



# Impact Assessment Report

## ATMANIRBHAR PROJECT IN RUPANDEHI DISTRICT



February 2017

## **ACKNOWLEDGEMENTS**

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## TABLE OF CONTENTS

ACKNOWLEDGEMENTS

LIST OF TABLES AND FIGURES

ACRONYMS

EXECUTIVE SUMMARY

### **CHAPTER I INTRODUCTION..... (1 -3)**

1.1 . Introduction

1.2 . Project Brief

1.3 . The Project expected outcomes

1.4 . Composition of the Evaluation Team

1.5 . Structure of the Report

### **CHAPTER II METHODOLOGY OF IMPACT ASSESSMENT ..... (4-7)**

2.1. Scope and areas of Evaluation

2.2 Study Design

2.3 Study Participants

2.4 Study Methods

2.4.1 Document (literature) review/ secondary data collection

2.4.2 Focused group discussion (FGDs)

2.4.3. Key informant interviews (KIIs)

2.4.4. Interaction meeting

2.4.5 Case studies

2.5 Study Area

2.6. Impact Assessment Framework

2.7. Quality Assurance

### **CHAPTER III FINDINGS OF THE ASSESSMENT..... (8-17)**

3.1. Socio-Demographic distribution of survey participants

3.2 Cooperatives

3.2.1 Cooperative Institutional aspect

3.2.2 Cooperative capacity building and entrepreneurships

3.2.3 Cooperative Linkages with value chain actors and input suppliers

3.2.3 Cooperative marketing

3.3 Promotion of Micro –business

3.3.1 Increased access to Finance

3.3.2 Change Agent and Lead farmer Approach

3.3.3 Coordination and resources mobilization with Government Institution

3.3.4 Formation of Product Management Committees

3.4 Types of micro-business

3.5 Selected value chain constraints/ opportunities.....

3.6 Mobilization of project resources

### **CHAPTER IV RESULT CHAINS ANALYSIS AND DISSCUSSION..... (18-31)**

4. 1. Improved women’s decision making capacity to engage in micro business

4.2. Enhanced women’s basic entrepreneurs skills

- 4.3. Enhance women led saving & credit cooperative institutional capacity
- 4.4. Established linkages with input suppliers and output traders Effectiveness
- 4.5 Established collective marketing system

**CHAPTER V LESSION LEARNED, CONCLUSION AND RECOMMENDATION...(32-34)**

5.1. Lesson Learned

5.2 Conclusion

5.3. Recommendations

*Annexes*..... (35-61)

## Acronyms

BDS	Business Development Service
CAC	Community Awareness Center
CSO	Community Social Organization
DADO	District Agriculture Development Office
DCO	Division Cooperative Office
DCSIDO	District Cottage and Small Industries Development Office
DLAs	District Line Agencies
DLSO	District Livestock Service Office
FGDs	Focused Group Discussions
FNCCI	Federation of Nepal Chamber of Commerce and Industries
KII	Key Informants' Interview
LSP	Local Service Provider
OB	Observations
MPC	Marketing and Planning Committee
PVSE	Poor, Vulnerable and Socially Excluded
SSS	Siddhartha Samudayik Samaj
VDC	Village Development Committee
WCF	Ward Citizen Forum
WCO	Women and Children Office
WEG	Women Entrepreneurs Group

## Executive Summary

The specific objective of the assessment is to conduct an impact assessment of the project interventions to measure the outcomes and impacts level change (*changes in income, production, leadership, access to resources, time*) in five core areas of Atmanirbhar project's result chain:

i) women and adolescence girl's entrepreneur leadership skill enhancement, ii) Women's capacity enhanced in basic entrepreneur skills, iii) Institutional capacity strengthening of women led cooperatives, iv) linkages with input suppliers and output traders , and collective marketing.

The assessment was conducted by independent consultants as indicated in the Terms of Reference (See Annex 1). The field based FGDs, KIIs and observation and of course the secondary data analyses are the tools of assessment. This summary includes sections covering the main findings including impact assessment, lesson learned and major recommendations.

### Main findings

**The Project:** Implemented between December, 2014 to February 2017 with three months no cost extension, the project targeted newly married adolescent girls and women, women from ethnic and religious minority (Muslim women), groups and poorest strata of women of upper castes in the project VDCs Chhotkiramnagar, Rayapur, Semara, Thu. Pipaharahawa, Maryadpur, Bairghat, Ekala and Tenuhawa. The VDCs are located in mid-western and southern (Murchwar area) part of Rupandehi district. Atamnirbhar project focused to entrepreneurs skills development of women which has economically empowered to women and supported for the institutionalization of the seven cooperatives in project VDCs. These Women Agriculture Cooperatives are directed towards creating the sustainable rural employment, too. The main objective of the project was to make 1500 women members in 8 different women led saving & credit cooperatives and to create enabling-business environment to start up high growth potential women friendly micro business. It had of which 600 will be capable to run their own micro entrepreneurs.

#### 1.1. Principal results:

The assessment has found that in general the project had a positive impact, particularly in these areas: i) women's decision making capacity to engage in micro business ii) women led cooperative institutional capacity iii) linkages with input suppliers and output traders iv) collective marketing v) Gender and equity enhancement in the society.

The project major result achieved is given below and result chain level is illustrated in Table 6 below.

- 1420 poor and marginalized women and adolescent girls affiliated in 7 Women Agriculture Cooperatives and mobilized a total of NPR 4,514,630 to run the micro business.

- 575 women and adolescent girls engaged on their own micro business, out of that 96% are engaged in farm business and 4% are run off farm business.
- 45 women entrepreneurs (WE) groups formed and provided the leadership skill to manage and mobilized groups.
- 5 products specific Marketing and Planning Committees (MPCs) are formed as producer's buyers loose network and regularizing commercial dialogue for group approach market linkage.
- 39 Change agents, 91 Local Service Providers and 24 adolescent girls' trained on sustainable livelihood and entrepreneur culture and facilitated to WEGs and cooperative members to provide product specific coaching mentoring and technical backstopping services to run micro business.
- 24 key positions (chairperson, secretary, treasurer, managers) of 7 Women Agriculture Cooperatives and 125 women provided the leadership on group management and cooperative governance who are shown their leadership skills to manage cooperative and micro business and few of them also represented in school management committee, Ward Citizen Forum (WCF) and ward level water sanitation and hygiene coordination committee (W-WASH-CC) as a decision making platform at community level.
- The FGDs and KIIs participants said that increased men's engagement in unpaid household work such as washing clothes, do the sanitation in and around household chores and support to carry out the business products (vegetables, fisheries and poultry etc ) to the weekly Market Day (*Hat bazaar*) and women are in active micro-business.
- Women entrepreneurs engaged in farm and off- farm business and among the implemented micro business tea, snacks and retail shop provided relatively more income NPR 15,000/person/month followed vegetable cultivation NPR 10,235/person/month and fish farming NPR 8148/person/month.

**Overall Economic and Social Impact:** The Project had a favourable economic and social impact through the introduction of Cooperatives and other micro enterprise initiatives. The newly married girls and the women's social mobility have been raised. They are beginning to participate in community development and income generation activity coming out of their *Ghunghat*; and the traditional barriers. They have gradually developed their collective bargaining power and resource sharing. For example they are participating in VDC level planning meeting through Ward Citizen Forum and put their views on the budget allocation. They are selling their products in high price in comparison to their recent past experience. The training related to vegetable farming and the Mobile Service Clinic (crop stage/product season specific one day field training) is popular among small scale producers. At least they are aware about the facility, technical backstopping provided by Agriculture and Livestock Service Centre based on VDCs. The income level of women and their saving practice have increased. The position of women in the society is balanced as per the Gender and Development. The increased income of women and adolescent girls mostly used in business promotion, children education and improved the livelihood assets at the household level.

**Impact on Women:** The Project had a favorable economic and social impact through the introduction of Cooperatives through Aatmanirvhar Project. The approaches (women entrepreneur groups, women agriculture cooperatives, change agent/Local service providers, BDS, Lasting Change Fund (LCF) support as revolving fund and one day mobile business clinic for trouble shooting etc) taken by the project are found practicable to enhance women leadership and decision making in micro business. They are able to run their own micro business in which 45 women entrepreneur group are available in project area. And there became 575 Women Entrepreneurs which is near to the target. Here 91 persons are 'Lead Farmer' and 38 change agent who facilitate the business motivation, counseling, campaigns against child marriage, and other traditionally accepted false conception and work for enabling business

environment in the project area. The social mobility of the women is increasing and most importantly the male members of the family are supporting them in this regard. Training raised their social exposure.

In overall the project assessment was done in five different criteria and the project position remains good to very good position. The women leadership skills and decision making capacity, and basic entrepreneurship skills development seems very good. The cooperative's institutional capacity and collective marketing with improvement of income status of the target beneficiaries remains in good performance position whereas in the result No. 4 the linkages with suppliers and trades and value/supply chain actors stands in fair performance level and it is the area of further improvement. In overall the project performance remained good to very good level (Fig.5).

### **The Lesson:**

The assessment identified the following main lessons:

- While adolescent girls and women are in groups and cooperatives and they have earned the money that contributed to reduce gender based violence in the project area because of their self-reliant activities, male members even start the small business like grocery, *Pan Pasal* (Chewing beetle shop) with the help of the female members from cooperatives. This reduced their unemployment and women's status is increased.
- The change agent/Local Service Provider approaches and linking entrepreneur with BDS services increased and enhanced women's entrepreneur skill in sustainable manner.
- During the women cooperative formulation process adolescent girls and women realized the importance of citizenship card. More than 100 women issued citizenship cards from the local administration, and that developed the confidence and opens the door for getting government entitlements. And the support provided by their husband, mother-in-law and father –in-law is praiseworthy.
- The Mobile Service Clinics seems as trouble shooter to promote micro business in combination of theories and hands on practices in community level and women entrepreneurs get opportunities in their community to discuss and solve the product specific problems from BDS providers.
- The strengthening of the local CSOs (cooperatives and women empowerment group) are contributing to cope with economic problems at local level and easy to mobilize women groups to retain the project outcomes in long term. As considering the local context and target beneficiaries from *Madhesi* PVSE there is further support needed to make them capable and establishing self propel mechanism of the women cooperatives.

## **2. Recommendations**

The following are the principal recommendations arising from the evaluation:

- The cooperatives are newly formed, share members need to increase with covering the VDC wards to increase share capital to meet the loan demand of cooperative members.
- The institutional capacity of cooperatives is need to further strengthen to make them self propel and apply pro- poor friendly cooperative fund mobilization mechanism.
- It is recommended that cooperative and women entrepreneur groups to establish coordination and linkages with VDC and district level stakeholder (DDC, DADO, DLSO, and DCO, WCO etc) to access technical and financial supports from the GoN program.
- Further support is needed related to value chain / supply chain mechanism, project beneficiaries are further needed to capacitate in value chain/supply chain approaches and make them practice in open market system. The project newly formed product specific Marketing and Planning Committee and initiative of private services providers' concept further need the support to make individual entrepreneurs to follow the market based solution approach.
- The stakeholders, women agriculture cooperatives and micro entrepreneurs all of them told that Atmnirbhar project transfer various skills and contributed for economic empowerment, however the cooperatives, MPC and even individual entrepreneurs are not professionally mature to give the continuity of project outcomes and have expectation for the extension and or continuity of the project for further 2 years.





# CHAPTER I

## INTRODUCTION

### 1.1. Introduction

CARE is an international relief and development organization. CARE Nepal began working in Nepal in 1978. Today, CARE Nepal is working with the mission, seeking a peaceful and harmonious society in which poor, vulnerable and socially excluded (PVSE) people live in dignity, and their rights are fulfilled. CARE facilitates the empowerment of PVSE people to fulfill their basic needs and achieve social justice. Its programs are wide ranging in addressing sustainable economic development through livelihood, enabling the poor to survive and improve their quality of life. Thus, the work of CARE Nepal and its partners has led to equitable and sustainable development resulting in greater gender and caste equity and improved livelihoods of the poor, vulnerable, and socially excluded.

### 1.2. Project brief

Women Economic Empowerment and Business Development (WEBD) is one of the thematic areas of CARE Nepal. Under this theme CARE Nepal has implemented two years Atmanibhar project in Rupandehi district partnering with a local NGO Siddhartha Samudaik Samaj (SSS). The project started in December, 2014 and which ended in February 2017 with three months no cost extension.

‘Aatmanirbhar’ project is integrating skill development by working with adolescents/young girls and women in entrepreneurship culture, which in turn will minimize the incidence of child marriage and also pave way for women to be economically independent.

The project has tried to address new concept of women empowerment through livelihoods and access to finance through cooperatives. The project has targeted to newly marry adolescent girls and women, religious minority (*Muslim women*), women from ethnic minorities groups and poorest women of the mainstream Hindu Castes groups are primary beneficiaries for this project

The project has aimed to reach directly with 1500 women in 8 different women led agricultural cooperatives which will create enabling-business environment to start up high growth potential women friendly micro business of which 600 will be capable to run their own micro entrepreneurs.

During the initial stage the project has organized Women Entrepreneurs Groups (WEGs), registered them in District Agriculture Development Office and finally facilitated to form women led agricultural cooperatives in each project working VDCs/municipality.

The project area covers the 8 VDCs of Rupandehi district namely 1) Maryadpur 2) Bairghat 3) Raypur 4) Semara 5) Ekala 6) Tinuhawa (Now the Lumbini Cultural Municipality) 7) Thupi, Piparhawa and 8) Chhoti Ramnagar.

The project has aimed to facilitate women entrepreneur groups of eight working VDC's to form a women led agriculture cooperatives in each VDC/Municipality including providing financial services to 1500 share members through women agriculture cooperatives. The secondary target population of the project has been approximately 7500 individuals comprising of the dependents and husband of a woman participating in cooperatives and other project activities. Table 1 revealed the expected outcomes and performance indicators.

**Table 1: Project expected outcomes and performance indicators**

<b>Outcomes areas</b>	<b>Key indicators</b>	<b>Impact level change</b>
Outcome 1: Improved women's decision making capacity to engage in micro business.	<ul style="list-style-type: none"> <li>-40 WEG formed and well functioning</li> <li>-15000 share members enrolled in women led cooperatives to get started into micro business</li> <li>-Increased men's engagement in unpaid house hold work</li> </ul>	Improved women's decision making capacity to engage in micro business
Outcome 2: Enhanced women's basic entrepreneurs' skills	<ul style="list-style-type: none"> <li>-Conduct Gender inclusive Value Chain Analysis (VCA) field study to identify potential women friendly micro business opportunity and market system</li> <li>-Entrepreneur skill development and mobilization of 8 cooperative managers &amp; 36 change agents</li> <li>-Capacitate 600 women in on-farm/off-farm vocational skills through mobilization of 120 LRP.</li> </ul>	Capacitate 600 women in on-farm/off-farm vocational skills
Outcome 3: Formed women led saving & credit cooperative and built their institutional capacity.	<ul style="list-style-type: none"> <li>-Formed 8 cooperatives enrolling 40 self-help groups</li> <li>-Increased fund of 8 women cooperative's and manage it with effectively and efficiently</li> <li>-Increased local government's accountability and response to women's needs</li> </ul>	Share holder's access on financial services to run micro business/ livelihood activities
Outcome 4: Established business linkages with input	-120 Local Service Providers (LSP) and Business	

suppliers and output traders.	-BDS providers ready to offer fee-based/embedded services  -Well informed women with consumer choice, market trend and pricing pattern	Increased profit margin, and decreased subsidy seeking  Women influencing fair price mechanism within supply chain
Outcome 5: Established collective marketing system.	-Formed product specific 5 Marketing and Planning Committee (MPC) and strengthen their marketing capacity  -Operate 2 market outlets at strategic locations to sale non-traditional micro business related products  -Expose 75 innovative women entrepreneurs with big cities traders	

### 1.3 The composition of the Evaluation Team

The field data collection, and travel were carried out by two members in the impact assessment team who worked as consultants, have expertise on economic, small scale business and value chain promotion and impact study. The impact assessment team comprises two members:

- Surya Binod Pokharel – Team leader/Principal investigator-finalized the impact assessment study methods, designed and finalised the impact assessment tools, coordination and report development and finalization.
- Surendra Babu Tiwari – Field Officer, assisted on survey tools design, conducted field survey, data analysis and supported to prepare report.

### 1.4 Structure of the report

The impact assessment report consists of major five chapters: **Chapter 1** gives brief background information of the CARE and Atmanirvhar project. This chapter also outlines the objectives of the assessment. **Chapter 2** gives the methodology and approach undertaken for the study. The findings of the assessment are presented in **chapter 3**. The impact assessment findings of outcome and output level indicators are compared with baseline value in **chapter 4**. This chapter furthermore elaborates these findings based on the different criteria of assessment following the result chain. Finally, **chapter 5** gives concluding remarks, and recommendations to inform future programming.

## CHAPTER II

### METHODOLOGY OF EVALUATION

This section describes the approach, methodology and processes adopted while carrying out the impact assessment study.

#### **2.1 Scope and areas of evaluation**

The impact assessment as end-line evaluation covered the different aspects and activities of *Atmanirbhar* project. The assessment process primarily focused on achievement of intermediate objectives, expected outcomes and outputs of the project as mentioned in the log frame. It also focused on the strategic, implementation and organizational level of the project management. The assessment carried out following the result chain of the project and it is based on (i) Improved women's decision making capacity to engage in micro business (ii) Enhanced women's basic entrepreneurs skills (iii), Formed women led saving & credit cooperative and built their institutional capacity (iii) Established business linkages with input suppliers and output traders and (v) Established collective marketing were used for the evaluation of the project.

#### **2.2 Study design**

The study was mainly based on qualitative research design. Cross sectional descriptive design was adopted to describe the current practices on project supported areas with the support of secondary data. The qualitative data and information are used to support and validate the findings.

#### **2.3 Study participants**

Study participants for the assessment include two sets of participants, each from VDC/community and district level.

##### ***VDC/Community level***

At the VDC/Community level, members of women agriculture cooperatives, change agent/lead farmers, Community Mobilizer cum business motivator VDC officials, Agriculture/livestock service centers officials, agro-vet vendors and community level traders and micro entrepreneurs supported by the project, etc. were consulted.

##### ***District level***

At district level, NGO partner organizations, CARE project officials, DDC, DADO, DLSO, WCO, DCO, DCSIDO, Agro-vet inputs suppliers and traders and value chain actor's wholesaler/retailers of agriculture products etc. were consulted.

## **2.4 Study methods**

The study methods primarily consist of qualitative survey and desk review of available literatures and project documents. The primary data were collected with the application of participatory methods such as key informants interview (KII), focused group discussion (FGDs), observation (OB) and case studies. The study was carried out by following the result chain and value chain framework. The study involved a number of data gathering techniques which include:

### **2.4.1. Document (literature) review/ secondary data collection**

Available secondary information and data were collected. Project documents; progress reports; log-frame matrix; baseline, and annual review and workshop reports, project database sheets and other relevant institutional documents were reviewed. Tools and checklists for primary data collection were developed considering the available and comparable secondary data for analysis.

### **2.4.2 Focused group discussion (FGDs)**

Total 13 numbers of FGDs was conducted with women agriculture cooperatives and NGO partners at VDC and district level. The FGDs assessed the status of project intervention and its effect in terms of women and adolescent girl's leadership skills and decision making capacity, cooperative institutionalization, linkages with input suppliers and traders and collective marketing.

### **2.4.3. Key informant interviews (KIIs)**

KIIs were carried out with project personnel (CARE/*Atmanirvar* and partner NGOs), DDC, DADO, DLSO, WCO, DCO, DCSIDO and private sector agro-vet vendor-input suppliers and traders and value chain actors (whole seller/retailers) at the district level. At the community level, KIIs were carried out with Change Agent, Lead farmer, micro-entrepreneurs (farm and off farm), DADO/DLSO service centre official and agro-vet suppliers and traders, and wholesaler/retailers of vegetables, fisheries and poultry products.

### **2.4.4 Interaction meeting**

The interactive meeting one each was conducted with CARE/*Atmanirbhar* and NGO officials to finalize the qualitative survey guideline/check list and field survey work plan. Based on the interactive meeting with CARE officials finalized the checklist and NGO partner finalized the field survey schedule and participants.

### **2.4.5 Case studies**

Critical cases were identified and developed reflecting success or challenges in attaining the project goals. Cases with positive changes owing to the project interventions were also prepared. Case studies were recorded by observation and in-depth interviews and later transcribed/edited. Table 2 illustrated the details methods and tools used in the field studied.

**Table 2: Summary of data collection methods and tools used**

SN	Data Collection Methods	Tools	Target Population/ Source of information	N	Remarks
A	<b>Document Review</b>	Format/ Maintain diary	Project documents and other relevant documents.	-	
B	<b>Focused Group Discussion</b>	Guideline/ Checklist	Women Agriculture Cooperatives.	7	7 FGDs
C	<b>Key Informants Interview</b>	Guidelines/ Check list	Project personnel, NGO partner, DDC, DADO, DLSO, WCO, DCO, DCSIDO, VDC officials.	14	3-4 at community level and the remaining 7-10 from district level.
			Change agent/Lead farmer	7	Community level
			Agro-vet input supplier/traders, wholesaler & retailers	5	5 at community and 4 at district level
			Micro- entrepreneurs	21	21 at community level
E	<b>Interactive meeting</b>	Checklists	Project and NGO officials	1X2 = 2	Butwal and Bhairahawa
F	<b>Observation/ Case studies</b>	Checklist/ Interview	Cases studies	4	2 farm and 2 off farm micro business

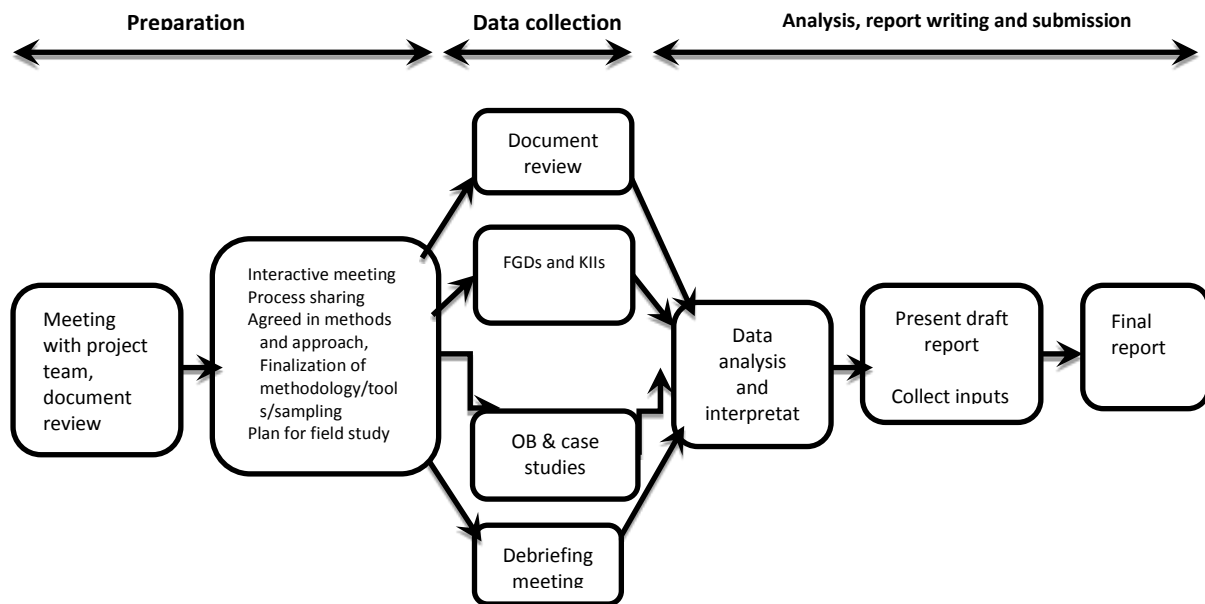
## 2.5. Study Area

The project was implemented in 8 VDCs into 3 clusters of Rupandehi district mainly Marchawar area including Lumbini and eastern part of the project sites. The project VDCs were selected for the impact study. The studied VDCs were Maryadpur, Rayapur, Bayarghat, Semara, Thu. Piprahawa (Marchar area), Ekkala (Lumbini area) and ChotkiRamnagar (eastern cluster) respectively. Informants for qualitative study (KIIs and FGDs) were selected purposively from district and VDC level.

## 2.6 Impact assessment framework (process)

The impact assessment study can be broadly divided into three sequential phases shown in the figure below:

**Figure 1** below shows the conceptual framework of the impact assessment process, which the assessment team followed.



**Figure 1: Conceptual framework of the impact assessment process**

## 2.7 Quality Assurance

Efforts were made to improve the validity and reliability of the study. Random sampling at each stage helped to ensure the representativeness of the study participants. The consultants were adequately cautious quality for data collection. The filled-in questionnaires/check lists were checked and edited each day by the research team. The errors were minimized with close and thoroughly reviewed the fill up questionnaires/check list in each day.

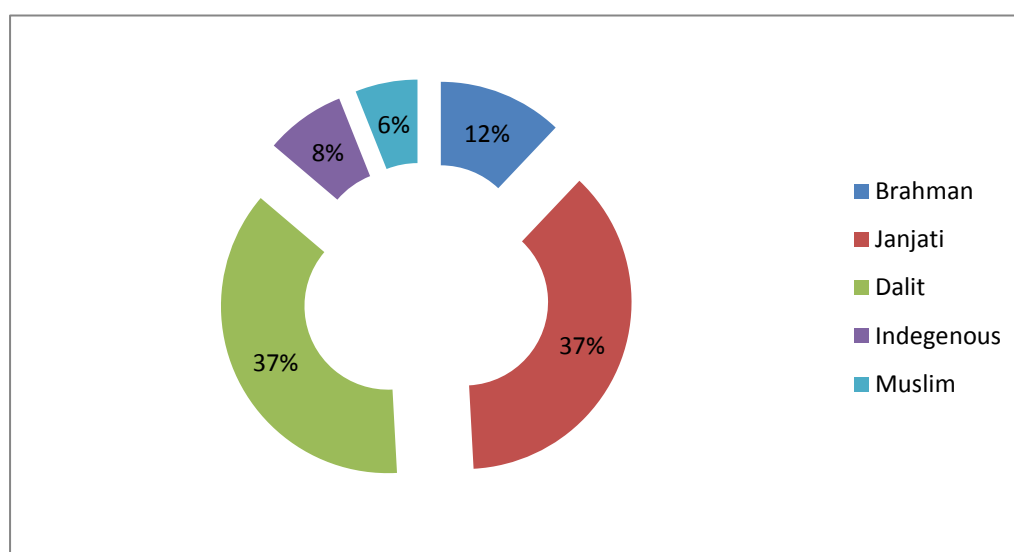
## CHAPTER III

### FINDINGS OF THE ASSESSMENT

#### 3.1. Socio-Demographic distribution of survey participants

A total of 135 participants in FGDs and KIIs participated from different organizations and individual entrepreneurs. In Both survey participants from the seven cooperatives at FGDs covered 60.74% and 39.26% from KIIs from different government institutions, Change Agent, Leader Farmer and individual entrepreneurs.

Figure 2 reveals that 37% Dalits and similar percent from Janjati, 12% Brahman/Chhetri, 8% Indigenous Tharu and 6% Muslim minorities participated in the impact assessment.



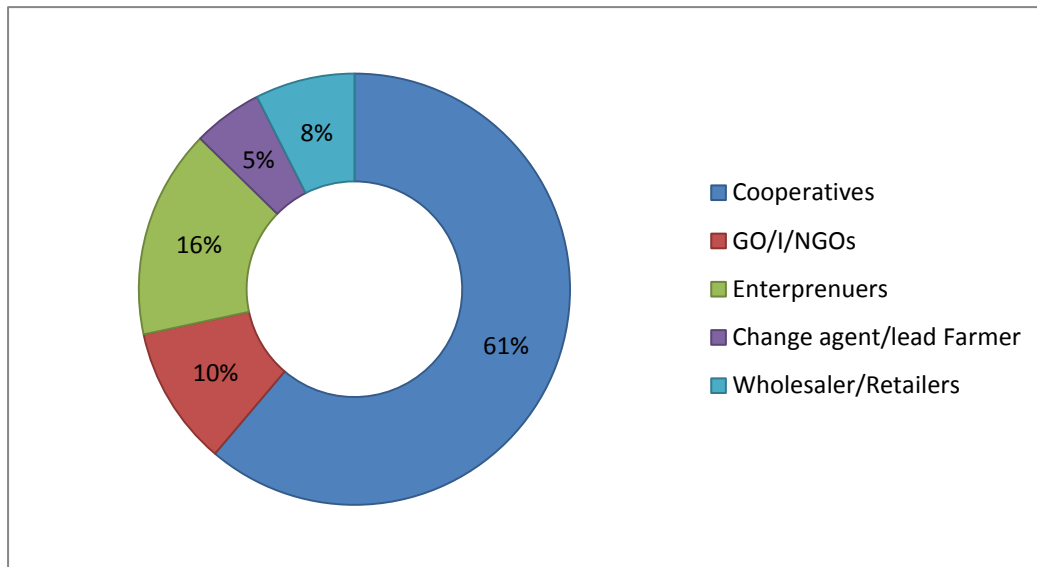
**Figure 2: Caste/ Ethnic Disaggregated participation on Survey**

The project has focused to Dalits, Janjati and Muslim minorities, whereas Brahmin and Chhetri represented in KIIs from government Institutions as service providers rather than the target beneficiaries (Annex 2).

The Figure 3 depicted the institutional representation in FGDs and KIIs where 61% are from Women Agriculture Cooperatives, 16 % from entrepreneurs (farm and off farm business owners), 10% from service providers (government institution-local authorities, line agencies-DADO, DLSO, WCO, DCO, DCSIDO and project staff and NGO partners), 8% agro-vet-vendors, wholesaler and retailers), and 5 % were Change agent/Leader farmers respectively. The participants were represented value chain stakeholders from enabling the environments input/service providers, producers and traders.



**Figure3: Distribution of qualitative survey participants by profession**



### 3.2 Cooperatives

Poverty Reduction and Gender Equity are the issues focused by the 4P (Policy, Plans, Program and Project) and Nepal government in partnership with non-governmental organization is collectively combating in this regard. Among different approaches cooperatives can be effective institutional arrangement in breaking the vicious cycle of poverty in the rural socio economic context. Here, Cooperatives are the platform for empowering the PVSE women to own their own solution; they are able to increase security for their share members.

#### 3.2.1 Cooperative Institutional aspect

Each Cooperatives run in the project area were established in the same date ( 25<sup>th</sup> February, 2016)and has Executive Committee of 9 members especially from the women and the newly married adolescent girls. In these 7 cooperatives there are altogether 1420 share members. They are in the verge of extension of share members in their cooperatives. The members are inspired by *Aatmanirbhar* project and got support, too. The share members (Manager compulsorily) participated the Business Plan and Basic Account Training. They are found clear about the purpose of the cooperatives: saving, investment, finance, facilities etc. Out of 1420 share members 8.03% are the loan holder. Their initial share value starts with NPR 2,000 and Maximum NPR 10,000. Since they have just started; they don't seem running the loan mobilization in proper way but they have formed the loan mobilization sub-committee and well- aware about the volume and interest rate. In saving, these cooperatives are providing 6% interest rate and for investment there is the rate of 12%. They are planning to increase interest rate in saving by 2%. Generally, the share members (the women and adolescent girls) they borrow the loan from the cooperatives. All cooperatives hold regular monthly meeting and they're maintaining the minute in proper way.

These cooperatives are offering collective opportunities to the small holder farmers, especially women; they are getting benefits of their bargaining power and resource sharing. These agricultural cooperatives are directed towards creating the sustainable rural employment, too. It shows that they're increasing their income and they determine the direction of their lives.

### **3.2.2 Cooperative capacity building and entrepreneurships**

*Atmanirvhar* Project provided them the capacity building training and they are informed about the Agriculture Service Centre and Livestock service centre of DADO/DLSO. Sometimes it is found that the Agriculture and Livestock Service Centre are supporting those seeds; provide them training of irrigation, post-harvest etc and poultry farming. The community awareness has been raised. The social mobility of the women is increasing and most importantly the male members are engaged in household chores and women are engaged in cooperative management and micro business. The cooperative manager trained on book keeping, business plan development and cooperative management that ultimately support to run the cooperatives. The cooperatives contributed raising women and adolescent girls' social exposure.

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*“I got the citizenship after project supported me about the fact that without citizenship card we couldn't run the cooperatives. To become the member of cooperatives, for saving, birth registration of our children, my family members also allowed me to get citizenship. Now I can get the other facilities provided by the VDC”*

*-Sarita Lodh (29), Khusi Mahila, Thupi.Piparhawa*

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The women who are active in cooperatives are aware about the Community Awareness Centre (CAC) and some of them are member of Ward Citizen Forum (WCF) which is the satisfactory aspect of their social mobilization and leadership. The cooperative movement also helped them not to become “state-less”, they get citizenship and their voice is being heard. This is the good initiative of the Project in the ‘right to development’.

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*“My daughter-in-law Sasikala Naur became 21 years old. She got citizenship card after 8 years of her marriage. I allowed her to get citizenship card. After getting citizenship card, she will be able to get the chance to participate in the training. ”*

*-Daya Ram Naur (68), Bayarghat*

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The Majority of the cooperatives member prioritized their entrepreneurship on Vegetable farming, sewing, fancy bangle making, and grocery shop and beauty parlour. Among in- farm business the top priority is found on vegetable farming and among off-farm business the sewing is prioritized. These seven cooperatives are in operation with women shareholders

who are not only growing different vegetables rather learning new techniques to improve their farm products. The majority of shareholders are hopeful about the improving lives of women in their village through farm and off farm business.

### **3.2.3 Cooperative Linkages with value chain actors and input suppliers**

Cooperatives members are getting access to the VDC s and DDC level programs and link with private sector (agro-vet traders) for agriculture inputs (seeds, fertilizers and pesticides) and off business holders link to input suppliers and traders who supplies goods and services for promoting (beauty shop, grocery, fast food and restaurants etc) . Still there is the need for backstopping them in regard to their linkages and coordination with local bodies (DDC/VDCs) and line agencies (DADO, DLSO) and private sector (FNCCI and IU) to install the product outs lets to sale the collectively small entrepreneurs produced products. There are some loose networks working on in project area but it is not seen in district level, too. In course of assessment, some of the participants told that they are making the product MPC with the help of other government offices and the private sector.

### **3.2.3 Collective marketing**

These cooperatives are offering collective opportunities to the small holder farmers, especially women; they are getting benefits of their bargaining power and resource sharing. Cooperative members and micro entrepreneurs gradually increase their bargaining power while they went in market to buy goods and services, the visit 2-3 input suppliers and asked the prices and make the decision based on the available options. Similarly, they are also getting relatively good price while they produced and sold the good and services. These agricultural cooperatives are directed towards creating the sustainable rural employment, too. It shows that they're increasing their income and they determine the direction of their lives. However, cooperatives are till date not starting the collective marketing and established the sales out lets. The cooperatives and MPC are further stimulating the value/supply chain actors for getting better prices of the small holder producers.

## **3.3 Promotion of Micro –business**

*Atmanirbhar* project had given focus to promote the micro-business through empowering women, adolescent girls and newly married women in the project VDCs/communities. The project adapted the various approaches in its tenures like access to fund, provision of local entrepreneurship promotional facilitators like to say change agent and lead farmers, provision of market management committee (MPC ) and coordination and linkages with government service providers for legal and technical backstopping. A brief explanation is given below

### **3.3.1 Increased access to Finance**

CARE through NGO partner Siddharth Samaudayik Samaj (SSS) facilitated to establish 7 Women Agriculture Cooperative one each in its project VDC. SSS formed 45 women groups enrolling 1420 women. The cooperative members were collected their own money in terms of share distribution, entry fee and monthly saving a total worth of NPR 6,49,630 and project

provided NPR 38,65,000 on the top of their own contribution in cooperatives as revolving funds. This provision makes easy to cooperative members to access the fund to install micro-business. There are 114 women and adolescent girls borrowed the loan from their respective cooperatives and have been implementing small scale business. .

### **3.3.2 Change Agent and Lead farmer Approach**

The Change agents mostly selected from the adolescent girls and boys clubs actively engaging to change the social norms of early child marriage who are energetic and active in their respective community and interest in volunteer works. The project through NGO partners provided the training to Change Agents on sustainable livelihoods, basic entrepreneurship development, women group formation & mobilization, business plan development.

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*In past married women in my community couldn't allow saying the husband name due to traditional attitude and culture, they hesitate to speak in front of people and covered their face by their SAREE and or SHAWL. Women didn't have citizenship card, while project facilitate to form women group then they participated in meeting, felt the importance of citizenship cards in the registration process of Women Agriculture Cooperative process. Change agent had aware importance of women participation in cooperatives. NGO partner facilitated to form Women Agriculture Cooperative in each project VDC. Now a day women are capable to put their agenda in cooperatives, borrow the loan and increased their decision in their income.*

*Hasibin Nisa (35), A Chang Agent Tunihawa, Bayaerghat*

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Similarly lead farmers (men and women) are selected from the community and provided the training on vegetable nursery rising, crop protection, safe use of pesticides and market information. There are 38 Change agents (13 youth male and 25 girls) selected and trained and mobilized for the promotion of small scale micro-business in the project VDCs. Similarly, 93 lead farmers are selected and trained and mobilized to promote the farm based business in the project VDCs. These approaches motivate the women and adolescent girls to implement farm based such as vegetable gardening, poultry rising, and fisheries business in the project VDCs.

### **3.3.3 Coordination and resources mobilization with Government Institution**

CARE and NGO partners establish good coordination and linkages with government institutions especially with local bodies (DDC/VDCs) and line agencies (DADO, DLSO, WCO, DCO and DCSIDO) for the legal supports, technical and financial supports for smoothly run the women agriculture cooperatives and provided the technical backstopping to the individual entrepreneurs. NGO partners has made the provision of "Mobile Business Clinic" to provide the technical support micro-business where DADO/DLSO and their respective service centre goes to women groups provided the technical services in a

practical base. The DLSO and DADO said that GoN has been made provision of a technical person in each VDC and started to provide technical service to the farmer groups and motivated those to run their farm based small scale business with followed one VDC one product concept. Local bodies are also supporting the financial resources for organizing the technical trainings to women groups and PVSE and women cooperative building supports. For example Chhotki Ramnagar VDC in FY 2015/016 provided NPR 70,000 for 25 days long embroidery training to 25 women and adolescent girls. Similarly Division Cooperative Office (DCO) bearer said that DCO has been supported to register and provided legal supports to 7 Women Agricultural cooperatives in the project VDCs. District Cottage and Small Industries Development Office (DCSIDO) official said that project had done remarkable support to empower least developing area women in micro business and further value addition of product is needed to make more benefits and appropriately used the raw materials like tomato with producing tomato souses and potato chips in future. Similarly DLSO official said that 21 technical mobilizers are assigned in VDC level to support livestock based micro business and has the provision of NPR 10,000 to 300,000 supports for livestock shade improvement program. Project can support women groups and link to DLSO for the livestock shade improvement program.

### **3.3.4 Formation of Marketing and Planning Committees**

The project with the support of CARE established the Marketing and Planning Committee (MPC) to provide the market, market information and coordination with value chain/supply chain actors of farm and off farm based entrepreneurs. There are 5 PMCs formed in the project VDCs and support to the WE and cooperatives to support market mechanism. However, PMC is newly formed and needs to further follow up and supports to make it more capable for the promotion of value chain in coordination with value chain actors of farm and off farm products.

### **3.4 Types of micro-business)**

#### **(Women engagement in micro-business, Access and control over resources, Economic change and time)**

A total of 135 FGD and KIIs participants and 21 (16%) micro business owners were discussed during the field survey who operated farm based micro-business vegetable gardening, fisheries, and poultry and off farm business beauty parlor, sewing/tailoring and retail shops. The project through the NGO partners motivated women and adolescent girls and newly married women operated farmed and off farm micro-business (Table 3).

- The project supported to install a total of 575 micro-businesses in the project VDCs.
- Farm business occupied 96.6% and 5.4% are off- farm business are 31 (5.4%) respectively in the project area.
- Within farm business around 80% micro-enterprises are vegetable gardening, fisheries and fruit cultivation and 17% are poultry enterprises.

- Among the off farm business 2% entrepreneurs are operated sewing/tailoring business and 1.92% adolescent and newly married women are operating beauty parlour and cosmetic shops.

**Table 3: Distribution of women in micro-business in the project area**

S. N.	Types of micro-business	No. Of business	Percent (%)
1.	<b>Farm Business</b>		
1.1	Vegetable, fruits cultivation and fisheries	447	77.74
1.2	Poultry	97	16.86
	<b>Sub-total</b>	<b>544</b>	<b>96.60</b>
2.	<b>Off farm Business</b>		
2.1	Sewing/tailoring	12	2.08
2.2	Tea, snack, retail shop	11	1.92
2.2	Beauty Parlour	5	0.85
2.3	Bangle making	3	0.52
	<b>Sub-total</b>	<b>31</b>	<b>5.37</b>
	<b>Total</b>	<b>575</b>	<b>100</b>

Source: CARE/Atmanirbhar project, January 2017

A farm based entrepreneur who had done the fish farm shared her experiences with the research team during the field survey.

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*“I’d done the fish farming in 15 Kathha (0.5 ha) of fish ponds”. She has 3 fish ponds and kept Indian carps (Naini, Rohu and Bhakur) and Chinese carps (Grass carp, Silver carp and Big head carp) in ponds in an integrated manner. Because different species of fishes used different layer of water and there is no feed completion. She had done total of expenses on fingerlings, feeds and watcher around NPR 50,000 and earned NPR 200,000 as net income from fish farming in last year.*

*A Women Fish Farmer, Bayarghat, Rupandehi*

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The FGDs and KIIs participants said that sewing/tailoring is popular among the adolescent and newly married women and around 2 % entrepreneurs are operated tailoring enterprises.

Most of the sewing/tailoring entrepreneurs' stitched women wear, however two young ladies are taking the training for sewing men's wear and they charge more money than sewing women wears.

The FGDs and KIIs participate from the project VDCs said that the project supported to enhance leadership capacity and put the women in decision making positions. The micro-business holders had increased their leadership.

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*"The project staff told about Business Plan and I also participated in the 3 months training since I have 15 years experience, they gave me the chance to be the sewing instructor. We do not sell the products to the big city traders anyway we're satisfied."*

*Durgabati Barai (42), Entrepreneur, Sewing Instructor, Marayadpur, Rupandehi*

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They have increased the access to market for buying and selling their business inputs and products what they produced. Women are engaged in micro-business and the qualitative survey participants said that they are getting support from male members and increased their access and control over financial resources.

### **3.5 Problem and constraints of vegetable and poultry farming**

Based on the field study the following problem and constraints are found in commercial vegetable cultivation.

- Lack of quality seeds available in the local market (Hat Bazzar).
- Lack of irrigation facilities to cultivate vegetable crops.
- No vegetable collection centres and out lets to sale the vegetables.
- No market information system established and newly formed PMCs they have weak market linkages.
- Limited technical knowledge in vegetable cultivation and crop protection from diseases and insect pests.
- No technical knowledge in value addition of vegetable crops like making tomato shushes, pickles, and making dry vegetable (cauliflower and potato chips etc) etc.

#### **Problem and constraints in poultry farming**

- Inadequate technical know how about the improved species of poultry.
- Lack of space to build the poultry shade.
- Inadequate technical knowledge in poultry shade and feed management.
- Cat problem in poultry cage and cat eat poultry chicks.

- No poultry chicks, feeds and poultry related technical aids available in community level market centre.
- Most of micro entrepreneurs kept local species of poultry, those have slow growth and feed inefficient and not for commercial farming.

### 3.6 Mobilization of project resource

Table 4 depicted the Atmanirvar project cost expenses where the program cost was 71.54%, staff cost involved 24.9 and field office operation cost was 3.56% respectively. The program costs covered all 5 results area activities where as the staff cost involved 5 full time staff of NGO partners who are involved from district level to community level and costs of change agent and local service providers who are mobilized in project activities promotional campaign. It shows that project has given more emphasis to the program cost for achieving the project outcomes.

**Table 4 : Project Cost Summary (Partner's part)**

S. N.	Description	Yrs I	Yrs II	Total	(%) in total
1	Staff cost	1,103,166	1,103,166	2,206,332	24.90
2	Field office operation costs	178000	138000	316000	3.56
3	Program cost	3,441,823	2,897,279	6,339,101	71.54
	Total	4722989	4138445	8861433	100

While analyzed the program costs involved in 5 different result areas, the higher investment 50.23% was made in result No. 2 to women capacity enhanced in basic entrepreneur skills where 575 entrepreneurs are developed. The cost per capita to develop one entrepreneur was NPR 5537.86 the second large costs 13.28% involvement was made in result No.1 enhancement of women and adolescent girls' leadership. It oriented women and adolescent girls to develop their leadership skills to promote the women entrepreneurship leadership.

**Table 5: Distribution of result-wise project financial support**



R. No.	Result area	Yrs I	Yrs II	Total	(%) in total
1	Enhanced women and adolescence girl's leadership skill	627,625	214,634	842,259	13.28
2	Women's capacity enhanced in basic entrepreneurs skills	2,048,399	1,135,874	3,184,273	50.23
3	Saving & credit cooperative formation and institutional capacity strengthening	398,861	689,869	1,088,731	17.18
4	Business linkage establishment with input suppliers and output traders	366,937	259,172	626,109	9.88
5	Establish collective marketing system	-	597,730	597,730	9.43
	<b>Total</b>	<b>4284081</b>	<b>2894279</b>	<b>6339102</b>	<b>100.00</b>

Source: CARE/Atmanirbhar project, February 2017.

The detail cost is given in Table 6 and analyzed the costs and outputs the project found cost effectives and efficiently used the given financial, human and physical resources.

## CHAPTER IV

## RESULT CHAIN ANALYSIS AND DISCUSSION

### 4. 1. Improved women’s decision making capacity to engage in micro business

The study team discussed with 7 Women Agriculture Cooperatives (82 participants) and KIIs (54) respondents from different institutions and individuals during the field survey. They said that in past adolescent, newly married and even women are bounded within the households’ chores and they have limited opportunities to participate in meeting and have very little access to economic activities. They further added that project supported through NGO partners to create awareness and women and adolescent girls are formed women entrepreneur groups, conducted the monthly meeting and started the saving and credit to implement small scale business. Later on considering the sustainability and increase access to finance project supported to establish Women Agriculture Cooperatives in the project VDCs. Women groups and cooperative members have been received the leadership, entrepreneurship and business plan orientation. All these activities contributed to increase women and adolescent girls’ leadership skills to manage the group and mobilize the resources. Table 6 depicted the planned Vs achievements against result chain.

**Table 6: Project plan Vs achievements against result chain indicators**

<b>Outcomes areas</b>	<b>Key indicators</b>	<b>Achieved Outputs</b>	<b>Outcome/Impact level change</b>
Outcome 1: Improved women’s decision making capacity to engage in micro business.	-40 WEG formed and well functioning.  -15000 share members enrolled in women led cooperatives to get started into micro business.  -Increased men’s engagement in unpaid households work.	-45 WEG formed and well functioned.  -1420 share members enrolled in women led cooperatives and run micro business.  -Increased men’s engagement in unpaid house hold works.	Improved women’s decision making capacity engaged in micro business and also increased men’s engagement in unpaid household works.
Outcome 2: Enhanced women’s basic entrepreneurs’ skills	-Conduct Gender inclusive Value Chain Analysis (VCA) field study to identify potential women friendly micro business	-Conduct Gender inclusive Value Chain Analysis (VCA) field study, identify potential women friendly micro business and provided the option to	Capacitate women and adolescent girls in micro business and improved their economy/livelihoods.

	<p>opportunity and market system</p> <p>-Entrepreneur skill development and mobilization of 8 cooperative managers &amp; 36 change agents</p> <p>-Capacitate 600 women in on-farm/off-farm vocational skills through mobilization of 120 LRP.</p>	<p>women entrepreneurs.</p> <p>-Women Entrepreneur skill development, mobilized 7 cooperative managers &amp; 38 change agents</p> <p>-Capacitate 4209 women in on-farm/off-farm vocational skills and mobilised 91 LRP.</p>	
<p>Outcome 3: Formed women led saving &amp; credit cooperative and built their institutional capacity.</p>	<p>-Formed 8 cooperatives enrolling 40 self-help groups</p> <p>-Increased fund of 8 women cooperative's and manage it with effectively and efficiently</p> <p>-Increased local government's accountability and response to women's needs</p>	<p>-Formed 7 cooperatives enrolling 45 self-help groups.</p> <p>-Increased fund of 7 women cooperative's and manage it with effectively and efficiently.</p> <p>-Increased local government's accountability and response to women's needs.</p>	<p>Share holder's access to financial services through cooperatives and run micro business/ livelihood activities.</p>
<p>Outcome 4: Established business linkages with input suppliers and output traders.</p>	<p>-120 Local Service Providers (LSP) and Business</p> <p>-BDS providers ready to offer fee-based/embedded services</p> <p>-Well informed women with consumer choice, market trend and pricing pattern</p>	<p>- 91 Local Service Providers (LSP) and Business.</p> <p>- Farm and off farm BDS providers ready to offer fee-based/embedded services.</p> <p>- Initiated to inform women on market price with consumer</p>	<p>Micro business owners increased profit margin of their business and decreased subsidy seeking.</p> <p>Women entrepreneurs influencing fair price mechanism within supply chain.</p>

		choice, market trend and pricing pattern.	
Outcome 5: Established collective marketing system.	<p>-Formed product specific 5 Marketing and Planning Committee (MPC) and strengthen their marketing capacity.</p> <p>-Operate 2 market outlets at strategic locations to sale non- traditional micro business related products.</p> <p>-Expose 75 innovative women entrepreneurs with big cities traders.</p>	<p>- 5 Marketing and Planning Committees (MPC) formed and strengthen and in function.</p> <p>- No market outlets established at strategic locations to sale non- traditional micro business related products.</p> <p>- 75 innovative women entrepreneurs exposed with big cities traders.</p>	Established and in operation of Marketing and Planning Committees (MPC) to increase the access of micro entrepreneurs in market.

- 1420 poor and marginalized women mobilized to get started into own micro business of which 575 women and adolescent girls engaged on their own micro business.
- 45 women entrepreneurs (WE) groups formed and provided the leadership to manage and mobilized groups.
- 39 Change agents and 24 adolescent girls' trained on sustainable livelihood and entrepreneur culture and facilitated to WE and cooperative members to install micro business.
- 24 key positions (chairperson, secretary, treasurer) of 7 Women Agriculture Cooperatives and 7 women provided the leadership as cooperative managers who are shown their leadership skills to manage cooperative and micro business and few of them also represented in school management committee and ward level sanitation management committees as a decision making plate form at community level.
- 25 adolescent and newly married women provided the leadership and facilitating to promote business culture in project VDCs.
- The FGDs and KIIs participants said that increased men's engagement in unpaid household work such as washing clothes, do the sanitation in and around household chores and support to carry out the business products (vegetables, fisheries and poultry) to the weekly Market Day (Hat bazaar) and women are in active micro-business.
- The change agents said that while women in micro business the gender based violence also gradually decreased in the project area VDCs and increased women citizenship cards holders. These are also considering the improvement of leadership and developed their confidence to speak in groups and make them capable to the decision making plate forms.

- The FGDs and KIIs participants said that women entrepreneurs earned the income and improve household level condition husband and father- in- law also give respect and listen adolescent girls and women voice and gradually improved their access and control over the resources.

**Table 7: Enhancement of women and adolescent girls’ decision-making capacity**

(Figure in parenthesis indicate percentage (%)).

Enhance level of leadership skills and decision making capacity	Cooperatives (n= 7)	I/NGO (n=8)	Local bodies & DLAs (n=7)	Change Agent/LS P (n=6)	Entrepreneurs (n=21)	Total average (%)
Excellent	2 (28.57)	1(12.5)	1(14.28)	3(42.85)	5 (23.8)	2.4 (24.4)
Very good	2 (28.57)	5 (62.5)	3 (42.85)	2(28.57)	10(47.61)	5.2 (42.02)
Good	2(28.57)	2(25.0)	2 (28.57)	1(14.28)	4(19.04)	2.2 (23.09)
Fair	1(14.28)	0	1 (14.28)	0	2 (9.52%)	7 (12.69)
Not at all						

Source: field Survey, 2017

Table 7 shows the 7 cooperatives and 54 KIIs respondents perception towards enhancement of women and adolescent girls’ leadership skills and decision making.

- 42.02% stakeholder perceived that project has enhance leadership skills and decision-making in business of women and adolescent girls are in very good level followed 24.4% in excellent position and 23.09% good and 12.69% at fair level of decision making capacity.
- 62.5% I/NGOs officials, 47.61% beneficiaries, 42.85% local bodies and line agencies officials’ and 28.57 cooperative said the women leadership and decision –making capacity enhanced and remain in very good position respectively.
- 42.85% Change agent and lead farmer, 28.57 cooperative representatives, 23.8% project beneficiaries/entrepreneurs and 14.28% local bodies and 12.5% I/NGO officials said that project supported to enhance women leadership and decision making in an excellent manner. However some of the respondents are perceived that project enhance the women and adolescent girls’ leadership skills and decision making in good position.
- The above discussion shows that the women and adolescent girls who are engaged in micro business needs to further development of leadership skills and decision-making quality for smoothly run their own business and taking the best option in business.

#### 4.2 Enhanced women’s basic entrepreneurs skills

The FGDs and KIIs participants in the 7 project VDCs discussed about the women’s basic entrepreneurship skills development. They said that project provided the following training and

troubleshooting solutions to cooperative members, WE, change agent and lead farmer to enhance their business skills.

- Project and NGO partners capacitated potential women entrepreneurs through series of skills trainings (237 events, 4209 participants). It is the major thrust of the project where 4209 participants trained in various business related training and 575 installed their business.
- In coordination with government line agencies (DADO, DLSO) and their service centre organised mobile clinic as troubleshooting at the field level and beneficiaries directly benefited from the mobile clinic.
- The change agent and lead farmers had done door to door visit and counselling to women entrepreneurs on business plan, market and market linkages.
- Project and NGO partners said that they had conduct gender inclusive value chain analysis (VCA) in 8 VDCs and identify women friendly micro business opportunities. The findings of VCA found incorporated while designing skill training packages. The cooperatives and beneficiaries said that project has also given orientation on safe use of pesticides and precaution of health hazards in their respective work place.
- The study team had also observed the dissemination of BCC material to promote the vegetable cultivation seasonal calendar and safe use of pesticides in the project VDCs particularly displayed in cooperative office which is strategic place in community.

While discussed with FGDs and KIIs participants about their perception to enhance women's basic entrepreneurship skills during the field survey. Table 5 depicted the response of participants to on enhancement of women's basic entrepreneurship skills.

- 43.21% FGD and KIIs participants said that project enhanced women's basic entrepreneurship skills at good level followed 28.68% very good, then 24.04% remains at fair level and only 13.33% said project had enhance women entrepreneurship skills excellent level.

**Table 8: Enhanced women's basic entrepreneur skills** (Figure parenthesis indicates the percentage (%)).

Enhance women entrepreneurship skills	Cooperatives (7)	I/NGO (8)	Local bodies & DLAs (7)	Change Agent and Lead Farmers (7)	Beneficiaries (21)	Total average (%)
Excellent	1 (14.28)	1(12.5)	1(14.28)	2(28.57)	2 (9.52)	1.4 (13.33)
Very good	2 (28.57)	2 (37.5)	2 (25.0)	2(28.57)	5 ( 23.8)	2.6 (28.68)
Good	3(42.85)	4 (50.0)	3 (37.5)	2(42.85)	9 (42.85)	4.2 (43.21)
Fair	1(14.28)	1(12.5)	1 (14.28)	1(14.28)	5(23.82)	1.8 (24.04)

Not at all						
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Source: Field survey, February 2017

- While analysed the individual stakeholder 50% I/NGO, 42.85% cooperatives, change agent/lead farmer and beneficiaries, and 37.5% local bodies and DLAs said the project enhanced the women entrepreneurship skills at good level respectively.
- The project has taken good initiative within short period of time to enhance women entrepreneurship skills. The above fact shows that women and adolescent girls had developed basic entrepreneurship skills installed farm and off farm business and earned NPR 4942 to 1500/month/month. The project created business culture in remote area of Rupandehi districts where project beneficiaries are PVSE, after the project through business exposure they had raised their pride and dignity in their respective society.

### 4.3 Enhance women led saving & credit cooperative institutional capacity

The FGD participants from cooperatives had found conceptual clarity, objectives and the functions of cooperatives. All women led cooperatives regularly hold their monthly meeting, form loan disbursements committee and monitored business run by their members. They have share capital, monthly saving/credits scheme and had done the repayment on time (Table 6).

**Table 8: Distribution of share member and cooperative fund**

S. N.	Name of Cooperative & Address	Share Member (No.)	Share Amount (NRP)	Revolving Fund (NPR)	Total Fund (NPR)	Loan amount
1	Puna Milan Women Agriculture Cooperative Ltd, Chhotkiramnagar	286	45,600	862,500	951,150	125,000
2	Sabal Women Agriculture Cooperative Ltd, Maryadpur	185	45,600	690,000	761,130	230,000
3	Saurya Kiran Women Agriculture Cooperative Ltd, Semara	204	47,900	150,000	263,300	54,000
4	Khushi Women Agriculture Cooperative Ltd, Thu.Piparahawa	152	45,600	575,000	653,800	50,000
5	Deepshikha Women Agriculture Cooperative Ltd, Bairghat	155	51,200	150,000	245,500	15,000

6	Aakriti Women Agriculture Cooperative Ltd, Rayapur	215	51,100	575,000	675,800	175,000
7	Shubha Shanti Women Agriculture Cooperative Ltd, Lumbini Sanskrit Municipality	223	41,600	862,500	963,950	60,000
	Total	1420	328,600	3,865,000	4,514,630	709,000

Source: CARE/Atmanirvar, 2016.

- 7 women led cooperative established and in operation.
- 1420 share members engaged and collected share capital NPR 328,600
- The project facilitated Revolving Fund (LCF grant) Mobilization Guidelines and provided orientation to the cooperatives groups. Loan sub committees has found in all cooperatives and they mobilizing their financial resources as per cooperatives norms and RF mobilization guidelines. .
- NPR 38, 65, 000 supported by CARE as revolving fund to women led cooperatives.
- Regularly organized cooperative executive committee meeting and keeping the minutes
- Clearly defined the role of board members and cooperative manager.
- Regularly collated monthly saving and provided the credit based on business plan submitted by the share members.
- Cooperative provided loan to their members five times higher than a share member deposited in cooperative.
- Cooperative collected initially NPR 10/month from their members, but now increase NPR 100/month/member and provided loan at 12% interest and providing 6-8% interest in saving.
- Cooperative provides loan to their members for 3 to 6 month time period.
- There is no outstanding loan and cooperative had good payback.
- The loan amount is ranges from NPR 2000 to 10,000.
- The share capital found relatively smaller and need to increase share members to increase the share capital.
- Loan is given in micro business and mostly utilised in farm and off farm business. The share members especially for sewing, grocery and vegetable farming are getting these types of loan
- Women Agriculture Cooperative in Bayarghat and Raypur VDC weak as compare to other cooperatives and needs to capacitate to board and manager in cooperative management.
- Coordination and linkages with government and private sectors stakeholder found relatively weak. All cooperatives are in initial stage and they have only few plastic chairs, tables, matrix and cupboard and no own land, building and capital deposit in bank.



- Although the cooperatives are in initial phase their governance part is not weak as compared to their maturity. They are updating their General Assembly, Annual auditing and reporting in DCO is fine. They are following the record keeping methods. The executive committee takes the responsibility and the members have concept of their equal share.

The study team further discussed with FGDs and KIIs about the cooperatives, the stakeholder perception related to cooperative institutional given in Table 7 below:

- 44.28% stakeholders perceived that cooperatives institutional capacity are in good position followed 28.8% at very good, 18.32% fair and 13.92% are perceived cooperative institutional capacity is in excellent position.

**Table 9: Institutionalization of cooperatives** (*Figure in parenthesis indicates percentage (%)*)

Enhance of cooperative institutional capacity	Cooperatives (7)	I/NGO (8)	Local bodies & DLAs (7)	Change Agent and LSPs (7)	Beneficiaries (21)	Total average (%)
Excellent	1 (14.28)	1(12.5)	1(14.28)	1(14.28)	3 (14.28)	1.4 (13.92)
Very good	2 (28.57)	2 (25.0)	2 (28.57)	2(28.57)	7 (33.33)	3.4 (28.8)
Good	4(57.14)	4 (50.0)	2 (28.57)	3(42.85)	9 (42.85)	5 (44.28)
Fair	1 (14.28%)	1 (25.0)	2(28.57)	1 (14.28)	2 (9.52)	1.4 (18.32)
Not at all						

- While discussed individual stakeholder category 57.14% cooperatives perceive good position followed 50% I/NGO, 42.85% change agent/lead farmer, beneficiaries and 28.57% local bodies and DLAs perceived that cooperatives are found in good position respectively.
- The stakeholder perceived that the cooperatives are new and they are not mature in management and limited experiences. They have challenge of fund and couldn't address the loan demand of the members. They have limited assets and need to further strengthen to make them self-propel.

*The cooperatives are newly established and they didn't get professional maturity how to manage and mobilize cooperatives and their financial resources. CARE and NGO partners well have done for facilitating Women Agriculture Cooperatives in remote area of Rupandehi. The Madhesi women shown good example to form and operated the cooperatives in their respective community, however the cooperative executives are weaker section of their community and need further 2 yrs project continuity and supports*

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*to transfer newly establish cooperatives towards professional for the optimum use of share capital and project support revolving fund.*

*- District Cooperative Officer, DCO , Rupandehi*

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#### **4.4 Established linkages with input suppliers and output traders Effectiveness (Value chain aspects)**

The FGDs and KIIs participants said that project trained and developed change agents as business development service (BDS) providers in each project VDCs and mobilized them to provide the business counseling to the cooperative members and WE group members. The change agent said that they have received book keeping, meeting minute taking, business plan development and monitoring training to support individual entrepreneurs, WE group and cooperatives. The project and NGO partner official said that they have carried out BDS providers' assessment in the project VDCs, most of the project VDCs had the agro-vet vendor, agriculture and livestock service centers that support to individual entrepreneurs inputs to implement the farm based enterprises and technical backstopping to their respective business. Project and NGO partners establish coordination between cooperatives, WE and individual entrepreneurs and change agents and lead farmers who are local level LRP to provide the business services and troubleshooting. In addition of that project also formulated 5 MPCs who support the market linkages for the sales of products.

- Based on the BDS assessment findings the project has capacitated: 144 LSPs (38 Change agents, 7 agro-vets, 2 bangles trainers, 2 beauty parlour trainers, 2 clothes tie & dye trainers and 92 Leader Farmer). Both, project capacitated and already trained (total 220) service providers are mobilizing.
- Formed and mobilised 5 product management committees for the support of value chain promotion.
- Initiated the dialogue between producers, input supplies and trader and financial/cooperatives for the promotion of farm and off farm value chain.
- Project had done the commercial value chain analysis and provided the option to implement micro business to individual entrepreneurs.
- Individual entrepreneurs initiated to pay the private sector service providers services fee in technical area like repair and maintenance of sewing machine and embroidery related technical inputs and services.

The study team discussed with FGD and KIIs participants about the linkage and coordination of the cooperatives and entrepreneurs with inputs and output traders for the effective value chain promotion. The stakeholder perception towards the value chain actors are given below (Table 10).

- 39.28% stakeholder perceived that the linkages and coordination with value chain stakeholders (suppliers and traders) found fair position of the entrepreneurs and cooperatives followed by 31.3% in good position and 20.23% are perceived very well and only 9.16% said the excellent respectively.

- While analysed the individual stakeholder (cooperatives, local bodies/DLAs, Change agent/lead farmer and beneficiaries) about the linkage and coordination of entrepreneurs and cooperatives their perception was found similar and rated 42.85% at fair level except I/NGOs who had given 25% at fair level of linkage with value chain actors.

**Table 10: Established linkages with input suppliers and output traders Effectiveness (Value chain aspects) (Figure in parenthesis indicate the percentage (%))**

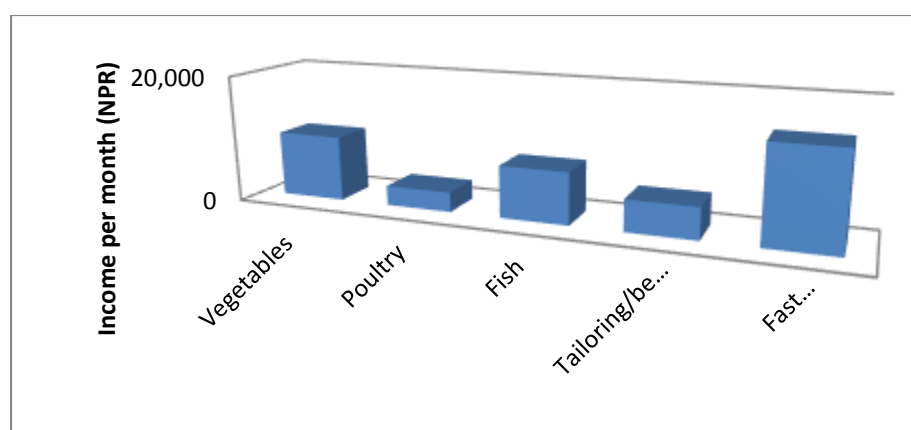
Establishment of linkage and coordination with value chain actors	Cooperatives (n=7)	I/NGO (n=8)	Local bodies & DLAs (n=7)	Change Agent/ Lead Farmers (n=7)	Beneficiaries (n=21)	Total average (%)
Excellent	1 (14.28)	1(12.5)	0.0	1(14.28)	1 (4.76)	3 (9.16)
Very good	1 (14.28)	2 (25.0)	2 (28.57)	1(14.28)	4 (19.04)	10 (20.23)
Good	2(28.57)	3 (37.5)	2 (28.57)	2(28.57)	7 (33.33)	16 (31.3)
Fair	3(42.85)	2 (25.0)	3 (42.85)	3(42.85)	9 (42.85)	20(39.28)
Not at all						

- The stakeholder perceived that there are a lot of improvement needed for the improvement of input and suppliers and traders. Entrepreneurs are from rural area, women and adolescent girls from Madhesi community and dominating patriarch tradition. Breaking the traditional culture and establish linkages and coordination by the new entrepreneurs with short period of project duration hardly found well function linkages of value chain actors.

#### 4.5 Established collective marketing system

- FGDs and KIIs participants discussed about the how women entrepreneurs and their women entrepreneur's networks negotiated for better price from traders. Women entrepreneurs deals individuals with costumers and traders and negotiated the prices.
- Project facilitated and formed 5 product specific marketing and planning committee (MPCs) within women cooperatives and given the exposure to women entrepreneurs with big city traders to support for value adding and explore niche market.
- Women entrepreneurs engaged in farm and off farm business and among the implemented micro business tea, snacks and retail shop provided more income NPR 15,000/person/month followed vegetable cultivation NPR 10,235/person/month and fish farming NPR 8148/person/month (Fig.3). However vegetable cultivation and fish farming may not give daily income and vegetable takes at least 3 months and fish farming 9 months for getting maturity to harvest (Table 11).

**Figure 3: The distribution of income from different enterprises**



**Table11 Distribution of income from different micro enterprises**

Type of micro enterprises	No. of women engaged	Average income (NPR)
Vegetables ( <i>per season :3 months</i> )	447	30,704.00
Pigeon, Chicken, Duck ( <i>per lot: 6 months</i> )	91	18,583.00
Fish ( <i>per batch: 9 months</i> )	6	73,333.00
Beauty Parlor, Sewing and Bengal ( <i>per month</i> )	20	4942.00
Tea, Snacks and retail shops ( <i>per month</i> )	11	15000.00
Total	575	

Source: CARE/Atmanirvar project, January 2017

- However, the MPC is newly formed and needs to further orientation on their function to make capable and work for the benefits of cooperatives and women entrepreneurs. In addition of project and NGO partner thinks to establish the market outlets but yet not materialized.
- However, women entrepreneurs with the support of MPC and change agent/BDS providers' women entrepreneur had access to market and market information and increasing their bargaining power to buy and sale their products.

The study team assessed the perception towards collective marketing system and increased of profit and income level with the FGDs and KIIs participants. Table 10 revealed the perception of stakeholder towards market system and increased profit and income.

**Table 12 Established collective marketing system and increase profit and income level**  
(Figure in parenthesis indicates percentage (%)).

Established collective marketing and profit/income increased	Cooperatives (n=7)	I/NGO (n=8)	Local bodies & DLAs (n=7)	Change Agent and Lead Farmers (n=7)	Beneficiaries (n=21)	Total average (%)
Excellent	1 (14.28)	2(25.0)	1(14.28)	2(28.57)	4 (19.04)	2 (20.23)
Very good	2 (28.57)	2 (25.0)	2 (28.57)	3(42.85)	7 ( 33.3)	3.2 (31.65)
Good	3(42.85)	2 (25.0)	3 (42.85)	1(14.28)	8 (38.09)	3.4 (54.32)
Fair	1 (14.28)	1 (12.5)	1 (14.28)	1(14.28)	2 (9.52)	1.2 (12.97)
Not at all						

- 54.32% stakeholders perceived that cooperatives and women groups benefited by establishing the collective marketing system that support to increase profits and income of individual women enterprenurs folled 31.65% very good condition, 20.23% perceived excellent and 12.97 rated fair level of collective market system in operation.
- While analysed the individual stakeholder, 42.85% cooperatives, and local bodies/DLAs are perceived for establishing collective marketing system followed 38.09% beneficiaries, 25% I/NGO and 14.28% Change agent/lead farmers are perceived the collective marketing approach supported the market linkages.
- The newly form MPC needs to strengthen and installation of market outlets can support to individual entrepreneurs to sale their products in reasonable prices with strong bargaining.

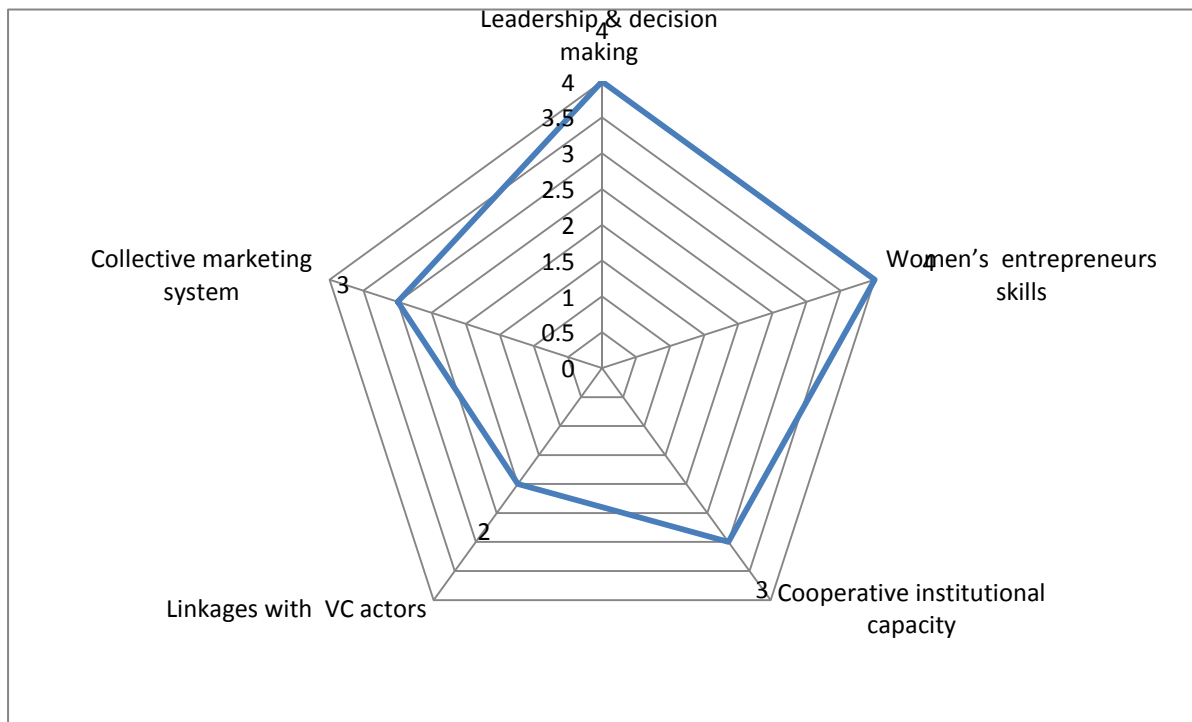
**Table 12: Summary of the overall impact assessment of the project**

Impact assessment	Assessment Results	Main findings/Major facts identified
Enhance level of leadership skills and decision making capacity	Very good (B)	Atmanirvar project promoted the leadership skills and decision making capacity of PVSE and <i>Ghunghat</i> wearing women in the project area. However, the leadership and decision making role of women are further strengthen to increase share members for their loan demand, stop child marriage, visibility of male engagement of household chores and stimulation with value chain/supply chain actors for open market area the area of further developing dynamic leaderships.

Impact assessment	Assessment Results	Main findings/Major facts identified
Enhance women entrepreneurship skills	Very Good (B)	More numbers of women entrepreneurs are developed and operated their micro business and engagement of male member in household chores are initiated. However, women entrepreneurs have further needs to capacitate to produce quality products and efficiencies to minimize the cost for their products and can compete in market.
Enhance cooperative institutional capacity	Good (C)	Women agriculture cooperative registered and operated and formally they are named the institution. They followed the cooperatives norms and values. They are in preliminary stages with limited managerial capacity and need to further institutional promotion to make as an institution for self propelling.
Establishment of linkage and coordination with value chain actors	Fair (D)	The project has successfully implemented all planned activities in coordination with state and non state actors and that contribute for achieving goal and objectives. But the coordination and linkages from the women agriculture cooperatives and women entrepreneurs groups are the area of improvement with value/supply chain actors and seek to BDS from market based solution.
Established collective marketing and profit/income increased	Good (C)	Many PVSE, women and adolescent girls, target beneficiaries benefited from the project supported economic activities and improved their household economic status. The incomes are invested in their children's education, health, business expansion and domestic works. However, the newly formed MPC, limited exposure level of micro entrepreneurs to value/supply chain actors and lake of sales outlets and poor bargaining power of micro entrepreneurs are demanded the project support for the continuity of project outcomes.
Overall conclusion	Good to very Good (C-B)	Overall, the Atmanirvar project within short period of time with maximum mobilization of financial, human and physical resources and to meet the target seems excellent. However considering the professional maturity of cooperatives, women entrepreneurs groups, micro entrepreneurs to access BDS and retaining of project outcomes in the sustainable manners is stand in "good to very good position" performance level.

Note: Excellent (A) =5, Very good (B) =4, Good (C) =3, Fair (D) =1 and Not all (E) =0 numerical value.

Figure 5 Star diagram illustrate the overall performance of the project in five result area. There are no result found in excellent level obtaining maximum score 5. Where the women



**Figure 5: Star diagram showing the result wise performance**

Leadership skills and decision making capacity, and basic entrepreneurship skills development seems very good. The cooperative's institutional capacity and collective marketing with improvement of income status of the target beneficiaries remains in good performance position whereas in the result No. 4 the linkages with suppliers and trades and value/supply chain actors stands in fair performance level and it is the area of further improvement. In overall the project performance remained good to very good level.

## CHAPTER V

### LESSON LEARNED, CONCLUSION AND RECOMMENDATION

#### 5.1 Lesson Learned

Based on the interaction with community, district level stakeholders (state and non-state actors) and field observation the following lessons are drawn by the impact assessment team.

- The *Atmanirbhar* project addresses the women, adolescent girls and PVSE needs of economic growth through group based women cooperative approaches with the provision of revolving fund and skill development training. The approach is a step ahead than contemporary VLSA (village lending and saving approach) model.
- Women and adolescent girls leadership and decision making capacity gradually enhanced while they are engaging in micro business.
- While adolescent girls and women are in groups and cooperatives and they have earned the money that contributed to reduce gender based violence in the project area.
- The change agent/lead farmer/thematic local service providers approaches and linking entrepreneur with BDS services increased and enhanced women's confidence in micro business for their sustainable economic growth.
- The women cooperative formulation process increases adolescent girls and women realization of the importance of citizenship card and a lot of project area women issued citizenship cards from the local administration, and that developed the confidence and open the door for getting government entitlements.
- The mobile business clinics seems as trouble shooter to promote micro business in combination of theories and hands on practices in community level and women entrepreneurs get opportunities in their community to discuss and solve the problems from BDS providers.
- The strengthening of the local CSOs (cooperatives and women empowerment group) are contributing to cope economic problems at local level and easy to mobilize women groups to retain the project outcomes in long term. As considering the local context and target beneficiaries from *Madhesi* PVSE there is further support needed to make them capable and establishing self propel mechanism to make local cooperatives pro-poor friendly.

#### 5.2 Conclusion

The project has achieved almost its set objectives and results. The approaches (women entrepreneur groups, women agriculture cooperatives, change agent/lead farmer, BDS, revolving fund and mobile clinic etc) taken by the project are found practicable to enhance women leadership and decision making in micro business. The project beneficiaries highly benefited from micro business (farm and off farm) linking the business plan with cooperative loan, BDS services and market linkages. The project contributed women's economic growth that contributed to reduce gender based violence, reduce household level women's workload and developed women's pride and dignity. The overall performance of the project found good to very good level with given high focus to PVSE and GESI sensitivity and effective in terms



of achieved to enhance the women leadership and decision making in micro business, access and control over resources, promotion of business skills, increased income level and initiated the linkages with value chain actors. The increased income of the beneficiaries mostly invested in education of their children, business expansion, and household expenses and improved their livelihood assets.

However, empowering women in economic gain in Madhesi community is remaining challenge for newly established women agricultural cooperatives, where they have limited fund and weak linkages of women entrepreneurs with BDS providers and inputs suppliers and traders. The newly formed MPC needs to further strengthening of their capacity and women cooperatives also needed to link with government institutions like DADO and DLSO who have ample women and economic development related activities. However due to the political agitation in Terai, project and its NGO partners could not follow to implement the planned activities in timely and makes delay to implement the planned activities. Based on the results some recommendations are given for further improvement and new project formulation.

### **5.3. Recommendations**

- The project made marvellous achievements and more than 95% target achieved within short time frame and even six month long Terai Bandh/political agitation in last year. However the cooperatives are newly formed, share members need to increase with covering the VDC wards to increase share capital to meet the loan demand cooperatives of cooperative members.
- The institutional capacity of cooperatives is need to further strengthen to make them self propel with active participation of board members, sub-committees and establish coordination and linkages with VDC and district level stakeholder (DDC, DADO, DLSO, DCO, WCO etc) to access technical and financial supports from the GoN special program e.g. DLSO livestock shade improvement program and DADO Prime Minister especial program in agriculture sector. So institutional and linkages capacity of cooperatives with stakeholder needs to further strengthen to make them capable institution
- The MPC is newly formed and collective marketing approaches is not fully realised, so as considering the cooperatives and PMC maturity and market knowledge of entrepreneurs related to value chain/supply chain there is further support is needed
- The income level of the target beneficiaries are improved from different micro enterprises and simultaneously decreasing the gender based violence, however as considering the patriarchal attitude of the society the child marriage practice is still challenge and needs to further economic support related activities in combination with education to adolescent girls that will make positive change in their life.
- The concept of private sector involvement as BDS providers are being introduced and those are not in fully practice, as considering the market –based solution in value chain

approaches the project beneficiaries are further needs to capacitate in value chain/supply chain approaches and make them practice in open market system with quality and large volume of production.

- The small scale business implementer are in isolation and they are not connected each other, so project and NGO partner can support to make their loose network for sharing their experiences, knowledge and policy advocacy for the benefits of small producers in one hand and other they need to encourage to register in respective GON offices to get further technical supports and market linkages. The quality of products needs to improvement as considering the market demand and efficiency of the producer with providing advance technical training the entrepreneurs who like to expansion their business.
- The project educated to cooperatives people and target beneficiaries about the safe use of chemical pesticides with BCC materials however within short period of time entrepreneurs are not get time about the preparation of organic pesticides and so there is equally importance of production of organic vegetable products as considering a huge market of tourism in Lumbini where thousands of visitors come and see the lord BUDDHA birth place and Maya Devi Temple.

The revolving fund mobilization through cooperative for CAP business scheme is found highly beneficial and impressive to makes positive change in livelihoods of target beneficiaries. Considering the investment volume of the business scheme the present loan amount difficult to meet the expenses and orientation to cooperatives who have not established linkage and practice of borrowing loan from Nepal Rastra Bank and GON Youth self-employment program will support the target beneficiaries' investment demand in future

## **ANNEXES**

### **Annex 1: FGD Participants list**

S. N.	Name	Sex	Ethnicity	Cooperatives' Name and Address
1	Gita Pasi, Manager	F	Dalit	<b>Shree Sabal Mahila</b> , Maryadpur VDC -5
2	Asha Yadav, President	F	Janjati	Shree Sabal Mahila, Maryadpur VDC
3	Bimalwati Kurmi Kewat	F	Janjati	Shree Sabal Mahila, Maryadpur VDC
4	Chanamati Gupta	F	Janjati	Shree Sabal Mahila, Maryadpur VDC
5	Gayetri Lodh	F	Dalit	Shree Sabal Mahila, Maryadpur VDC
6	Suvawati Kurmi Kewat	F	Janjati	Shree Sabal Mahila, Maryadpur VDC
7	Bindarwati Murau	F	Janjati	Shree Sabal Mahila, Maryadpur VDC
8	Sashikala Naur	F	Dalit	Shree Sabal Mahila, Maryadpur VDC
10	Urmila Kurmi Kewat	F	Janjati	Shree Sabal Mahila, Maryadpur VDC
11	Bidha Bari	F	Dalit	Shree Sabal Mahila, Maryadpur VDC
12	Najma Khatun	F	Muslim	Shree Sabal Mahila, Maryadpur VDC
13	Pinki Sahani, Manager	F	Janjati	<b>Dipshikha Mahila</b> , Bayarghat VDC -3
14	Kushahara Lodh	F	Dalit	Dipshikha Mahila, Bayarghat VDC
15	Sushila Badhani	F	Dalit	Dipshikha Mahila, Bayarghat VDC
16	Shakuntala Shahni	F	Janjati	Dipshikha Mahila, Bayarghat VDC
17	Nisha Sahani	F	Janjati	Dipshikha Mahila, Bayarghat VDC
18	Sima Pal	F	Janjati	Dipshikha Mahila, Bayarghat VDC

20	Sarswoti Pasi	F	Dalit	Dipshikha Mahila, Bayarghat VDC
21	Chanawati Pasi	F	Dalit	Dipshikha Mahila, Bayarghat VDC
22	Chinki Chai	F	Dalit	Dipshikha Mahila, Bayarghat VDC
23	Gayatri Sahani	F	Janjati	Dipshikha Mahila, Bayarghat VDC
24	Phuladevi Yadav	F	Janjati	Dipshikha Mahila, Bayarghat VDC
25	Amarawati Sahani	F	Janjati	Dipshikha Mahila, Bayarghat VDC
26	Durgawati Kewat (President)	F	Janjati	<b>Akirti Mahila, Raypur VDC-6</b>
27	Ajori Lodh	F	Dalit	Akirti Mahila, Raypur VDC
28	Manjira Kewat (Manager)	F	Janjati	Akirti Mahila, Raypur VDC
29	Kamalawati Yadav	F	Janjati	Akirti Mahila, Raypur VDC
30	Meera Kewat	F	Janjati	Akirti Mahila, Raypur VDC
31	Meera Baniya	F	Janjati	Akirti Mahila, Raypur VDC
32	Bhultha Yadav	F	Janjati	Akirti Mahila, Raypur VDC
33	Gita Yadav	F	Janjati	Akirti Mahila, Raypur VDC
34	Chandrawati Kewat	F	Janjati	Akirti Mahila, Raypur VDC
35	Dhansari Kewat	F	Janjati	Akirti Mahila, Raypur VDC
36	Sonawati Kewat	F	Janjati	Akirti Mahila, Raypur VDC
37	Shanti Yadav	F	Janjati	Akirti Mahila, Raypur VDC
38	Aarati Kewat	F	Janjati	<b>Shree Saurya Kiran, Semara VDC -8</b>
39	Sawitri Kewat	F	Janjati	Shree Saurya Kiran, Semara VDC
40	Bindawati Mallah	F	Janjati	Shree Saurya Kiran, Semara VDC
41	Shanti Kewat	F	Janjati	Shree Saurya Kiran, Semara VDC
42	Shuvawati Murau	F	Janjati	Shree Saurya Kiran, Semara VDC
43	Sarita Pasi	F	Dait	Shree Saurya Kiran, Semara VDC

44	Kitabi Kewat	F	Janjati	Shree Saurya Kiran, Semara VDC
45	Mina Mallah	F	Janjati	Shree Saurya Kiran, Semara VDC
46	Bhunnati Nisha	F	Muslim	<b>Khusi Mahila</b> , Thupi, Piparhawa,VDC -2
47	Kismati Harijan	F	Dalit	Khusi Mahila , Thupi, Piparhawa,VDC
48	Mama Baniya	F	Janjati	Khusi Mahila , Thupi, Piparhawa,VDC
49	Manti Pasi	F	Dalit	Khusi Mahila , Thupi, Piparhawa,VDC
50	Vidya Baniya	F	Janjat	Khusi Mahila , Thupi, Piparhawa,VDC
51	Rudhawati Harijan	F	Dalit	Khusi Mahila , Thupi, Piparhawa,VDC
52	Rita Bishwokarma	F	Dalit	Khusi Mahila , Thupi, Piparhawa,VDC
53	Sarita Lodh	F	Dalit	Khusi Mahila , Thupi, Piparhawa,VDC
54	Jhinka Murau	F	Janjati	Khusi Mahila , Thupi, Piparhawa,VDC
55	Koila Pasi	F	Dalit	Khusi Mahila , Thupi, Piparhawa,VDC
56	Gayetri Harijan	F	Dalit	Khusi Mahila , Thupi, Piparhawa,VDC
57	Jubaida Khatun	F	Muslim	Khusi Mahila , Thupi, Piparhawa,VDC
58	Kusum Lodh	F	Dalit	Khusi Mahila , Thupi, Piparhawa,VDC
59	Rajkumari Chaudhary ( President)	F	Indigeno us/Tharu	<b>Shuvha Shanti Mahila</b> , the then Ekala VDC, Lumbini Cultural Municipality-10
60	Kamalawati Yadav ( Manager)	F	Janjati	Shuvha Shanti Mahila, the then Ekala VDC, Lumbini Cultural Municipality-10

61	Puja Dharikar	F	Dalit	Shuvha Shanti Mahila, the then Ekala VDC, Lumbini Cultural Municipality-10
62	Ghuisaita Yadav	F	Janjati	Shuvha Shanti Mahila, the then Ekala VDC, Lumbini Cultural Municipality-10
63	Rajmati B.K	F	Dalit	Shuvha Shanti Mahila, the then Ekala VDC, Lumbini Cultural Municipality-10
64	Kislawati Gupta	F	Janjati	Shuvha Shanti Mahila, the then Ekala VDC, Lumbini Cultural Municipality-10
65	Anita Naur	F	Dalit	Shuvha Shanti Mahila, the then Ekala VDC, Lumbini Cultural Municipality-10
66	Phool Kumari BK	F	Dalit	Shuvha Shanti Mahila, the then Ekala VDC, Lumbini Cultural Municipality-10
67	Kamalawati Gupta	F	Janjati	Shuvha Shanti Mahila, the then Ekala VDC, Lumbini Cultural Municipality-10
68	Binita Kewat	F	Janjati	<b>Shree Pun Milan</b> ,Chotki Ramnagar VDC
69	Girija Devi Dube	F	Brahman	Shree Pun Milan , Chotki Ramnagar VDC
70	Sumitra Harijan	F	Dalit	Shree Pun Milan , Chotki Ramnagar VDC
71	Usha Kohar	F	Dalit	Shree Pun Milan , Chotki Ramnagar VDC
72	Chinki Devi Harijan	F	Dalit	Shree Pun Milan , Chotki Ramnagar VDC
73	Laldei Kewat	F	Dalit	Shree Pun Milan , Chotki Ramnagar VDC
74	Barsati Yadav	F	Janjati	Shree Pun Milan , Chotki Ramnagar VDC

75	Sawari Bhuj	F	Dalit	Shree Pun Milan , Chotki Ramnagar VDC
76	Rambha Kewat	F	Dalit	Shree Pun Milan , Chotki Ramnagar VDC
77	Anita Kewat	F	Dalit	Shree Pun Milan , Chotki Ramnagar VDC
78	Kitabun Nisha	F	Muslim	Shree Pun Milan , Chotki Ramnagar VDC
79	Shakuntala Kewat	F	Janjati	Shree Pun Milan , Chotki Ramnagar VDC
80	Sangita Chaudhary	F	Indigeno us/Th aru	Shree Pun Milan , Chotki Ramnagar VDC
81	Prem Kumari Chaudhary	F	Indigeno us/Th aru	Shree Pun Milan , Chotki Ramnagar VDC
82	Nau Maya Chaudhary	F	Indigeno us/Th aru	Shree Pun Milan , Chotki Ramnagar VDC

## Annex 2: KIIs participants name list

S. N.	Name	Ethnicity	Sex	Institution
1	Daya Shankar Yadav	Janjati	M	VDC, Maryadpur
2	Md. Raj Ali Ansari	Muslim	M	VDC, Chhoti Ramnagar
3	Shiv Pujan Chaudhary	Indigenous/ Tharu	M	DCSIDO, Rupandehi
4	Sunil Paudel	Brahman	M	DCO, Rupandehi
5	Rama Adhikary	Brahman	F	DCO, Rupandehi
6	Bhoj Raj Sapkota	Brahman	M	DADO, Rupandehi
7	Sharad Kumar Paudel	Brahman	M	DADO, Rupandehi
8	Matrika Prasad Chudhary	Indigenous/Th aru	M	DADO, Rupandehi

9	Shiv prasd Chaudhary	Indigenous/Tharu	M	DADO, Rupandehi
10	Lalan Prasad Mishra	Brahman	M	DADO/ASC, Maryadpur
11	Rajendra Prasad Pokharel	Brahman	M	DADO, Rupandehi
12	Maiya Guruan	Janjati	F	WCO, Rupandehi
13	Subhadra Panthi Gautam	Brahman	F	WCO, Rupandehi
14	Dr. Jhabindra Banjade	Brahman	M	DLSO, Rupandehi
15	Punam Yadav	Janjati	F	Change Agent, Maryadpur
16	Ajay Kumar Sahani	Janjati	M	Change Agent, Thumb
17	Rame Kebat	Janjati	M	Lead Farmer,
18	Ram Narayan Kewat	Janjati	M	Lead Farmer, Chhoti Ramnagar
19	Hari Ghimire	Brahman	M	CARE, Butwal
20	Punita Dube	Brahman	F	SSS, Bhairahawa
21	Kamala Basnet	Chhetri	F	SSS , Bhairahawa
22	Samata Malla	Chhetri	F	SSS , Bhairahawa
23	Hema Thapa	Chhetri	F	SSS , Bhairahawa
24	Bhuma Thapa	Janjati	F	SSS , Bhairahawa
25	Kumari Baral	Janjati	F	SSS, Bhairahawa
26	Binod Yadav	Janjati	F	SSS, Bhairahawa
27	Birendra Yadav	Janjati	M	SSS, Bhairahawa
28	Asrwati Kebat	Janjati	F	Entrepreneur (Veg.), Semara)
29	Binrawati Urau	Dalit	F	Entrepreneur (Veg.), Maryadpur
30	Kamala Yadav	Janjati	F	Entrepreneur (Embroidery), Ekkala



31	Raj Kumari Chaudhary	Indigenous/Tharu	F	Entrepreneur (Embroidery), Ekkala
32	Puja Dhankar	Dalit	F	Entrepreneur (Embroidery), Ekkala
33	Shasikala Naur	Dalit	F	Entrepreneur (Tailoring), Maryadpur
34	Laxmi Ram	Dalit	F	Veg. Wholesaler/retailer, Maryadpur
35	Ram Lakhan Kewat	Dalit	M	Veg. Wholesaler/retailer, Maryadpur
36	Md. Husain	Muslim	M	Veg. Wholesaler/retailer, Maryadpur
37	Piltu Kewat	Dalit	M	Veg. Wholesaler/retailer, Bhairhawa
38	Ram Devi	Dalit	F	Veg. Wholesaler/retailer, Bhairhawa
39	Md. Ali	Muslim	M	Fish seller, Bhairhawa
40	Saraswati Chaudhary	Indigenous/Tharu	F	Entrepreneur (Fish), Chhoti Ramnagar
41	Sabai Bhuj	Dalit	F	Entrepreneur (Poultry/Chatpate), Chhoti Ramnagar
42	Samragya Yadav	Janjati	F	Entrepreneur (Poultry/Chatpate), Chhoti Ramnagar
43	Sunita Bari	Janjati	F	Entrepreneur (Beatle shop)
44	Shree ram Gupta	Janjati		Fish farming, Bayarghat-5
45	Pramod Kumar Kewat	Janjati	M	Change Agent/ Semara-8,
46	Jayram Maurya	Janjati	M	Agro-vet trader/ Raypur-8
47	Durgawati Barai	Janjati	F	Tailoring, Business, Maryadpur

48	Punam B.K	Dalit	F	Tailoring, Business Bayarghat
49	Khusbu Kewat	Janjati	F	Tailoring, Business, Raypur
50	Sabitri Rajbhar	Dalit	F	Tailoring business, Raypur
51	Bimala Pandey	Brahman	F	Tailoring business, Raypur
52	Jasbati Kewat	Dalit	F	Tailoring business, Raypur
53	Sandhya Sharma	Janjati	F	Beauty Parlor, Rayapur
54	Premawati Baniya	Janjati	F	Grocery shop, Thupi, Piparhawa
55	Daya Ram Nau		M	Bayarghat

### Annex 3. Qualitative survey tools -Questionnaires/KIIs

#### CARE/NEPAL

#### ATMANIRVAR WOMEN ECONOMIC EMPOWERMENT PROJECT IN RUPANDEHI DISTRICT IMPACT ASSESSMENT

#### Check list for Focused Group Discussions (FGDs)

#### Cooperatives

##### A. General Information

1. Name of the Cooperative/Group: 2. VDC/Ward
- No.:
3. Facilitator: 4. Date:

##### 5. INSTRUCTION TO FACILITATOR:

- Describe the purpose of the discussion.
- Ensure that the participants are at ease and comfortable.
- Let them introduce one by one.
- Get permission for the discussion.

##### 6. Participants

SN	Name	Sex	Ethnicity	Position	Education	Remarks
1						
2..						

## **B. Project related Information**

### **B1. Institutional Aspects:**

1. When your Cooperative/group established?
2. How many share members are in your Cooperative from the establishment ?.....executive committee ( .....men and .. ...women, .....Dalits, .....Janajati.....Brahmin/Chettri)? Are they from Women Empowerment Group?..... is there any number of extension in the membership?.....
3. What is the purpose of cooperative? .....
4. How you were inspired to form cooperative and what types of support did you get from *ATMANIRVAR* project?  
.....
5. Does your cooperative hold the regular monthly following the cooperative rules? Do you maintain the minute in proper way?  
.....
6. How's the assets ( like building , land, building , furniture... ) of your cooperative?  
.....
7. Does your cooperative launch saving/credit scheme? How much NPR you have been collecting from the member in each month? And how much interest rate do you pay to the share member?  
.....
8. What is your total amount of money in your cooperative now?.....
9. Do your cooperative received as grant from any supporting organization? If so who and how much NPR received? .....
10. Do your cooperatives establish coordination and linkages with other institutions? If so who are they and what for you establish coordination?
11. How much NPR do you provided as a loan to your member? (With collateral/without collateral?.
12. What is the interest rate of your loan and duration of loan to run the business?
13. How's the minimum and maximum loan size? For what purpose you prioritize the loan?.....
14. How's the loan invested to the share member in total?.....
15. How's the status of payback of that loan?( in % and volume).....
16. Do you think adolescent girls and women, poor and dalits have access to finance and financial services to implement micro business/livelihood promotional activities in your community?
17. Generally who borrowed the loan from cooperative (men, women, youth and adolescent girls?
18. Generally what types of business are run from the cooperative loan supports? And what are the successful businesses?
19. Does your cooperative coordinate with other stakeholders (value/supply chain) actors (state and non state actors? If so who are they and what for you coordinated with them?  
.....

### **B2. Capacity building and entrepreneurs skill development and economic growth**

20. Is your cooperative provided training to executives, staff and general members? What types of training provided you to them? What you observe the change after the training?  
 .....  
 .....
21. Do you think adolescent and women are being capacitated to manage the business/livelihood promotional activities with cooperatives and project supports?  
 .....  
 .....
22. Do you think adolescent, women and project beneficiaries increased their income level from the project supports?  
 .....  
 ...
23. How the adolescent, women and poor utilized the increased their income? (Investment in children education, buying assets, constructed new house, expansion of business etc).  
 .....
24. Generally, in which type of business the share members are inclined? Give reasons.  
 .....  
 .....
25. Is the income is being controlled by the women entrepreneurs themselves?.....
26. Whether the workload of women is increasing or not?.....  
 .....  
 ...
27. How's the perception of society towards the women cooperatives? Do the male support these cooperatives?

**B3. Linkages with input suppliers and output traders (Value/supply chain)**

28. By whom the cooperative members seek business inputs?  
 .....
29. How cooperative generate the resources ( technical, financial and physical)?  
 .....
30. Are there agro-vet inputs suppliers are in your village? From where your members take supports for agro-vet inputs and technical supports?  
 .....
31. How's the linkage and relationship built with the state and non-state actors? Who are they?  
 .....
- ..

**B4. Collective Marketing**

32. Is cooperative supporting to sale the products of your entrepreneurs?  
 .....  
 ..

33. Do you think that micro-business owners and entrepreneurs' bargaining power is increased  
 .....  
 ...

34. Do you observe that micro-business owner /entrepreneurs get the fair prices of their products?  
 .....  
 .

35. Generally, who goes to the market for buying and selling the products and services?  
 .....

36. Where they buy/sale their inputs/products?  
 .....

37. What are the problems and constraints and future plan of cooperative? And what is your suggestion to overcome the problems?  
 .....  
 .....  
 .....

**C. Ending the interview**

38. At the end of the interview, s/he will be requested to rate the *ATMANIRVAR* project in the following criteria and their degrees:

Rating scale

Assessment Criteria	A (4)	B (3)	C (2)	D (1)	E (0)	Reason for rating of highest/lowest scale
Enhanced skills and leadership	Excellent	Very Good	Good	Fair	Not at all	
Institutionalized Cooperatives	Excellent	Very Good	Good	Fair	Not at all	
Established linkage with value/supply chain (state and non-state)actors	Excellent	Very Good	Good	Fair	Not at all	
Profit and income level increased	Excellent	Very Good	Good	Fair	Not at all	

Access to and control over resources	Excellent	Very Good	Good	Fair	Not at all	
Overall	Highly	Very Good	Good	Fair	Don't know	

39. If you like to suggest any more for further improvement in future?

.....

**Thank you.**

**CARE/NEPAL**

**ATMANIRVAR WOMEN ECONOMIC EMPOWERMENT PROJECT IN  
RUPANDEHI DISTRICT  
IMPACT ASSESSMENT**

**Check list of Key Informant Interview (KII)**

*Change Agent/Leader farmer*

**A. General Information**

1. Name of Respondent: .....2. Position:  
.....

2. Contact Telephone Number (Preferably mobile number):.....

3. **Sex:** Female..... Male.....

4. **Ethnicity/Caste: Brahman/Chhetri, Janjati, Dalits, Muslim Minorities**

Name of Interviewer : ..... Signature:  
.....

Date of Interview : .....(dd/mm/yyyy)

**B. Project related Guide questions**

5. Could you tell us your role to enhance the capacity of women and adolescent to implement micro-business?  
.....

6. Could you please tell us about the *ATMANIRVAR* PROJECT?.....

7. Could you please tell us about the role of DDC/DADO/DLSO/WCO/Division Cooperatives to develop the micro business in the project area?

- .....
8. How you contributed to *Atmanirvar* project for enhancing newly married women and adolescent girl's entrepreneur leadership skills?
  9. Does the workload of women decrease?  
.....  
.....
  10. Could you tell us *Atmanirvar* project enhanced women and adolescence girl's decision-making power engaging in micro-business? If so what types of business they run with the project/cooperative supports?
  11. Could you tell us *Atmanirvar* project increase access to finance of women, newly married women to implement small scale business? If so how much loan they received to run the business, at what interest rate and how long they get the loan?  
.....  
.....  
.....
  12. In which type of business there is high enthusiasm shown by the women entrepreneurs? Why?.....  
.....
  13. Could you tell us *Atmanirvar* project enhanced women's capacity in basic entrepreneur skills? And if so what types of training they received?
  14. Do you know about the workplace safety? Are you aware about the occupational health hazards?
  15. Could you tell us *Atmanirvar* project established linkages with input suppliers and output traders (value/supply chain actors) ? If so who are they?.....
  16. Could you tell us *Atmanirvar* project increase micro-business/livelihood promotional bargaining power and collective marketing approaches to get fair price of their products/services?  
.....
  17. Could you tell us the problem/constrains associated in micro-business/livelihood promotional activities? If so what are they and how to solve those problems?  
.....
  18. Since you are the change agent how innovatively you support for the project to empower the newly married women and their mobility in the community?
  19. Are they increasing their income level?  
.....  
.....  
.....
  20. Have you ever charged fees for technical backstopping to the micro business owners?

**C. Ending the interview**

21. At the end of the interview, s/he will be requested to rate the *ATMANIRVAR* Initiative project in the following criteria and their degrees:

**Rating Scale**

<b>Assessment Criteria</b>	<b>A (4)</b>	<b>B (3)</b>	<b>C (2)</b>	<b>D (1)</b>	<b>E (0)</b>	<b>Reason for rating of highest/lowest scale</b>
Enhanced skills and leadership	Excellent	Very Good	Good	Fair	Not at all	
Institutionalized Cooperatives	Excellent	Very Good	Good	Fair	Not at all	
Established linkage with value/supply chain (state and non-state)actors	Excellent	Very Good	Good	Fair	Not at all	
Profit and income level increased	Excellent	Very Good	Good	Fair	Not at all	
Access to and control over resources	Excellent	Very Good	Good	Fair	Not at all	
Overall	Highly	Very Good	Good	Fair	Not at all	

22. If you like to suggest any more for further improvement in future?.....

**Thank you.**

**CARE/NEPAL**

**ATMANIRVAR WOMEN ECONOMIC EMPOWERMENT PROJECT IN  
RUPANDEHI DISTRICT  
IMPACT ASSEMMESNT**

**Check list of Key Informant Interview (KII)**

**ATMANIRVAR BENEFICIARIES (Entrepreneurs)**



## **A. General Information**

1. Name of the Entrepreneur:
2. VDC/Municipality:
3. Facilitator:
2. Name of the business:
- Ward No.:

### 5. Date:

- Describe the purpose of the discussion.
- Ensure that the participants are at ease and comfortable.
- Let them introduce one by one.
- Get the permission for further discussion
- 

## **B. Project related Information**

6. Do you know about cooperative in your VDC?
7. Could you tell us the purpose of cooperative?
8. Do you have Business Plan? Did the Project and NGO staffs provide the business options?
9. How you inspired to implement the micro-business? When you established the business? What types of supports (technical, financial, and physical) do you get from the project?
10. Do you think your capacity access to finance? From where did you get financial supports?
11. How much loan you have taken from the cooperatives? How much interest rate you pay and your duration of loan in a year?
12. What is your business size? (Area for agriculture related activities, numbers of poultry, cattle, buffalo, goat) capacity of their business?
13. Could you receive the training before/after start your business? What types of training/workshop did you participated?
14. Where do you get the inputs (seeds, fertilizers, chicks, feeds, pesticides, equipments etc) to run the business?
15. Where do you sale your products/services? Who are the buyers? What is your sales volume in a week, month or year?
16. Do you sale larger volume/retail of your products/services?
17. Do you think your technical and managerial skills to implement the business enhanced from the project support?
18. Do you think your decision making power to do the business increased? If so how?
19. Could you tell us your total investment in your business?
20. Could you tell us your sales price of products? Do you get fair price of your products and services?
21. Could you tell us your profit margin of your business in week/monthly or yearly?
22. Could you tell us the value /supply chain actors of your business? what are their roles?
23. Do you feel any problems in your business? If yes what are they? How you solve those problems?
24. Could you tell us where do you seek the technical support to your business after phase over the project?

25. Are you ready to pay the fees?
26. Could you please remember about the study carried out by the project on the Business Development Services ( BDS) before?
27. After involving in the project, what sort of entrepreneurship skill you have developed?
28. Did you participate in Entrepreneurship Training? Can you tell us how the training helped you to conduct cooperatives and start your own business?
29. In which type of vocational/ Skill training did you participate?
30. How would you apply the skill in your business?
31. Did you participate one day Mobile Business Clinic provided by the project? If yes which service did you get from that clinic?
32. Do you have Community Discussion Centers? If yes, in what type of issues/ topic do you discuss?
33. Do you know about the workplace safety? Are you aware about the occupational health hazards?
34. From Which agency/ institution / project are you getting technical backstopping? Who's providing the basic input service like pesticides, seeds, fertilizers, chickens etc.?
35. How did you initiate your business? Is it through the advice of the project staff, Leader farmer, change agent or your own experience and the intuition?
36. By whom are you getting the Business Development Services/ advices and value/ supply chain, input?
37. Are you in Network like the Women's Entrepreneurship Network( WEN) ? if yes, who supported to form the Network?
38. Where do you sale your products? Do you have linkage with the big city traders?
39. Are you getting support from the project to link your product with Market? Do you have your own market outlets? Where?
40. What type of products do you sale in those markets? Do you think you are getting proper price of your product?

#### 41. Ending the interview

42. At the end of the interview, s/he will be requested to rate the ATMANIRVAR Initiative project in the following criteria and their degrees:

Rating scale

Assessment Criteria	A (4)	B (3)	C (2)	D (1)	E (0)	Reason for rating of highest/lowest scale
Enhanced skills and leadership	Excellent	Very Good	Good	Fair	Not at all	
Institutionalized Cooperatives	Excellent	Very Good	Good	Fair	Not at all	

Established linkage with value/supply chain (state and non-state)actors	Excellent	Very Good	Good	Fair	Not at all	
Profit and income level increased	Excellent	Very Good	Good	Fair	Not at all	
Access to and control over resources	Excellent	Very Good	Good	Fair	Not at all	
Overall	Highly	Very Good	Good	Fair	Don't know	

43. If you like to suggest any more for further improvement in future?.....

**Thank you.**

**CARE/NEPAL**

**ATMANIRVAR WOMEN ECONOMIC EMPOWERMENT PROJECT IN RUPANDEHI DISTRICT IMPACT ASSESSMENT**

**Check list of Key Informant Interview (KII)**

*DDC/VDC/ DADO/DLSO/WCO/ Division Cooperative Officials*

**A. General Information**

23. Name of Respondent: .....2. Position: .....

4. Contact Telephone Number (Preferably mobile number): .....

5. Sex: Female..... Male.....

6. Ethnicity/Caste: Brahman/Chhetri, Janjati, Dalits/ Muslim Minorities

Name of Interviewer : .....Signature:  
 .....  
 Date of Interview : ..... (dd/mm/yyyy)

---

**B. Project related Guide questions**

7. Could you please tell us about the *ATMANIRVAR* Project?
8. Could you please tell us about the role of DDC/DADO/DLSO/WCO/Division Cooperatives to plan, implement and monitor project?
9. Do you have interaction meeting with *Atmanirvar* Project?.....
10. Could you tell us how *Atmanirvar* project enhanced women and adolescence girl's entrepreneur leadership skills?.....
11. Could you tell us how *Atmanirvar* project enhanced women and adolescent girl's decision-making power when they engage in micro-business?  
 .....  
 ....
12. How *Atmanirvar* project increased the access to finance of women, adolescent girls and poor/dalits to implement small scale business?  
 .....  
 .....
13. Does *Atmanirvar* project enhanced institutional capacity strengthening of women cooperatives? Do you find the workload decreased among women Entrepreneurs?  
 .....  
 .....
14. How can *Atmanirvar* project establishes linkages with input suppliers and output traders (value/supply chain actors)? Who are the value/supply chain actors?
15. Is *Atmanirvar* project increasing micro-business/livelihood promotional bargaining power and collective marketing approaches to get fair price of their products/services?  
 .....  
 .....
16. Could you tell us the problem/constrains associated to micro-business/livelihood promotional activities? If so what are they? And give your remedial measures?  
 .....  
 .....
17. What type of demand the entrepreneurs raise and they come within your office?  
 .....
18. Did the project make you participate in the joint-monitoring and supervision in field?  
 .....
19. If yes, can you mention the period and frequency of the monitoring?.....
20. How do you feel the perception of community towards the women cooperatives?

- .....
21. Did you observe the support from the male community members in women cooperative while you were in the field visit?
22. What restraints and challenge to the cooperative and micro business owner do you observe? And also mention the option for the betterment.
- .....
- .....

**C. Ending the interview**

23. At the end of the interview, s/he will be requested to rate the *ATMANIRVAR* project in the following criteria and their degrees:

**Rating Scale**

<b>Assessment Criteria</b>	<b>A (4)</b>	<b>B (3)</b>	<b>C (2)</b>	<b>D (1)</b>	<b>E (0)</b>	<b>Reason for rating of highest/lowest scale</b>
Enhanced skills and leadership	Excellent	Very Good	Good	Fair	Not at all	
Institutionalized Cooperatives	Excellent	Very Good	Good	Fair	Not at all	
Established linkage with value/supply chain (state and non-state)actors	Excellent	Very Good	Good	Fair	Not at all	
Profit and income level increased	Excellent	Very Good	Good	Fair	Not at all	
Access to and control over resources	Excellent	Very Good	Good	Fair	Not at all	
Overall	Highly	Very Good	Good	Fair	Don't know	

24. If you like to suggest any more for further improvement in future?.....

**Thank you.**

**CARE/NEPAL**

**ATMANIRVAR WOMEN ECONOMIC EMPOWERMENT PROJECT IN  
RUPANDEHI DISTRICT  
IMPACT ASSESSMENT**

**Check list of Key Informant Interview (KII)**

***DDC/VDC/ DADO/DLSO/WCO/ Division Cooperative Officials***

---

**D. General Information**

24. Name of Respondent: .....2. Position:  
.....

25. Contact Telephone Number (Preferably mobile number):  
.....

26. Sex: Female..... Male.....

27. **Ethnicity/Caste: Brahman/Chhetri, Janjati, Dalits/ Muslim Minorities**

Name of Interviewer : .....Signature:  
.....

Date of Interview : ..... (dd/mm/yyyy)

---

**E. Project related Guide questions**

28. Could you please tell us about the *ATMANIRVAR* Project?

29. Could you please tell us about the role of DDC/DADO/DLSO/WCO/Division Cooperatives to plan, implement and monitor project?

30. Do you have interaction meeting with *Atmanirvar* Project?.....
31. Could you tell us how *Atmanirvar* project enhanced women and adolescence girl's entrepreneur leadership skills?.....
32. Could you tell us how *Atmanirvar* project enhanced women and adolescent girl's decision-making power when they engage in micro-business?  
.....
33. How *Atmanirvar* project increased the access to finance of women, adolescent girls and poor/dalits to implement small scale business?  
.....
34. Does *Atmanirvar* project enhanced institutional capacity strengthening of women cooperatives? Do you find the workload decreased among women Entrepreneurs?
35. How can *Atmanirvar* project establishes linkages with input suppliers and output traders (value/supply chain actors)? Who are the value/supply chain actors?
36. Is *Atmanirvar* project increasing micro-business/livelihood promotional bargaining power and collective marketing approaches to get fair price of their products/services?  
.....
37. Could you tell us the problem/constrains associated to micro-business/livelihood promotional activities? If so what are they? And give your remedial measures?  
.....
38. What type of demand the entrepreneurs raise and they come within your office?  
.....
39. Did the project make you participate in the joint-monitoring and supervision in field?  
.....
40. If yes, can you mention the period and frequency of the monitoring?.....
41. How do you feel the perception of community towards the women cooperatives?  
.....
42. Did you observe the support from the male community members in women cooperative while you were in the field visit?
43. What restraints and challenge to the cooperative and micro business owner do you observe? And also mention the option for the betterment.  
.....

**F. Ending the interview**

44. At the end of the interview, s/he will be requested to rate the *ATMANIRVAR* project in the following criteria and their degrees:

### Rating Scale

Assessment Criteria	A (4)	B (3)	C (2)	D (1)	E (0)	Reason for rating of highest/lowest scale
Enhanced skills and leadership	Excellent	Very Good	Good	Fair	Not at all	
Institutionalized Cooperatives	Excellent	Very Good	Good	Fair	Not at all	
Established linkage with value/supply chain (state and non-state)actors	Excellent	Very Good	Good	Fair	Not at all	
Profit and income level increased	Excellent	Very Good	Good	Fair	Not at all	
Access to and control over resources	Excellent	Very Good	Good	Fair	Not at all	
Overall	Highly	Very Good	Good	Fair	Don't know	

45. If you like to suggest any more for further improvement in future?.....

**Thank you.**

#### Annex 4

### TERMS OF REFERENCE (ToR)

#### FOR

#### Consultant for impact assessment of Atmanirbhar Skill Project initiatives in Rupandehi districts



CARE Nepal/Atmanirbhar project invites institutions or consultants operating in the field of outcomes assessment service for expression of interest in assessing the impact of women empowerment through business development and financial inclusion of Atmanirbhar Project in Rupandehi districts.

## Background

CARE is an international relief and development organization. CARE began working in Nepal in 1978. Today, CARE Nepal is working with the mission, seeking a peaceful and harmonious society in which poor, vulnerable and socially excluded (PVSE) people live in dignity, and their rights are fulfilled. CARE facilitates the empowerment of PVSE people to fulfil their basic needs and achieve social justice. Its programs are wide ranging in addressing sustainable economic development through livelihood, enabling the poor to survive and improve their quality of life. Thus, the work of CARE Nepal and its partners has led to equitable and sustainable development resulting in greater gender and caste equity and improved livelihoods of the poor, vulnerable, and socially excluded.

Atmanirbhar project launched in Jan, 2015 has been focusing on skill development by working with women entrepreneurs which will pave a way for women to be economically independent. The project has tried to address new concept of women empowerment through livelihoods and access to finance through cooperatives. The project has targeted to newly married adolescent girls and women, religious minority (*Muslim women*), women from ethnic minorities groups and poorest women of the mainstream Hindu Castes groups are primary beneficiaries for this project.

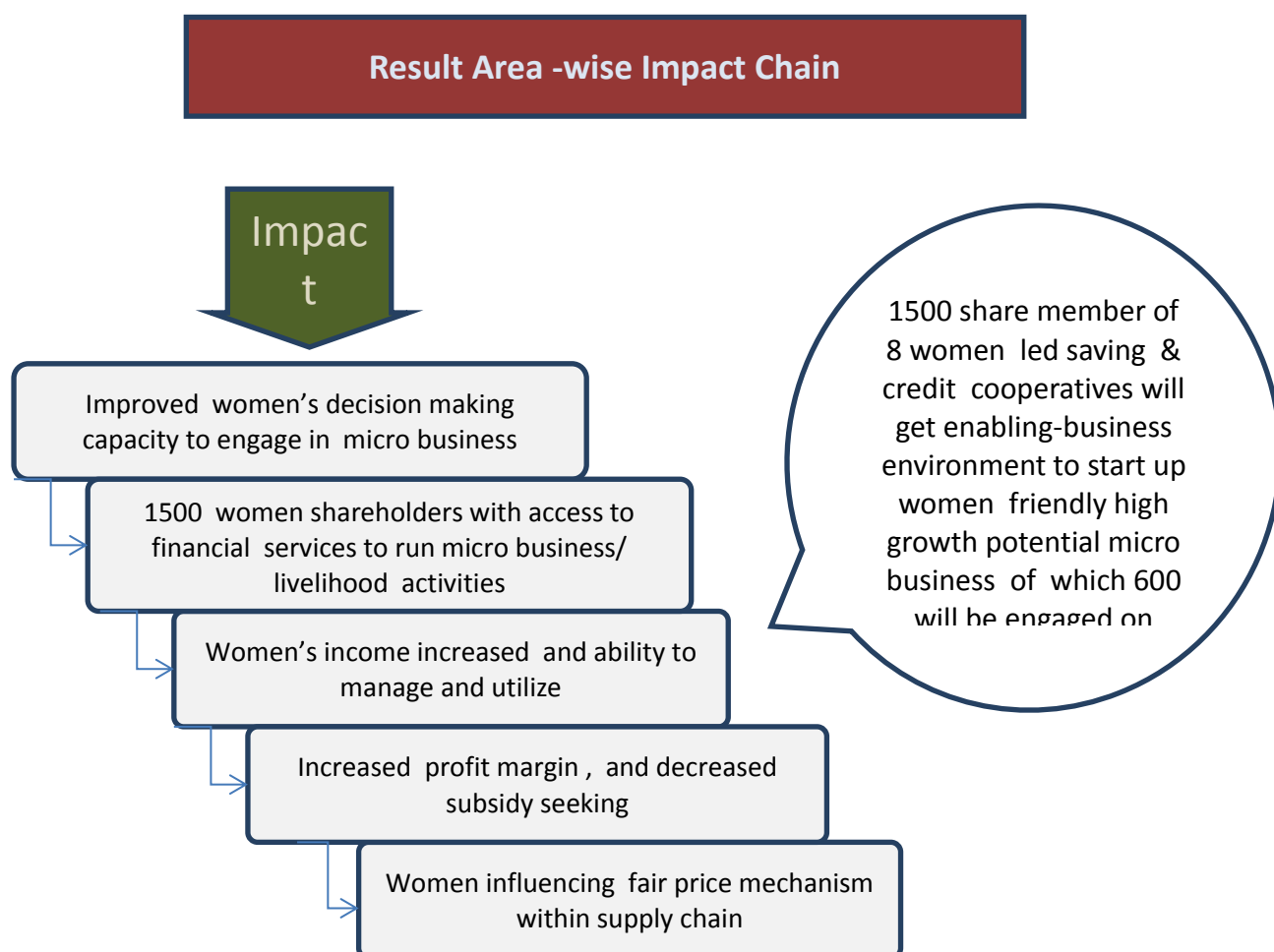
## Scope of the study

Rupandehi district, which is situated in the western region of Nepal, is one of the least developed districts, in terms of women's development. The project aim to directly benefit 1500 women and girls from eight VDC's of Rupandehi district by providing them capacity building and skill development trainings. The project has facilitated to organized 45 Women Entrepreneurs Groups (WEG) in eight working VDC's. Those women groups have formed in women led agricultural cooperatives in each VDC. The project has also providing financial services to 1300 share members through women agriculture cooperatives. By the end of the project cycle, it has targeted 600 women skilled to run their own business. More than 1000 women have received series of entrepreneurs (skill) trainings on selected value chain. The project also capacitated and mobilized change agent, leader farmers, agro vets marketing & planning committees, (local service providers) for technical backstopping to the cooperative ladies. The project has facilitated to establish linkages with business development services providers to marginalized women, school dropout adolescent girls who are small scale producer in the communities. Currently 220 LSPs are engaging on the service delivery mechanism.

Access to finance has been taken as one of the key aspect of project intervention. Amtmanirbhar project has provided support for institutional capacity strengthening of the local cooperatives. With the support of H& M Conscious Foundation 5 cooperatives received Lasting Change Fund (LCF) as business start up revolving fund. Total amount of NPR 38,65,000 currently mobilized by the cooperatives nominal interest rates.

Atmanirbhar project is going to conduct a impact assessment of the project interventions to measures the outcomes and impacts level change (*changes in income, production, leadership, access to resources, time*) in five core areas of result chain:

- Enhanced women and adolescence girl's entrepreneur leadership skill
- Women's capacity enhanced in basic entrepreneur skills
- Institutional capacity strengthening of women cooperatives
- Established linkages with input suppliers and output traders
- Collective marketing



### Outcome

The outcome of assessment will provide us an insight about the overall performance of the project intervention in the aspect of women economic empowerment and business development. It also provides qualitative information on key changes, best practices; lesson learnt as well as indicates future action points for sustainability and wider adaptability.

### Methodology

The study will be done based on the qualitative and quantitative data collection based on following outline.

1. Desk review of project document and context analysis
2. Developing Impact Areas, indicators and development of questionnaire
3. Collection of information through consultation, Workshop, Focused Group Discussion, using participatory tools

4. Key informant interviews with related stakeholders, market chain actors and like-minded organizations
5. Consultation with partner project staff and board members of partner organisations, key stakeholders including DADO, DLSO, DDC/VDC, Women Development Office, key staff of public service providers such as Agriculture Service Centers, Livestock service Centres, etc.
6. Data entry, editing, analysis and verification
7. Developing report

All the analysis must be done from gender and pro-poor lens and the level of empowerment in five broad areas—changes in income, production, leadership, access to resources, time should be highlighted.

## **Roles and Responsibilities**

### **CARE Nepal**

1. Coordinate meeting between consultant, and CARE Nepal team members and in field level as per requirement.
2. Select/identify the most prominent project sites and provide orientation about the process for assessment.
3. Provide secondary information and any other relevant materials for the assessment.
4. Provide technical and conceptual support to documentation team as per required.
5. CARE Nepal, Atmanirbhar team will follow up for the completion of work and receive the final edited documents from the consultant. The final review of the completed work will be done from CARE Nepal, Atmanirbhar project team.

### **Consultant**

1. Share the overall study design including process, methods and questionnaires with project team of CARE Nepal and, collect feedback and finalize the study design
2. Ensure the adequate methodology so as to produce a valid document.
3. Finalize survey tools and methodology, questionnaire etc.
4. Mobilize team for supervising data collection, data tabulation and coding process
5. Ensure the quality of information collected from fields, cross check with the validity of information collected and verify/revise where needed
6. Collect other necessary information, synthesize/analyze data
7. Finalize and submit the final report as per the requirements of CARE after incorporating the suggestion and feedback of the project team

## **Qualification**

- Experience in conducting similar studies especially in project impact assessment
- Strong background of using participatory tools best suited to assess the market based outcomes measurement and have clear understanding about micro entrepreneurship, inclusive value chain and financial inclusion
- Experienced in conducting study in fragile context
- Ability to conduct the study based on project context
- Sensitive towards caste, religion, gender, culture, social inclusion and should have knowledge about local *Bhojpuri* language.

## **Study Areas**

The area of study will be carried out in eight VDC's of Rupandehi District, where seven women agriculture cooperative has been established in support from Atmanirbhar project.

(Chhotkiramnagar, Rayapur, Semara, Thu. Pipaharahawa, Maryadpur, Bairghat, Ekala and Tenuhawa VDC)

### Work plan and Timeframe

SN	Activity Details	Date	Remarks
1	Drafting of assessment checklist, tools with Atmanirbhar Project team	Feb 10-11, 2017	Desk work
2	Finalization of assessment checklist and tools	Feb 12, 2017	Desk work
4	Field work for interview, meeting and interaction with target groups	Feb 10-14 2017	Chhotkiramnagar, Rayapur, Semara, Thu. Pipaharahawa, Maryadpur, Bairghat, Ekala and Tenuhawa VDC
5	Travel back	Feb 15, 2017	Travel
6	Preparation of assessment report	15-19 Feb, 017	Desk work
7	Assessment report submission to CARE Nepal	20 Feb, 2017	Comments and revision for finalization of report.

### Budget

The interested consultant are highly encourage to come up with a fair and realistic budget

### Payment Modality

The consultant has to submit the final report within a week of the completion of work. The payment will be made after the satisfactory completion of work and submission of all financial documents.

### Deliverables

Based on review and analysis of the studies concept and project document the consultant will conduct the study in 8 VDC's of Rupandehi District. Following deliveries are expected

- Develop a detailed plan for carrying out the studies including development of the study tools and structure for conduction of study with clear role of consultant and CARE
- Develop quantitative and qualitative questionnaires in coordination with CARE/Atmanirbhar team
- Data entry, data analysis and developing the final report as per the ToR
- Conduct debriefing meeting of the study with CARE/Atmanirbhar team after the final report

A clear and concise final assessment report, not exceeding 30 pages including executive summary, details of methodologies, findings from document review and field visit, comprehensive recommendations, quotes of participants and concerned stakeholders, photos and case studies as and where needed to support the findings, conclusions and appendices with inception report with final work plan, list of participants, interviewees, locations visited, documents reviewed interview notes, data worksheets etc.)

*Note:* CARE will not have any liabilities on any unanticipated incident (accident, injury, natural disaster, etc.) to the consultant.