

# CHILD DEVELOPMENT SOCIETY SELF-EMPLOYMENT EDUCATION PROGRAMME (SEEP) REPORT

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*Figure 1 Boudha Group Member smiling during an interview*

Author: Sophia Jones-Williams

Photography: Joe Fisher

Translators: Rashmi Pohkarel

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## 1.0 INTRODUCTION

### 1.1 Understanding the context

Child Development Society Nepal (CDS) have been implementing their “Self-Employment Education Program (SEEP)” a 12-month training program for impoverished and illiterate women located in rural villages and urban locations, throughout the Kathmandu Valley. The programs’ objective is to indirectly increase the wellbeing and education of the children of migrant and poor rural families.

To understand the goals and objectives of the program it is important to understand the origins and social contexts that have led to its necessity.

There are multiple contributing factors to child labour and poverty in Nepal; these include: entire family seasonal migration to work in the brick kilns (also resulting in school dropouts), poor economic conditions of families requiring the extra money earned in child labour, inability to afford child care or school fees and a general lack of understanding of the importance of education for children which stems from an intergenerational lack of education of the parents.

For rural Nepali children, there are many barriers to their entry into formal education, for girls many of these are gender based.

For example:

**Child Marriage** - Although it is now illegal to get married under the age of 20 in Nepal, there is still evidence that a number of children are married by the age of 15 and girls are expected to become pregnant soon afterwards, contributing to high rates of school dropouts.

**Poor Economic Condition** – Families are forced to enter young children into employment (child labour) to increase net family earnings, or because they are unable to afford the tuition for school admission, and lack home support for child care. Boy children tend to be more favoured to attend school than girls, so when income allows for the support of one child through school the girl children are often not provided the opportunity.

**Facilities** - Rural schools are not always fully equipped with appropriate bathroom facilities and disposal bins for menstrual products, consequently once a girl, who has the opportunity to attend school, reaches puberty she is likely to want to drop out for fear or shame of her period. It is worth noting that in rural Nepal, Chaudpadi (forced isolation for menstruating women), although recently ruled illegal, is still a common practice resulting in girls unable to attend school or opting to not attend and due to the poor conditions and hygiene of the sleeping huts which can lead to sickness, disease and in rare cases - death.<sup>1</sup>

**Child Care and Responsibilities** – Due to a lack of child care options, eldest children in the family are often responsible for looking after the younger siblings while the parents are working, or they feel the weight of responsibility to work in order to be able to contribute to the household earnings. Thus, children appear to be willingly entering into employment at a young age (Child labour) or dropping out of schooling in order to support the family.

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<sup>1</sup> [https://www.ohchr.org/Documents/Issues/Water/Contributionsstigma/others/field\\_bulletin\\_-\\_issue1\\_april\\_2011\\_-\\_chaupadi\\_in\\_far-west.pdf](https://www.ohchr.org/Documents/Issues/Water/Contributionsstigma/others/field_bulletin_-_issue1_april_2011_-_chaupadi_in_far-west.pdf)

## 1.2 Why teach the Mothers?

It has been well documented that Women and Mothers in families are more likely than their male counterparts to reinvest income into the wellbeing of the children and household.<sup>2</sup> Mothers are also traditionally responsible for the welfare and health of children along with the cooking and maintenance of their home, but with restrictions on their income and limited capabilities and education many of the Nepali women are unable to provide the necessary care and attention needed to foster healthy, happy children.

The curriculum of SEEP is collated from Naya Goreto (Government Adult literacy Package) and expert input, which has been developed to gradually educate the participants, not only in basic literacy, but also health and hygiene, child care methods, business and management practices (that are contextually relevant). They also introduce women to the idea of their legal rights, social welfare initiatives that they are eligible for and what their children's rights are.

It is important to note here the ramifications of illiteracy faced by the participants of the program before joining SEEP. Without the basic knowledge of literacy and numeracy, they struggled to purchase goods, ensure their pay rate was correct, were unable to catch public transport without being reliant on the kindness of (or lack of) strangers and were unable to read a calendar. These basic tasks are the foundations for taking part in the formal sectors, including being able to participate in income generation and to engage meaningfully in their child's education and health.

This report documents the mechanics of SEEP, how beneficiaries of the program are selected and the results of the program. Survey and interview information have been analysed to evaluate the impact of the program and its wider social benefits.

This report will also highlight the key differences of SEEP from the Self-Help Groups (SHG) in Kalimpong, India, the SHG's areas for growth and where the SEEP Project succeeds in contrast.

## 1.3 Understanding the Mechanics of the Program

Because of CDS' Kathmandu location, groups have only been selected from the surrounding Valley areas, the areas are identified and selected by CDS, through previous observation, surveys and literature. Once the area is chosen, the individual households are surveyed with a baseline survey to evaluate the women who are in most need. The individual selection process is based on guidelines that specify employment sectors (brick Kilns and Carpet Factories), child and family health and other low economic status indicators.

Following the initial groups selection staff from CDS hold a Community Orientation Program (COP) outlining the purpose and goals of the program and what it requires. This awareness session involves officials from the government and community stakeholders, this is an important phase of implementing the program, local and community support are fundamental for the women to feel empowered to be able to attend the learning sessions. One of the biggest challenges in the initial stages of the program is women from more traditional families struggle to get support and are barred from attending the learning sessions. Facilitators take steps to engage with the family and provide support to the beneficiaries, often with positive results.

The learning sessions are undertaken by a trained CDS facilitator. The facilitators are always from the village, with a preference for women, (teachers and other more educated members of the community) and CDS

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<sup>2</sup> Pg 2. International Labour Force Office Geneva, Small Change, Big Changes: Women and Micro Finance  
[http://www.ilo.org/wcmsp5/groups/public/@dgreports/@gender/documents/meetingdocument/wcms\\_091581.pdf](http://www.ilo.org/wcmsp5/groups/public/@dgreports/@gender/documents/meetingdocument/wcms_091581.pdf)

provides a week long intense adult education course to the trainers and provide a follow up refresher course half way through the programme to ensure a good standard of education.

The first stage of the course is basic literacy skills (Curriculum from Naya Goreto), writing and reading both words and numbers and beginning to learn the basics of calculations. The classes always begin with simple tasks such as writing and reading their name to enable the participants to feel confident in their learning capabilities and encourage them further. This first stage lasts 6 months and throughout the process the women are taught about the notion of savings and begin depositing a small and affordable amount (e.g. Rs50) a month into a group fund.

As a part of the programme, CDS provide a small cash gift, or 'seed money', to the group to start their group fund, the first installment is given to the group around the 5 month point in their training. The initial amount is usually around Rs 15-17000 (130 – 150 USD approximately) and is used to instigate the process of loan taking and repayment. Loans can only be taken after a submission of a formal request letter, business plan, feasibility study of the potential success of the business (facilitated and reviewed by CDS at this stage) and group consent.

The second stage of the course is based on development of business skills, understanding and knowledge of their rights, child rights, child health care and other skills that leads to a healthy sustainable, holistic way of life including employment and education. These business skills include better ways to manage cattle and livestock, undertaking a SWOT Analysis, increasing yield from farms, vocational skills, entrepreneurship and investing in goods and capital. Health care education topics range from how to treat and prevent Diarrhoea to not using corporal punishment on children.

During this second stage, the second endowment of seed money is given to the women, at this point many of them have been encouraged to begin their own work, such as purchasing a buffalo to rear and sell for meat.

At the end of the 12 months, a graduation ceremony is held for the group in which they receive a certificate and share their experience of the program. The groups meet every month after this to discuss their funds/business, place their savings deposit into the mutual fund and take loans if they need to. CDS also provide follow up assistance for the first 6 months after graduation. Many of the groups are officially independent of CDS after 18 months from the beginning of the program and opt to keep in contact to provide CDS with their financial reports.

To date CDS have had 216 groups in total over a period of 9-10 years. Of these groups only 3 have disbanded due to extenuating circumstances and migrating back to their home villages post earthquake. Due to a lack of human resources and follow up funding CDS have been unable to manage continuous monitoring of all 200+ groups so it is possible other groups have disbanded for similar reasons. However to the organisations knowledge all but those three are continuing to run and maintain the group fund that was initiated during the training program.

## 2.0 INFORMATION GAINED AND LEARNINGS

Information was collected using four methods; 1. formal discussion with both staff of CDS and members of the women's groups 2. Formal written Surveys of group members (ref Appendix 1,2 & 3) 3. Formal interviews of group members and community members 4. Observations. Much of the information has been translated through a third party, leading to potential issues relating to inaccurate interpretation of the responses to survey questions and interview answers.

A survey was constructed and translated into Nepali, the survey was based on empirical indicators to the success of the programme and other elements that deepened the understanding of the programme.. The survey elicited some issues (validity and suitability) with the survey but some interesting insights into the program were revealed regardless, these are discussed in section 2.1.

Interviews were conducted across two locations, Boudha, Kathmandu and Kavre Village, Kathmandu Valley. The number of interviewees was small 7 and 5 respectively, given the homogenous nature of work and life style among the women they are a fair cross section of their respective areas, however the small selection does limit the breadth of information gained and quantity of perspectives.

The content of the interviews has been broken into five thematic ~~topic~~ groupings for the purpose of analysis and discussion. These five themes are as follows:

1. Children and Child Labour – covers all mention of children relating to their health, safety and education.
2. SEEP and Learning – mention of skills learned and benefits and their application after SEEP training
3. Work, Income and Credit – various types of work including pre-SEEP industry, savings and costs.
4. Issues and Needs – areas identified where more can be done, future desires and wants.
5. Other – subjects brought up that do not specifically come under the previous codes.

These broad themes have been used to categorise and code the interviews to distinguish commonalities and differences and will be discussed further in section 2.2.

### 2.1 Survey Answers and Learning

Due to the misinterpretation and lack of explanation of the questions, trends have not surfaced from the survey as predicted. The participants were from heterogeneous groups and only 27 members from the groups completed the survey as many of the members had work and family obligations.

The question asking about the difference of income before and after SEEP was difficult for **Tinghare Danuwar Women's Group** participants to answer, they are a young group and are still in the phase of developing the group fund and business. They don't directly have an individual income so instead of listing their income they listed their personal savings contribution for each month.

The **Milansar Women's Group** are much older in terms of the time since they completed their training (5-6years), it is clear from their survey answers that they understood, the purpose of and questions in the survey. Their income was also based on individual incomes as they were operating their own businesses as well as a group business; their incomes were a lot higher on average.

Participants across all the groups mentioned that they are now able to save money and can do basic calculations. Previously, this was not possible because they could not sign their names on formal documents and had no access to money or knowledge of how to calculate sums when using it.

Although the numerical data from the survey did not reveal the predicted outcomes, the qualitative information provided interesting insights into the program course and previous struggle areas for the women.

Sanitation, education around diarrhoea treatments, basic literacy and the subject described as "neighbours" were all listed as some of the most beneficial topics covered during the training.

## **Topics of Interest and contextual explanation**

Diarrhoea - A leading cause of death for people in the villages, the common belief before the SEEP program was to not drink water when you are sick because it will make you worse, unknown to them this leads to severe dehydration and ultimately - death. Covering this topic has been able to teach mothers and families about how to treat their children if they get sick with diarrhoea, reducing rates of severe dehydration and early death.

Sanitation – In the villages access to clean water and bathrooms is limited, often family members will have to walk long distances to collect water from the local rivers or stream, this water is often unclean and contains agricultural runoff. Not only is there a health risk from the contaminated water there is also time and safety concerns for the water fetchers. Open defecation is still prevalent in these areas.

Literacy – Instances of receiving only part of their earned wages or no wages at all, unable to travel alone because they could not read the number plates on a bus, count change for a ticket or shop independently were common prior to the SEEP Program. These issues can be debilitating not only for the women but for their families; If a mother doesn't get paid her wage because the employer knows she can't fight him, then the family suffer. One instance of empowerment that came just from the literacy program, was a group member who was able to demand her pay and has since formed an informal workers union to ensure all women are paid their correct wages.

Neighbours – Prior to joining the program the women in the village had harsh and poor relationships with each other due to their lack of ability to communicate properly and being unaware of how beneficial it can be to have good relationships with those around you. "Neighbours" is a topic that covers interpersonal relationships with neighbours and why you should be kind to them and where you could help. Since this course the women report that they are much kinder to each other and have created a more harmonious village environment.

## 2.2 Interviews, Observations and Learning

The below table elaborates on the distinctions between groups and interviewees, the industry, group age and location all of which contribute greatly to their feedback, needs and development in the programme.

Table 1.

| Location | Pre SEEP Industry        | Post SEEP Industry  | # Interviewees    | Group Age | Child age range |
|----------|--------------------------|---|-------------------|-----------|-----------------|
| Boudha   | Carpet Factories         | Carpet Factories<br>Self Employed<br>(small handicrafts,<br>grocery stores) | 7 (Group Members) | 9 years   | 16-28           |
| Kavre    | Seasonal Brick Kiln work | Cattle rearing and farming  | 5 (group Members) | 2 years   | 5 months - 21   |

### Theme 1: Children and Child Labour

All interviewees centred their answers around their family or children, when asked if they were happier, 6 out of 7 women in Boudha and all 5 in Kavre answered in terms of feeling happier because their family was happier.

Of the participants from Boudha only one had no children (she has a younger sister that she has been providing for), all children were between 16 and 28 years old, 3 of whom are currently studying at universities overseas (Cyprus, Korea and Japan) an opportunity they attribute to the help of the SEEP group. Prior to the SEEP group being established when the children were of kindergarten age or early school years, a lot of them were forced to come into the carpet factories with their Mothers, eventually when they were old enough they began work, without SEEP they would have continued to work in the factories.

Child labour and children in unsafe work environments was reported as a common factor in Kavre where all members previously worked in the Brick Kilns seasonally (see Work, Income and Credit subheading for further information). In these instances, the children were forced to abandon school and study for 6 - 7 months of the year and follow their family to the Kilns. If the children were old enough, they would then also work in the Kilns, if too young they would either run around or be carried on their Mothers back.

*“We used to go to brick factory and take our children there with us, they would be playing in dirt and get dirtier, they could not go to school, we were unable to give attention towards our children and after we got training, we were more aware about what we should be doing. It was difficult to work in the brick factory in this cold, we don’t do that anymore.” – Kavre Interviewee*

All respondents mentioned the reasons for this lack of choice, as any of the following: Day-Care or family support was not available or was too expensive, school admission fees require a large (unaffordable) lump sum payment at the beginning of the year, and lack of education and understanding of children’s needs in order for them to grow up happy and healthy.

*“It has been easier to learn how to read and know my child’s performance in school. It has helped us learn how to do savings and when it’s time to pay tuition fees it’s easier to know you have the money ready. Or can take small loans if I don’t have enough.” - Boudha Member*



Since participating in the SEEP programme, members report that many of these issues are no longer relevant. Every person interviewed in Kavre had their school aged children enrolled and attending school regularly and none of their children engaging in child labour. Overall, they rated child happiness and welfare as having improved and children were reported to be more engaged in school. However, the wider village still continues to have issues. Spoken during a Community Awareness Programme in Kavre, the Principle of a local school (and avid supporter of SEEP) said:

*“Right now this district has been declared literate but we must feel ashamed as even now most of our families are uneducated and children do not go to school. We all are working towards change and we cannot always depend upon grants. The organizations have been helping us with the seed money and it is because we can utilize it and show our younger ones how it could be used for betterment and increase our livelihood. And I don’t think we should always depend upon them as it’s not practical. And I ask every parent in this group to send your children to school and even convince your neighbors to send their children to school. Lately it’s the season for people to work at brick factories and they take their children to work with them which hampers their study at school.”*

Being illiterate, busy working and caring for the household meant the mothers were unable to engage meaningfully with their children, however working from home and having an increased understanding through the education provided through SEEP has enabled the beneficiaries of the programme to play an active role in their child’s wellbeing and education.

*“Once a teacher in the school insulted me when I could not even write my name. I felt that not everybody who is literate is always educated or knowledgeable.”* – Boudha Interviewee

This experience not only brought shame and humiliation to the woman it also created further limitations on her involvement in and understanding of her child’s life as she no longer wanted to engage with the school, this type of judgement is not an isolated incident. Half of the women surveyed reported having more time to engage with their children and greater understanding of the importance of play and fun for a child’s livelihood and development. This same interviewee followed with:

*“I know more about following my children’s activity in the school and know what is beneficial for them and learned ways to communicate with the children knowing their needs.”*

## Theme 2: Skills Learnt

Every group member mentioned the benefits of learning how to do **calculations**, it has enabled them to be able to buy and sell goods, catch the bus and undertake other activities that many take for granted but that have been unavailable to these women.

One interviewee from Boudha spoke of her experience:

*“Once I was sick and had to go through a breast operation in Teaching Hospital. I knew the rooms at the ground floor even though I did not know how to read numbers, but the doctor sent me to the second floor to test if there was chance for cancer, and there outside the room was written no shoes and slippers allowed but I didn’t know how to read so I wore mine inside. There the doctor scolded me why I had worn slippers inside and I said I couldn’t read. I felt really bad and then realized the importance of knowing how to read.”*

The minimal **skills** she has learnt since her involvement in SEEP have been life changing for her and have enabled her to be more independent, empowered and confident.

Another example of the benefits was given by a member, who said before joining SEEP she did not earn much money. When her husband would go away for work or travel, she was unable to buy food and supplies for the children because she had no money of her own and could not calculate the costs of goods. This has now changed as she manages her own income and has savings if she needs to use them.

An interviewee from Boudha said that *“before when I used to see someone reading a newspaper, I used to wonder what they might be doing and when they talked about some events I wondered how they knew about it and now I know how that happens.”* This same woman used to have to ask her children to dial the phone for her because she

didn't know what the numbers meant. She is now the treasurer of her SEEP Group, she handles all the cash flow of their fund which has now reached over two million Rupees.

10/12 of the interviewed members did not experience any resistance from their families or husbands to joining a group the two who did, said it was mild resistance which was overcome readily. One facilitator in Kavre mentioned having to actively visit the houses of new members and convince their husbands and families to allow them to attend class. The level and cause for **resistance** varied from individual to individual but often came with the explanation that the Programme was poisoning the minds of the women or she is "*too old*" to go to school.

Husbands of older groups are now very supportive, many play an active role in encouraging the women and support them in their work.

### Theme 3: Work, Income and Credit

Surprisingly most of the women living in Boudha still work in the **Carpet factory**, they have not used the group to get out of the industry yet but have utilized the learnings and money they earn to save and can borrow to increase the wellbeing of their children. One woman has managed to use the acumen gained, and loans from the group, to grow and develop multiple businesses, she owns a grocery store and now has a small factory where she works and employs others to sew traditional designs on clothing (Thanka) which get exported. It has fostered her entrepreneurial spirit and she is able to share her knowledge and skills with other members of the group.

During the **Brick Kiln season** families employed in the industry have to pack up their house, including chickens, goats and other animals they may have and move to the factory for 6 - 7 months of the year. The working and living environments are very dangerous and dirty, one interviewee reported that her sister-in-law had died while working in the kiln, and children either work or wander around the Kiln premises where there are many pits and obstacles for them to be injured. Some of the women opt to carry young ones on their back while working, however this is not good for the child or mother.

One of the major achievements of SEEP is that all women from Kavre who have participated in the program have left the work at the Brick Kilns, now they all work from home or nearby in the village. The benefit of having small farms means they produce their own food, greatly reducing home costs. Food is the biggest monthly expense estimated by interviewees to be about RS 10-15000 (86 – 130 USD) per month for a family of 5.

For many of the women the other massive benefit of the programme seems to be access to **credit** and **savings**; Most of the money in the group fund comes from their own savings, making taking a loan a bigger responsibility and commitment and creating buy-in from the group to help each other repay the loan on time. It also has given them access to funds which they previously did not have this allows the women to be able to enter new industries and increase their income (reinvest in cattle) and to spend income on their children as needed (Foreign University's, school tuition, Boarding schools etc.)

### Theme 4: Issues and Needs

Interviewees from Kavre all mentioned a **water shortage** in the area during the dry season, causing them to walk 2-3 hours to get clean drinking water. The river they use for irrigating their farms and feeding their cattle is at its lowest point and cannot sustain the entire village. With all women participating in Cattle rearing this adds compounding difficulties to their day-to-day lives for a substantial part of the year and holds them back from expanding their stock numbers because they do not have time, or the water resources, to expand. It is a leading reason many of them want to change their vocation into industries like tailoring. However, despite these difficulties, interviewees say their livelihoods and family's welfare has increased from the switch in industry.

Interviewees across both locations mentioned wanting further education, **vocational training** or upskilling. The 5 of the 7 women in Boudha have joined morning English Language classes on their own accord and could identify English letters and attempt to read words. An International NGO has sponsored a different group of women through an "Advanced Sewing Training Course" in Kavre and provided the machines for the women. Women in Kavre all mentioned wanting to learn Tailoring, so they could work from home and felt that it was less labour intensive. None

mentioned other employment alternatives because they admit *“they don’t know what is available and can earn them money from home”*

When asked about things they would like to do in the future respondents said:

*“We have savings in the group, which some of us have been talking about to use for some other business and stop working in the carpet factory. The only thing stopping us is the lack of education, and some of us are still going to the classes in the morning at around 6 where we also learn a little English. But we’ve grown old and so has the memory power. People always want to do more. I want to do some business. Let’s see what happens.”* – Boudha Interviewee

*“I’d see the types of trainings that are presented to us and see what would be more beneficial. And if all the group members get the chance to get training of tailoring or whether there might be different trainings, I’d choose according to my ability as I’m getting older and my vision gets blurry.”* – Kavre Interviewee

In Kavre, **school and education** quality is poor, government funding is low and learning materials are limited to exercise books and shared curriculum books. Teachers are hard to employ in the area and are often unqualified or unmotivated to increase the quality of education in the schools. There are a few Private schools in the area, who have a better teacher-student ratio and better learning environment but the fees for these schools are much higher than Public schools.

#### Theme 5: Other

**Alcoholism** is an issue across both locations, husbands and even some of the members themselves before joining were heavy drinkers. One woman did not discuss her husband but we were later informed that before joining a group he used to be intoxicated all the time, since she has started earning money and become educated, he is more attentive in the home and helps her with her turmeric business.

All interviewees spoke about the **opportunity** the program has created for them regarding different types of employment and new opportunities for their family and children. The ability to take a loan from the group fund means that previously unaffordable school admission fees are now possible to pay. One member spoke about her house being destroyed during the earthquake, and then again in a flood, but because of SEEP she has been able to take a loan to build a house for her family. This same member took a loan to start her business and once she pays off her current loan, she will take another to be able to buy a machine and grow her business.

It is evident from meeting with the beneficiaries how much **happier** the program has made them, they all mention feeling happy they are not in the Kilns anymore and are able to look after their family better. They live cleaner and healthier lives, Brick Kilns are very dirty, with a lot of dust which can cause infection, illness and lung issues, it also very physically demanding work and is hard on them physically.

Please see appendix 2 and 3 for case studies of Self-Help Groups in India, these will be referenced in Section 3 Discussion.

## 2.3 Programme Costs at a Glance

Table 2

| Item  | Rs           | USD*     | AUD*     |
|---|--------------|----------|----------|
| Total Project Cost for Two-Groups for the 12 month SEEP training course | 1,607,382.08 | 14329.40 | 19579.99 |
| Total cost Per Group for 12 Month SEEP Training Course                  | 803,691.075  | 7164.70  | 9789.99  |

\*all rates of exchange are as at 3<sup>rd</sup> December 2018 and are subject to fluctuation due to market changes.

\*\*For a full breakdown of costs for the programme please go to the attached Previous Groups Budget for Kavre\*\*

The table above gives grand totals for funding costs for 1 or 2 groups for the entire SEEP Programme. This comprehensively includes document management, staff fees, admin overheads, books and supplies for the groups and the seed money provided (Rs 30,000 per group). Each group has between 20-30 members on average and one facilitator per group, Facilitators must come to Kathmandu City and stay in CDS premises for the duration of the facilitator training and training refresher, these costs are also included in the figures above.

### 3. FINDINGS AND RECOMMENDATIONS

Although the sample of participants was small for this report, the feedback and information provided by these women remains relevant. Because of the community focused lifestyle many women live and think homogenously, as was observed in the repetition of information and inclusive nature of the interviews. Individual accounts are also incredibly revealing of the nature of perceived benefits and changes that go unobserved in large quantity survey data. With that in mind, it is also worth reiterating the subjective nature of the interviews and the difficulty in interpreting the translations.

There is a large gap in the reported experiences and needs between the two locations. Boudha is a large and busy area of Kathmandu and consequently has more opportunity for income generating activities and development. These groups were established a long time ago (relative to the Kavre groups) which translates in the balance of the group fund (Rs 2+ Million) and their future learning preferences (English and Official Certifications). It also is reflected in the age of the children and the members capabilities to afford higher education and greater opportunities.

Kavre, conversely, have much smaller group fund balances (Rs 0.5 - 2 Lakhs/ \$430 – 1720 USD) and opportunities for industry are far fewer, many women are unaware of the various forms of work they could enter in to and do not have the means to receive additional training (beyond SEEP). Thus when opportunities such as tailoring are proposed there was consensus by all women that this is a skill set that they want to develop, they remain unaware of other opportunities and lack exposure to the market to see what is available to them. The children of these women are all quite young, the youngest being only 5 months old and the eldest 21 (member was married at the age of 14 or 15), all children are now enrolled in school (or have graduated) and attend classes year-round; a dramatic improvement for each child.

The Carpet factories and Brick Kilns are unsafe environments for children and stop them from entering formal education which can be seen to effect children's capabilities and confidence presently and later in life. Child labour is a violation of the child rights, whether it appears to be undertaken willing or not. Although 5 of the 7 Boudha members have remained working in the Carpet Factories (the other 2 of the 7 members were never engaged at the Carpet Factories), they have a greater awareness of their children's needs and are working towards either exiting the Industry or keeping/furthering their children in education. With the money they are earning and saving combined and with the deeper knowledge of child welfare, they can positively engage with their children, monitor their education and plan for their child's future. Although there is no data on previous groups, it is reasonable to assume that this is a marked improvement in their personal and interpersonal awareness and their desire for further learning is evidence of ambition and confidence in their ability to learn when given the opportunity.

Where this program stands out above the Indian Government Initiative Self-Help Groups (SHG), is the 12-month long investment in education and the holistic nature of the training provided. The SHGs are not given wide and in-depth education into business practices and growth, instead the government provides short term vocational training, the example given in the Puding Busty Case Study (Appendix 2) is mushroom farming. This was a scheme offered by the government and all members of the group attended, however after a year they discovered it was not as profitable as predicted in their area and hard to farm because of wide spread water shortages. Interestingly, this was also the case with the group in Kavre who were given Rs 2 Lakhs in cattle through government scheme grants. Despite during dry season the village experiences water shortages and members have to walk hours to get clean drinking water and the river levels are low and barely able to sustain large cattle numbers.

The other large difference from the SHGs is that the SEEP members are interacting with each other six days a week for a full twelve months, this creates a different kind of relationship and understanding of the programmes goals and framework. This appears to have been a strong contributing factor to the sustainability (discussed below) and dedication of the groups.

Providing these women with the ability to earn a decent income and have financial independence has also resulted in positive externalities in their communities. They have been allowed to take part in activities that have traditionally been exclusive only to men (e.g. Preparing goat meat) and conversely men have taken on some home responsibilities (e.g. child minding).

The Boudha examples illustrate the programmes' sustainability, 9 years and with no plans to discontinue while maintaining independence from CDS suggests the programme is more than just an education programme. A theory to explain the project's sustainability is the holistic nature of the education (health, child care etc) and the noticeable improvements it has provided. Logically it stands that if the beneficiaries were no better-off with the programme than they were without, it is likely they would have discontinued their monthly meetings and the group would consequently have disbanded. The opposite of this is true and in fact members have had other women in their community request to join.

Success and sustainability can also be partly contributed to CDS's engagement with the community throughout the programme, the involvement of a management committee and facilitators being from the programme area. This creates social responsibility and expectations while encouraging the women to continue attending the classes, repaying their loans and engaging with the group.

The wider social impacts of the groups success and comradery was evidenced in observations of communal spaces, family support and participation, and the friendly relations between the women. Historically there had been disagreements among the village and the sense of community was not so strong, this has clearly changed and created a safer and welcoming environment for all, especially the children.

From the feedback received in the interviews and the information reviewed it looks like there are opportunities to further develop the programme with a view to provide the beneficiary with an even better outcome. The ultimate goal of the programme is to benefit the children and remove them from child labour, to ensure desired outcomes and to be able to adapt the programme to the environment and have certainty that the programme is fulfilling its intent, it would be beneficial to comprehensively monitor the children of the beneficiaries along with the progress made by the individual participants as a more direct indicator of programme outcomes.

Actively monitoring the children could provide some empirical real time data/feedback and of the success and overall impact on the family, it may either illicit resounding positive outcomes, less stark contrast or some where in between, however having this immediate feedback means donors and volunteers alike can respond to the needs of the beneficiaries. Monitoring would focus on measures of health, well being, social activity, schooling and education and meaningful time spent with parents.

There are also opportunities to further develop the programmes' second stage of education, for example, the women in Kavre identified for themselves the need for additional upskilling but did not have the means to make that happen. Consideration could be given to including a wider breadth of vocational training in the second half of the program in order to create choice for the members and reduce the homogeneity of the work in the village. This would also provide a clear pathway for volunteers to participate in the programme and provide specialist training in certain areas for example, Soap making, tailoring, knitting or other one off location specific activities that women could develop in order to generate income. These kinds of activities can also come into action during the 6 months of post-graduation follow up and support.

Partnering with other local organisations to provide business education, such as Heifer International who have worked in similar village environments with a sustainable goat farming model, could also add value to the programme.

It is worth noting there is a likelihood that additional costs will be required to support these additional programmes and educational workshops.

As these programmes are developed in local villages and communities there is an opportunity and perhaps a responsibility to build up the surrounding institutions and infrastructure for the whole village. The overall quality of much of the education is low in public schools and there are very few learning resources. This would be a good avenue for future volunteers (both English speaking and Nepali) to develop and deliver educational workshops/classes for the children, teaching workshops for the local teachers and other recreational activities (e.g. football) that can help build the wider community. Recruiting for these areas may benefit the programme more and they could do further programme development for incoming volunteers. Projects like the Childrens Remote Micro Libraries and menstrual health and hygiene workshops, and provisions for suitable pad disposal facilities in schools would all be suitable in areas such as Kavre.

Community awareness programs such as Childrens' day and World Environment day can also provide opportunities for growth, these are an opportunity for CDS, International Donors, NGOs and volunteers to connect across agencies and with the community to increase awareness around needs and issues and lead to greater motivation for the beneficiaries own programmes, further enabling them to take ownership of their own community.

It goes without saying that all future vocational training needs to be cognisant of the local community resources occupational opportunities and sustainability, both from a cost benefit perspective and to ensure an overall improvement in wellbeing and knowledge within the programme areas and for the beneficiaries.

#### 4. CONCLUSION

The Self-Employment Education Programme (SEEP) created and facilitated by the Child Development Society Nepal has resulted in positive outcomes for the beneficiaries and from observation has achieved programme goals. Families as a whole have had improved livelihoods as a result of their participation in the programme, the children of the beneficiaries have received direct benefits in the form of continuous and increased education, removal from child labour and hazardous environments, and increased engagement from parents.

Considering the short time required for Programme rollout (12-Months) and given that the longest running group is 9 years and going, it is reasonable to state that the benefits are outlasting the programme runtime. Changes for children can effect a life time and empowerment and community development are long term investments which affect future generations. This illustrates the nature of the sustainable development achieved by this programme. The relatively small cost to fund a SEEP group, combined with the net benefit from the projects successes, make this a socially and financially viable programme.

Although this is a resoundingly positive report, there is room to grow this programme alongside donors, volunteers and other NGO's with local knowledge, which will ultimately develop the programme so the beneficiaries both new and old gain even more skills to work toward a more solid, healthy and educated community. The suggestions made in the discussion and the corresponding appendices are volunteer generated ideas and should be considered with that in mind. They will require much planning and feasibility studies before implementation, however from the short experience (2 months) of the current Glenn Family Foundation volunteers these are just some of the areas where value can be added.

## APPENDIX 1: Survey Results from Kavre

Please open the hyperlink for the specified appendix.



## APPENDIX 2: Case Study - Pudung Busty Self-Help Groups

**Location:** Pudung Busty is around 8-9 km from Kalimpong Town, it is comprised of 5 Blocks (sub-villages) and a total of 21 Self Help Groups. As with the entire district in Kalimpong, agriculture is difficult because of water scarcity. There are 5 free/government schools in the village area and 2 private schools.



Figure 1 Red Area is the entire Pudung Busty

**Attendees:**

| Name    | Age | Education Level     | # Kids | Number of Contributing Members in SHG |
|---------|-----|---------------------|--------|---------------------------------------|
| Renu    | 43  | Class 4             | 3      | 7                                     |
| Dawati  | 28  | Class 6             | 1      | 9                                     |
| Lina    | 32  | Class 8             | 2      | 7                                     |
| Kalpana | 28  | Class 8             | 3      | 7                                     |
| Aruna   | 28  | Class 10            | 2      | 8                                     |
| Bona    | 26  | Class 5             | 1      |                                       |
| Bina    | 50  | No Formal Education | 3      |                                       |

\*Last names have been excluded for privacy reasons.

All women who attended were the leaders or presidents of their SHG, to be a president or leader of a group, you have the highest literacy of the group.

Note: Education levels are low, this is due to marriage at a young age, economic hardship and high opportunity costs.

Types of industry: There are some general trends industry in the villages these are the following:

- Pig Farming
- Poultry
- Animal Husbandry
- Goat farm
- Cattle rearing

Renu Lepcha's Group were successful in a floriculture business for several years, however the market price for the flowers dropped and the middle-mans' commission stayed the same so the business became unsustainable.

Dawati Subba's Group pooled their loan and purchased a van, this van is used for public transport. One of the group members drives the van and receives a salary. The revenue then goes back into the fund. This group also each have a 1-2 pigs at home as part of their income generation. Through this enterprise they managed to pay back their loan completely in a short amount of time.

Lena Tamang's Group attended mushroom harvesting training provided by the government, they attempt this for a year and resulted in no success due to the arid condition of the soil and lack of water supply.

Difficulties: A common barrier for most of the businesses is getting products to market and the cost of a middle man (who are usually vital to getting their goods into markets and shops). Another is market price and productivity of their investments, for instance it takes 3 months or so to make 1 kg of chicken, which they can sell at Rs180/kg, however poultry coming from Siliguri takes half the growth period and sells for Rs140/kg which prices them out of the market.

Another is infrastructure, one group went to cattle training that was provided by the government however they were trained using cattle sheds that were not possible to build in their location and were costly to invest in.

One of the other major issues is finding the time and money to be able to attend the government training courses. One group wants to put their members through a sewing and tailoring training course, however depending on the attendee's skill level the training could run anywhere from 1 month to 3 months, a long time to be away from their family and from work.

Community work: These groups were very active not only in their SHGs but in the community also. They organise cultural programs with dancing and singing, Mother's/Women's day events and awareness programs for issues in the village. They recently did some environmental work on "no plastic day" in which they collected rubbish from the roads in the area and cleared the waterways as well.

They also aid the critically ill by taking them to hospital or a doctor and arrange and provide treatment.

There is some recycling happening with the plastic turning it into decorative table mats etc. they use their organic waste to feed the pigs in their piggeries.

Program Notes: These women represent only half of the groups in the area and the rest are not as active. The groups are generally made up from groups of friends, who live near each other and meet once or twice monthly to discuss loan allocation and planning.

The women hold their own finances separate from their husbands and have found that biggest increase they have found is in the education levels for their children.

It takes between 4 -5 years for a group to reach a high productivity level and if possible all members of the group will attend training. Presidents/Leaders of groups all attend compulsory courses around finance and literacy.

### Analysis and Observations

Relative to the Bong Busty groups these are much better managed, and the leaders are proactive participants in the community as well as the SHG.

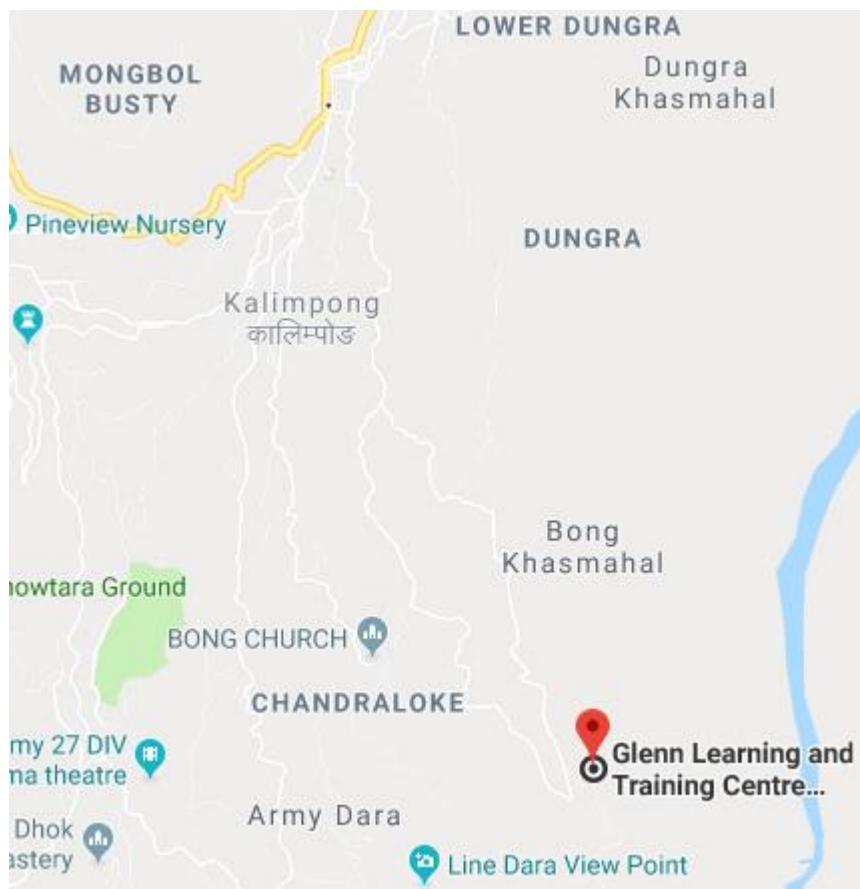
The most important part of the SHG Scheme is participant buy in, because the women have to invest their own money upfront to be able to access loans, they are more driven to build upon what they have already invested. A common trend in NGO Microlending is providing the loans without accountability, its seen as “cheap” money and therefore repayment rates can consequently drop off. This group of women repay their loans quickly and allocate it in a more thoughtful, calculated manor.

The sense of community and empowerment of these women was strengthened by the beginning of these groups, they all stated financial independence from their husbands and an overall increase in livelihood to the house hold, especially in terms of child education levels.

The Pudung Busty SHG groups are an example where schemes such as these can be hugely beneficial to communities, it is not only the scheme, but the people and groups involved and their dedication to the work.

## APPENDIX 3: Case Study - Bong Busty Self-Help Groups

About the Location: Bong Busty is Located about 4 km from Kalimpong Town Centre, road conditions are poor but traversable.



The village has attempted agriculture endeavours before, however with water scarcity on the rise (low rainfall this season) they have abandoned that as a form of income generation. They do have small personal plots with seasonal fruit and vegetables, even a coffee tree. Like most of this North Eastern area, the village is on a steep hillside there is little to no internet access in the area and no computers in the village that were mentioned either.

### General Profile of Participants

The visit: A group of about 20 women showed up when I went to visit, of these women 50% were already in an established SHG, the other 50% were not part of an SHG but wanted to be.

Education Levels: Some participants have Class 12 education level, but majority have only reached Class 8-10. English was basic, many didn't speak to me in English at all but seemed to understand me to a certain extent. *Note: no tertiary education and high level of early drop out, mostly to do with distance from town, high opportunity cost from being out of work, studying is costly*

Age: 18 – 55 age range.

Children: All women present (excluding one) had children whose ages ranged from 1.5 years old through to early 20s.

### Structure of SHG

The program: The government determines whether you are eligible to take part in a SHG by assessing whether you are APL (Above Poverty Line) or BPL (Below Poverty Line). Only BPL can enter the scheme.

Once this is determined, each member of the group put some capital into a group bank account. It is off this initial capital that the group can then loan money from the Bank. Through experience the existing groups have found that splitting the shared loan between them all equally has worked best because it means they can all invest time and money at their convenience.

If an individual needs to withdraw some of their capital for a one-off payment, such as a child's school enrolment or medical cost, they must repay the money with a 1-2% interest rate. The loans and funds are all government sanctioned, so there is security in the investment, the government also provides training upon request.

These pre-established SHG started in 2003 but have differed in members since then. From this existing group they specified that poultry farming has been the most lucrative and successful, followed by pig farming (quantity of income earned not specified). There are between 5-6 groups still functioning in the village and each of these has between 8-10 women per group. Each group meets once or twice a month, they have a rotation roster for whose house they meet at each month.

Issues:

One of the bigger issues the women raised is marketing and getting their goods sold, whether it is in stores or in market stalls. It seems because of the distance and time they struggle to get their product to market. Although not specifically noted as an issue by the women, it is also important to raise the issue of what to do with their young children while working, at present the mostly they bring them with them to work or town.

### Analysis and Observations

Overall there was a keenness from the women for the Self-Help Group scheme. They expressed their excitement that I was there, and that NGO's were taking an interest in them.

Although there is training available upon request from the government, it did not appear that they had requested any themselves or did not do so regularly. There is also a scale of how active a group is; "active" being that they are consistently reinvesting funds to grow the businesses in their group, "inactive" being that participation is low, as is drive for investment.

From the group that I interviewed I would assess that they are medium-active. This assessment comes from the decision to split the loan between the members instead of selecting an individual to invest in for a single period. While this method spreads the responsibility from the selected individual to all participants equally, it has the effect of losing the greater potential behind the larger sum. There are some potential reasons they have taken this route; lack of interest/time, low confidence in their investing and decision-making abilities, general mismanagement or a lack of financial and economic literacy due to low education levels. My sense would be a combination.

Having poor access to transport restricts the existing businesses to get goods to market. Dividing the loan between members also results in sums too small to purchase tools to increase productivity or to start a new trade.

However, considering the enthusiasm towards being in one of these groups, it suggests that there is an overall net benefit that could be attributed to sense of community among women, economic independence and empowerment.

## APPENDIX 4: Example Budget for Two Groups in 2018

**\*\* Budget has been removed for publication**