institutions for collaborations, and the establishments of child groups.

IMPROVE1, Local Changers initiative: The focus on a local changemakers initiative is the establishment of a Local NGO (LNGO) in Lamjung, where the WAWCAS Community can mobilise and create a platform for fighting for their rights and communal interests. The LNGO can be a platform for whatever the women find useful and interesting, as long as it is within general WAWCAS principles and Nepali law. The LNGO is going to be run by women from the WAWCAS Community. So far, the team has been mobilising women to take part in two activities in the project plan, and the remaining activities have further been adjusted, described and planned according to COVID-19 circumstances making it possible to kickstart it in the beginning of the financial year 2021/2022. Preferably in September. The mobilisation done in the fiscal year 2020/2021 includes training of LPLs and dialogue and exercises related to the LNGO at the yearly women residential workshop.

SECURE1, succession plan: The focus on the succession plan is the transfer from the current leaders to the new generation. The transfer contains ongoing support and introduction to main responsibilities and tasks. Therefore, it has been a great priority to set aside time for proper training and competence development through increased ownership of tasks, increased responsibility, and introduction of new procedures.

SECURE2, Funding: The focus on funding is due to a wish for a more sustainable funding strategy was made. The objective is to increase the organisational sustainability by securing a funding base for the next 4 years. The management support efforts to build a strong and diverse funding portfolio with private and public multi-year grants. Implementation of a successful funding strategy has by now secured 80 pct. of financial resources needed until mid-year 2024, and efforts will continue to expand the current funding portfolio.

Remaining topics from the strategic plan: As of the remaining focus areas in the strategy, all have followed the developed plan. The areas are a new region, a new country, the succession plan, the training modules, long-term data, and local funding. The new region was postponed due to COVID-19 and the priority to focus on existing WAWCAS women. Regarding expanding to a new country, we are currently identifying possible partners and countries to work with. The Local funding has not been strengthened, as it is expected to be a natural continuation of the establishment of the LNGO and the multiple tools for the funding process. The succession plan

is going as planned and the increasing focus on organisational development is supporting this process. The long-term data model and the review of existing training manuals are to be developed and finalised, as per plan in a later fiscal year.

7. ADDITIONAL ACHIEVEMENTS AND ACTIVITIES

1. WAWCAS COMMUNITY AND COVID

Year 2020/2021 has been a tough year globally, and Nepal was not left unaffected. The WAWCAS team was prevented from including the planned number of groups. However, we still had many previously enrolled women to look after. Hence, we changed the plan from including new women to getting back in contact with the WAWCAS Community. After the lockdown was lifted partially, the WAWCAS team, started contacting old women, right from the groups formed in 2008, prioritising the women who barely finished the Programme before lockdown was initiated. The team got an update on how they and the businesses were coping with the situation. The objective of the process was to help them get their business back on track.



THE WAWCAS
COMMUNITY TODAY
CONSISTS OF ALMOST
5000 WOMEN AND 9600
CHILDREN

2. DATA SYSTEM REVISION

The WAWCAS Data System had been in implementation from 2015. It has already been 6 years that the team has been using it. During this course, there were some aspects in the system, which we all felt needed some modification and revision. Hence, this year, we started with the process of discussions on how we could make the system even more user friendly. All levels of WAWCAS team-members were included in this process. The team has identified 15 features in the system where we needed revision to make registration more effectively or analysis more relevant.

3. NEW STRUCTURAL PROCESSES FOR COLLABORATION ACROSS BORDERS

Since the development of the WAWCAS 4-year strategy 2020–2024 and its included plan for the organisational development of WAWCAS, we have implemented several processes and structures for increased learning and capacity building. An example of this is the bi-monthly discussions between the Danish Programme Development Manager and the LPLs about data-collection, -registration, and -interpretation.

4. FO LEADING THE REBUILDING PACKAGE DATA (TRANSFER OF RESPONSIBILITIES)

Till the financial year of 2019/2020, it was the Programme Manager in Nepal and Programme Development Manager in Denmark who had been looking after the Data System entirely. From this year, Finance Officer, Mr. Krishna Maharjan partly overtook responsibility of the Data System.

5. FO / PM / TA TAKING RESPONSIBILITIES OF REBUILDING PACKAGE GROUPS

2005 old women have been included in the Rebuilding Package. The Finance Officer and the Programme Manager too handled some of the groups. The finance Officer was responsible for 2 groups whereas the Programme Manager was responsible for 3 groups because it would not be possible for the trainers to handle all 2005 women by themselves.

6. CHILDREN'S SCHOOLING

A follow up review (made in relation to the Rebuilding Package) of the children's schooling after their mothers have exited the WAWCAS showed that 100 pct. of the children go to school on a regular basis after their mothers exited the WAWCAS Programme. This accounts for both primary- and secondary level children. According to international studies, a 100-pct. school attendance in secondary school will increase the GDP per capita by 18 pct. Further, one year in school will increase a girl's income by up to 20 pct. Another key result regarding children was that 28 vulnerable children were offered school sponsorships from Kam For Sud Nepal. Each child received 1000 Nrs. a month. SLISHA Nepal continued the (CBCD) centre in Khokana where 56 children were helped with their education, whereof 10-15 are WAWCAS children. In addition 21 children, whereof 4 are WAWCAS children (aged 3-5) are also included in the Early Children Development Programme.

7. MONITORING AND EVALUATION:

An evaluation of WAWCAS in the period of April 2015 – December 2018 has been completed by the Social Welfare Council. A field Visit was conducted at Lamjung by the evaluators. The WAWCAS team has not yet heard the feedback from the SWC. Internal monitoring is also of equal importance in WAWCAS. This year internal monitoring to ensure the quality and timely implementation of the Rebuilding Package was done through skype meetings. Regular meetings

with the team (Lamjung and Tanahu) were conducted where progress against the plan were discussed.

8. CHALLENGES AND LESSONS LEARNED

COVID-19 and the lockdown that followed were the major challenges that we had faced this year. However, these were not the only challenges we came across. Following are the additional challenges we experienced this year.

<p>MONSOON:</p> <p>THE MONSOON HAS BEEN HIGHLY ACTIVE THAN PREVIOUS YEARS. WE HAVE HAD RAINFALL FOR ALMOST 5 MONTHS. CONSEQUENTLY, THE LANDSLIDES AND FLOOD FOLLOWED. THIS YEAR'S DAMAGE IN NEPAL DUE TO LANDSLIDES AND FLOOD HAVE BEEN IMMEASURABLE. DUE TO THIS AS WELL, THE FIELD VISIT BY THE TRAINERS WERE AFFECTED</p>	<p>REPAYMENT:</p> <p>AS THE FINANCIAL POSITION OF MANY OF THE WOMEN IN THE PROGRAM WAS AFFECTED. THE REPAYMENT WAS INITIALLY CHALLENGED. EVEN THOUGH THIS WAS THE CASE, THE WOMEN MANAGED TO REACH A REPAYMENT RATE AT 96 PCT. AT THE END OF THE FISCAL YEAR.</p>	<p>PLANNED TRAININGS:</p> <p>EACH OF THE GROUPS IN THE WAWCAS GOES UNDER A MONTHLY MEETING ON SOCIAL ISSUES. THIS YEAR THIS COULD NOT BE POSSIBLE.</p>
<p>TEAM AND COVID:</p> <p>5 OF THE TEAM MEMBERS WERE INFECTED WITH COVID 19 (FOUR IN KATHMANOU AND 1 IN LAMJUNG).</p>	<p>MEETINGS:</p> <p>WE HAVE BEEN CONDUCTING MEETINGS IN THE COMMUNITY HALLS AND PUBLIC PLACES. THIS YEAR, DUE TO COVID AND GATHERING RESTRICTIONS, IT HAS BEEN QUITE A CHALLENGE FOR US TO CONDUCT MEETINGS IN THE GROUPS</p>	<p>.....THE BIGGER THE CHALLENGE, THE GREATER THE LEARNING.</p>

Following are the learnings that we had this year:

Rebuilding Package: The Rebuilding package has had great impact in the business of the women. This has helped the business that had gone down to the ground. We are fighting with COVID-19 this time and might have to fight against something else next time. Hence, a Help package in ready to implement mode will be the most effective strategy to minimize the effect to the women.

Residential workshop: Smaller groups of women in the Residential workshop increases effectiveness. In smaller groups, group discussion and group work is more focused. Every participant felt heard, and of importance.

9. WHERE TO FOLLOW UP AND RECOMMENDATIONS FOR 2021/2022

Due to the previously mentioned changes of circumstances the coming fiscal year is going to need close follow-up. The situation in Nepal is fragile and close communication between the Danish and the Nepali team is crucial to be able to react accordingly and adjust the Programme to the needs of the women in terms of the changing political and health related circumstances.

Governmental contact: Monitoring of changes made by the state government and regular meetings with local authorities are crucial to ensure that WAWCAS lives up to the new rules and regulations. The coordination between WAWCAS groups and the government institutions must be continued because resources from the governmental institutions are a big help for the women, to develop business and the community.

Local NGO in Lamjung: The pre-test of the LNGO purpose and the dialogue with the women in Lamjung showed a large interest in this initiative and the women left the Residential women workshop feeling supported and with hope for a new way to strengthen the WAWCAS Community. It is crucial, that we follow up on this when the country opens again. We have planned the first activity within the initiative to take place in September but will have to wait and adjust accordingly.

Follow up on IBTs: 270 women exited WAWCAS this year despite the situation. However, the trainings (IBTs) could not be completed due to the restrictions in gatherings and meetings. Similar is the case with data as we were not able to collect all the necessary information from each of the women exited as many from Kathmandu left for their village. We have a plan to complete the remaining, once the situation is normal.

10. GOALS AND ACTIVITIES FOR THE COMING YEAR

The following shows the grand plan of 2021/2022. The orange sections are the plan according to the grand plan that was approved by the WAWCAs international board in 2020 and are still possible to implement. The blue sections are also according to the original grand plan, but are not possible to implement. The green sections are new initiatives and priorities made according to the changing circumstances of COVID-19

Fiscal Year 2021/2022

Calendar Year 2021						Calendar Year 2022					
July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	April	May	June
7 groups into Implementation			8 groups into Implementation			7 groups into Implementation			8 groups into Implementation		
8 groups in Prep + 7 groups in Exit			7 groups in Prep + 8 groups in Exit			8 groups in Prep + 7 groups in Exit			7 groups in Prep + 8 groups in Exit		
International Market Expansion in Denmark and Nepal for Handicraft products											
Farming Training-7 Women groups			Farming Training-8 Women Groups			Farming Training-7 Women groups			Farming Training-8 Women groups		
			Team Building Workshop						Child Group		
Leadership Training to LPLs from Program Manager											
2016/17 (5 groups) Evaluation			2016/17 (6 groups) Evaluation			2016/17 (6 groups) Evaluation			2016/17 (6 groups) Evaluation		
Review Meeting				Review Meeting		Review Meeting		Review Meeting		Review Meeting	
Reporting						Reporting					
Data System Revision			Testing of New Data System			Residential Workshop			Husband's Workshop @ Lamjung		
			Training of New Data System (Team)			Data Meeting			Data Meeting		
Implementation of Revised Data System + Training for the team											
One day Training every month with the Team											
LNGO Preparation						LNGO Registration			LNGO - Operation start		
Rebuilding Business Back in Life - Phase 2											
			WAWCAS in New Country ****						Member's Film (Perfilm)		
									Strategy Paper-Review		

11. ANALYSIS

INTRODUCTION TO THE ANALYSIS AND THE PARAMETERS

The analysis in the current report is diverging from the traditional annual report in WAWCAS since only 270 women exited from the WAWCAS Programme in 2020/2021. These women have as mentioned not received all IBTs, and Home- and Business visits have been limited due to lockdown and risk of infection. The data on these women is insufficient to be used for analysis. Therefore, the report is solely based on the data collected in relation to the Rebuilding Package.

The following analysis is a subsample of the 2005 women who received the Rebuilding Package. Of the 2005 we included 308 women from Kathmandu, 1260 from Lamjung, 402 from Tanahu and 35 from Lalitpur. In total we included 121 groups; 30 groups in Kathmandu, 63 groups in Lamjung 25 groups in Tanahu, and 3 groups Lalitpur. These women have in total 1497 children.

DATA-COLLECTION AND REGISTRATION

Data collection and registration was different this year due to COVID-19. Due to the risk, we had to make sure that the contact with the women was at a minimum without compromising the quality of the data. Further, the Rebuilding Package was a new Programme in WAWCAS different from the regular 16 months training Programme. These two circumstances called for a development of a separate data model for data-collection related to the help package. Therefore, we created a new tool for data collection and registration.

We developed a set of questions and a simple and user-friendly Excel-based data-tool was constructed. As normally in WAWCAS, the data was collected by the LPLs (trainers) associated to each woman. To minimize risks of spreading COVID-19, 5 women at a time (instead of 25) were gathered at a meeting to pay their Seed Money back and answer the questions in relation to data-collection. All trainers and the Finance Officer were trained in how to use the data-tool, which included the intent of the questions and the process of data collection. It was vital for us to compare the women's situation during the lockdown period (during which a majority of the women could not operate their business) and their progress during and after receiving the Rebuilding Package. Hence, the data collection and registration was done before, during and after receiving the Rebuilding Package. The data measured "Before" is the base-line data.

340 women exited the Rebuilding Package in the fiscal year of 2020/2021 and are thus included in the 2020/2021 report. The remaining 1665 will be included in the 2021/2022 report. Of the 340 women 12 have exited the original WAWCAS Programme in 2013, 5 in 2014, 10 in 2015, 24 in 2016, 38 in 2017, 133 in 2018 and 33 in 2019. The women who received the Rebuilding Package represent 33 different types of businesses, for example poultry, goat, pig, handicraft, eatery, cosmetics, vegetable farming, and tailoring etc. All the women included in the Rebuilding Package finished the 6-months training in the Rebuilding Package.

The women included in the following analysis have 294 children in total. The children are from four different school levels. The age-group from 3 - 5 are enrolled in a pre-primary 'education', those between 6-10 are enrolled in primary, those between 10 and 16 are enrolled in Secondary, and 17 and 18 are enrolled in higher secondary education. Secondary and higher secondary children are supporting their mothers with help in their business.

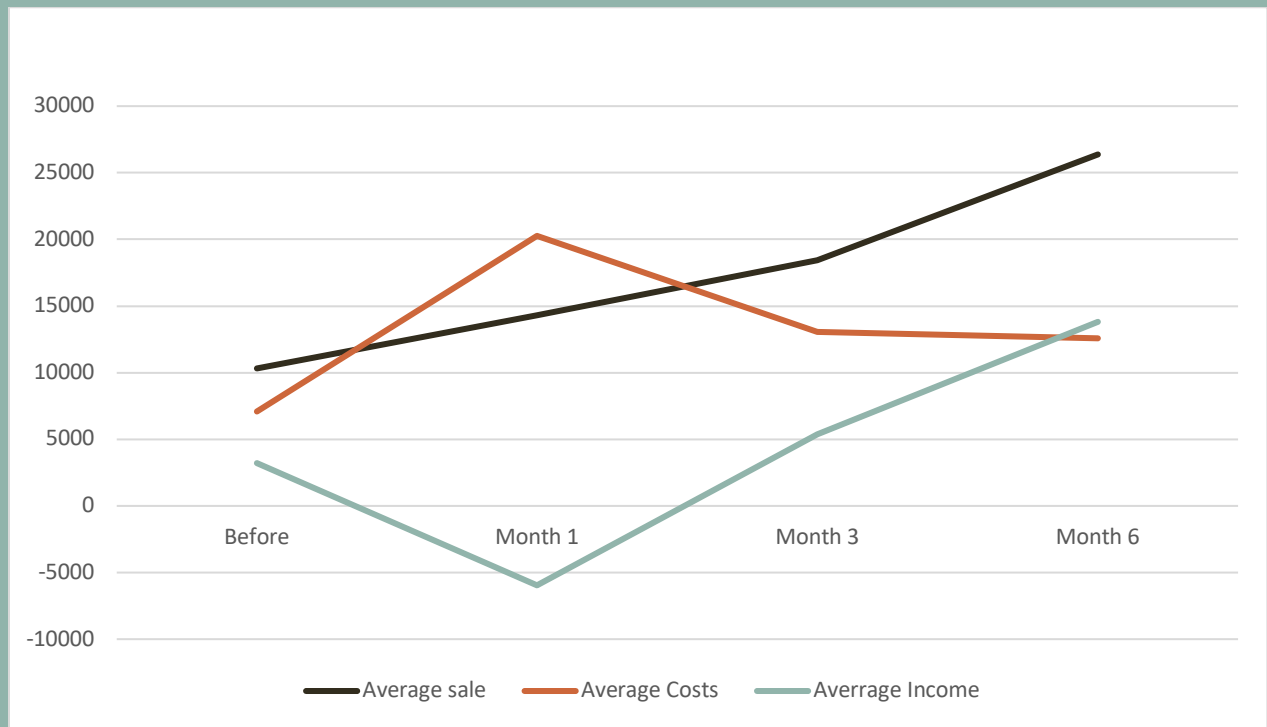
AREAS OF ANALYSIS INTEREST

In the WAWCAS Programme, the objective is positive change in both *financial* and *social* empowerment, as personal development is perceived dependent social and financial situations are improved. But due to the acute circumstances of COVID, the majority of the questions we have asked the women, have been focusing on measuring the financial parameters to show how well the women were rebuilding with the Seed Money to get themselves 'back on track' after their businesses had been closed during lockdown. Financial empowerment is here understood as the woman's increasing financial capability, and thus in the case of COVID: the women's capability to kickstart their business after a period of business decline. Thus, the mentioned data-sheet used for the Rebuilding Package predominantly includes financial parameters and a few parameters in relation to children's education during quarantine.

FINANCIAL PARAMETERS

Of financial parameter we monitored the development of sales, costs, and income. The below figure 2 serves as an overview of the development of these three measures during the abovementioned time-period. All numeric values are average and thus present the monthly amount pr. Woman. Further, the amounts in month 3 and 6 represent the average amount from the period of time since last measuring. Meaning that sales in month 6 is a three-month average and thus represents her average sales for month 4, 5 and 6. This choice is made to give us a more realistic measure of her growth and development, instead of a snapshot of her economy. We experience that the amounts can differ largely from months to month depending on lockdown, kind of business, and festival season. Therefore, we find it more useful to see the average sales, income, and costs of the entire period.

FIGURE 2: OVERALL FINANCIAL STATUS OF THE WOMEN



SALES

Sales is defined as the total amount of money a woman receives in her business during a month. Before receiving the Rebuilding Package, the average sales were Nrs. 10316.76 sales per woman. After one month, this already increased to Nrs. 14304 and in month 3 the sales were up to Nrs. 18444. This increase is due to the businesses of mainly poultry and vegetable farming, that were main responsible for the sales in this period of time in the spring of 2021. At the time, the country was in lockdown, and many of the shops selling tailoring, clothes, and other materials had a difficult time since all festivals and social events were cancelled. On the other hand, many stayed at home and thus prioritized a lot of money on food – making the vegetable- and chicken farms very popular. In month 6 the sales were up to Nrs. 26375 showing that the women have more than doubled their activity in their business since beginning of lockdown.

COSTS AND MAIN REASON FOR FINANCIAL CHALLENGES

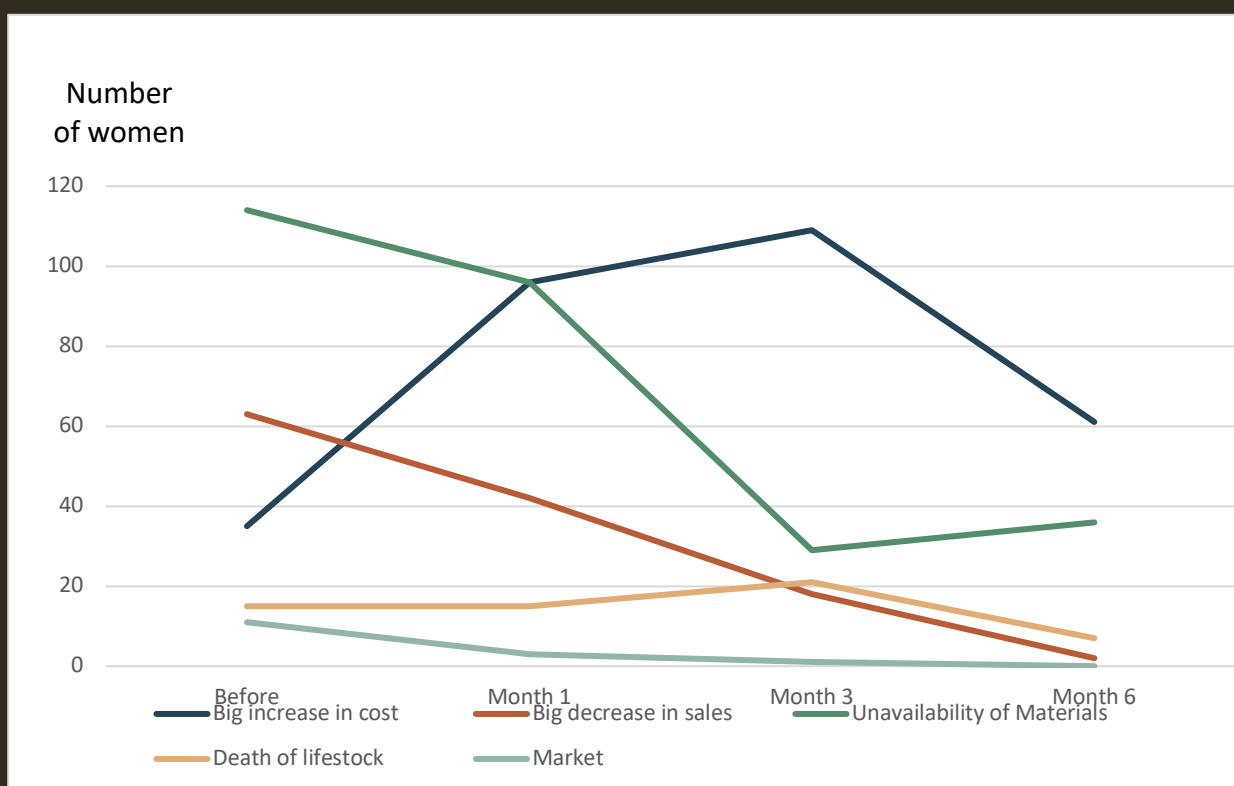
Costs are defined as the amount of money the women have used for her business the month in question. The costs thus cover all expenditures in relation to her business, not including her own salary or the repayment of her Seed Money from the Rebuilding Package. The primary expenditure in cost is refilling of the women's inventories to prepare for a new period of sales.

Further, some of the expenditures are transportation to local markets, electricity and advertisement.

As Figure 2 shows, the average monthly costs are a little more than 7.000 Nrs. a month before the women received their Rebuilding Package. Showing that they still have some expenditures in relation to their business and are not completely out of money. Already from month 1 the costs more than doubles and reaches over Nrs. 20.000, indicating a substantial increase in ability to prioritise to stock up and re-boost the business through investment by supplying it with new goods. At the end of the Rebuilding Package, the average monthly costs have doubled and for each woman it now is 12,561 Nrs. Indicating that the women’s inventory is on its way to reach normality again after having to buy all new goods at the beginning of the Rebuilding Package. We interpret this initial increase and then flattening of the costs as a crucial development for returning from a situation close to bankrupt.

The measure ‘main reason for financial challenges’ are non-numeric categories indicating the main reason for a cost or loss of Net profit that was *not* calculated within the original budget/expected. The main reason for financial challenges thus can be the costs of a regular good for a woman’s inventory, but where an increase in price of the given good, gives her an unforeseen *extra* cost. Due to this conceptual overlap with regular costs, we have chosen not to register the numeric unforeseen costs, but instead focus on the main reasons. This also supplies us with a further understanding of the women’s challenges during the different months in lockdown. Main reason for financial challenges includes 6 categories; Big increase in cost; Big decrease in sales; Unavailability of materials; Death of livestock; no possibility of going to markets; and theft.

FIGURE 3: MAIN REASONS FOR THE WOMEN’S FINANCIAL CHALLENGES



Looking into the main reasons for financial challenges, figure 3 shows that the total number of women indicating a reason decreases from 238 women before receiving the Rebuilding Package to 106 in month 6. Meaning that more than 130 women no longer experiences either a big decrease in sales, a big increase in loss, unavailability of materials, livestock death, market-closure or theft (not included in the graph since only 1 woman experienced theft). Looking into each of the categories, we see a shift from unavailability of materials as the main reason before lockdown to Big increase in cost as the main reason after finishing the Rebuilding Package. Our qualitative interviews with the women show, that 'unavailability of material' for the women means that goods are becoming so expensive that the women are not even considering buying them due to their small finances in the business. Therefore, they identify this price increase as an actual 'lack' or 'unavailability'. On the other hand, 'increase in cost' that also mainly indicates a price-increase in the goods is according to the women indicating that the good is viewed as an actual possible expenditure. This because the women have increased their sales and thus can afford to prioritise expensive goods to kickstart their businesses and increase their own prices. Thus, we interpret this specific shift as an indicator of the women's financial empowerment increasing, as they move from being outside an expensive market, out of their reach, to become actors on the market and buyers of the goods.

INCOME

Income is defined as the net balance that a woman has after deduction of all the costs in her business. Income includes the value currently in the woman's inventory.

As figure 2 shows, the sales for the 340 women in "Before" i.e. before the Rebuilding Package was Nrs. 10,316. For the same period, their costs were of Nrs. 7,084. This gives the women an average income of Nrs. 3,232.21

During "Month 1", we see a rise in the sales to Nrs. 14,304 but a decrease in income to negative 5,783. This fall in income despite rise in sales is explained by the women's investment in their businesses. All 340 women use their Rebuilding Package to fill their inventory (as mentioned in the section above). This gives them a large average cost of Nrs. 20,087, why their income obviously is smaller.

In "Month 3" we see that the average income increases to Nrs. 5,283, which gives us an income increase of around Nrs. 10,000 since month 1 (covering the negative 5,915 from previous period). Similarly, we see a further increase to Nrs. 13,814 in "Month 6". This indicates a that the Rebuilding Package has had a major impact in the women's business, since the average income of 340 women increased with more than Nrs. 10,000, and after having one complete month in between with more costs than sales. A vital point to remember here is that this increase was done by the women in only 6 months.

Table 1: Comparison of Help Package Income with the minimum salary of Nepal

Comparison Parameters	Average Monthly Income
A. WAWCAS (Help Package)	13,814
B. Government of Nepal*	15000
C. Construction Work	7000
Variance (A and B)	-2,686.
Variance (A and C)	+6,814

*<https://thehimalayantimes.com/business/minimum-monthly-wage-of-workers-raised-11-per-cent-to-rs-15000>

The minimum salary as stated by the Government of Nepal is Nrs. 15000 (applicable from May 2021). Similarly, average daily wages in construction work is Nrs. 700 and considering the availability of such works only for maximum of 4 months in a year, the total annual income would be Nrs. 84,000 which converted into monthly would come to Nrs. 7,000.

In comparison of net income after receiving the Rebuilding Package and construction work, the women earn almost double the possible income she could get from working in construction.

Table 2: Income in WAWCAS and The Help Package – A Comparison

Particulars	WAWCAS	Rebuilding Package	Variance
Average Income before Programme	0	3,232	+3,232
Average Income mid-Programme	5,663	5372	-291
Average Income end-Programme	19,828	13,814	-6014

Note: Middle (WAWCAS=6 months, Rebuilding Package=3 months). End (WAWCAS=12 months, Rebuilding Package=6 months). The income in WAWCAS has been taken from last year's report.

While comparing the effect of the regular WAWCAS Programme and the Rebuilding Package as done in table 2, we see considerable difference in the income at the different stages in time. As the table shows, the absolute numbers are higher in the WAWCAS Programme than in the Rebuilding Package.

But it is important to remember that 'mid-Programme' is 3 months in the Rebuilding Package compared to 6 months in the WAWCAS Programme. By the time the women reached the middle of the Programme the average income was measured to be Nrs. 5,663, which almost equal to the average monthly income of month 3 in the Rebuilding Package. This shows that the women were able to reach to almost the same point of income in half the time. This does not give us much information about the Rebuilding Package, but tells us that the women's knowledge and

capabilities in terms of business management received in the WAWCAS Programme and the Rebuilding Package have put them in a position where they are able to increase their sales and thus her income twice as fast as when she started in WAWCAS.

SOCIAL PARAMETERS

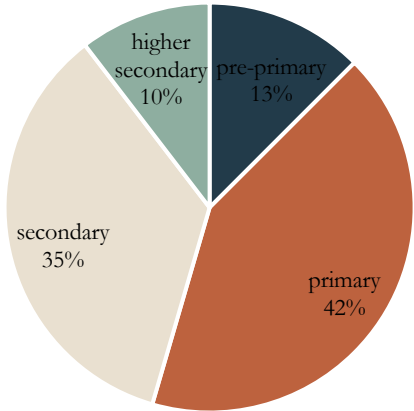
CHILDREN AND EDUCATIONAL PARAMETERS

In the 2020/2024 WAWCAS strategy, children have become an increasingly prioritized focus of the analysis. Thus, children and educational parameters became a core focus in the Rebuilding Package as well. Most schools in Nepal have been completely shut down during lockdowns preventing the children from attending school. These parameters differ from previous analysis with intentions of examining how the children in the WAWCAS programme are dealing with their education during and after COVID-19 compared to before COVID-19. In this regard, we examine if the children take part in alternative ways of learning, and how they participate in education. But firstly, we identify which age-group the children are in by looking at the division between school levels.

SCHOOL LEVEL

In ‘School level’ we measure how many school going children the women have and their respective school levels. Out of the 294 school going children, 36 attend pre-primary school before lockdown, 121 were in primary school, 101 were in secondary school and 30 children were in higher secondary school. The data for the remaining 6 did not missing. This shows that the majority of the WAWCAS children are in either primary school, which includes 42 pct. of the children, or secondary school, that is 35 pct. of the children, as is shown in figure 3. Meaning that most are between 8 and 12.

FIGURE 3: CHILDREN’S SCHOOL LEVEL



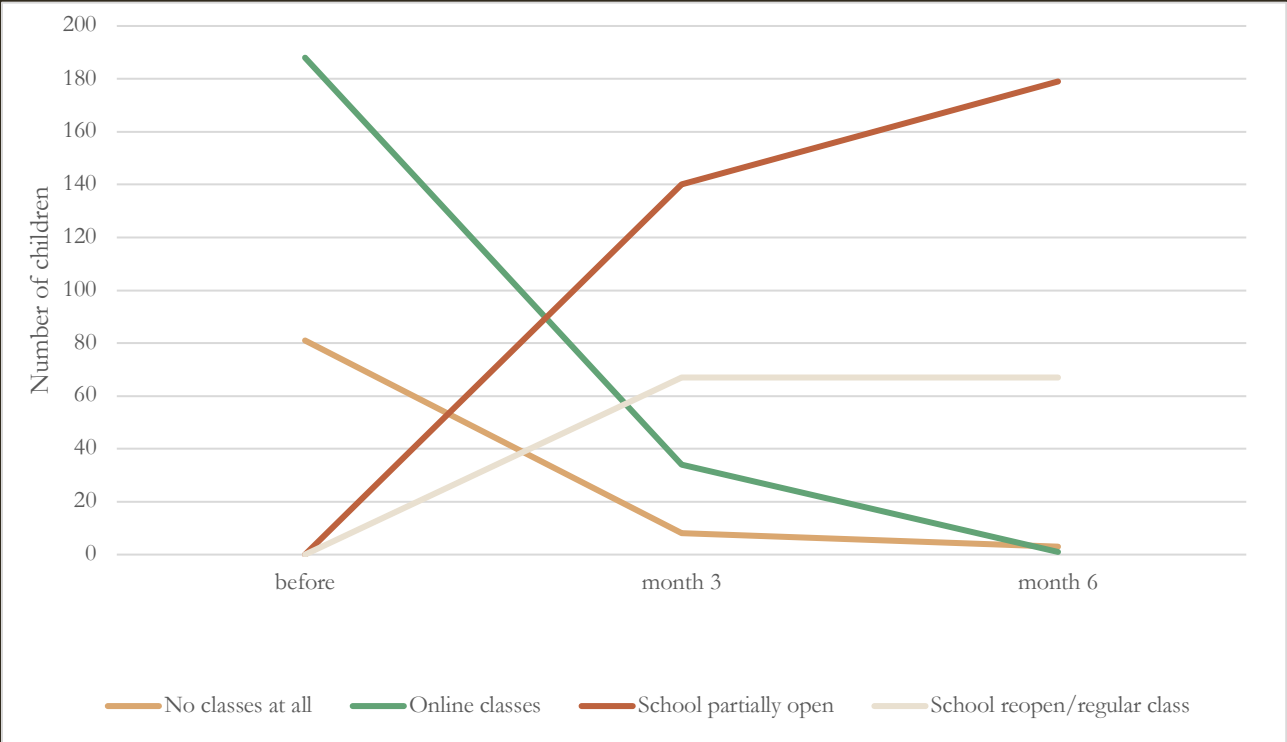
SCHOOL MANAGEMENT

The schools in Nepal handled the lockdown in many different ways, and therefore we want to investigate to what degree the WAWCAS children received education. This parameter is measured per woman, but is calculated after how many children they have, which means that

the validity of the measure is an estimation, and supplies only with useable insights¹. There are different ways we register school management, which are visible in figure 8 below.

When interpreting the data, we must consider, that while many schools partially re-opened when COVID-19 improved, many of the women did not send their children to school, since the risk of infection remained very high in the schools.

FIGURE 4: HOW THE CHILDREN ARE MANAGING THEIR EDUCATION



As figure 4 shows, 188 children or almost 70 pct. out of 269 children had online classes before the Rebuilding Package was distributed. The remaining 30 pct., equal to 81 children, had no classes at all. This could in part be explained by the fact that pre-primary levels did not have any online classes, but as shown in figure 3 only 13 pct. of the children are in pre-primary, which still leaves quite many children without any form of education during this time.

¹ We are constantly adjusting our data collection methods based on the learnings we make in the field.

In month 3 we see a positive development, where 67 of the children are attending school regularly again because the school has reopened. 140 children are attending school part time, because the schools only have partially opened, 34 children still receive online classes and only eight children have no classes at all. In month 6 we clearly see a rise in the number of children attending school again. Now 179 children, which accounts for almost 72 pct. are attending schools which are partially open and only one child is receiving online education, while only three children are not attending any classes at all. The number of children attending school regularly is constant from month 3.

ACTIVITIES

As many children haven't been able to attend classes online or in any other way, we ask the women if the children are participating in any other activities. This is to examine whether the women activate the children for example through alternative learning like helping in the mother's business or helping in the house. This is measured both before, 3 months after and 6 months after the Rebuilding Package is distributed. Table 7 below shows the division of children on each alternative activity to education.

Tabel 3: What activities the children are doing

ACTIVITIES			
	Before	Month 3	Month 6
Playing	76	18	14
Helping in household work	38	9	2
Helping in business	20	7	0
Homework	30	138	154
Online classes	51	5	0
All of above	63	75	80
Total	278	252	250

As shown in table 3 the children are – before the Rebuilding Package was distributed – taking part in many non-school related activities. This can be interpreted as very positive, since it shows that the families activated the children, when it was not possible for them to go to school. For instance, 76 out of 278 children were playing, 38 were helping in the household work and 20 children were helping in their mother's business. These numbers decrease when we move to month 3, because 138 of the children now do homework instead. This reflects how the schools partially and some fully opened again in month 3. In month 6 the number of children doing homework increase to 154. Homework in this sense is understood as studying for the exams at home and many of the women told us, that they specifically instructed their children to focus on their exams instead of helping in the house or in her business.

In all time periods many children do more than one activity, which is measured by “all of above”. The number of children participating in multiple activities increases from 63 children in before to 80 children in month 6, showing that the women understand the importance of sending their children to school when possible even though they could be helping in the business.

CONCLUSION

As the report indicates the year of 2020/2021 have been very challenges on many levels. The normal WAWCAS Programme have not functioned as usually since just 44 new women were enrolled against the goal of 750 and only 270 were exited against the regular between 500-600 women. This was as mentioned due to many lockdowns and restrictions on big gatherings. Taking this into consideration we see the 270 who managed to pay back their loan during the COVID-19 circumstances as a big result.

The Rebuilding package has taken most of our time and efforts in the last year, and on only a few months, the team was able to describe, plan, implement, and follow up on a Rebuilding Package that reached 2005 women and their 1497 children. This result is by far the best achievement in 2020/2021 as it not only takes 2005 women through a training programme but also shows the incredible adaptability and competences of the team to adjust accordingly and react fast when needed. Another key result is the development of the 4-year strategy that includes not only an increase in the outreach of the WAWCAS Programme but also 10 other prioritized topics chosen and based on the Sustainable Development Goals. For example, an LNGO model was developed and kickstarted in Lamjung to mobilize and support the WAWCAS Community on long-term basis in officially registered and women-run entities. A targeted focus on child rights and WAWCAS children was made, both in relation to research, context understanding and planning of how then to support the children of WAWCAS even better.

The Rebuilding Package showed to have a large impact on the women. Women who once exited WAWCAS were invited in again and offered a chance to kickstart her business once again. We once again showed our WAWCAS Community that we are there, when they need us and that we will never leave the areas and communities we start working in as we strive for continuation of the learnings and developments the women have started. 2005 businesses were restarted or brought back to life after being on the edge of breakdown. The analysis of the data collected in the Package showed that the average sales for a woman more than doubled while her being included in the Rebuilding Package. By month 6 she sold for Nrs. 26,375 per month and had costs of Nrs. 12561. Giving her an income of Nrs, 13814. This is a little lower than the minimum salary but more than three times her income before receiving the Rebuilding Package and having the opportunity to rebuild her business after lockdown. This reflects that the members successfully reestablished their businesses and that the Rebuilding Package created a good opportunity for them. During lockdown most consumers limited their spending's to only buying basic needs

In the context of Nepal, all schools were shut down in the beginning of lockdown and as the analysis shows many schools started offering online classes. Before lockdown all of the WAWCAS children went to school but after COVID some student did not continue their education. We see from our data that most of the children have some form of education throughout the entire lockdown period and only few are staying away from education. Furthermore, many of the women are activating their children in other forms of activities at the house. Before the Rebuilding Package 188 student are attend online class out of 269. At end of rebuilding help package most of students are attending school by opening or partial open.

Overall the Rebuilding package was very helpful and fruitful to all the women. The team members have a tighter bond than ever before, and the women's life took a U turn when joining the Help Package. New businesses were started, and older businesses survived from down fall. All WAWCAS member were happy to receive the help package. And many women went back to our team members with the happy conclusion that "the WAWCAS program was always with us for supporting" .

