

# Journey with KB-3 (के.बि.-३ संगको यात्रा)



Women at Work Children at School

Dear Reader,

This comic book is about how a disaster happening for one woman easily influences the stability of the whole group – how a personal accident started a bad spiral effect for the whole group. The story is about group KB-3 situated at Kapan, Kathmandu. The group is a member of Women at Work Children at School (WAWCAS) Nepal\*. It shows that without unity and trust within a group, it is very difficult for the group to sustain. The story also shows the importance of the organization training and supporting the women intensively in a period of crisis in the group.

Active participation in all situations by all women is the most important aspect for ensuring sustainability of any group. As this story shows absence of active participation and commitment to the agreed activities makes the group fall apart. Through this story we would like to share our experiences from WAWCAS program with people who are interested in women entrepreneurship and social mobilization work. The WAWCAS Program is based on the belief that women and children must be empowered to have access and control of the entitlements that is their right as citizens of Nepal. This program is based on supporting women through long term entrepreneurship, savings and establishment of cooperatives. It emphasizes the crucial role of working in groups and looking after the needs of other women in difficult circumstances as a means of making the transformation sustainable.

We hope you will sense the difficulties while reading this story. We have learnt many lessons from this group which will help us immensely for our future work plan. If you wish to have more information about WAWCAS we are here to share with you.

With Regards,



**Sangeeta Shrestha**  
Founder of WAWCAS

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**Nina B. Schriver**  
Founder of WAWCAS

*WAWCAS, a collaborative project with ANIN Group DK.*

प्रिय पाठकबृन्द,

यो कथाले कसरी एकजना ब्यक्तिमा परेका दुर्घटनाले संपूर्ण समूहको स्थिरतालाई नै असर गर्दो रहेछ, साथै सम्पूर्ण सदस्यहरूमा नकारात्मक असर पर्दो रहेछ भन्ने जानकारी गराउँदछ । यो कथामा रहेको KB-3 समूहका विदी बहिनीहरूको सामूहिक सत्यकथा हो । यसको मूल उद्देश्य भनेको नै समूहमा एकिकृतता नहुनाले समूहको एक अर्को प्रतिको विश्वास नहुनाले समूहलाई अगाडी बढाउन नैकै गान्हो हुदो रहेछ साथै संस्थाले पनि समूहमा सकट आईपर्दा सकटको बेलामा बढी सहयोग र तालीम दिन पर्ने रहेछ भन्ने जानकारी गराउनु हो ।

समूहलाई दीगो रूपमा अगाडी लैजानको लागि सदस्यहरूको सक्रिय भूमिका नै सबैभन्दा महत्वपूर्ण हो जसको अभावमा समूह निरन्तरता होईन, ओरालो तिर जाने रहेछ भन्ने जानकारी गराउनु हो । यो कथाको माध्यमबाट महिला उद्यमी र सामाजिक परिचालन सम्बन्धि ईच्छुक सबै जनतालाई आफ्नो अनुभव आदान प्रदान गर्नु हो । महिला र बालबालिकाहरू नेपाली नागरिकको हिसियतले आफ्नो अधिकारप्रति पहुँच र नियन्त्रणमा सशक्त हुनसक्ने विश्वासमा यो कार्यक्रम आधारित छ । यो कार्यक्रमले महिलाहरूको निरन्तर व्यवसायी उद्यमी बन्ने, बचत र सहकारीको स्थापना गर्नका साथै समूहमा रही बचत गर्ने तथा अन्य महत्वपूर्ण भूमिका निर्वाहमा सहयोग गर्दछ । यसका साथै अत्यन्त अपत्यारो स्थितिमा महिलाहरूको दिगोपना ल्याउनको लागि परिवर्तनको एक आधार पनि हो ।

यो कथा पढ्दा पक्कै पनि तपाईंले कठिनाईहरूको महशुस गर्नु भयो होला भन्ने आशा छ । यो समूहसँगको यात्रामा हामीले थुप्रै पाठहरू सिक्केका छौं जुन हाम्रो आगामी कार्यक्रमको लागि सघाउ पुग्नेछ । यदि तपाईंहरूलाई कार्यक्रम बारे जानकारी चाहिएमा हामी बिचार बाँड्नको लागि तयार छौं ।

शुभेच्छा सहित,

संगीता श्रेष्ठ  
संस्थापक

नीना स्त्रीभर  
संस्थापक

*\*WAWCAS कार्यक्रमका संस्थापक र विकासक संगीता श्रेष्ठ, नेपाल र*

*नीना स्त्रीभर, डेनमार्क हुन् ।*

social mobilization work. The WAWCAS Program is based on the belief that women and children must be empowered to have access and control of the entitlements that is their right as citizens of Nepal. This program is based on supporting women through long term entrepreneurship, savings and establishment of cooperatives. It emphasizes the crucial role of working in groups and looking after the needs of other women in difficult circumstances as a means of making the transformation sustainable. We hope you will sense the difficulties while reading this story. We have learnt many lessons from this group which will help us immensely for our future work plan if you wish to have more information about WAWCAS we are here to share with you.

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सबै जनलाई आफ्नो अनुभव आदान प्रदान गर्नु हो । महिला र बालबालिकाहरू नेपाली नागरिकको हिसावले आफ्नो अधिकारप्रति पहुँच र नियन्त्रणमा सशक्त हुनसक्ने विद्यासमा यो कार्यक्रम अघारि छ । यो कार्यक्रमले महिलाहरूको निरन्तर व्यवसायी उद्यमी बन्ने, बचत र सहकारीको स्थापना गर्नका साथै समूहमा रही बचत गर्ने तथा अन्य महत्वपूर्ण भूमिका निर्वाहमा सहयोग गर्दछ । यसका साथै अत्यन्त अपय्यारो स्थितिमा महिलाहरूको विरोधमा ल्याउनको लागि परिवर्तको एक आधार पनि हो ।

यो कथा पढ्दा पढ्दै पनि तपाईंले कतिपयहरूको मधुसुस गर्नु भयो होला भन्ने आशा छ । यो समूहलाईको यत्नामा हामीले थुप्रै पाठहरू सिक्का छौ । जुन हामी आफामी कार्यक्रमको लागि सघाउ पुग्नेछे छ । यदि तपाईंहरूलाई कार्यक्रम बारे जानकारी चाहिएपना हामी बिचार बाँड्नको लागि तयार छौ ।

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संस्थापक

नीना स्त्रीभर  
संस्थापक

*\*WAWCAS कार्यक्रमका संस्थापक र विकासक संगीता श्रेष्ठ, नेपाल र नीना स्त्रीभर, डेन्मार्क हुन् ।*



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म तारा भिच, रेणुकाको कोठामा हिजो राती ज्यास पड्केर सबै नष्ट भएछ ।  
It's me Tara, madam. There was a gas explosion last night at Renuka's room.

छ ! कस्तो नराको भएछ, माउले लाई त केहि भएन नि !  
Oh! This is very bad news. I hope nothing happened to her.

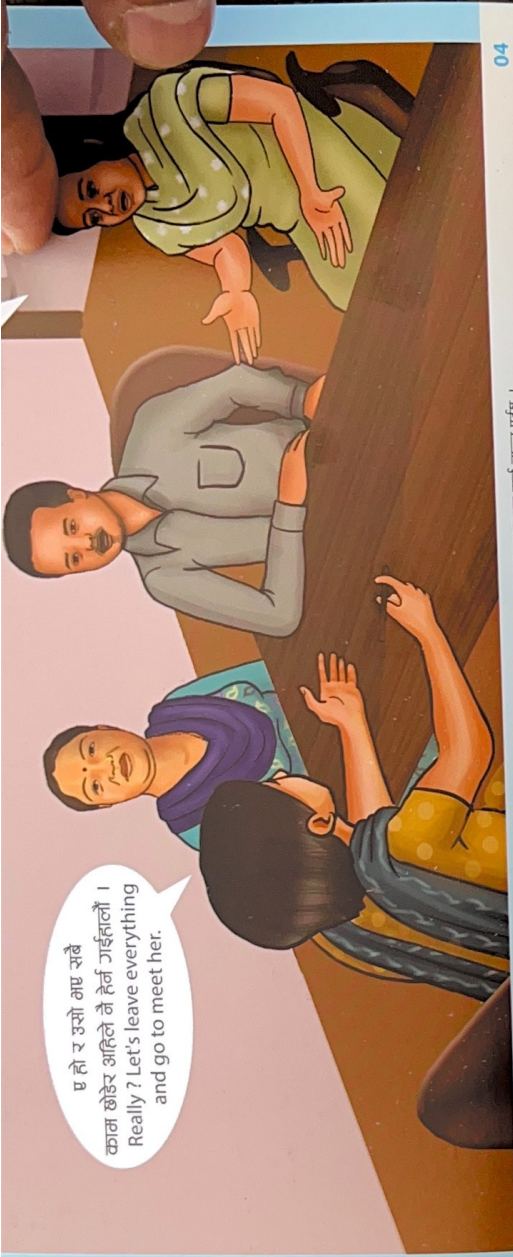
ए हो र उसो अए सबै  
काम छोडेर अहिले नै हेर्न गईहालौं ।  
Really ? Let's leave everything  
and go to meet her.

रेणुकाको कोठामा  
जहाँस पडक्तेर सबै खतम अएछ रे ।  
Everything was destroyed in a  
gas explosion last night at  
Renuka's room.



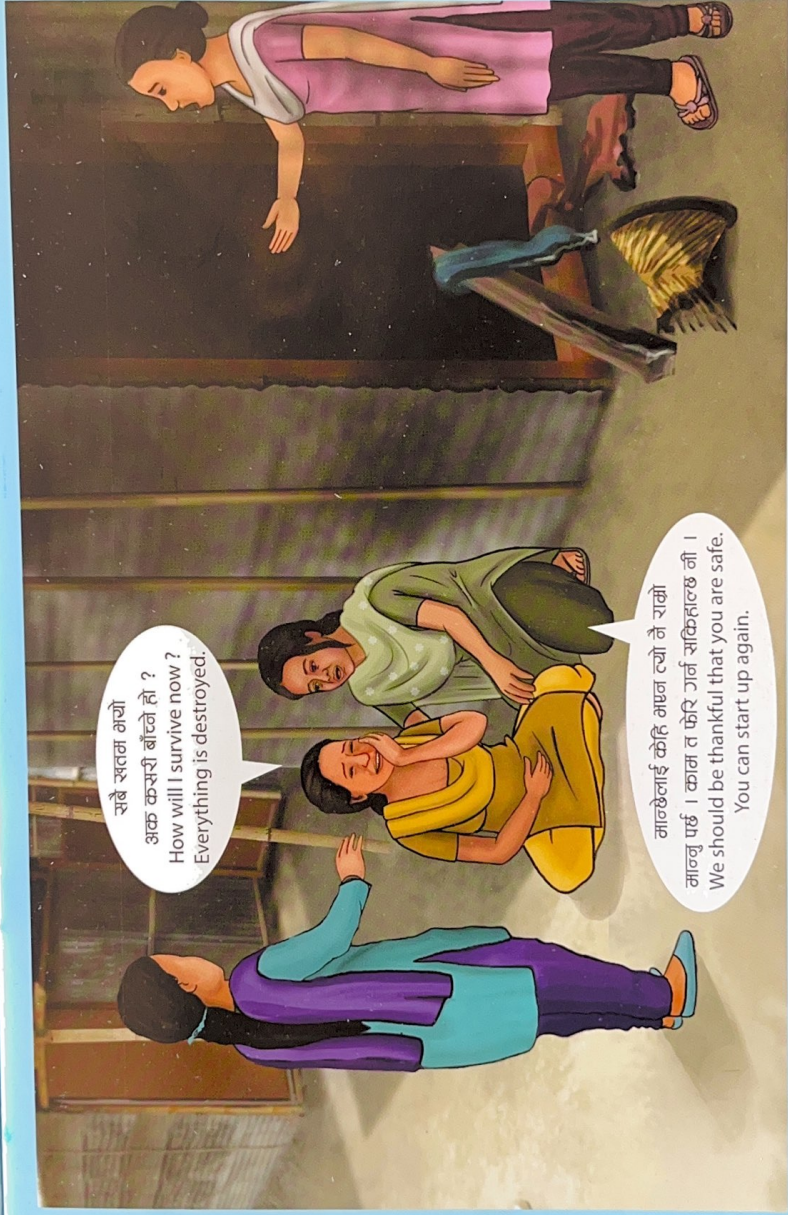
The situation determines the operation. -अवस्था अनुसार काम गर्न जान्नु पर्दछ ।

ध हो र उसो मण सबै  
काम छोडेर गहिते नै हेर्न गईहलौं ।  
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सबै सतर्क भयो  
अक कसरी बाँच्ने हो ?  
How will I survive now ?  
Everything is destroyed.



माछेलाई कोहि मधन त्यो नै राम्रो  
मान्नु पर्छ । काम त फेरि गर्न सकिहलछ नै ।  
We should be thankful that you are safe.  
You can start up again.

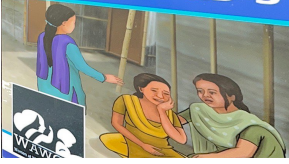
Loosing hope is loosing every opportunity. -आशा छोड्नु भनेको सबै अवसरको गुमाउनु हो ।



Supporting each other is the group's responsibility. -सबैजना सदस्यहरूलाई सतर्कता गर्नु सबैको जिम्मेवारी हो ।



Journey with KB-3 (के.बि.-३ संगको यात्रा)



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Women at Work, Children at School

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This comic book is about how a disaster happening for one woman easily influences the stability of the whole group – how a personal accident started a bad spiral effect for the whole group. The story is about group KB-3 situated at Kapan, Kathmandu. The group is a member of Women at Work Children at School (WAWCAS) Nepal\*. It shows that without unity and trust within a group, it is very difficult for the group to sustain. The story also shows the importance of the organization training and supporting the women intensively in a period of crisis in the group.

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प्रिय पाठकबृन्द,

यो कथाले कसरी एकजना ब्यतिमा परेका दुर्घटनाले संपूर्ण समूहको स्थिरतालाई नै असर गर्दो रहेछ, साथै संपूर्ण सदस्यहरूमा नकारात्मक असर पर्दो रहेछ भन्ने जानकारी गराउँदछ । यो कथनमा रहेको KB-3 समूहका दिदी बहिनीहरूको सामूहिक सत्यकथा हो । यसको मूल उद्देश्य भनेको नै समूहमा एकीबद्धता नहुनाले समूहको एक अर्का प्रतिको विश्वास नहुनाले समूहलाई अगाडी बढाउन निकै गन्धो हुदो रहेछ साथै संस्थाले पनि समूहमा संकट आईपर्दा संकटको बेलामा बढी सहयोग र तालिम दिन पर्ने रहेछ भन्ने जानकारी गराउनु हो ।

समूहलाई दीगो रूपमा अगाडी लैजानको लागि सदस्यहरूको सक्रिय भूमिका नै सबैभन्दा महत्वपूर्ण हो जसको अभावमा समूह निरन्तरता होईन, ओरालो तिर जाने रहेछ भन्ने जानकारी गराउनु हो । यो कथाको माध्यमबाट महिला उद्यमी र सामाजिक परिचालन सम्बन्धि ईच्छुक सबै जनालाई आफ्नो अनुभव आदान प्रदान गर्नु हो । महिला र बालबालिकाहरू नेपाली नागरिकको हैसियतले आफ्नो अधिकारप्रति पहुँच र नियन्त्रणमा सरासरी हुनसक्ने विश्वासमा यो कार्यक्रम आधारित छ । यो कार्यक्रमले महिलाहरूको निरन्तर व्यवसायी उद्यमी बन्ने, बचत र सहकारीको स्थापना गर्नका साथै समूहमा रही बचत गर्ने तथा अन्य महत्वपूर्ण भूमिका निर्वाहमा सहयोग गर्दछ । यसका साथै अत्यन्त अपठ्यारो स्थितिमा महिलाहरूको दिगोपना ल्याउनको लागि परिवर्तनको एक आधार पनि हो ।

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WAWCAS, a collaborative project with ANIN Group DK.



Inform the relevant authority for immediate actions. -कैहि घटना घटेमा तुरुन्तै सबर गर्नुपर्दछ ।



ए हो र उसो भए सबै काम छोडेर अहिले नै हेर्न गईहालौं ।  
Really ? Let's leave everything and go to meet her.

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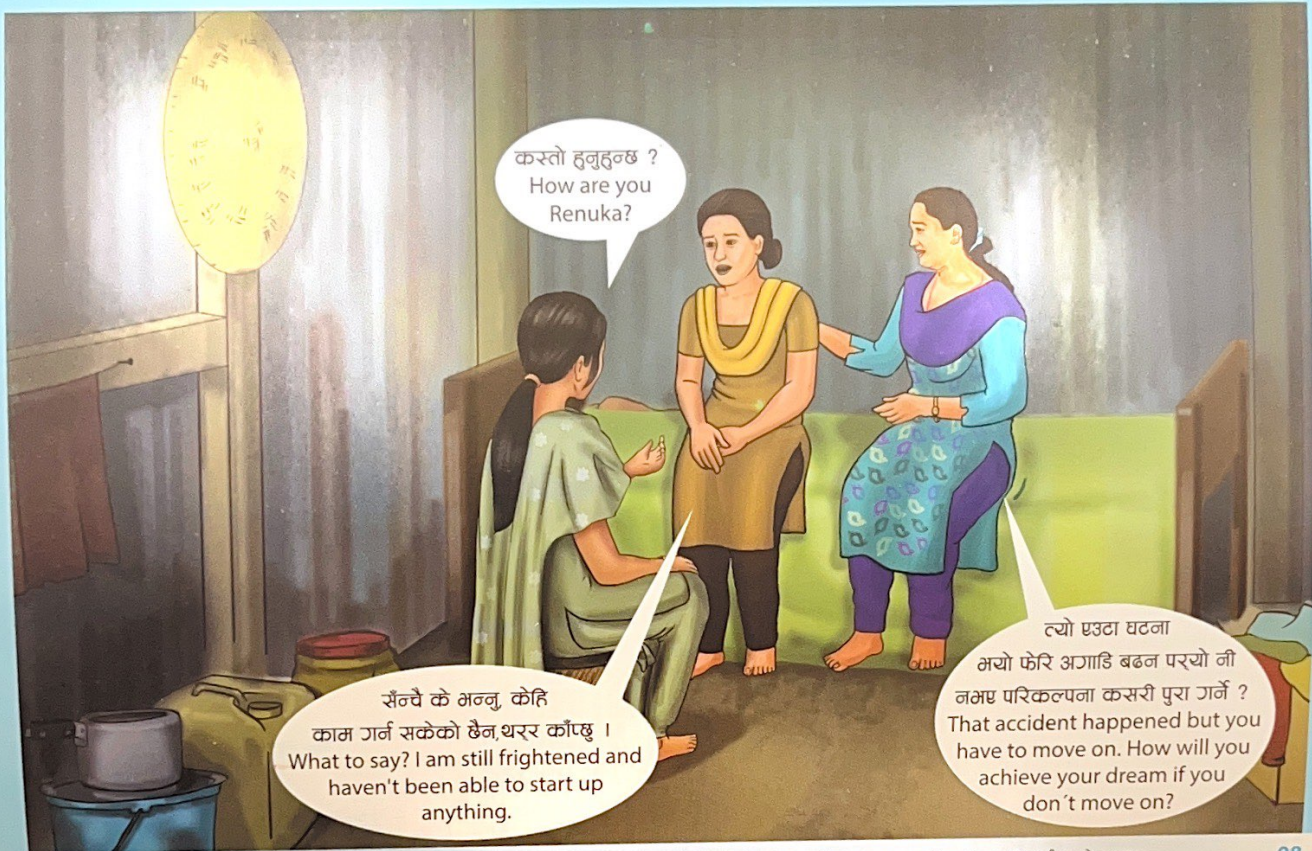
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06



Disagreements are to be discussed in the group, not outside. -थित नबुझेका कुराहरु समूहमै छलफल गर्नुपर्दछ, समूह बाहिर होइन ।

07



Continous moral support and counselling supports a victim. -निरन्तर भावनात्मक सहयोग र सरसल्लाहले दुःखीत व्यक्तिलाई सहयोग पुग्छ ।

08



Financial support is required to reactivate a business. -पुनः व्यवसाय उठाउन आर्थिक सहयोगको आवश्यकता पर्दछ ।

09



Lack of proper communication between the women leads to group failure. -सदस्यहरूबिच उचित संपारको कनीले सनुह असफल गाराउँछ ।



Everyone expect support regardless of their situation. -जुनसुकै सहयोग मणपनि हरेकले सहयोगाको आशा गरेको हुन्छ ।



Tension does not solve problems. -तनाव रहनाले समस्या समाधान हुदैन ।

12



Getting all members into a common understanding after a disaster has happened takes time. -सबै जनाको छुटे बुझाई हुनको लागी समय लाग्छ ।

13



यो समूहको त कोही  
गाँउ गएका, कोही बिरामी, कोही दूरघटना  
मर्दा समयमै नतिर्ने भयो अब कसरी जाने ?  
The members in this groups have either gone  
home or are ill. Some of them have had  
accidents. They are not paying back  
their installments on time.

के के समस्या छ  
हामी आफैले खोज्नु पर्छो  
त्यसैले हरेक दिन भेटघाटमा जानु पर्छ ।  
We have to find the actual reasons.  
So we must conduct  
daily visits.

हुन्छ ।  
Sure.

Identifying the reasons for a changed behaviour in the group helps solving problems. -समस्याको जरा पत्ता लगाउनले समस्या समाधानमा सहयोग हुन्छ ।



पसल किन  
बन्द गर्न लाग्नु भयो ?  
Why are you closing your  
shop this early?

सबै एकै भएर  
तिर्नु पर्ने किस्ता पनि ल्याउँदैन,  
त्यहि भएर साथीहरूलाई घबघच्याउन जान लागेकी ।  
Our friends are not paying back their  
installments on time. So we are  
going to meet them.

Inactive participation of certain members adds burden to the remaining members. -केही सदस्यको निष्क्रिय सहभागिताले बाँकी सदस्यहरूलाई बोका बनाउँछ ।



आजको तालिममा पनि सहभागीहरू सबै जम्मा भएनन्, त्यसैले सहभागी किन घट्छन् भन्ने बारे छलफल गर्नु पर्‍यो । ल भन्नुस सहभागी किन घटे ?  
We don't have all the members in today's meeting as well. Let's discuss why the situation is like this.

किन भन्ने सै ?  
पैसा तिर्न ढिला भएपनि हुने भनेर त होलानी ।  
It is because everyone think it is ok even if they pay back late.

नियम बनाएर लागू नभएर हो कि ?  
May be rules were not being followed ?

Giving special treatment to one person is generally not accepted by all in the group. -नीती नियम परिवर्तन गर्दा सबैले स्वीकार्दैनन् ।



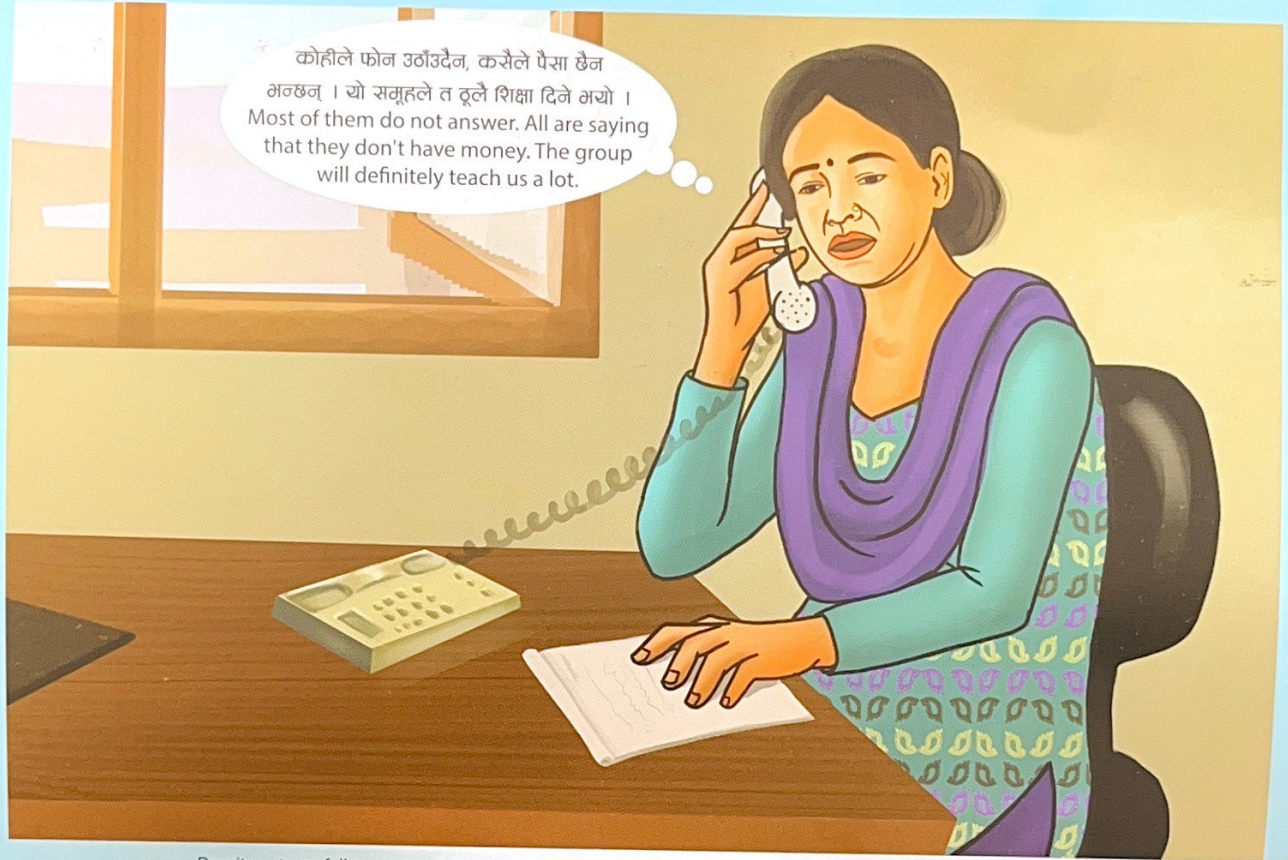
त्यो सातै जना कहाँ बरु बिहान नहुँदै वा साँझमा जाँउ, भेटेर कुरा नगारिकन भएन ।  
Let's meet them early morning or late evening. We now have to talk with them seriously.

सात सात जनाले किरस्ता ढिला गरि सक्थो अब कसरी उठाउने हो ?  
7 of the members have not paid their installments since two months. A big problem is that it is very difficult to find them.

समूह असफल हुनुमा LPL मात्र जिम्मेवारी होइन संपूर्ण व्यवस्थापन पनि त्यतीकै जिम्मेवारी छै ।  
LPLs are not responsible for a group failure solely. Management Team is also equally responsible for this.

Duties and responsibilities are not limited to office hours. -जिम्मेवारी र कर्तव्य अफिस समयमा मात्रै सिमीत हुदैनन् ।





कोहीले फोन उठोउदैन, कसैले पैसा छैन मग्छन् । यो समूहले त ठूलै शिक्षा दिने भयो ।  
Most of them do not answer. All are saying that they don't have money. The group will definitely teach us a lot.

Despite a strong follow up, possibilities of failure always exists. -निरन्तर अनुगमन गर्दा पनि असफलका सम्भावनाहरू रहि रहन्छ ।



यति विहानै ?  
This early?

विहानै नआए भेटिन्न,  
तपाईंको ३ वटा किस्ता बाँकी भईसक्यो ।  
This is only time we can find you.  
You have last 3 installments remaining.

छोरी बिरामी भएर सबै खर्च भईसक्यो ।  
पसल पनि कति दिन बन्द गर्नु पर्‍यो । यसपाली त तिर्छु ।  
My daughter is ill and I could not open the shop for some days. I will surely pay my dues this time.

Continous follow up until the objectives are met. -उद्देश्य पूरा नभए सम्म निरन्तर अनुगमन गरिराख्नु पर्छ ।



आमनै ! यति चाँडै ।  
Oh! this early.

यसपालि त  
जसरी भएपनि तिर्छु ।  
I will pay all this  
time.

कै गर्ने त तपाईंहरू  
जहिले आएपनि ढोका बन्दहुन्छ ? तपाईंको ४  
किस्ता बाँकी भईसक्यो ? त्यस्तो राम्रो पसल बेच्नु भयो ?  
Everytime we come, the door is locked. You sold  
such a profitable shop and have not  
paid the last 4 installments.

Continous follow up makes members realize their reponsibilities. -निरन्तर अनुगमनले सदस्यको जिवमेवारीलाई बोध गराउँदछ ।



यसपाली  
त किस्ता उठछ होला ?  
I hope they will pay all their  
dues this time.

राती निद्रामा पनि  
यहि समूह सँग बसेको देख्छु  
Even in my dreams I am  
always sitting with  
this group.

यस्तरी अनुगमन  
गरिरहेका छौं उठ्नु पर्ने हो ।  
They should. We have been  
following up with them  
regularly.

Sharing with a colleague reliefs one's burden. -समूहमा साथीहरू बीच छलफलले नयाँ उपाय सोज्न सजिलो हुन्छ ।



ढिलै मधुपनि सबै जनाले  
किस्ता तिर्नु भयो धेरै धेरै धन्यवाद ।  
You have all paid all your dues  
though late. Thank you all.

अब सबै जनाले व्यापार शुरु  
गरेपछि के कस्तो परिवर्तन भयो भनेर बताउनुस न ।  
Now, please tell us about the changes  
that you all have experienced after  
starting your business.

व्यापार त राम्रै थियो  
तर समूह नै मिल्न सकेन ।  
Business is good but it is a pity  
that we members could not stick  
together in the group.

Addressing individual needs might hampers the group. -व्यक्तिगत फाईदा गर्न सोज्दा समूह बिग्रीन्छ ।



किस्ता रकम पुरै संकलन  
भयो, व्यवसाय पनि राम्रै गरेका छन् तैपनि  
समूह निरन्तर नभएकोले उद्देश्य भने पुरा गर्न सकेनौ ।  
Collection is all done, business is doing good.  
But we could not meet our objective since the  
group is not functional.

हामीले समूहलाई जिम्मेवारी  
दिनु अगाडी धेरै ध्यान पुर्‍याउनुपर्छ ।  
We have to be careful before handing  
over responsibilities to the group.  
We need to be more pro-active  
in the future.

यसले हामीलाई  
ठूलै पाठ सिकायो, जसले गर्दा  
आगामी योजनामा सघाऊ पुर्‍याउनेछ ।  
This is a big learning for all of us  
which will help us in the  
forthcoming plan.

Learnings from failure is the best plan for future. -असफलताको सिकाईले भविष्यको लागि राम्रो योजना बन्छ ।

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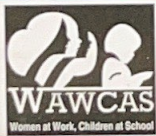
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**Sangeeta Shrestha**  
**Nina B. Schriver**

Development Team  
**Sirish Shrestha**

Artist  
**Ramila Maharjan**  
**& Team**

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**Rabin Kadel**

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