



## **UNIVERSITA' DEGLI STUDI DI PADOVA**

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TESI DI BACCALAUREATO IN COOPERAZIONE ALLO SVILUPPO

### **Microcredit and women in Nepal: an overview of the WHR Single Women Groups and an evaluation of the *Aadhar Saving and Credit program***

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## **Abstract**

Widows in Nepal are victims of inhuman abuse because they are considered the cause of their husbands' death, regardless of how it is happened. Since 1994, the organization *Women for Human Rights, Single Women Group (WHR)* is fighting for the defense and promotion of the widows' rights in Nepal and, until now, has created a network of 84,000 widows affiliated across the country.

This research aims to contribute to give a general overview on how the widows are organized at the grassroots level (*Single Women Groups*) through their point of view.

Particular attention is paid to the micro-credit program (*Adhahar Saving and Credit program*) developed by each group of widows to evaluate its effectiveness, limitations, and potential in supporting the widows. In fact, the Microcredit is considered at international level a useful tool for the poverty reduction, and also in this case, if properly managed, could be a real chance of redemption for widows.

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## **Abbreviation and acronyms**

DDC	District Development Committee
DR	Development Region
GDP	Gross Domestic Product
GII	Gender Inequality Index
GNI	Gross National Income
GO	Governmental Organization
HDI	Human Development Index
IFP	Incotro Fra i Popoli
MDG	Millennium Development Goal
MPI	Multidimensional Poverty Index
NGO	Non Governmental Organization
SANWED	South Asian Network for Widows Empowerment in Development
SW	Single Women
SWEG	Single Women Entrepreneurs' Group
SWG	Single Women Group
UN	United Nations
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural organization
VDC	Village Development Committee
WEEDS	Women Education Economic Development Society
WHR	Women for Human Rights

# 1. Introduction

This thesis came from my personal collaboration with the Italian NGO “Incontro fra i popoli” (IFP).

Which is an association of international cooperation, made up of voluntary members, born in 1990.

The association's effort to build up a world of justice, equality and peace is addressed both to the people who live in the South of the world and in the East of Europe and to the people who live in Europe.<sup>1</sup>



Since 2007 IFP is in partnership with the Nepali NGO called *Women for Human Rights* (WHR) a social organization committed to the promotion of women's rights in Nepal, particularly widows' rights established in 1994.



In the traditional Nepali view the widows are identified as the cause of the death of their husbands, and they are submitted to religious and traditional practices that harm their physical and mental status. The word “Widow” in the Nepali society is viewed with disdain including humiliation and agony, for this reason the WHR defines widows as Single Women, to move away from this view.<sup>2</sup>

The WHR organization in a few years has been able to make up a big network between the single women all over Nepal (84,000 Single Women actually members of WHR), also in the most remote areas, and obtain relevant results at national level, such as widows' allowance, heritage of husband's properties, and, at international level, in making aware the international scene about the widows' issues and developing relationships between the countries in the South Asia which share this kind of situation.

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<sup>1</sup>[www.incontrofraipopoli.it](http://www.incontrofraipopoli.it)

<sup>2</sup>[www.whr.org.no](http://www.whr.org.no)



After the death of their husbands the women and their children are rejected by the family and the society, and thanks to the WHR they do not feel totally alone. In the Single Women Groups they have the possibility to share their frustrations and fears with other women who live in the same situation.

Furthermore, the Single Women have to face not only psychological difficulties but also economic difficulties, because most of them are poor without any proprieties or jobs. Due to their illiteracy the most frequent job that they can do are menial ones (such as porter, smashes of stones, etc.), or animal raising. Obviously, these activities are not sufficient to financially support themselves and their children adequately.

In order to address these economic difficulties the WHR support the Single Women with different programs, some developed by the central office of WHR and some by each group of Single Women. These are for example, the *Opportunity fund program*, *Skill development trainings* and *Microcredit programs*.

Concerning the *Microcredit programs*, the *Adhahar Saving and Credit program* is developed both by the central office of WHR and by each Single Women Group<sup>3</sup>.

This means that both of them provide small loans (microcredit) to the Single Women, although they differ in some details: the time to receive the loan is longer in the first than in the second one; the purpose in the first one is a business purpose (economic activities), while, in the other case could be linked to daily needs (health, education, etc.); the amount is greater in the former than in the latter case; in the case in which the women ask the central office for loans, the guarantor has to be the SWG to which they are affiliated, while, if they ask their group, the guarantor may be a son or a trusted woman by the group may be suffice; and, finally, the central office of WHR provides loans to the women with money collected by donations and economic activities linked to the offices, while, each group of Single Women provides loans with the amount of money collected by the monthly saving of the women affiliated to the group (20 RS, almost 20 cents, each).

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<sup>3</sup> The Single Women Groups are the groups in which the Single Women are organized at the grassroots level ( from 15 to more than 100 members)

The difference between formal financial systems of credit, such as the one developed by conventional banks, and the organisms which adopt the microcredit system is that in the first case collateral is required, while, in the microcredit, the focus is put on the person not on the guarantees, and the main aim is to give the poorest and needy people the possibility to access the credit system that, otherwise, would not be available for them. The amount of money is given not as a gift but as a low-interest loan. In this way those who take the loan commit themselves to fulfilling the activities developed in order to respect the deadline for the restitution.

Accordingly to that, also in the case of the *Adhahar Saving and Credit program*, this might be an opportunity for the women to be actors of their own growth, acquire skills and develop activities, which, given time, may be a way that bring them out of poverty.

## 1.1 Microcredit

The definition of microcredit that was adopted during the Microcredit Summit (2-4 February 1997) is:

“Microcredit are programs extend small loans to very poor people for self-employment projects that generate income, allowing them to care for themselves and their families”<sup>4</sup>

Definitions differ, from country to country. Some of the defining criteria used include:- size - loans are micro, or very small in size, target users – micro-entrepreneurs and low income households. Utilization - the use of funds - for income generation, and enterprise development, but also for community use (health/education) etc. Terms and conditions -most terms and conditions for microcredit loans are flexible and easy to understand and suited to the local conditions of the community ( The Virtual Library on Microcredit, 1997).

Microcredit is a division of micro finance, which is the provision of a broad range of financial services to low-income micro enterprises and households. The range of financial services usually includes savings, loans, insurance, leasing, money transfers, and others. Since, micro finance has proven to be an effective tool for poverty reduction, it can be considered an important element for an effective poverty reduction strategy. The access and efficient provision of microcredit can enable the poor to smooth their consumption, better manage their risks , gradually build their assets, develop their micro enterprises, enhance their income earning capacity, and enjoy an improved quality of life (Bakhatiari, 2006).

The new history of Microcredit goes back to the 1970s when professor Muhamad Yunus started the Grameen bank project in Bangladesh in response to a devastating famine in 1974. His aim was to provide financial services, mainly loans and advise to the poor. He found that the poor needed finance for livestock-raising, trading, production in cottage industries, and services. Those who repaid promptly were able to acquire bigger loans and reap profits in different ventures (Bakahatiari, 2006).

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<sup>4</sup> Source : The Virtual Library on Microcredit - <http://www.gdrc.org/icm/>

Many traditional banks subsequently introduced microcredit, and the United Nations declared 2005 the International Year of Microcredit (Cons, Paprocki, 2008).

## **1.2 Objectives of the thesis**

I have been to Nepal in order to carry out research aimed at reaching the following objectives:

### **Overall objective**

Contribute to understand how the WHR (Women for Human Rights) organization is organized and developed at the grassroots level (Single Women Groups) in respect to the *Adhahar Saving and Credit program* in Kathmandu, Kavre and Surkhet districts.

In the way to understand the perceived benefits (economic and social), potentials and difficulties arising from the implementation of this program by each Single Women Group.

### **Specific objectives**

1. Contribute to understand how the WHR (Women for Human Rights) organization is organized and developed at the grass level (Single Women Groups)
2. Focus on the analysis of the *Adhahar Saving and Credit program*, which is developed by each Single Women Group, with special attention to perceived benefits (economic and social), potential and difficulties of its implementation.

### **1.3 Structure of thesis**

The thesis begins with an introduction aimed at explaining why and how the research started, what are the objectives and how it is structured. In addition, a reference is made to what is the Microcredit and its history.

This first part is followed by a second chapter (*context analysis*) which provides a description of the geographic, economic, social and cultural framework.

Particular attention is also paid to the caste-based discrimination, the status of women and of widows in Nepal.

The third chapter presents the WHR organization, referring to its history, how it is structured and the current strategic plan (2009- 2013).

Then, follows the presentation of materials and methods used during the research.

In the fifth chapter the results are described and discussed and organized according to the specific objectives of the thesis: the first part is aimed at contributing to understand how the Single Women Groups are organized and which are the determinants for a proper management and for an effective support work towards the Single Women; the second part is aimed at describing the *Adhahar Saving and Credit* program and make an extent of its support to the Single Women through their point of view. This second part is concluded with a SWOT analysis which gives a more complete overview of the program.

The last chapter is devoted to the conclusions.

## 2. Context analysis

### 2.1 Geographic, climatic and environmental framework

Map 1. Map of Nepal



Sandwiched between two Asian giants, China and India, Nepal traditionally has been characterized as "a yam caught between two rocks"(Savada, 1991). Noted for its majestic Himalayas, which in Sanskrit means *the abode of snow*, Nepal is very mountainous and hilly. Its shape is roughly rectangular, about 650 kilometers long and about 200 kilometers wide, and comprises a total of 147,181 square kilometers of land. Nepal is a landlocked country, surrounded by India on three sides and by China's Xizang Autonomous Region (Tibet) to the north. Nepal is almost totally dependent on India for transit facilities and access to the sea, that is, the Bay of Bengal, even for most of the goods coming from China (Savada, 1991).

The dramatic changes in elevation along this transect result in a variety of biomes, from tropical savannas along the Indian border, to subtropical broadleaf and coniferous forests in the hills, to temperate broadleaf and coniferous forests on the slopes of the Himalaya, to montane grasslands and shrub lands, and finally rock and ice at the highest elevations.

Regarding the hydrography, Nepal has more than 6,000 rivers that largely drain north to south. The three main river systems are the Karnali, Narayani (Gandaki), and Saptakosi (Government of Nepal, 2010).

Nepal's climate is characterized by four distinct seasons and influenced by the Himalaya mountain range and the South Asian monsoon (NCVST, 2009). The winter season is coldest, with the highest temperatures during the pre-monsoon period (Government of Nepal, 2010).

## 2.2 Social characters

### Population

The Nepal population is 29,890,686 people as of July 2012 estimation , and the population growth rate on the base of the estimation for 2011 is 1.596% ( CIA world Factbook, 2012)

**Table 1. Population**

Population						
Distribution on geographic zones			Distribution on urban and rural zones		Sex ratio	
Terai	Hill	Mountain	Urban	Rural	Male	Female
50.2%	43%	7%	17%	83%	12,927,431	13,693,378

Source: National planning commission secretariat central bureau of statistics, 2011

More than half of the total population of the country lives in Terai belt followed by Hill and Mountain belt. The largest population is in Kathmandu district with 1,740,977 people.

The population is predominantly rural with some urban centers such as the Kathmandu Valley that is gaining importance, in fact, in previous years there has been a massive increase in the urban population, from 14 percent in 2001 to 17 percent in 2011<sup>5</sup>.

The male/female gender ratio of Nepal has decreased from 99.8 in 2001 to 94.41 in 2011, due to more males leaving the country than female. <sup>6</sup>

<sup>5</sup> Government of Nepal ,2010

<sup>6</sup> National planning commission secretariat central bureau of statistics ,2011



## Literacy<sup>7</sup>

48.6% of the population is literate. That means that more than a half of the population in Nepal can not read and write.

Considering the difference between the female and male, the female literacy is about half of that of male literacy (Female 34.9%, Male 62,7% - 2001 census).<sup>8</sup>

## Migration

The net migration rate<sup>9</sup> in Nepal is 2.58 migrant(s)/1,000 population (2012 est.).<sup>10</sup> In the last decade, foreign labor migration has become a major feature of Nepal's economy and society. Approximately 700,000 Nepalis work "overseas," meaning beyond India, mainly in the Middle East, East Asia, and Southeast Asia. About five percent of these are women.

The total volume and value of remittances from Nepali workers abroad has increased significantly; remittances are possibly as high as 100 billion NRs (over US\$1.5 billion). Migration continues partly because of growing insecurity in Nepal's rural areas as the Maoist insurgency has come to control large parts of the countryside.

In addition, Nepalis must confront a lack of economic opportunities at home and increasing opportunities abroad.<sup>11</sup>

<sup>7</sup> This entry includes a *definition* of literacy and Census Bureau percentages for the *total population, males, and females*. There are no universal definitions and standards of literacy. Unless otherwise specified, all rates are based on the most common definition - the ability to read and write at a specified age, in this case at 15 age and over. Information on literacy, while not a perfect measure of educational results, is probably the most easily available and valid for international comparisons. Low levels of literacy, and education in general, can impede the economic development of a country in the current rapidly changing, technology-driven world. **Source:** [CIA World Factbook](#), 2012

<sup>8</sup> [CIA World Factbook](#), 2012

<sup>9</sup> This entry includes the figure for the difference between the number of persons entering and leaving a country during the year per 1,000 persons (based on midyear population). An excess of persons entering the country is referred to as net immigration (e.g., 3.56 migrants/1,000 population); an excess of persons leaving the country as net emigration (e.g., -9.26 migrants/1,000 population). The net migration rate indicates the contribution of migration to the overall level of population change. High levels of migration can cause problems such as increasing unemployment and potential ethnic strife (if people are coming in) or a reduction in the labor force, perhaps in certain key sectors (if people are leaving). **Source:** [CIA World Factbook](#), 2012

<sup>10</sup> [CIA World Factbook](#), 2012

<sup>11</sup> Seddon, 2005

## Human Development Index (HDI)

The Human Development Report 2011 “*Sustainability and Equity: a better future for all*” makes in evidence that the Nepal’s Human Development Index<sup>12</sup> of Nepal value for 2011 is 0.458—in the low human development category—positioning the country at 157 out of 187 countries and territories. Between 1980 and 2011, Nepal’s HDI value increased from 0.242 to 0.458, an increase of 89.0% or average annual increase of about 2.1% (UNDP,2011).

**Table.2 Nepal's HDI trends based on consistent time series data, new component indicators and new methodology**

	Life expectancy at birth	Expected years of schooling	Means years of schooling	GNI per capita (2005 PPP\$)	HDI value
1980	48.2	5.6	0.6	587	0.242
1985	51.1	5.6	1.2	647	0.285
1990	54.0	7.3	2.0	740	0.340
1995	57.5	8.0	2.2	804	0.366
2000	61.6	8.8	2.4	915	0.398
2005	65.6	8.8	2.7	960	0.424
2010	68.5	8.8	3.2	1,121	0.455
2011	68.8	8.8	3.2	1,160	0.458

Source: Human Development Report 2011- Sustainability and Equity: A Better Future for All

If we take into consideration Nepal’s progress (table 2) in each of the HDI indicators, it has been noticed that: between 1980 and 2011, Nepal’s life expectancy at birth increased by 20.6 years, mean years of schooling increased by 2.6 years and expected years of schooling increased by 3.2 years. Nepal’s GNI per capita increased by about 98.0 per cent between 1980 and 2011. Even though more than 70% of people live on less than USD2 per day. (UNDP, 2011)

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12 The HDI is a summary measure for assessing long-term progress in three basic dimensions of human development: a long and healthy life, access to knowledge and a decent standard of living. As in the 2010 HDI a long and healthy life is measured by life expectancy, access to knowledge is measured by: i) mean years of adult education, which is the average number of years of education received in a life-time by people aged 25 years and older; and ii) expected years of schooling for children of school-entrance age, which is the total number of years of schooling a child of school-entrance age can expect to receive if prevailing patterns of age-specific enrollment rates stay the same throughout the child's life. Standard of living is measured by Gross National Income (GNI) per capita expressed in constant 2005 PPP\$. Source: UNDP, 2011

## Multidimensional Poverty Index

An other important index is the Multidimensional Poverty Index (MPI)<sup>13</sup> (UNDP,2011) which identifies multiple deprivations in the same households in education, health and standard of living.<sup>14</sup>

The most recent survey data that were publicly available for Nepal's MPI estimation refer to 2006. In Nepal 64.7% of the population suffer multiple deprivations while an additional 15.6 per cent are vulnerable to multiple deprivations. The breadth of deprivation (intensity) in Nepal, which is the average percentage of deprivation experienced by people in multidimensional poverty, is 54.0%. The MPI, which is the share of the population that is multi-dimensionally poor, adjusted by the intensity of the deprivations, is 0.350. Bangladesh has an MPI of 0.292. (UNDP ,2011)

The multidimensional poverty headcount is 9.6 percentage points higher than income poverty. It shows that income poverty only tells part of the story. This implies that individuals living above the income poverty line may still suffer deprivations in education, health and other living conditions.<sup>15</sup>

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13 The MPI is an index of acute multidimensional poverty. It shows the number of people who are multidimensionally poor (suffering deprivations in 33% of weighted indicators) and the number of deprivations with which poor households typically contend. It reflects deprivations in very rudimentary services and core human functioning for people across 104 countries. Although deeply constrained by data limitations, MPI reveals a different pattern of poverty than income poverty, as it illuminates a different set of deprivations. Source: wikipedia.com

14 The education and health dimensions are based on two indicators each while the standard of living dimension is based on six indicators. All of the indicators needed to construct the MPI for a household are taken from the same household survey. The indicators are weighted, and the deprivation scores are computed for each household in the survey. A cut-off of 33.3 percent, which is the equivalent of one-third of the weighted indicators, is used to distinguish between the poor and non poor. If the household deprivation score is 33.3 percent or greater, that household (and everyone in it) is multidimensionally poor. Households with a deprivation score greater than or equal to 20 percent but less than 33.3 percent are *vulnerable* to or at risk of becoming multidimensionally poor. Source: UNDP, 2011

15 UNDP, 2011

## 2.3 History

The first civilizations in Nepal, which flourished around the 6th century B.C. , were confined to the fertile Kathmandu Valley where the present-day capital of the same name is located. It was in this region that Prince Siddhartha Gautama was born c. 563B.C. Gautama achieved enlightenment as Buddha and spawned Buddhism. Nepali rulers' early patronage of Buddhism largely gave way to Hinduism, reflecting the increased influence of India, around the 12th century. Though the successive dynasties from 1200–1769 that Nepal assumed the approximate dimensions of the modern state. The kingdom of Nepal was unified in 1768 by King Prithvi Narayan Shah, who had fled India following the Moghul conquests of the subcontinent. Under Shah and his successors, Nepal's borders expanded as far west as Kashmir and as far east as Sikkim (now part of India). A commercial treaty was signed with Britain in 1792 and again in 1816 after more than a year of hostilities with the British East India Company. In 1923, Britain recognized the absolute independence of Nepal. Between 1846 and 1951, the country was ruled by the Rana family, which always held the office of prime minister. In 1951, however, the king took over all power and proclaimed a constitutional monarchy<sup>16</sup> and ended the century-old system of rule by hereditary premiers and instituted a cabinet system of government. Reforms in 1990 established a multiparty democracy within the framework of a constitutional monarchy. An insurgency led by Maoist extremists broke out in 1996. The ensuing 10-year civil war between insurgents and government forces witnessed the dissolution of the cabinet and parliament and assumption of absolute power by the king. Several weeks of mass protests in April 2006 were followed by several months of peace negotiations between the Maoists and government officials, and culminated in a November 2006 peace accord and the promulgation of an interim constitution. Following a nation-wide election in April 2008, the newly formed Constituent Assembly declared Nepal a federal democratic republic and abolished the monarchy at its first meeting the following month. The Constituent Assembly elected the country's first president in July. Between 2008 and 2011 there have been four different coalition governments, led twice by the United Communist

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<sup>16</sup> www.infoplease.com

Party of Nepal-Maoist, which received a plurality of votes in the Constituent Assembly election, and twice by the Communist Party of Nepal-United Marxist-Leninist. In November 2011, Maoist Prime Minister Baburam BHATTARAI, who was elected in August 2011, and the leaders of the main political parties signed an agreement seeking to conclude the peace process and recommit the Constituent Assembly to finish drafting the constitution by a May 2012 deadline.<sup>17</sup>

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<sup>17</sup>[CIA World Factbook](#), 2012

## 2.4 Administrative division

Nepal is divided in five Development Regions (DRs) : the Eastern Region (Purwanchal), region capital is Dhankuta, the Central Region (Madhyamanchal), region capital is Kathmandu, the Western Region (Pashchimanchal), region capital is Pokhara, the Mid-Western Region (Madhya Pashchimanchal), region capital is Birendranagar and Far-Western Region (Sudur Pashchimanchal), region capital is Dipayal.

The Development Regions are grouped in 14 administrative zones and, furthermore, these zones are divided into a three-tiered system of administrative units: 75 District Development Committees, 58 Municipalities, and 3,914 Village Development Committees.<sup>18</sup>

Map 2. Map of Nepal: Administrative Division



Source: <http://ncthakur.itgo.com/map04.htm>

<sup>18</sup> [www.nationsonline.org](http://www.nationsonline.org)

## 2.5 Transport means of communication

Nepal's total road network and density are low and only 43% of the population has access to all-weather roads. More than 60% of the network is concentrated in the lowland (Terai) areas of the country. In 2007, the network consisted of 17,282 km of roads. In recent years there is a growing interest focused in connecting district headquarters with the national network and improving access between rural areas and market centers.

The poor condition of the road network hampers the delivery of social services in the remote hill and mountainous districts and affects the country's economic development. High transport costs and the lack of connectivity are major impediments to Nepal's development. This pro-poor expansion, as well as improved modes of transportation increased access to shops, markets, schools and hospitals. Improvements in rural connectivity helped raise non-agricultural employment and incomes.

With 42 domestic and one international airport, civil aviation plays a vital role in linking the hilly and mountainous parts of Nepal. Most of them are green field without modern navigation systems. Domestic Airports are crucial to the growth of trade and tourism in the country as villages in hills and mountains are inaccessible by roads. The international airport at Kathmandu connects Nepal with the countries of Europe, and South and East Asia.

The country has the total physical railway line of the 57 km. Nepal Railways Company (NRC), a government agency owns the 53-kilometer narrow-gauge rail line, while the Indian Railways manages the six-kilometer railway line (of which fourkilometers fall in Nepal).<sup>19</sup>

Finally, regarding the communication sector, Nepal has a good network of telephones and Internet. Apart from that, State-run as well as Private-operated channels and radio stations are in ample numbers in Nepal<sup>20</sup>

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<sup>19</sup> www.worldbank.org

## 2.6 Economy

Nepal is among the poorest and least developed countries in the world, with almost one-quarter of its population living below the poverty line. Agriculture is the mainstay of the economy, providing a livelihood for three-fourths of the population and accounting for about one-third of GDP<sup>21</sup>. Industrial activity mainly involves the processing of agricultural products, including pulses, jute, sugarcane, tobacco, and grain.

Nepal has considerable scope for exploiting its potential in hydropower, with an estimated 42,000 MW of feasible capacity, but political instability hampers foreign investment.

Additional challenges to Nepal's growth include its landlocked geographic location which subjects Nepal economy to the fluctuations resulting from changes in relationship with India, civil strife and labor unrest, and its susceptibility to natural disaster<sup>22</sup> (BOX1).

### **BOX1**

#### ***Economy in figure:***

- Above 85% of the population is engaged in farming, predominantly for subsistence (UNDP, 2009);
- the agriculture sector is the second largest contributor (33%) to the gross domestic product (GDP) after services at 39%;
- industry's contribution to GDP was 23% (ADB, 2009);
- tourism contributes significantly to Nepal's income with receipts in 2000 amounting to 15% of exports (Regmi and Adhikari, 2007).

(Source: National adaptation program of action (NAPA), Ministry of Environment, September 2010, Government of Nepal)

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20 [www.bharatonline.com](http://www.bharatonline.com)

21 **Gross domestic product (GDP)** is the market value of all officially recognized final goods and services produced within a country in a given period. GDP per capita is often considered an indicator of a country's standard of living; GDP per capita is not a measure of personal income. Under economic theory, GDP per capita exactly equals the gross domestic income (GDI) per capita. Source: wikipedia.com; The Guardian, 2009 ; European Parliament, 2007

22 Library of congress, Federal Research Division ,2005 ; [CIA World Factbook](#) ,2012



## **2.7 Social framework**

Nepal is often characterized as a country caught in two different worlds, having one leg in the sixteenth century and another in the twenty-first century. Entrenched in a feudalistic social structure, the deeply tradition-bound society increasingly is experiencing the pervasive influence of Western material culture. Most affected are the parts of the population that came in regular contact with Westerners. Nowhere is this juxtaposition of local traditional values and Western material culture more pronounced than in the Kathmandu Valley the country's most urbanized region.<sup>23</sup>

### **2.7.1 Caste and ethnicity**

Nepal in essence is a cultural mosaic comprising different castes and ethnic groups belonging to the Tibeto-Burman and Indo-Aryan linguistic families, which is indicative of the waves of migration that have occurred for over 2000 years from the north and south respectively. Although intermingling between the various groups has occurred, they differ widely in the details of cultures and adaptations, combining elements of Buddhism, Hinduism and Islam picked up through cultural contacts over the years. In addition, resettlement of the hill and mountain people into the Terai since the 1960s has added a new dimension to the social landscape resulting in an extremely heterogeneous and complex Terai population (Pradhan and Shrestha, 2005).<sup>24</sup>

#### *Caste-based discrimination*

Caste-based discrimination became an organizing principle of the national code of 1854, the Muluki Ain, for consolidating Nepal's diverse peoples into a nation state. The code defined caste in terms of ritual "purity" and "pollution."

This nationwide system governed all aspects of social life, including marriage and food

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<sup>23</sup> Library of Congress, Federal Research Division ,2005

<sup>24</sup> Government of Nepal, Ministry of Environment ,2010

exchange. It also gave rise to a caste-gear'd body of law in which the punishment of what was considered criminal behavior derived from an individual's caste rather than the act with which he or she was charged. Although caste-based discrimination became illegal in 1963, it continues to define interactions between social groups, furthermore, in the remote rural areas, especially those of the Mid- and Far-Western regions, as well as parts of the Tarai, some customary cruelties still exist. They also deprive the country of talent it needs for development. (UNDP, 2009).

### *Ethnicity-based discrimination*

The imposition of various subtleties of the Hindu caste system upon the ethnic fabric of Nepal has created negative effects for indigenous peoples or Janajatis and created the foundations for their exclusion. For example, Brahmins and Chhetri neither drank alcohol nor were subject to slavery, they were considered to be superior to Janajatis, who drank alcohol. The designation of Nepali as the national language has been identified as yet another characteristic of high-caste Hindu domination because it marginalized indigenous and minority languages and thereby enabled the Nepali state to favor Hindu politics. Not surprisingly, current reform efforts embody a significant backlash against this tradition, as the Janajati movements, for example.

Maybe, with the fall of the monarchy in 2006, could be opened the door to revivals of varied indigenous histories, languages and festivals (UNDP, 2009).

## 2.7.2 Women's condition

The United Nations has defined the status of women in the context of their access to knowledge, economic resources, and political power, as well as their personal autonomy in the process of decision making. When Nepalese women's status is analyzed in this light, the picture is generally bleak.<sup>25</sup>

Women in the Hindu Kingdom of Nepal are made to experience an anomaly imposed by their religion. On the one hand they are portrayed as incarnation of Hindu deities and are considered as the embodiment of strength, wealth, education, etc. , but on the other, they are treated as chattels and abused and victimized in the most inhumanely manner.<sup>26</sup> Malnutrition and poverty, are practical examples that hit women hardest. Female children usually were given less food than male children, especially when the family experienced food shortages (UNDP,2011).

Women's lives remained centered on their traditional roles: taking care of most household chores, fetching water and animal fodder, and doing farm work. When employed, their wages normally are 25% less than those paid to men. In most rural areas, their employment outside the household generally is limited to planting, weeding, and harvesting. In urban areas, they are employed in domestic and traditional jobs, as well as in the government sector, mostly in low-level positions.<sup>27</sup> In Nepal, 33.2 % of parliamentary seats are held by women, and 17.9% of adult women have reached a secondary or higher level of education compared to 39.9% of their male counterparts. For every 100,000 live births, 380 women die from pregnancy related causes; and the adolescent fertility rate is 103.4 births per 1000 live births. Female participation in the labour market is 63.3% compared to 80.3 for men. (UNDP, 2011)

Their standing in society is mostly contingent on their husbands' and parents' social and economic positions (BOX 2).

Gender-based discrimination is rampant in Nepali society. It affects all women, whatever is their economic status, caste, ethnicity, or regional affiliation.

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<sup>25</sup> [Johnson Lewis, 1991](#)

<sup>26</sup> WHR (2010)

<sup>27</sup> [Johnson Lewis \(1991\)](#)

A patriarchal worldview is embedded not only in social and cultural practices, but also in Nepal's systems of governance and its legal framework, permeating all aspects of the lives of women and girls. (UNDP,2009)

Women and girls lag behind men because of at least six factors:

1. disparities in education;
2. limitations on the rights of women to own and inherit property until the recent past;
3. poor health, especially in the realm of reproductive health;
4. low access to labour markets, employment and productive assets/resources;
5. gender-based violence;
6. lack of fair representation in decision-making.<sup>28</sup>

Nepal has a GII<sup>29</sup> value of 0.558, ranking it 113 out of 146 countries in the 2011 index.

In comparison Bangladesh and Afghanistan are ranked at 112 and 141 respectively on this index.<sup>30</sup>

Despite the great progress showed in the latest *Millennium Development Goals progress report for Nepal (2010)* made towards gender equality, however, Nepali women still lag behind men on many development indicators. Nepal remains a largely male- dominated society especially in the more conservative parts of the country and amongst certain caste and religious groups. Gender-based violence and the lack of independent incomes remain as serious constraints.<sup>31</sup>

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28 UNDP (2009)

29 The Gender Inequality Index (GII) reflects gender-based inequalities in three dimensions – reproductive health, empowerment, and economic activity. Reproductive health is measured by maternal mortality and adolescent fertility rates; empowerment is measured by the share of parliamentary seats held by each gender and attainment at secondary and higher education by each gender; and economic activity is measured by the labour market participation rate for each gender. The GII replaced the previous Gender-related Development Index and Gender Empowerment Index. The GII shows the loss in human development due to inequality between female and male achievements in the three GII dimensions. Source: UNDP (2011)

30 UNDP (2011)

31 UNDP Nepal (2010)

## **BOX 2**

### **Marriage in Nepal**

Traditionally, weddings in Nepal are arranged by the respective families. They consider a number of factors before arranging the marriage, including caste (traditionally marriages do not happen across castes), religion, ethnicity and also the consideration of ties between families in an effort to build allegiances. It is important that arranged marriage and forced marriage in Nepal are not confused. It is not normal practice for families in Nepal who are arranging marriages to force their offspring to marry someone that they do not wish to marry. The offspring are also consulted and it is important that they consent to the marriage.

It is worth noting however, that there is a slow shift in Nepal away from arranged marriages to 'love' marriages and towards marriage across castes (which traditionally was strongly resisted) and across ethnic groups.<sup>32</sup>

Other peculiarities about the marriage in Nepal are that some men have more than one wife, and the women after the marriage join their husband's extended family and are expected to care for his parents, moreover, mainly in the rural areas, the women marry before they are 18 years old.<sup>33</sup>

### **2.7.3 Widow's condition**

Widows are seen as a curse on their families. They are identified as inauspicious, symbol of ill women, and the cause of the death of their husbands. Furthermore, there are certain religious and traditional practices which harm physical health and mental state, further aggravating the sufferings of widows and lowering their status in society.

When a woman becomes a widow, stringent moral code is imposed on her, whereby her emotional and physical needs are not taken care of. When the husband is alive she is supposed to deck herself in colorful attire especially red, wear ornaments, and put symbols of married women. But after the death of her husband she is doomed to live a life without any of these adornments. Widows are expected to remain in mourning during the remaining part of her life and are forced to wear white dresses

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<sup>32</sup> [www.kwintessential.co.uk](http://www.kwintessential.co.uk)

<sup>33</sup> [www.exotic-nepal.com](http://www.exotic-nepal.com)

forever<sup>34</sup>(BOX3).

There has never been such a dramatic escalation in the numbers of widows particularly during conflict from the past 12 years in Nepal.

Many women are still in their early twenties to thirties when they become widows, destined to spend the rest of their lives in poverty and abuse. Widowed women and their dependents fall under the category of the most marginalized and poorest of the poor (BOX 4).

Their struggle is invisible, their voices unheard and their needs, both immediate and long term unmet. It was also found out (WHR, 2009) that Single Women have denied access to nutrition, health resources, social security and restricted possibilities of mobility. Often “widows” are forced to leave the husband’s house and from one day to the next these Single Women and their children are homeless, have no income and no possibility to enable proper education for their children. Psychological and physical pressure such as sexual harassment is a threat for many Single Woman and their children. In many cases the right to the property of the husband’s family is denied. Protection by official (local) bodies and (financial) help of the government is not existing or inadequate (WHR,2009).

**BOX 3**

**Inhuman Cultural Practice Against Widows:**

- breaking of dangles;
- throwing of jewelries;
- dress in white only;
- cannot touch or be touched;
- cannot wear colorful stitched dresses ;
- have to follow set rituals for the rest of her life ;
- meal intake only once in a day without any salt or spices.

(Source: Problems and Challenges of the Widows in Nepal- WHR 2004)

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34 WHR, 2009

**BOX 4**

**Status of Single Women**

- \_ More than 40% of them get married before the age of 20
- \_ Around 67% of them are under 20-35 years old having on average 3-4 children.
- \_ 29% of them are illiterate.
- \_ Only 2% of them have some sort of college education.
- \_ 20% of SW members have migrated and displaced due to the conflict in their community.

(Source: Problems and Challenges of the Widows in Nepal- WHR 2004)

In addition, especially in the Terai belt of Nepal, it is common for the husband to die even before the bride sets foot in her husband's home. Such child widows in many cases are considered inauspicious and omens of bad fortune and are treated worse than other widows. These child widows are forced to continue to live in their parental home and have no access to their husbands' or parental property or other assets. They face economic dependency and increasing violence at home, trafficking, and sexual harassment in public and private spheres.

Also the Single Women who are not widows but divorced, unmarried women of 35 years of age, wives of missing husbands, separated but not divorced from their husbands live in a similar vulnerable situation in hilly region.<sup>35</sup>

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35 WHR ,2009

### **3. *Women for Human Rights, Single Women Groups (WHR)* organization**

#### **3.1 History of WHR**

*Women for Human Rights, Single Women Group (WHR)* is a non governmental organization established in 1994 for the socio-cultural, economic and political rights of widows in Nepal.

It starts with a small informal network of widows formed in 1992 focused on encouraging single women to step outside the confines of their home and share their sorrow, fears and frustration.

WHR was formed at a time when issues of Single Women were something that never figured as human rights or as an issue that warranted importance. WHR was the first ever organization in Nepal that not only brought the issues of single women in the national mainstream but also installed it as a significant human rights development issue in the international area.

WHR has a membership base of 84,000 Single Women mostly under the age of 45 who are organized in groups located in 1050 Village Development Committees and are spread across 73 districts.

The first challenge for the WHR was a need to overcome the prejudiced outlook on single woman in the society. This challenge bordered on social, cultural, familiar, religious and legal aspects. Nonetheless, WHR which was formed to reclaim the dignity of Single Women have confronted this challenge successfully.

WHR defines “*Widows*” as “*Single Women*” through a national declaration to use the word ‘*Single Women*’, instead of widows. The change in the terminology has been in effect since the word ‘widow’ in the Nepali society is viewed with disdain, inducing humiliation and agony. Single Women as opposed to the term widow is now used both at national and international level<sup>36</sup>

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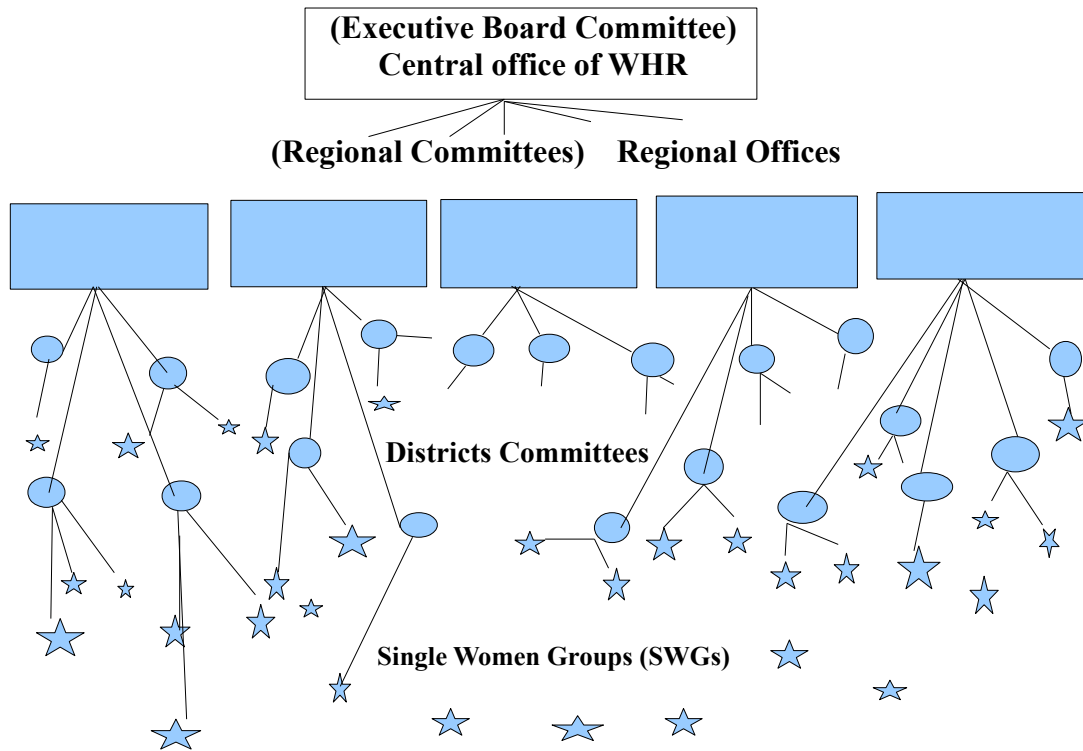
<sup>36</sup>WHR, 2009 ; [www.whr.org.np](http://www.whr.org.np)



### 3.2 Structure of WHR

Regarding the structure of the WHR there are mainly four levels, from the Central office in Kathmandu to the Single Women Groups, in which the single women are joint at the grass level.

Figure 1. Roles and responsibilities within WHR’s work structure



Source: Operational overview about WHR (WHR, 2009)

In the Central Office are planned, implemented and monitored the programs at all levels and the policy regarding the issue of Single Women is developed.

At the Regional level the program of respective region/districts are planned, implemented and monitored in coordination with the center office and the *Single Women Entrepreneurs’ Group (SWEAG)*<sup>37</sup> is established and run with the Cooperative for creating better access to financial resources of single women of the district.

<sup>37</sup>Single Women Entrepreneurs’ Group (SWEAG) is a social enterprise of WHR, where single women are given skill development trainings for income generating activities. SWEAG harnesses the skills and experiences of single women who are excluded from the job market, develops their skills in innovative ways and provides employment in a conducive environment. It has been providing trainings to hundreds of single women. At the beginning, it started as a small business called “Single Women Corner”. Slowly, it has been expanding with the support of WHR and commitment and sincere endeavor of its members. It can be witnessed as the survival mechanism and glimpse of hope of many single women. Source: WHR ,2009

The District Executive Committee collect the data of Single Women of districts and organize SW groups in VDC/ward level.

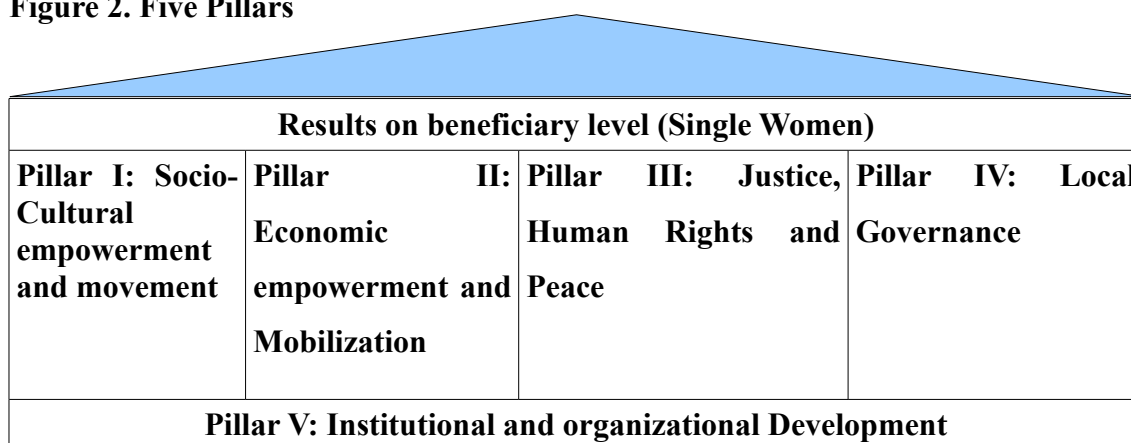
Finally, the local level Single Women Group is the reference point of the Single Women. At the group level running the social mobilization to the members, a microcredit program for economic empowerment called *Aadahar Saving and Credit program*, collaboration with the local community and agents, and other activities to support the Single Women and reduce the discrimination and violence against them.

These are few of the main roles and responsibilities which are held at each level, to have an overview see the annex 4. <sup>38</sup>

### 3.3 V Pillars: strategic plan 2009-2013

WHR following the current strategic plan (2009-2013) is working actively in five focus areas.

**Figure 2. Five Pillars**



Source: Operational Overview about WHR (WHR, 2009)

Pillar I-IV are activities and actions made by the WHR that contribute directly to having some positive and useful results on beneficiary level (Single Women). The “Pillar V” is focusing on the improvement of the organizations mechanism to coordinate all WHR levels, because the basement of all development interventions is a well functioning intra organizational network. <sup>39</sup> All the pillars are following described.

<sup>38</sup> WHR, 2009

<sup>39</sup> WHR,2009

### Pillar I: Socio-Cultural Empowerment and Movement

This pillar mainly focuses on two areas, advocacy and education for Single Women and their children such as sensitization of religious leaders and other parts of civil society. Hence, this pillar focuses on sensitization to different actors of the society through training, workshops, media campaigns to bring positive changes through change in the attitudes towards Single Women.

Most of the children of Single Women drop out from school or face discrimination in the school after death of their father as single mothers are not able to give continuity towards their children's education due to financial constraints. Thus, this pillar also helps such children for their education by providing scholarship and educational material as support to reduce the drop-out rate (*Opportunity fund program*). (WHR,2009)

### Pillar II: Economic empowerment and Mobilization

Access to and control over economic resources play a vital role in women's empowerment. Most Single Women however, are deprived of their economic rights, which regard not only the working opportunities and conditions but also include the right to credit. For Single Women to sustain themselves and their relatives, they need to have access to credit (loans). This Pillar caters to these gaps in various districts, where credit facilities have not been organized for Single Women. There are two components under this pillar; *Adhhar Saving and Credit* and *Single Women entrepreneur Group (SWEG)*. Through this pillar Single Women have opportunities to upgrade their knowledge about the saving system, economic opportunities and property rights. Besides, Single Women can have access over financial resources, various skill development trainings and are involved in income generating activities or starting their own business.(WHR, 2009)

### Pillar III: Justice, Human Rights and Peace

The conflict has led to increasing numbers of young widows and orphans. In Nepal 67% widows are between the ages of 20 to 35 having 3 to 4 children below 14 years of age. There has been no state initiated human rights support and humanitarian assistance for conflict victims and displaced persons, for that reason WHR have initiated a Safe Space (*Chahari*- BOX 5) for Single Women and their children that have been traumatized.

In addition, despite the fact that UN SCR 1325 and 1820 requires reporting on impact of conflict on women there is no systematic reporting in Nepal. There is lack of data on violence against widows, and of numbers and situations of widows affected by conflict and their plight. This pillar will ensure that these gaps are narrowed down.

WHR has succeeded in changing various discriminatory laws in the Country Code (*Mulki Ain*) of Nepal against widows. Continuity to change and adopt more laws will be a major component of the pillar. Further, in order to provide sufficient legal provisions to safe guard single women's issues, lobbying and advocacy activities will be implemented to sensitize various actors of the government.

Further, WHR has been the pioneer in spear heading Single Women's issues in Nepal, WHR has been nominated as Secretariat of SANWED- South Asian Network for Widows Empowerment in Development. (WHR,2009)

#### **BOX 5**

##### **Chhahari - Shade of Tree (Pillar III)**

"**Chhahari**" in Nepali means "**Safe Space or Shade of Solidarity**". Chhahari is a secure and safe space established for conflict affected, vulnerable and needy single women that will cater to build their self confidence and develop skills through various capacity building programs along with counseling and skill development trainings. Chhahari provides supports to single women from all backgrounds to help them reintegrate into the society as independent and confident women.

(Source: whr.org)

#### *Pillar IV: Local Governance*

Under this pillar the Single Women Groups and networks will support a comprehensive advocacy and lobbying campaign to ensure that Single Women groups and networks are furnished with capacity to fulfill this role in an inclusive and accountable manner, through a comprehensive partnership effort with the local governments. The Single Women groups can build linkages with existing networks at the VDC/DDC level and can provide support to improve interaction and cooperation between Single Women groups, committees and other networks.(WHR, 2009)

#### *Pillar V: Institutional and organizational Development*

“Pillar V” is focusing on the improvement of organizations mechanism to coordinate all WHR levels on Central level, Regional level, District level and Single Women Groups at VDC/Ward Level to enhance the capacity of WHR to strengthen and accomplish the mission, goals and objectives as the policy of WHR with strategic direction. In 2009 the most effort was done in this area. 5 Regional Offices (in each Development Region one) were set up and regional Workshops on Organizational Development (explaining communication and interaction mechanisms to all WHR district representatives and defining responsibilities for program implementation and monitoring) were held in all Development Regions.(WHR,2009)

## **4. Materials and Methods**

### **4.1 Collection of data**

The collection of data was totally conducted in field.

The research was conducted in six Village Development Committee (VDC) – Dharmashtali, Kiirtipur, Kavre, Latikoili, Uttatanga - of three Districts Development Committee (DDC) - Kathmandu, Kavrepalanchok, Surkhet - of two Development Region of Nepal - Central Region and Mid-West Region.

First data were collected through focus groups to get information about the organization, the activities and the life of the Single Women Groups in which the Single Women are organized at the local level.

Secondly, more specific data were collected through semi-structured interviews, such as basic information about the Single Women and their points of view about their relation with the group and the WHR and the microcredit programs in which they are involved.

Furthermore sharing my time with the Single Women was very useful for the research, and even more for the personal grow, both in ceremonies, workshops and opening parties of new structures of the WHR (such as shelters called Chahaari, etc.) and in daily life (e.g. family moments and work/activities). In addition, I also collaborated with the staff, volunteers and researchers who have worked for a considerable period of time with the WHR and the Single Women groups.

The Research was conducted with the help of translators provided by WHR Central Office.

The collection of data was done in a period of about two months ( November-December 2011).

## 4.2 Focus groups

Focus groups have taken place with six Single Women Groups, involving both members and leaders.

A focus group is a form of quantitative research in which a group of people are asked about their perceptions, opinions, beliefs, and attitudes towards a product, service, concept, advertisement, idea, or packaging.<sup>40</sup>

In this case, questions were asked in an interactive group setting where the women were free to talk with other group members, about their opinions on the topics relating to the thesis, but the leaders were those who led the discussion for most of the time.



Figure 3. Focus group with Darmashtali SWG

## 4.3 Semi-structured interviews

In order to have more detailed information on the member's point of view, individual interviews were submitted to 30 Single Women involved in the microcredit programs developed by each group and by the WHR Central office (*Aadhar Saving and Credit program*).

I preferred to have a direct contact with the groups and the women surveyed by semi-structured interviews and leave the women free to express their thoughts and feelings, trying to collect not only the data directly required but also their emotions.

The interview schedule was improved during the research due to the growing awareness obtained in the field work about the conditions and the information available.

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40 Nachmais and Nachmais, 2008

#### 4.4 SWOT analysis

Finally, the SWOT analysis has been used to make a final overview on the *Adhahar Saving and Credit program*. It is a strategy analysis tool, which combines the study of the strengths and weaknesses of an organization, a geographical area, or a sector, with the study of the opportunities and threats to their environment.

The aim of the analysis is to take into account internal and external factors, maximizing the potential of strengths and opportunities, while minimizing the impact of weaknesses and threats.

SWOT analysis can be used to identify possible strategic approaches. Although originally designed for planning, this tool is used, as in this case, in evaluation to ensure that the implemented strategy is appropriate to the situation described in the analysis.<sup>41</sup>

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41 European Commission, 2009



## 4.5 Sample size

For the Sample, a non-random sampling technique, was used. The Convenience Sample.

Firstly because of the time available and the availability of the Women and of the translators and, secondly because of the conditions of the field work and the lack and costs of means of transport.

**Table 3. Sample Size**

	REGIONS	DISTRICTS	VILLAGE DEVELOPMENT COMMITTEE (VDC)	SINGLE WOMEN GROUPS INTERVIEWED	N. WOMEN INTERVIEWED
	Central Development Region	- Kathmandu	- Dharmashtali	1	6
			- Kirtipur	1	4
		- Kavrepalanchok	- Kavre	1	6
	Mid-West Development Region	- Surkhet	- Latikoili (ward name: Tatapani)	1	3
			- Ramghat	1	7
			- Uttarganga (ward name: Coaldada)	1	4
<b>N. TOTAL</b>	2	3	6	6	30

## **4.6 Limitations**

Due to the need of translators to communicate and then, the lack of direct contact between the researcher and respondents, some information was missed or not clear. In addition, it was not possible to delve deeply on some specific information due to the sensitive topics addressed.

Furthermore, it was not possible to expand the research to even more regions or districts due to time restraints, the lack of transportation, the high costs in terms of money and time for the journeys and the limited availability of the translators.

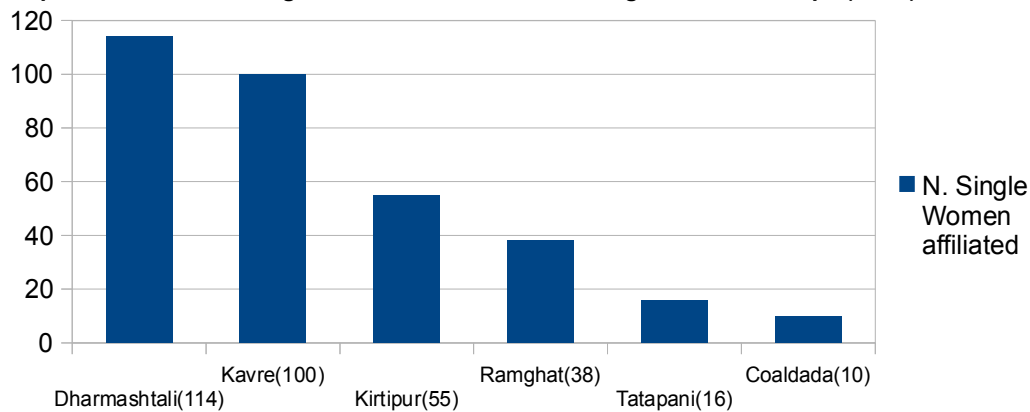
## 5. Results and discussion

### 5.1 Basic characteristics of Single Women (Groups and individuals)

Regarding the sample considered some general information were collected about the Single Women Groups and the Single Women interviewed.

When looking at the composition of the groups, two types of data has been considered : the *number of members* and the *age range* of them.

Graphic 1. Number of Single Women affiliated to the Single Women Groups (SWG) interviewed



The *amount of members* (graphic 1) of each group often depends on many types of elements: where the groups are located, that means if they are established, geographically, in a remote area or in a central area of the district; the number of years since it was formed (table 4); and, if they are the only group of the area.

**Table 4. Year of foundation of the SWGs**

<b>Groups</b>	<b>Years</b>
Dharmashtali	2007
Kirtipur	2003
Kavre	2001
Tatapani	2008
Ramghat	2008
Coaldada	2008

The Dharmashtali and Kavre SWGs are the main and oldest groups of the area where they are located and, have a high number of Single Women affiliated.

The amount of women in the Kirtipur<sup>42</sup> SWG has grown in the last year due to the government law that request that Widows who want to received the monthly allowance must be part of some Organization of Women or Widows. The Kirtipur group is the oldest group in the area for that reason, in addition to the place in which it is located, it is considered an important point of reference for the Single Women of the area.

The other groups considered are established in small VDC and have a small number of members.

The second information useful to better understand the composition of the groups interviewed regard the *range of age* of the members (graphic 2).

Considering all the six groups the youngest Single Woman is 18 years old and the oldest is 70 years old.

The Coaldada, Tatapani and Dharmashtali SWG have mainly older members. Ramghat and Kavre SWGs have a big age range, from 18 to 62. While, in the group of Kirtipur all are young Single Women between 20 to 40 years old, only one member, the treasurer, is 58 years old.

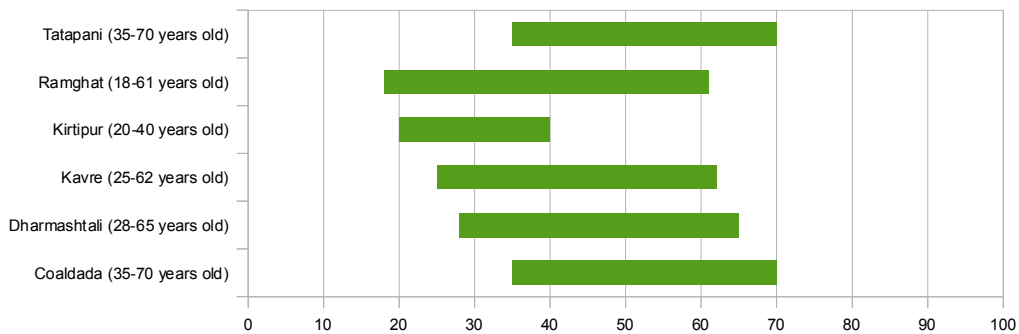
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<sup>42</sup>In the last year the amount of members of Kirtipur group has grown by 200 women because the Supreme Court on 10th March, 2010 declared its decision for Nepal Government to provide the widows' allowance monthly to all single women, regardless of age, if they are included in specific criteria. One of these criteria is that they must be registered in some association of Widows or of Women. At the time of the research these new 200 members were not officially registered and totally involved in the programs, for these reasons only the oldest members of this group were considered for the sample.

Regarding this issue, the presence of more older or more younger women depends mainly on the phenomenon of migration.

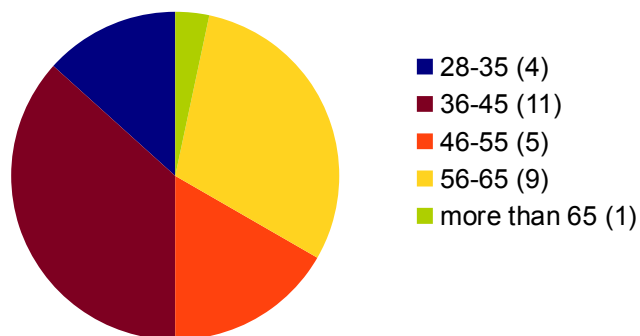
Where there are many older members depends on the fact that many of the younger women have gone to the big cities or foreign countries to find better possibilities of work (eg. Dharmashtali, Tatapani, Coaldada). On the other hand, where there are more possibilities for the young Women to find a local job and improve themselves, they don't need to migrate (e.g. Kirtipur, Kavre, Ramghat).

**Graphic 2. Age range of the members of the SWGs**



Of the 30 Single Women interviewed who are part of these groups, their ages ranged from 28 to 70 years old, with the highest number of Women between 36 to 45 years old and only one Women is over 65 years old (graphic 3).

**Graphic 3. Age range of the 30 SW interviewed**

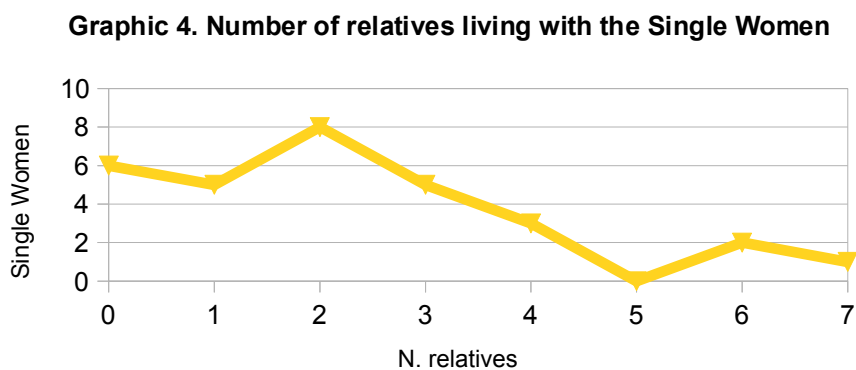


Continuing the description of the personal information about the Single Women interviewed, their proprieties and the number of relatives were also considered.

With regard to property, twenty-seven Single Women have their own house, of them five have also one small field each(vegetable garden for daily food) and one a big meal field (the president of Coaldada SWG).

Between the other three women, two have no such properties and live in houses belonging to other people, whilst the other one lives in a house provided by the WHR Regional Office in Surkhet, where she works as a guardian.

The graphic n. 4 shows the number of relatives living with the Single Women.



Six women live alone because they are old, their children are married and live separately. While, the others live with their small children or with their married sons and their families.

All the single Women interviewed support themselves and their family with their work; sometimes they are helped to do this by their sons who have their own job.

## **5.2 First specific objective: the Single Women Groups (SWGs)**

Tying to achieve the first specific objective of this research: “Contribute to understand how the WHR is organized and developed at the grass level (Single Women Groups)” could be useful in obtaining some information about:

- the effectiveness of leaderships (decision-making mechanisms, women's involvement in the groups and in making decisions, dynamism of the groups) in respect to its determinants (age, literacy and type of training received by the WHR and caste);
- the main needs and difficulties faced by the Single Women Groups and the Single Women;
- improvements achieved (perceived) from the group's work, in the daily life of the women and in the relationship within the local society taking into consideration before the group was founded.

### **5.2.1 Effectiveness of the leadership**

#### **Key factors**

The effectiveness of the leadership, in terms of active and effective supporting work towards the Single Women, could depend on different personal characteristics of the leaders, such as *age, literacy, type of training received* by WHR or other organizations and *caste*.

#### *Age and Literacy*

The leaders of the Single Women Groups should have the right tools and skills to properly lead the groups (e.g. fair decision making process) and run the activities and support programs (e.g. Microcredit programs). In this way, age of the Single Women and their literacy is relevant. In fact, literacy could enable them ,or not, to acquire the

theoretical and practical skills needed, through training given by the WHR and other organisms, and age could influence their ability of improving their personal education. Older women could be less capable of acquiring new terms of knowledge. Three Presidentss are over fifty (Dharmashtali, Tatapani, Coaldada), two are forty or below forty years old (Kirtipur, Kavre, Ramghat).

While, regarding literacy, a difference was found between the groups of women located in the rural area far from the main developed cities of the country and the ones located near these. In the rural areas the women are more illiterate, even if illiteracy is also rife in other areas. The women have often dropped out of school due to their early marriage and the need to work to get resources for daily life.

It has to noted that often the leadership is taken by the older women even if they are more illiterate, due to their experience and the migration of the young women to the developed cities.

Another important thing that depends on the literacy, in terms of level of preparation of the leaders and ability to acquire properly skills, is the adequate management of the programs/activities. That means properly transmitting the information and the correct collecting and recording the details. Each group should have, for example, a detailed accounting book to log the data about the savings and the loans. It has been found that only the groups in which the leaders are literate and have received proper training that these books are present. In the other cases they are not present, this implies that the amount of savings and also the amount repaid on the loans are not controlled. This lack of management could affect the effectiveness and the continuity of the program, and may slow down the arrival of positive results and the involvement therein of a greater number of women.

Furthermore, the lack of transmitting the information properly to the women (members of the SWG) regarding not only the details of the programs/activities but also the role and the mission of the Single Women Group. The importance of the Single Women Group as a place of refuge and physiological shelter for them, where they can fight together against the discrimination and regain their rights. This message needs to be got across, instead, sometimes it is described as just as an opportunity to obtain a government allowance.



For these reasons the leader should be well prepared, to clearly explain to the women the real meaning of role that the Single Women Groups should have in their life and give them useful skills and information.

The literacy of the Single Women as members of the groups is also important for the same reasons, to make them able to correctly understand the information provided to them and find the courage to overcome their shyness that comes from being illiterate and then, express their opinion and share their problems within the group.

Type of trainings received

As it has previously been mentioned, the leaders, who have an adequate basic education, can improve their level of preparation and acquire additional information and skills thanks to the training that the WHR provide to them as founders and /or leaders of the SWGs. Considering the sample the type of training that the leaders have received by the WHR are summarized in the table 5.

**Table 5. Trainings received by the leaders**

Topics	Capacity Building	Group Leading	Social Mobilizer	Saving and Credit	Micro-entrepreneur <sup>s43</sup>	How become trainers	UN SCR 1325 and 1820	Skill Development	Gender
Groups									
Coaldada	◆	◆	◆	◆					
Dharmasthali	◆	◆	◆	◆				◆	
Kavre	◆	◆	◆	◆	◆	◆	◆	◆	◆
Kirtipur	◆	◆	◆	◆	◆		◆	◆	◆
Ramghat	◆	◆	◆	◆				◆	
Tatapani	◆	◆	◆	◆				◆	

As it is showed, the Presidents of Kavre and Kirtipur SWGs have received the highest number of training, in doing so they have acquired the highest amount of knowledge and tools, because, in addition to the basic training, such as Capacity-Building training, Group leading training, Social Mobilizers' training and Saving and Credit training, they

<sup>43</sup>This is an international training which was held in Israel for 21 Women designed as *Catalyst members*

were selected for the *Catalyst program*<sup>44</sup>.

While, the leaders of Dharmashtali, Tatapani, Ramghat and Coaldada have received the basic training to raise the consciousness and the confidence of the Single Women, leading the groups, developing the Saving and Credit program and creating new Single Women groups.

It should be noted that the leader of Ramghat SWG has received a lot of training by another NGO named *Women Education Economic and Development Society (WEEDS)* where she also works. With the skills acquired she provides training (such as Saving and Credit, group leading, Capacity-Building, etc.) to her SWG and other groups of the area. In addition, the leaders of the Darmashtali SWG have received some training by a Japanese volunteer who has collaborated and actively worked with them for two years.

### **Decision-making mechanisms and caste-based discrimination**

With regards to the fairness and effectiveness of the decision making process the leaders and their level of preparation play a central role again.

In fact, even if the guidelines of the WHR states that each group should contain three main figures (the President, the Treasurers and the Secretary) and a Board Committee to make decisions, which, should be taken after a meeting with all the members; considering the sample, The Single Women Groups of Dharmasthali, Kirtipur, Kavre and Ramghat have designated all of these three figures and have a Board Committee to take the decisions, while in the Tatapani and Coaldada Single Women Groups<sup>45</sup> only one Women represents all of these roles and there is no Board Committee.

In the case in which the roles and the decision-making procedures are not clearly defined and followed, some of the more shy and poorer women could be not involved in the decision making process and remained out of the programs which may tend to

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<sup>44</sup>This program plans to select twenty-one Single Women from all over Nepal to received different trainings (such as gender training, training about UN SCR 1325 and 1820, international trainings like “Micro-entrepreneurs training” in Israel) to work actively in their own district and monitor their work for the WHR they received different tools, such as laptop and camera.

<sup>45</sup>These are the once which have received just basic trainings without any external support (e.g. trainings by other organizations).

satisfy the interest of a more powerful small group of women.

Moreover, if the leaders are also linked to the traditional caste system, this aspect is even more evident. It is possible that the women of the lower castes, who are considered non trustworthy and unreliable, could not be taken into consideration when decisions are taken by the women from higher and literacy caste and excluded from the programs/activities.

It has to be noted that all of the presidents considered belong to castes that are included in the 11<sup>th</sup> highest castes of the Nepali caste system<sup>46</sup>. Even if the policy of the WHR and the SWGs goes across and against the traditional caste system, the information about the leader's castes is nevertheless taken into account due to its influence still present towards the leaderships.

On the other hand, considering the Single Women members, another point that has emerged during the research is that, if they belong to a lower caste, as is the case if they are illiterate, they feel shy in sharing their problems and not allowed in expressing their opinions.

So, the spread of illiteracy and sometimes the deep-rooted tradition are a great obstacle that affects the work of the group and the effectiveness of the support.

## **Dynamism of the Groups**

The following elements are taken into consideration regarding the dynamism of the groups : the activities/programs carried out, the ability in actively maintaining and creating new groups, relationships with other organizations (NGOs, GOs) <sup>47</sup> which also work in the area and finally, the future plans.

Again these things mainly depend by the level of preparation and activism of the leaders.

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46 One President belongs to the Chhetri caste, which is the highest caste of the system, followed by one Presidents of the Brahmin caste, which is the second one in the system, and then, in order of importance, one of the Tamang caste (4<sup>th</sup> palce), two of the Newar caste(6<sup>th</sup> place) and one of the Gurung caste (11<sup>th</sup> place).

47 *Non governmental organizations, government organizations*

### Activities and programs

Considering the activities/programs, a correlation was found between the amount of training received by the leaders and the activities developed by the group (table 6). Whenever the leaders had received an average of 9-8 trainings, of the 9 previously taken into account, it was noted that the greatest number of activities were carried out.

In addition to this correlation (trainings-activities) there is another one between the number of years the group has been formed and the number of activities and programs developed. In fact, a greater number of years corresponds to a higher number of activities/programs.

An exception in both cases is the Dharmashtali group, in which the leaders have officially received only 4 of the 9 trainings and the group was formed 4 years before but they have implemented out 3 of the 4 activities. That because they have received useful help and many informal trainings by a Japanese volunteer who has worked with them for two years.

Also Ramghat SWG is carrying out one activity more than Coladada SWG and Tatapani SWG, even if were formed the same year and they have officially received almost the same number of trainings, due to the additional trainings received by the leaders from her working organization.

**Table 6. Comparison between the number of trainings received by the leaders, the number year of existence of the SWGs and the activities/programs carried out by each SWG**

	Trainings received by the leaders	Number year of existence of the SWGs	Activities carried out by each SWG
Coaldada	4/9	3	1
Dharmasthali	4/9	4	3
Kavre	9/9	10	4
Kirtipur	8/9	8	3
Ramghat	5/9	3	2
Tatapani	5/9	3	1

**Table 7. Activities/programs developed by the Single Women Groups surveyed**

Activities SWGs	Saving and Credit program (developed by group)	Trainings	Opportunity fund	Adhahar Saving and Credit program (developed by WHR)
Coaldada	◆			
Dharmasthali	◆	◆	◆	
Kavre	◆	◆	◆	◆
Kirtipur	◆	◆	◆	
Ramghat	◆	◆		
Tatapani	◆			

Analyzing the activities/programs (table 7),it should be clarified which kind of activities the SWGs could run.

Each Single Women Group could develop different kinds of activities, some by themselves, independently from the central WHR, and some in collaboration with the central office of WHR.

Independently they could run the *Adhahar Saving and Credit program* and different kinds of trainings. That means that, few women, mainly the leaders, acquired skills by trainings received by the WHR or other organizations and thanks to that they pass it on by giving training to other Single Women and SW groups..

Otherwise, other kinds of programs, such as *Opportunity Fund* and another *Adhahar Saving and Credit program*, are developed by the central office of the WHR but also in these cases, the group plays an important role. The role of the SW Group is to apply on behalf of the Single Women, members of the group, interested in those programs. First they have to explain to all the members (SW) the right information about the programs, then, they have to collect the application forms completed by those women who are interested in applying and finally, revolve it to the central office of the WHR. In addition to these programs/activities. It should be noted that all the SW groups organize monthly meetings, both to give the possibility to the Single Women to share their fears and needs with the group and to discuss of all the programs.

Considering the sample, as is shown by the table 7 all the SWGs considered running the *Adhahar Saving and Credit program* independently.

In the case of Coaldada and Tatapani SWGs is the only activity that they run.

All the other groups considered trainings that mainly regard the Capacity Building, the

Social Mobilizers, the Group leading, the Saving and Credit program and the Skill Development (such as tailoring, food processing, etc).

In some cases, they make products after trainings, then they collect and sell the products in the market (*Single Women entrepreneur Group, SWEG*). Some examples are, the Single Women of Dharmashtali who make candles. The SW of Kirtipur make jam, pickles and tailoring products.

In addition to these activities, Dharmashtali, Kirtipur and Kavre SWGs, have also applied for the *Opportunity fund* program to the central WHR, in order to address the daily needs (e.g. school fees, food, etc.) of the poorest and youngest women and their children .

The other three groups have affirmed that they didn't know about this possibility. This lack could depend on the lack of efficiency of the network between the central WHR, the Regional offices of WHR and each Single Women Group in each district. It could be, in these cases, that the right information about the possibility of having this kind of support and the procedures to apply are not properly reported by the Regional offices to the districts and the groups.

Finally, Kavre SWG is the only one that have received support by the *Adhahar Saving and Credit program* developed by the central WHR, aimed at developing economic activities only, with a percentage of restitution of 50%.

It is easy to understand how important the role of the leader is in the results which could be obtained from the group's work and in the effectiveness of the support to the Single Women. It would be useful, to improve the performance of the groups, to organize more accurate trainings for the leaders at regional, district and grassroots level (SWGs). These trainings should be conducted by professional trainers, internal or external to the WHR organization, and during these the women should be closely followed by the teachers to acquire appropriate tools for properly managing the groups and the programs (e.g. how to use accounting books for savings and loans, how to follow rules fairly and to make decisions within the group, etc).

At the beginning, these trainings should involve the major leaders, such as the regional ones, because they are the link between the central WHR and the SWGs and are responsible for spreading the correct information about the WHR and the programs.

Hence, if they are not well prepared and then report incorrect information at the district and group level, nothing could work properly.

Therefore, in my opinion, a solution to make everything work efficiently is create a team of well trained leaders at each level.

*Ways to keep active the SWG already existing and create some new ones*

Continuing to analyze the dynamism of the SWGs and the Single Women, first of all it should be highlighted that the groups are very active in involving the largest number of women in them and creating new groups. As proof of this, many empirical observations were made and an efficient network among women at the grassroots level and an ongoing growth of the groups in terms of number of members was found. In addition to these observations, data were collected regarding the presence of neighboring groups formed after the foundation of the SWGs interviewed and closely related to them. In fact, they were formed by the leaders of the groups considered by the research and they still collaborate each other (table 8).

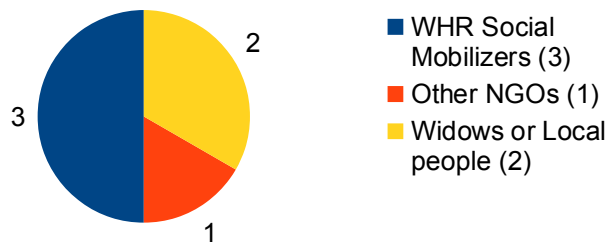
**Table 8. SWGs linked to the SWGs part of the sample**

<b>SWGs part of the sample considered</b>	<b>SWGs which were formed thanks to the work of the SWGs considered by the research</b>
<b>Coaldada</b>	5
<b>Dharmashtali</b>	6
<b>Kavre</b>	8
<b>Ramghat</b>	2

Data are missing about Kirtipur and Tatapani, but mainly regarding Kirtipur, even if it has not been ascertained the presence of neighboring groups, it was found that the number of group members is growing quickly (200 new members in the last year). That means that all the groups considered are working very actively on the ground trying to involve the highest number of Single Women.

Another interesting piece of data that gives an extent of the general dynamism of the SWGs at the grassroots level regarding the way in which the groups were created (graphic 5).

**Graphic 5. Way in which the SWGs considered were founded**



The founders of these groups became aware about the WHR and the possibility to establish the groups of Single Women in a different way. The graphic 5 shows that it is very important and effective, firstly, the work of the Social Mobilizers of the WHR (e.g. leaders, women of the central staff, etc.) and then, the work of the Single Women in spreading the Single Women issues, creating new groups, involving new members and creating collaboration with other organizations (NGO, GO), which in turn become the mouthpiece of the mission of the WHR.

#### *Relationships with other organizations (NGO, GO)*

The Single Women Groups also received support from other NGOs or local governmental organisms (e.g. VDC, DDC) in terms of donations, trainings, skills-programs (e.g. Goat raising program for Ramghat SWG) and scholarships (e.g. Kirtipur SWG).

The extent of the aid that each group received from these organizations mostly depends on the effectiveness of the leadership in creating links with other organizations working in the area.



### Future plans

All these issues, such as the development and improvement of activities, the maintenance and expansion of existing groups, the creation of new groups and the development of relationships with local organizations, are points that were highlighted in the question about the future plans of each SWG. Considering the future plans of each group is important because they are another indicator of their level of activism.

First of all, each SWG aims to create new groups and involve more Single Women, then, create more employment opportunities, i.e. by building some structures such as *Chahari* and touristic resorts and finally, empowering the women through making more trainings.

Although there is evidence that all groups have a lot of ideas and good intentions for the future, the majority being the groups with youth leaders and the highest number of younger members, it must be noted that it is very widespread the dependence on external aid (e.g. donations) to develop any plan. This could be an obstacle to the development of these realities because, instead of relying on their work forces, they tend to wait for someone to help them before starting any kind of activities.

Once again it is evident the centrality of the role of the leaders because they should be the first ones to provide dynamism and efficiency to the group's work. The role of the Single Women is also important because by their word of mouth they effectively spread the mission of the WHR, the confidence in it and create an efficient network of contacts.

## 5.2.2 Difficulties and needs

Another topic addressed in order to have a clear view on the Single Women's lives at the grassroots level (SWGs) is about the main difficulties and needs.

The groups and the Single Women have to face many difficulties which makes it difficult for them to escape from their poor living conditions. These are mainly related to the lack of economic resources and the conflicting relationship within the local community that is still linked to the traditional view of widows.

In addition, from the lack of economic resources comes many other difficulties for the Women: like an inability to buy food, pay school fees, pay health fees.

For the groups: an inability to form new groups that are run properly the *Adhahar Saving and Credit program*, etc. (due to the high cost of transportation to reach far mountain places).

As a consequence of these difficulties the Single Women have identified many needs which, in their opinion, have to be quickly addressed, for example, by the WHR .

In terms of frequency the most common need was regarding the donations in terms of money, mainly for the support of the women in their daily needs (e.g. health, food, etc) and for the construction of the *Chahari*. Some groups have received monetary donations in the past (e.g. Kavre, Kirtipur, Ramghat) but this kind of need is still deeply felt.

That happens because the money got from the activities developed and from the support programs (such *Adhahar Saving and credit* and *Opportunity fund*) is not enough. In fact, the activities don't run properly and the resources available to the support programs are not enough in respect to the number of women affiliated across Nepal that need it.

This is followed by the need for educational support for children and for the young Single Women to ensure better opportunities for their futures.

Also trainings are a request. In fact, even if during the focus groups it was underlined that the training area is the one in which the groups have received more aid by the WHR, both the leaders and the members still asked for more intensive and professional trainings about topics that hadn't been addressed (e.g. animal and vegetable

farming, modern technology, etc.) which should involve the highest number of women. Regarding the training about animal and vegetable farming, for example, these are asked because these are the activities developed more frequently by the Single Women, which are often not carried out properly due to the lack of the skills required and easily result in a high risk of failure (e.g. animal death, loss of crops, etc.) and then, in a fast fall of their economic and general living condition.

Last but not least, is the need for health support. This kind of need is very spread between the women, mainly in those groups where the members are mostly old and in which there are women who have disabled children (not rare cases). In fact the medicines and visits are very expensive and may require the commitment of all the money that the women possess.

### **5.2.3 Improvements achieved**

Considering the improvements achieved thanks to the groups' work and the activism of the leaders, one is linked to the relationship with the local society, identified in the previous part as one of the major difficulties.

It is a common perception in all the groups interviewed that, before the creation of the Single Women Groups in the area, the level of discrimination against widows was higher than now, as consequence of the traditional culture. The local society was suspicious and hostile towards the widows and their meetings which were considered a cause of bad luck in the area.

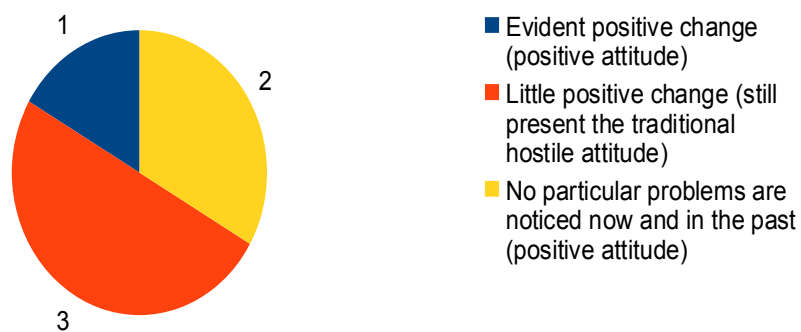
Regarding the current situation; It is the opinion of 3 of the 6 SWGs (Tatapani, Coaldada, Ramghat) that, even if they have noticed a little positive change after the foundation of the groups, the local community still maintains a hostile attitude towards widows.

On the other hand, an example of an evident and positive change in the attitude of the local community is Kirtipur SWG. This shift is happening thanks to the group's work (leaders and members), in fact, they often organize interaction programs in collaboration with the VDC in which government officers, religious leaders, students, local people and Single Women are all involved. During these programs they make

aware the issues of the Single Women, how they can work together and change the situation to build a better future for all. These kind of programs, as they said, worked properly against the traditional discrimination of the Single Women.

Finally, the Single Women Groups of Dharmasthali and Kavre didn't notice any particular problems with the local community, not presently and not even in the past (graphic 6).

**Graphic 6. Changes in the attitude of the local society towards the Single Women and Single Women Groups**



The positive change in the attitude of the local community towards the Single Women is an example of a difficulty that has become an opportunity of improvement thanks to the groups' work. In addition to this there are many other personal improvements (social benefits) that the Single Women get to be part of the SWG: they raise their self-confidence, become aware about the Single Women issues, about the government laws and acquired skills thanks to the trainings.

### **5.3 Second specific objective:**

#### ***Adhahar Saving and Credit program's analysis***

This section is focused on the analysis of the *Adhahar Saving and Credit program* (2<sup>nd</sup> specific objective of the thesis), with special attention to perceived benefits, potential and difficulties of its implementation. Firstly, the explanation of how the program is developed by the Single Women Groups (data collected through the focus groups), then, there are more specific data collected through semi-structured interviews of 30 Single Women:

- details about each loan (e.g. guarantor, amount, purpose);
- perception and extent of the economic benefits;
- operational difficulties (e.g. in properly carrying out and generating income with the activities developed with the loans, in returning the loans on time, etc.);
- perception of social benefits.

To conclude the SWOT analysis was used to evaluate the general potentials and problems that affect the efficiency of the *Adhahar Saving and Credit program* and, in this way, make a final overview on it.

#### **5.3.1 General description of the program**

Starting with the general description of the program it has to be noted that, even if all the groups are following the guidelines provided by the WHR, each group adapts it to its needs.

All the groups have saved since their foundation and all the Single Women are involved in the saving program.

Initially they saved around 5 Rs (0,5 Euros) each but now they all save around 20 Rs (0,20 Euros) per woman per month. The amount is not fixed and the women are not obliged to save but all of them do that.

In fact, this program is useful for them because they take interest in the saved amount, which is taken by the treasurer of the group from the bank where she puts the money.

The women at anytime have the possibility to take their money back.

With the amount of money saved each group provides loans for the Single Women who need it.

The number and the amount of the loans depend on the number of requests and on the money that they are able to save. Often, due to the limited resources available to the groups, the number of loans provided is smaller than the demands and the amount is too little to allow the women to solve their economic problems.

The decisions about the loans are taken by board committees, where present, or by the leaders in the other cases, often after a discussion between all the members.

The criteria is almost the same everywhere: the purposes are considered and the priority is given to the poorest women with a lot of daily problems, with many children and without properties. In addition, who receives the loan should be a trusted woman and should have a guarantor, which could be a son, a daughter or the group, on which she can rely .

With regards to the interest rate, in Dharmashtali, Kirtipur and Kavre SWGs the interest is around 10-12%, while, in the other three groups, it is void or in the case of Coaldada 2%. In the case of lack of restitution in all the groups the interest rate increases by one percentage point.

It has to noted that to ensure the continuity of the process, the interest rate should be low but not void, in fact with the money collected with the interests and from the credits they can revolve the loans to other women or renew it to the same ones.

Mostly the loans are provided for economic activities, such as, in order of frequency, animal farms, vegetable farms, small shops.

In the cases of Kirtipur, Tatapani and Ramghat SWGs loans are provided also for daily needs and family problems, such as food, school fees, health fees, etc.

The percentage of repayment is about 40% and in both cases in which the money is used for personal needs or for economic activities, the women repay the loans for 90% thanks to their children or to daily work ( such as carrying fruits, breaking stones, working in fields, etc., normally paid around 200 Rs - 2 Euros per day). That happens because, even if the activities are a source of income, what they earn is often not enough to pay back the loan and live.

However, in the groups where the loans are provided mainly for economic activities

(Dharmashtali, Kavre, Kirtipur and Coaldada) the percentage of repayment is higher than in the other groups (Tatapani and Ramghat). This is because in the long term the activities begin to give gains which are added to the income of the daily work, while, if the loans are used for emergencies the only source of income remains the daily work without any possibility of improvement.

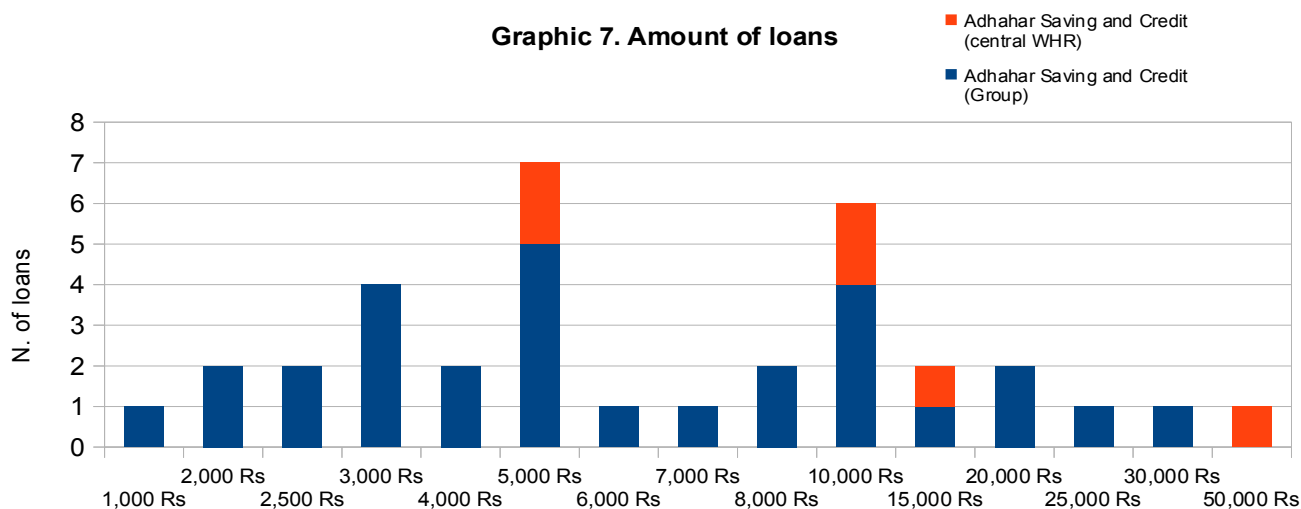
### 5.3.2 Details about loans

The 30 women interviewed have taken a total of 35 loans: 29 from the *Adhahar Saving and Credit program* developed by the groups, and 6 from the *Adhahar Saving and Credit program* developed by the central office of WHR.

Both of programs required a guarantor to give loans, in 90% of these cases the guarantor is the Single Women Group in which the women are affiliated, in the other 10% are daughters or sons.

#### Amount of loans

The loans amount is between 1,000 Rs and 50,000 Rs. The highest one has been taken by the *Adhahar Saving and Credit program* developed by the central WHR. In fact, even if the process to obtain the loan from it is longer than the other, the amount for each loan could be greater (graphic 7).



### Purposes of loans

The reasons for the loans; in a total of 35 loans, 14 were taken for personal purposes, such as school fees (2), hospital fees (2), build own house (1), daily needs such as food, clothing ,etc. (6), to help other needy women who are not part of the group (1), help sons in their activities (2).

On the other hand, 21 loans were taken for economic purposes. Eleven were used to buy animals, which is the activity more diffused due to the available price of goats in respect to the small amount of loans. While, 9 were used to open or expand a shop (cosmetic shop, vegetable shop, food shop, shoes shop) and 1 for both purposes, to buy goats and expand a food shop.

*Examples of activities developed thanks to the loans:*



**Figure 4. Shop**

**Figure 5.  
Goat Farm**



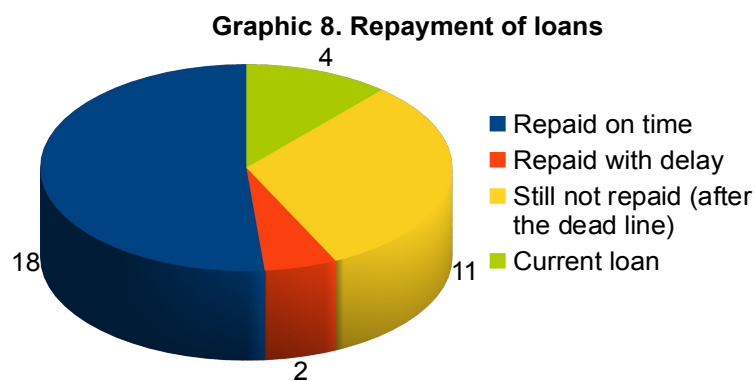


### 5.3.3 Perception and extent of the economic benefits

To have an extent of the economic benefits that the women get thanks to the loan some *indirect indicators were used*, such as the percentage of repayment, the way in which they repaid the loan and the comparison between the current and previous work, and then, one *direct indicator* is the direct opinion of the women about the improvements achieved.

#### Indirect indicators

#### Repayment of loans



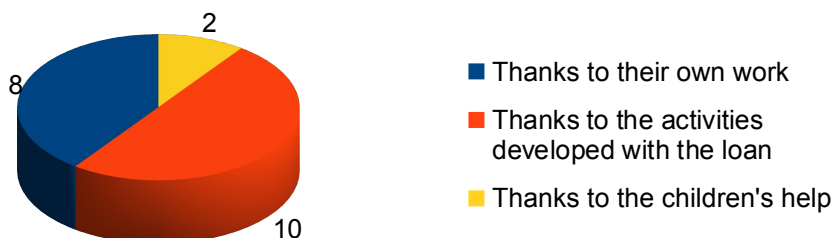
Regarding the percentage of loan repayment, 18 loans were repaid on time, 2 with some months of delay at an increased interest, 11 at the time of research were still not returned and 4 are current loans and more time is available. This means that, about 2/3 of the women have repaid the loans, almost all in time (graphic 8).

#### Ways to repay the loans

Ten loans have been repaid thanks to the gains of the activities developed (within these 8 that run properly are shops), 2 thanks to the help of the women's

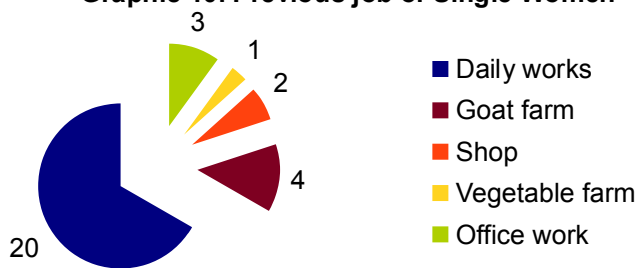
children, and the other 8 loans were returned thanks to other jobs that the women do, independently from the credit (graphic 9).

**Graphic 9. Ways to repay the loans**



Comparison between the previous and current job of the Single Women

**Graphic 10. Previous job of Single Women**



To have a clearer extent of the economic improvements obtained from the credits, it could be useful to compare the current job of the Single Women to the job which they had before taking loans, in this way it is possible to understand if they have reached a better economic position or their condition has not changed significantly.

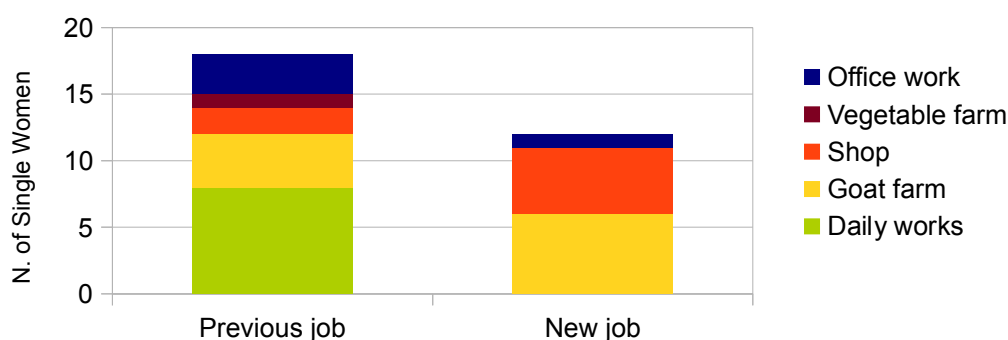
Considering the previous job, 20 of the 30 Single Women had as previous jobs, the daily jobs; such as porters of wood, fruits and smashers of stones; 4 of them had goat farms; 2 ran shops; 3 had an office job; and 1 had her vegetable farm (graphic 10).

These last 10 women (4 goat farmers, 2 managers of shops, 3 office workers and 1 vegetable farmer) in addition to other 8 as daily workers, for a total of 18 women, have maintained the jobs listed above, even after they have taken a loan.

Therefore, in respect to the situation that is showed in the graphic 10 about the previous jobs, in the one showed by the graphic 11 there is a change for 12 women who before did daily jobs, thanks to the loan they have started some new work, among them, 6 have bought goats and 6 have opened a shop. Even if one of them left the shop after few

months for a job as guardian of an office (in the table it is marked as *office worker*).

**Graphic 11. Current job of Single Women**



### Direct indicator

#### Perception of the Single Women about the economic benefits obtained

In both cases, in which they have started a new activity or maintained their previous job there are some women (2 daily workers and 3 goat farmers) that have affirmed that they are not able to sustain themselves with what they earn and they have to be helped by their children in their daily needs. Regarding the others, they did not directly highlight a situation as serious but they do not perceive clear improvements in their financial condition thanks to the loan.

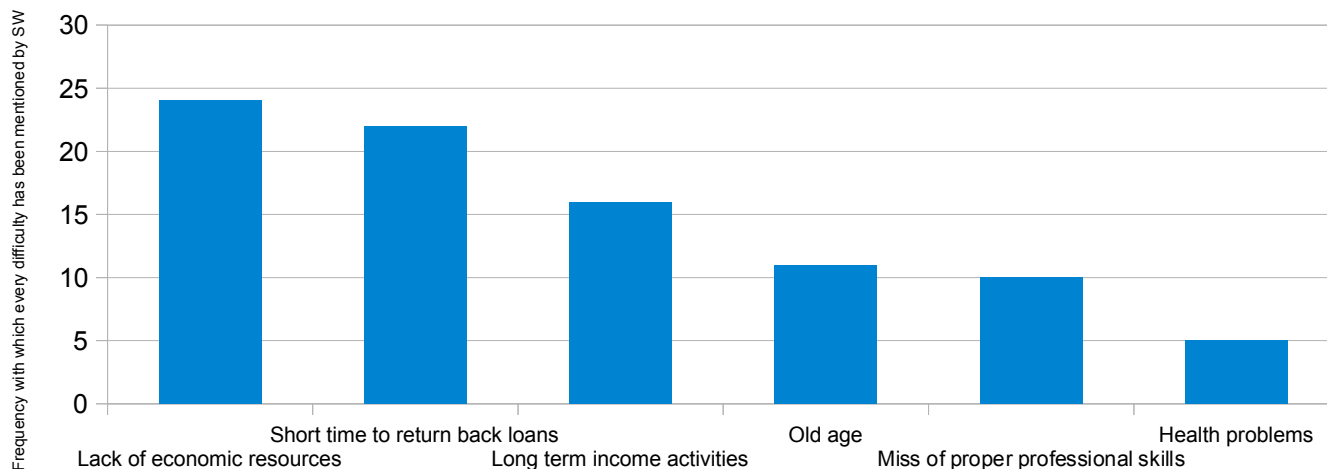
In fact, all of them have underlined that the income is not enough to move them out of poverty, because with what they earn they are almost able to survive so long as any emergencies (e.g. health problems, etc.) don't occur.

### **5.3.4 Operational difficulties**

Another focus, useful in respect to the analysis of the program, regarding the main difficulties that they faced in developing the activities started with the loans and in repaying them (graphic 12). This information is closely linked with the perception of the economic benefits because the difficulties listed below may be the obstacles due to which the women are unable to achieve significant and positive results.

**Graphic 12. Main difficulties faced by the Single Women**

■ N. Women



As in the previous part of data regarding the SWGs, again in this case the main difficulties are caused by the lack of economic resources, and from it many other difficulties come, which affect both the daily life of the women and the management of the activities. In fact, proper management requires adequate investment and if this is lacking the necessary resources cannot happen.

Also the time available to pay back the loans is too short for 22 women. For the women who have taken the loan for personal purposes (almost 1/3 of the total loans), because they have to pay it back through their daily work, for the ones who have taken the loan to develop some economic activities, because these activities take a long time to generate income.

The loans are mainly used for goat farms (as is shown by the previous data), that because the farms are economically less demanding than other activities (e.g. shops) and the goats are cheaper than the other animals, so more are available with the loan. The problem with this kind of activity is that it takes 2-3 years to start generating income because the animals have to grow and give birth before they could be sold.

Accordingly to this, the time needed to earn enough money to live and pay back the loan is longer in respect to the time limit for the loan repayment (6 months/1 year).

This topic in addition to the low income earned, are examples of the discrepancies

existing between the *microcredit system* and the reality, although it could be considered an opportunity in some cases it threatens to put women at risk and make the positive results, which are expected by this kind of program, delayed in arriving.

Furthermore to these other difficulties were highlighted: the old age (11), the lack of professional skills to properly manage the activities (10) and the health problems (5).

### **5.3.5 Perception of the social benefits**

After having considered the economic benefits that come from the *Adhahar Saving and Credit program*, in the following part are considered the social benefits, in terms of education given to the children of the women and future prospects and plans.

#### *Education of children of the Single Women*

The education of their children is considered to understand if the women are able to pay the school fees thanks to the loans or thanks to the activities developed with it. Considering the sample, 27 women have children, among them, 13 have children of school age and 10 of them are able to pay the school fees. While, the children of the other three women have to work to help their family.

Between the 10 women, 7 are able to pay the fees thanks to the microcredit program in which they are involved, while the others thanks to their good salary (office work) or other kind of supports that they get from the government or from the *Opportunity fund program*.

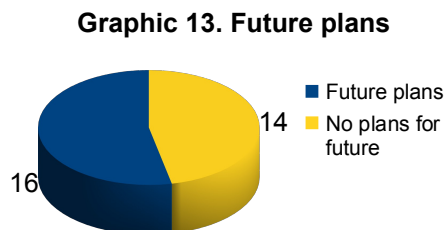
Finally, considering the children not of school age, often they have their own job or sometimes have to go to the foreign countries to find a job opportunity.

### Future plans

The future goals and plans of the women (graphic 13) are also important as a measure of the social benefits obtained, because they represent their level of confidence in the program to the extent that they find, thanks to it, new faith in the future.

Sixteen Women have a positive outlook towards the future, most of them (11) want to apply for another loan to expand and run their activities properly (e.g. buy more animals, buy more resources, products, etc.), the others (5) have plans not related with the *Adhahar Saving and credit program* (e.g to maintain their office work, commit themselves in working hard for the Single Women Group, etc.).

While the other 14 Single Women who have no plans for the future are mainly older women.



## **5.4 SWOT analysis on the *Adhahar Saving and Credit program***

Finally, it could be useful to conclude the analysis with the SWOT table referring to the *Adhahar Saving and Credit program*. In order to make a final overview on the strength points of this program, evaluate its effectiveness, look at its weaknesses and to the ways in which it could be improved in the future, considering the opportunities and trying to avoid the external threats.

Considering the *strength* points, this program gives firstly, a chance to the Single Women who, otherwise would be rejected by society and by the traditional credit system (developed by banks). In fact this is a good opportunity for them to have access to the credit system with many facilities, such as no high guarantees (the confidence of the group may be suffice) and low interest (from 0% to max. 12%) on the credit. These are two strength points because in these the *Adhahar Saving and Credit program* differs from the Nepali banks which require one to provide high guarantees (e.g. permanent job, etc.) and ask high interest on the credit (around 17-19%). Even if the benefits are not very noticeable in terms of quick returns, it is evident the positive effect that this program has on the Single Women, in terms of a new positive vision of the future. In fact, the young women involved in it declare that they have prospects to improve their business or develop new ones. Thus, this program should be considered a good starting point for the economic, social and psychological empowerment of the Single Women. In addition, their children also receive indirect positive effects from this general improvement. Indeed, they can go to school and in this way they could get more opportunities for the future. This matter can be an additional motivation for the women to commit themselves to operate successfully for their businesses and respect the rules of the program.

Another strength point is that the program is developed by the women themselves, so they don't have to relate with external institutions (e.g. banks) but with their group mates. Hence, there is a confidential relationship between who provides the loans and who takes it (the SWG and the women), and if there are any difficulties or problems the women can rely on the help of the group. In fact, all of them share the

same situation and the creation of the group is aimed to collaborate and support each other, no one is the head of anyone, but some of them manage the programs and others are members.

In addition to these strength points, there are also some *weaknesses* to consider. The effectiveness of these programs depends mainly on the part of the management. The success of the Saving and Credit program mostly depends on how seriously it is taken by all the women involved and mainly by those who manage it. That means, with regards to the proper management, accuracy in transmitting information to the women (programs available, details, how to apply for them, deadlines, interest rates, etc.), fairness in decision-making, presence of detailed accounting books, adjusted interest rate compared to the available resources of the women and to ensure the continuity of the program (low but not void). On the other hand, the women involved should respect the rules of the program (repay the interest monthly, try to respect the deadlines, etc.). During the research it was found that some of these things were lacking. Often this program is not managed properly, for example, there aren't any written records, sometimes they write the loans details in a messy notebook without any criteria or they don't record anything and rely on their memory. That mainly happened in those groups in which the leader are older and illiterate. Considering the sample, three groups which have young literate leaders, who have also received specific trainings to properly manage microcredit programs, don't have such problems in an evident way, while, the other three groups which have old and illiterate women as leaders have shown these deficiencies, although they also have received some trainings about that.

While, in respect to the Single Women who take the loan there is a high percentage of missed restitution. In the groups considered an average of about 40% of the women miss the restitution of the loan. This is due both to the miss care of the women of this program and of the restitution and to the lack of economic resources, which was underlined by the women as the major problem that affected them.

Regarding the fairness of the decision-making process, it sometimes happened that the committee could be not unbiased, mainly when it is represented by only one person. It may happen that the loans are taken by some women who live in a good status



and other poorest are excluded. This face emerged during some focus groups in which some poor women, mainly of the lower caste, have pointed out that their turn to take the loan never comes. This could happen for several reasons, one could be linked to the lack of equity in the decision process, perhaps influenced by the traditional view of the society through the caste system; other reasons could be, the small amount available by the group (enough to involve only 40% of women who need it) and the tendency to renew the loan to the same women, because one loan is never enough to solve any difficult situation.

Another weakness regards the purpose of the loans. About 6 of 10 loans are taken for personal purpose. These loans could solve momentarily the specific problems that affect the woman but is not determinant to solve the difficult situation of poverty in which they live. In addition, in such cases they could also have difficulty in repaying the loan with their daily job, due to the minimal amount they earned.

While, when the loans are used for economic activities, the time of restitution is not compatible with the time that these activities take to generate income.

When they are used for shops, these are small and cheap, so the time to earn is bit longer.

And the time is even longer when they are used for animal farms, mostly goat farms. The income earned with these kind of activities is very low, not enough to repay the loan and escape from the poor living life.

It has to noted that if the loans are not returned for any reason, the continuity of the program could be at risk because of the few resources available to the SWGs which are fully utilized in this program.

All these weaknesses make it longer and more difficult in improving the living status of these women and delay the positive results expected from this type of program.

Linked to the weaknesses there are the *threats*, which are obstacles to the development of the program. These depend not on the program but on the external conditions.

The first that was found is the traditional caste system.

It could influence the *Adhahar Saving and Credit program* in a way that the women of

the lower caste may be considered unreliable women, and it could decrease their possibility to be involved in the programs.

In addition, each caste is fairly close and this may be an obstacle for the correct work of the group and of the program; in the way that the SW group could be excluded in dealing and solving some problems that have to be solved only within the caste. That could hinder the useful work of the group in helping the women, also with the *Adhahar Saving and Credit program*.

It should be noted that the Single Women Group system in the most of the cases goes over the caste system, mainly in the urban areas, and in the rural areas, each SWG is working in this way. However, during the research we discovered that this problem is still present sometimes.

Another threat is linked to the cultural tradition and the permanence, mainly in the areas far from the main cities, like Kathmandu. That is of the traditional view of the Single Women as bad and ill women which have to be rejected by the community.

That could reduce, for example, the possibility for the women to find a job, or properly develop their own business, like a shop. Among the groups considered, three, which are located in the rural areas, have emphasized that this aspect is still present, while, the other feel the positive changes thanks to the presence of the group.

Also widespread illiteracy in Nepal (51,4%), which involves even the Single Women, could be a limit to the effectiveness of this program, both for the group leaders and for the members. As it has already been explained, the leaders that are illiterate may not fully understand what is explained during the trainings, rightly use the tools acquired and report correctly the information to the women. The women members, on the other hand, may not be able to correctly understand the information, rightly follow the procedures of the program and also they could have difficulties in expressing their opinions and their needs, due to shyness caused by the awareness of being illiterate.

The phenomenon of the migration should be also considered. Many young women leave their birth city to look for better employment opportunities and a better future.

This loss of human resources could deeply affect the development of these places and of the Single Women Groups.

In fact, it could be related with the topic about the leadership addressed above. If the young widows go to the foreign countries, the leadership of the Single Women Groups remains to the older women, often illiterate, and this may be an obstacle in carrying out correctly the work of the groups.

At least, another threat for the effectiveness of the *Adhahar Saving and Credit program* regards the difficult geography conditions of Nepal. In fact, the hard traveling conditions and the high costs of the means of transportation could make it difficult for the women to move and take part in the training organized by the WHR to acquire the useful information and tools to properly manage the program; in addition, the staff of the WHR could have some difficulties in reaching remote areas of the region and doing the proper training.

This implies, as in the case of 5 newly groups formed near Coaldada place seven months before the time of research, that they have not yet begun saving due to lack of information.

To conclude the SWOT analysis, the external *opportunities* are considered which can help the success of the *Adhahar Saving and Credit program*.

The first one regards the possibility in the future of an additional change in the legislative framework in favor of Single Women. By implementing this, the WHR is doing an important and effective work of lobbying at national and international level and has already yielded positive results.

The second opportunity considered is the shift from the traditional view of Single Women to a more comprehensive and positive one and, the thirdly, the decrease of the influence of the caste system in daily life. Thanks to these two changes of culture and society the Single Women could be redeemed and thus, thanks to the support of the local community, find a greater chance of success with their business.

Finally, it could be an opportunity to increase the collaboration with other organizations working in the area (both governmental and non-governmental organizations). In order to have more support, such as donations or training (skill training, employment training, etc.) and to give to the women more opportunities and skills, both useful to rightly manage the *Adhahar Saving and Credit program* and run the activities developed with the loans properly.

**Table 9. SWOT analysis on the *Adhahar Saving and Credit program***

<p><b><u>Strengths</u></b></p> <ul style="list-style-type: none"> <li>• Give a chance to Women rejected by the society;</li> <li>• low Interest on the credit;</li> <li>• no high guarantees required for the credit;</li> <li>• give better prospects for the future (Future plans) to the Single Women;</li> <li>• economic and social empowerment of each Single Women;</li> <li>• the program is developed by the SWG and not by an external institutions (e.g. banks).</li> </ul>	<p><b><u>Weaknesses</u></b></p> <ul style="list-style-type: none"> <li>• Lack of seriousness of those who manage the program (leaders) and who is involved in it (Single Women);</li> <li>• lack of professional skills and tools to properly manage the program;</li> <li>• high percentage of miss restitution (about 40%);</li> <li>• lack of fairness in decision-making process;</li> <li>• lack of economic resources to involve more Women (actually about 40%);</li> <li>• tendency to renew the loan to the same women;</li> <li>• high percentage of loans used for personal purpose not for economic activities;</li> <li>• low income economic activities developed with the loans;</li> <li>• short time available for the restitution respect to the long time taken by the activities developed to generate income.</li> </ul>
<p><b><u>Opportunities</u></b></p> <ul style="list-style-type: none"> <li>• Additional change in the legislative framework in favor of Single Women;</li> <li>• shift from the traditional view of Single Women to a more comprehensive and positive one;</li> <li>• decrease of the influence of the caste system in daily life;</li> <li>• increase of the collaboration with other organizations working in the area (governmental and non governmental organizations).</li> </ul>	<p><b><u>Threats</u></b></p> <ul style="list-style-type: none"> <li>• Caste System;</li> <li>• widespread illiteracy;</li> <li>• permanence of traditional viewed of Widows (obstacle for their work);</li> <li>• migration of young women to the foreign countries;</li> <li>• hardly geography conditions.</li> </ul>

## 6. Conclusion

Through the analysis carried out a fairly comprehensive overview of how the single women are organized, at the grass level (Single Women Groups) and on the *Adhahar Saving and Credit program* developed by each SWG was reached.

Therefore, the objectives of this thesis have been reached.

Analyzing the data collected some key elements emerged, the main one is the effectiveness of the leadership. It is the fundamental element in the analysis of the dynamics existing at the grassroots level (SWGs). The groups' work depends on the effectiveness of it, in terms of fairness in the decision-making mechanisms, dynamism in carrying out programs/activities and the efficiency of the social mobilization. Thus, from the effectiveness of the leadership derives the effectiveness of the support to the women, which is the primary objective for which the Single Women Groups were created.

This analysis has revealed some points of reflection, firstly, the need of well-trained and well-prepared leaders in order to avoid problems associated with traditional stereotypes (linked to caste system) and so, optimize the support.

More accurate trainings are required, this may be done with the support of external organizations.

In this way, an efficient network of leaders would be created, which could mean a greater support to those most marginalized, the needy women of the lower castes, or with small children and with no time or courage to share their problems and ask the group for help, these are the first that risk being excluded by the support programs.

In addition to the training, it is my opinion, that the central WHR should also increase and improve the periodic assessment of the living conditions of these women and increase aid to them.

The leaders should be the most active and dynamic members of the groups, but also the Single Women and their dynamism are important. In fact, the Single Women Group is like a big family where they help each other and, only in this way they can move forward and get evident and positive results.

In addition to the effectiveness of the leadership the major difficulties and needs that women have to face in their daily lives were also taken into account, and, the improvements achieved thanks to the work of the group. These two additional items were considered to give a more complete overview of the SWGs.

The main difficulties and needs that have emerged are closely related to the lack of economic resources and, therefore, everything that comes from it (e.g. the difficulty and so the need of ensuring an adequate education to their children, paying the medical expenses, of providing daily food , etc.). Secondly, it has also been mentioned as a problem the discrimination by the civil society.

Some improvements achieved specifically concern the difficulties and needs just mentioned. In fact, thanks to the work and support of the group, some positive changes were obtained in the attitudes of local communities towards Single Women; to this some personal improvements of the Single Women were noticed ,such as, increased self confidence, knowledge, awareness about the Single Women's rights and practical skills to properly manage the economic activities carried out.

This first section is followed by the second one that is aimed to analyze the *Adhahar Saving and Credit program*. The analysis is made up of two parts: in the first one the data collected are organized and discussed through graphs, charts and comparisons; in the second one, a synthesis and an evaluation through the SWOT analysis.

In conclusion, in my opinion, this program does not make evident and decisive results in terms of economic results which can immediately solve the poor living conditions of each woman involved in it, however, it could be considered as a great place from which to restart. In fact, through this program, the women found a renewed hope for the future for themselves and their children. Evidence of this is, for example, are the projects for the future that the majority of women have begun to plan after obtaining the first loan. Having plans for the future means that they do not surrender to their condition but commit themselves to improving it because they have confidence in the future thanks to the support they receive from this program.

While, considering the economic results, these require a longer time period

because the amounts of the loans are very small and the activities developed with them take longer and further investment (through further loans, for example) to generate gain.

Looking to the future, the hope is that the available resources continue to grow both for the women involved in the program and for the SWGs which carry it out, in order to improve the living conditions of the first and allow the groups to involve an increasing number of women who need this help, who until now may be excluded due to the lack of sufficient resources.

A continuous improvement of the expected results of this program depends mainly on the proper management of it, but also on an adequate management of the activities developed through loans. These topics brings us back to the need for additional professional trainings that, first of all, should be provided to the leaders, who in turn have to provide it to the members in order to give them additional skills and in this way make them manage their activities correctly.

If the efficiency is improved in each part of this program perhaps we could guarantee better results in the financial support to the Single Women, which until now is still little perceived by them.

Anyway, it should be noted that, although the financial support is not really perceived by women, they consider the moral support that they receive from the group and the WHR fundamental to their lives. In my opinion at the current situation, the most efficient role that they are playing concerns the psychological support to the Single Women that have had their identities and rights torn away due to the death of their husbands, only after having met the WHR have they rediscovered their will to live. In my opinion, human rights cannot and must not be denied to anyone. The WHR is working hard and efficiently to make this happen.

Considering the possible developments of this research, it could be interesting in a few years' time to go back to the same SWGs and Single Women interviewed and make an evaluation of the progress and improvements achieved regarding the same topics addressed in this paper. The research could also be expanded to other SWGs from

other districts and regions.

Moreover, it may be interesting to consider the point of view of the Single Women who are not involved in the support programs.



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<http://www.cbs.gov.np/>

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<http://www.gdrc.org/icm/> *The Virtual library on microcredit*

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## **Annexes**

### **Annex 1. History of Nepal**

#### **A chronology of key events:**

**1768** -Gurkha ruler Prithvi Narayan Shah conquers Kathmandu and lays foundations for unified kingdom.

**1792** - Nepalese expansion halted by defeat at hands of Chinese in Tibet.

**1814-16** - Anglo-Nepalese War; culminates in treaty which establishes Nepal's current boundaries.

**1846** - Nepal falls under sway of hereditary chief ministers known as Ranas, who dominate the monarchy and cut off country from outside world.

**1923** - Treaty with Britain affirms Nepal's sovereignty.

Absolute monarchy

**1950** - Anti-Rana forces based in India form alliance with monarch.

**1951** - End of Rana rule. Sovereignty of crown restored and anti-Rana rebels in Nepalese Congress Party form government.

**1953** New Zealander Edmund Hillary and Nepal's Sherpa Tenzing Norgay become the first climbers to reach the summit of Mount Everest.

**1955** - Nepal joins the United Nations.

**1955** - King Tribhuvan dies, King Mahendra ascends throne.

**1959** - Multi-party constitution adopted.

**1960** - King Mahendra seizes control and suspends parliament, constitution and party politics after Nepali Congress Party (NCP) wins elections with B. P. Koirala as premier.

**1962** - New constitution provides for non-party system of councils known as "panchayat" under which king exercises sole power. First elections to Rastrya Panchayat held in 1963.

**1972** - King Mahendra dies, succeeded by Birendra.

Multi-party politics

**1980** - Constitutional referendum follows agitation for reform. Small majority favours keeping existing panchayat system. King agrees to allow direct elections to national assembly - but on a non-party basis.

**1985** - NCP begins civil disobedience campaign for restoration of multi-party system.

**1986** - New elections boycotted by NCP.

**1989** - Trade and transit dispute with India leads to border blockade by Delhi resulting in worsening economic situation.

**1990** - Pro-democracy agitation co-ordinated by NCP and leftist groups. Street protests suppressed by security forces resulting in deaths and mass arrests. King Birendra eventually bows to pressure and agrees to new democratic constitution.

**1991** - Nepali Congress Party wins first democratic elections. Girija Prasad Koirala becomes prime minister.

Political instability

**1994** - Koirala's government defeated in no-confidence motion. New elections lead to formation of Communist government.

**1995** - Communist government dissolved.

**1995** - Start of Maoist revolt which drags on for more than a decade and kills thousands. The rebels want the monarchy to be abolished.

**1997** - Prime Minister Sher Bahadur Deuba loses no-confidence vote, ushering in period of increased political instability, with frequent changes of prime minister.

**2000** - GP Koirala returns as prime minister, heading the ninth government in 10 years.

Palace killings

**2001** 1 June - King Birendra, Queen Aishwarya and other close relatives killed in shooting spree by drunken Crown Prince Dipendra, who then shoots himself.

**2001** - Prince Gyanendra crowned King.

**2001** July - Maoist rebels step up campaign of violence. Prime Minister GP Koirala quits over the violence; succeeded by Sher Bahadur Deuba.

**2001** November - Maoists end four-month old truce with government, declare peace talks with government failed. Launch coordinated attacks on army and police posts.

Emergency

**2001** November - State of emergency declared after more than 100 people are killed in four days of violence. King Gyanendra orders army to crush the Maoist rebels. Many hundreds are killed in rebel and government operations in the following months.

**2002** May - Parliament dissolved, fresh elections called amid political confrontation over extending the state of emergency. Sher Bahadur Deuba heads interim government, renews emergency.

**2002** October - King Gyanendra dismisses Deuba and indefinitely puts off elections set for November.

**2003** January - Rebels, government declare ceasefire.

End of truce

**2003** August - Rebels pull out of peace talks with government and end seven-month truce. The following months see resurgence of violence and frequent clashes between students/activists and police.

**2004** April - Nepal joins the World Trade Organisation (WTO).

**2004** May - Street protests by opposition groups demanding a return to democracy. Royalist Prime Minister Surya Bahadur Thapa quits.

Direct royal rule

**2005** February - King Gyanendra assumes direct control and dismisses the government. He declares a state of emergency, citing the need to defeat Maoist rebels.

**2005** April - King lifts the state of emergency amid international pressure.

**2005** November - Maoist rebels and main opposition parties agree on a programme intended to restore democracy.

**2006** April - King Gyanendra agrees to reinstate parliament following weeks of violent strikes and protests against direct royal rule. Maoist rebels call a three-month ceasefire.

**2006** May - Parliament votes unanimously to curtail the king's political powers.

The government and Maoist rebels begin peace talks, the first in nearly three years.

Peace deal

**2006** November - Government and Maoists sign a peace accord - the Comprehensive Peace Agreement (CPA) - declaring a formal end to a 10-year rebel insurgency.

**2007** January - Maoist leaders enter parliament under the terms of a temporary constitution.

Maoists join government

**2007** April - Maoists join interim government, a move that takes them into the political mainstream.

**2007** September - Three bombs hit Kathmandu in the first attack in the capital since the end of the Maoist insurgency.

Maoists quit interim government to press demand for monarchy to be scrapped. This forces the postponement of November's constituent assembly elections.

End of monarchy

**2007** December - Parliament approves abolition of monarchy as part of peace deal with Maoists, who agree to re-join government.

**2008** January - A series of bomb blasts kill and injure dozens in the southern Terai plains, where activists have been demanding regional autonomy.

**2008** April - Former Maoist rebels win the largest bloc of seats in elections to the new Constituent Assembly (CA), but fail to achieve an outright majority.

**2008** May - Nepal becomes a republic.

**2008** June - Maoist ministers resign from the cabinet in a row over who should be the next head of state.

**2008** July - Ram Baran Yadav becomes Nepal's first president.

**2008** August - Maoist leader Prachanda forms coalition government, with Nepali Congress going into opposition.

Maoists leave government

**2009** May - Prime Minister Prachanda resigns in a row with President Yadav. Maoists leave government after other parties oppose integration of former rebel fighters into national army.

Veteran Communist leader Madhav Kumar Nepal named new prime minister.

Gurkha veterans with at least four years' service in the British army are given permission to settle in the UK.

**2009** December - Four people are killed during clashes triggered by Maoist-led land grab in far west of country, giving rise to fears over future of peace process.

**2010** May - Governing coalition and Maoist opposition agree to extend deadline for drafting of new constitution to May 2011.

**2010** June - PM Madhav Kumar Nepal quits under Maoist pressure.

**2011** January - UN peace monitoring mission ends.

**2011** February - Jhalnath Khanal elected premier, ending a seven-month stalemate during which Nepal had no effective government.

**2011** May - Constituent Assembly fails to meet 28 May deadline for drawing up new constitution.

**2011** August - PM Jhalnath Khanal resigns after government fails to reach compromise agreement with opposition on shape of new constitution and fate of former Maoist fighters.

Parliament elects the Maoist party's Baburam Bhattari as prime minister. Mr Bhattarai vows to forge a cross-party consensus over the new constitution and the Maoist fighters issue.

**2012** May - Three political parties resign from the government over politician's failure to agree on a new constitution. Prime Minister Bhattari calls fresh elections for November.

Source: <http://www.bbc.co.uk/news/world-south-asia-12499391>

## **Annex 2. *Incontro fra i Popoli* and *Women for Human Rights*: areas of collaboration**

IFP supports the WHR in particular in these projects:

- The creation of Single Women Groups even in the most remote and rural regions of the country, where those groups are a fundamental support to many young women who see their lives shattered when her husband's sudden death.
- The construction of *Chahhari* in every region of the country. The "Chahhari" is both the first place of shelter, warmth and protection for widows who are victims of tradition. There they can find judicial and legal support for them and their children and grow their awareness about their rights and about the governmental laws for Widows. There is also a cultural center with a library, media center, and youth center for children of widows. Sometimes were also developed there some income generating activities.
- Cultural Exchanges: internships, vacations and responsible tourism.

Source: [www.incontrofraipopoli.it](http://www.incontrofraipopoli.it)

### **Annex 3. WHR achievements**

WHR has succeeded in organizing single women in 1050 Village Development Committee and municipality of 73 districts of Nepal with total membership of 84,000 single women to be the agents of change in their respective communities.

WHR received Special Consultative Status in ECOSOC (Economic and Social Council) in the United Nations in 2011

Collection of statistics of widows in the Census 2011 (Now Nepal is the second country in the South Asian Region after India to have the proper statistics of widows at the National level)

The issues of single women has also been incorporated in NAP 1325 and 1820

The Government of Nepal drafted separate National Policy and Programme for the single women.

WHR played an important role in highlighting the plight of single women of Nepal at the CEDAW (Convention on the Elimination of all forms of Discrimination against Women) and United Nations Commission of Status of Women (CSW).

WHR has been able to incorporate the issues of single women in 10th and 11th five-year plan and also in 3 year interim plan of Nepal. The inclusion of single women into government agenda has helped to promote the issues of single women at national and international levels.

WHR has formed the National Network for Single Women which includes the Ministry of Women and other national & international organizations.

WHR has succeeded in changing some discriminatory laws against single women which are:

Property of deceased husband which the wife inherits no longer needs to be returned to husband's family after remarriage.

There is no longer the need to reach the age of 35 to inherit deceased husband's property.

No male consent is required while acquiring a passport as previously needed.

Women no longer require the consent of their adult sons and unmarried daughters to sell or hand over property ownership.

Single women from their name have the right to get citizenship certificate for their children.

Aadhar saving credit program of WHR has provided loans to many single women to start small scale businesses which has been found as a supportive mechanism to sustain themselves and their family.

Over 1000 children of single women and many young single women have received scholarship support for their education from the Opportunity Fund.

WHR has trained and mobilized over 200 "Shahayogi Saathis" (Social Mobilizers), Para Legal Volunteers and Para Counselors in 38 districts.

WHR organized the "International Conference on Capacity Building of Single Women (widows) which declared **"The Kathmandu Widows Charter"** on the basis of human rights instruments like CEDAW, CSW, UN Security Council Resolution 1325 & Beijing Platform of Action. The



conference was the initial step towards setting up the platform for the voice of widows to be heard at the international level.

WHR is the secretariat for South Asian Network for Widow's Empowerment in Development (SANWED). SANWED is a new initiative in the South Asian region to uphold widows' human rights in all aspects of their lives; end to their poverty and marginalization; and the elimination of all forms of discrimination against them – legal, social, cultural and economic.

WHR has managed to raise issues concerning the need for social security schemes for single women at the national level, and this has been reflected in the Directive Principles and Policies of the Interim Constitution 2006.

The Ministry of Women, Children and Social Welfare (MoWCSW) announced its decision to set up an Emergency Trust Fund solely for the single women (widows) in Nepal. This is the first time such an allocation of funds has taken place in the history of the country for single women. During the announcement, the Ministry also shared its decision to set up a committee under the secretary of the Ministry of Women, Children and Social Welfare to ensure the effective working of this trust fund. Two representatives from WHR will also be in the committee.

The Ministry has also declared its decision to develop a National Action Plan for Widows in Nepal, which is, again, a first in the history of Nepal. MoWCSW has stated that the Ministry along with other concerned Ministries, National Human Rights Commission (NHRC), National Women Commission and other stakeholders and concerned bodies including WHR will form a committee to draft, prepare and enforce this action plan.

**Single women's issues addressed in National Policies and Programmes** - Nepalese Government allocated budget for the social security allowance to all the single women regardless of age in the 2068/069 National Policy and Programme - Arrangement has been made to provide concessional loan without collateral to the cooperatives operated by single women - Provisions have been made for the tax deduction for the single women - Provisions have been made in receiving skill development trainings for 21,000 single women - Provisions have been made in involving single women in every empowerment activities through the local government

WHR and its founder Lily Thapa has received following awards from esteemed organizations in and out of Nepal.

Awarded as Best Social Worker of the Year by "Karma Badri Bikram Smriti Sewa Guthi" in 2008

Recognition from "Mahilaka Lagi Manachitra Sanchar Samuha" in 2008

Awarded by "Rastriya Puraskar Pratisthan" in 2008.

Awarded as Best Entrepreneur by Boss Magazine (2007).

American Biographical Institute recognized Lily Thapa as great women of 21st century in 2006.

Awarded as Best Women Manager of the Year (2006) by Management Association of Nepal (MAN)

Awarded by Ministry of Women, Children and Social Welfare in 2006

Awarded as Champions of Change by FNCCI (2004)

Awarded as Social Worker of the Year 2003 by Gorkha Samaj Kendra  
Awarded as Ashoka Fellow (2001) by Ashoka International, USA

Source: [www.whr.org.np](http://www.whr.org.np)

## **Annex 4. Roles and Responsibilities within WHR's work structure**

### **Center office**

- Policy formation regarding the issue of single women
- Planning, implementation and monitor the program in at all levels
- Advocacy and Lobby for legal provision, formulation or change in the policy regarding Single Women's issues in National and International context.
- Establish linkages and networking with National and International agencies.
- Resource generation
- Provide guidance to the groups at regional, district and grass root level
- Collect and Collate all the findings on the status of Single Women and Disseminate to concerned authorities
- Initiate for the construction of Chhahari in every region

### **Regional office**

- Planning, implementation and monitor the program of respective region/didtricts in coordination with center office
- Advocate the issues of single women from district level to the regional level
- Develop linkages and networking with the agencies for resource generation and collaboration proper implementation, monitoring and coordination with center district office
- Timely organize regional level meeting
- Establish and run SWEG and Cooperative at the regional level for creating better access to financial resources of single women of the districts
- Take initiative for the establishment of Chhahari in each region

### **District Executive Committee**

- Collect data of single women of districts
- Organize the single women group in VDC/ward level
- Maintain profile of each single woman affiliated to single women groups
- Plan the activities based on the need of Single Women/groups
- Implement and monitor activities as per the organizational policies
- Advocate the single women's issues in the district level and work as a pressure group
- Establish district level network and linkages for partnership proper coordination and timely reporting to regional office
- Organize district level meeting

### **Local level Single Women group**

- Formation of Single Women group by organizing each Single Woman formation of Executive bodies within the group
- Run Sahayogi Saathi Classes (Social mobilization) to the members
- Run “Aadhaar” microcredit program for economic empowerment
- Mobilize groups as change agents and work as pressure group at local level
- Advocate to reduce discrimination and violence against single Women.

Source: [www.whr.org.np](http://www.whr.org.np)

## **Annex 5. WHR - Opportunity Fund program (Pillar I)**

Opportunity Fund is one of the many sub-programs of WHR that empowers single women and their children, who are at risk of poverty, discrimination and violence by providing scholarships for education through formal and non formal channels.

### *Opportunity Fund has been established*

- To provide scholarship to the needy children of single women and young single women.
- To support single women for their emergency need.

### *Opportunity Fund Active In*

-Opportunity Fund has provided scholarship to more than 1000 children of single women and to many single women to pursue higher education. -Many girl children are dropped out of schools because of their socio-economic condition. -Opportunity Fund provides support to them to continue their formal or informal education. -Opportunity Fund has been providing scholarship to children of single women. -It has provided emergency fund to many single women for their emergency needs. -It has helped in forming “Sachetana” Youth Club, which mobilizes for public awareness in the issues of single women. -Opportunity Fund has also supported for the construction of Chhahari (temporary shelter) for the single women in many districts. -Opportunity Fund provides the educational material as a support to conflict affected children. -Opportunity Fund is also looking for support to make community learning centre and library in village for the children of single women.

Source: [www.whr.org](http://www.whr.org)

## **Annex 6. WHR - South Asian Network for Widows' Empowerment in Development (Pillar III)**

There has been a dramatic increase in the number of widows in South Asia, Africa and the middle East over the last decade. This unprecedented rise in numbers has been caused by the proliferation of armed conflict, ethnic cleansing, the scourge of AIDS and the persistence in some regions of harmful traditional practices. In conflict affected countries, it is estimated that half of all women may be widows. (Margaret Owen, Director of WPD, UK).

Many women in South Asia are destined to spend the rest of their lives in poverty and vulnerable to abuse after they become widow. They are of all ages, and are to be found among the poorest of the poor, often invisible, their voices unheard and their needs, both immediate and long term unmet, unless governments demonstrate a commitment to right the wrongs inflicted on them. Many obstacles exist to their accessing the justice system.

That is why SANWED is formed in 2003 in the South Asian region to uphold widows' human rights in all aspects of their lives; reduce poverty and marginalization and eliminate all forms of socio cultural, religious, legal, political and economic discrimination.

### *Vision*

The vision of SANWED is a world in which all widows enjoy their full human rights and live with dignity.

### *Mission*

To enable widows to become collective AGENTS OF CHANGE in the South Asian

region by bringing together the National Chapters of SANWED under one umbrella.

### *Goal*

The goal of SANWED is to establish a national association of widows' group in each country with branches or member associations in every city, town, village, refugee or IDP camp so that widows know and can obtain their rights, can access training and employment, and participate in decision-making at every level.

### *Widows' Charter*

The Widows' Charter was declared and passed in the "International Conference in Capacity Building of single women (widows)" held on 12th to 14th May 2005 in Kathmandu, Nepal. It was drafted by Margaret Owen, Director of Widows for Peace through Democracy (WPD) and focal person of SANWED in coordination with SANWED member countries.

### *SANWED Secretariat*

WHR has been unanimously elected the SANWED secretariat and Founder of WHR, Lily Thapa is unanimously nominated as General Secretary of SANWED.

### *Colombo Declaration*

The Colombo Declaration during the 15th SAARC Summit 2008 addressed the issues of widows for the first time in article 32 of declaration.

Source: [www.whr.org.np](http://www.whr.org.np)

## **Annex 7. Type of trainings received by the leaders of the SWGs considered**

The *Capacity-Building* training aims to make the Single Women aware about their rights, the government laws, and all the issues regard the Single Women. Is also useful to rise their self-confidence and the confidence towards the Single Women Groups. In order to find the courage to share their stories, fears, frustrations with others who have had similar experiences and make them no longer feel alone.

The training about the *Group Leading* aims to make aware the leaders about how they should lead the group, how to do an equal and right decision-making process, etc.

The *Social Mobilizer training* aims to create new Social Mobilizers able to create new groups of Single Women in their living area.

The *Saving and Credit training* aims to make the leaders and the groups able to develop and manage a small microcredit system. With these means the groups should be able to collect monthly some money, put them in a bank, get the interest and give it back to the women. With the saving amount they can also decide to give loans to some members who need it with low interest. This credit program is totally independent by banks or other Credit Companies and aims to give to the women a little amount of money in order to address their needs and empower their economic status.

The *Micro-entrepreneurs training* aims to give to some women professional knowledge about the Microcredit system.

The training about *How to become a trainers* give to the women techniques to become trainers and make trainings to the other Single Women.

The training about the *UN SCR 1325 and 1820* aims to make the Women aware about these UN resolutions and the improvements at international level regarding the Single



Women issues.

The *Skill Development* trainings (such as tailoring, food processing, etc.) aim to give to the Women some practical tools to rise their economic situation.

The *Gender* training is aimed to improve the consciousness of the Women about the gender issues.

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