



WAWCAS ANNUAL PROGRAM PROGRESS REPORT

JULY 2019 – JUNE 2020

Developed by

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1. INTRODUCTION

WAWCAS – Women at Work Children at School - is a 16 months training program for women living in poverty. WAWCAS empowers each woman to social change and economic independence through training and business development. The goal of the program is to support the women to develop dignified lives as income - generating entrepreneurs (business owners) and to secure their children's education.

WAWCAS Program focuses on building the women's capacity to run and develop a business and on social mobilization. The combination of social mobilization – women and children rights, nonviolence, non-alcohol misuse, health, nutrition etc., and business training is based on the understanding that to be able to undergo big personal, social and economic changes, and to be able to run a business you need to be strongly mobilized in both aspects.

A smaller amount of Seed Money is given to the women to establish and run a successful business. The Seed Money is paid back over maximum 12 months and is used for a new woman in the program.

The women become independent, more confident and able to support their family. Their children are secured stable and good schooling, which is a big change in their life.

Working together in groups of 20-25 women is a cornerstone in the program. The groups are based on democratic principles, and the women in the group are responsible for each other - also regarding finances. It ensures long-term success for the individual woman, and is a key component in supporting the families, and the local community to grow out of poverty.

Nina Schriver and Sangeeta Shrestha are the founders and developers of WAWCAS since 2007, where they started WAWCAS as the basis for a passionate journey together. Per June 2020 almost 4800 women from the poorest parts of Nepal have been empowered with the help of the WAWCAS Program and are all a part of WAWCAS community.

WAWCAS Annual Program Progress Report is based on 557 new women included in the WAWCAS PROGRAM from July 2019 to June 2020.

The report describes the activities, results and impacts of WAWCAS in that period.

The new women from 2019/2020 are a part of the total of 4755 women in the WAWCAS Community pr. 30 of June 2020.

2. KEY NUMBERS AND SUMMARY OF RESULTS

S.no.	Key numbers	2020	2019	2018
1	Number of New Women in WAWCAS in this year	557	793	767
2	Number of Women exited from WAWCAS Program in this year	470	766	781
3	Number of Women in WAWCAS community ¹	4755	4198	3401
4	Number of New Children in WAWCAS in this year	860	844	850
5	Number of businesses established this year	540	758	709
6	Number of new saving members this year ² (they are a part of the 557 new women)	17	35	58
7	Number of WAWCAS Team Members operating and implementing WAWCAS in Nepal	19	20	18
8	Number of Districts where WAWCAS is operating	4	4	3

Summary of results

As the table above shows, the WAWCAS community now counts more than 4700 women in total. This means that WAWCAS has helped lifting 4700 women and their around 9500 children out of poverty. The following report covers the period 2019/2020 and from this period we want to highlight the following specific developments. The analysis shows a decrease in "Alcohol Consumption" that amounts to 64 pct. decrease in husband's drinking frequency. Drinking frequency is one of our priority focus areas, since drinking proves to have direct impact on the occurrence of violence in the house, and on the families' finances.

A similar positive shift was found in "Husband's Attitude", a parameter that measures the husband's attitude in the house and towards the women's businesses. After finishing the WAWCAS program, no women's husbands were "Against" or "Skeptical", and further 4.5 times more are now actively participating in the women's business. This shift is showing a profound improvement in the family environment. Furthermore, the analysis shows an 80-pct. decrease in the number of women who experience "Violence" frequently either in their local community or in their homes.

Within the program period, women's Net Income from their WAWCAS business was measured to an average of Nrs. 19,828.74 a month, which amounts to 50 pct. more than the Nepali minimum government work salary. Likewise, the families' financial balance after all expenditures was positive after finishing the WAWCAS Program compared to their negative balance before.

¹ WAWCAS community is a concept describing all women who are currently or have been a part of WAWCAS Program.

² Saving members are women who participate the training, but who has not taken the Seed Money and not started a business from the beginning. They might start a business during the 16 months training, but then it is from their own savings and/or loan from the group.

One key result we want to highlight is that WAWCAS facilitated a workshop with the children of the WAWCAS women. The workshop aimed to increase acknowledgement of Childs rights and provide a platform for the children to express their talents. The workshop was very successful and more than 120 children were part of the children workshop.

A key challenge affecting the program and numbers in the program period 2019/2020 has been the wide effects of the COVID-19 pandemic. Nepal has continuously been in lock down and many businesses had to close due to the empty streets and no products available. Furthermore, fewer women has been entering the WAWCAS program. Therefore, a significant result from 2019/2020 was the ability to raise enough money through a campaign via social media to support the women to re-establish their businesses when lockdown ends.



3. ACHIEVEMENTS AND ACTIVITIES RELATED TO THE GOAL

- WAWCAS started in two new locations; Budhanilkantha (Kathmandu), Godawari (Lalitpur). The goal for the period was for implementation of WAWCAS in both locations. Information Sharing Meetings with new potential women have been conducted where objectives and the process of the WAWCAS Program, and criteria for eligible candidates was discussed. After the meeting, Home Visits have been conducted to build good relationship with the woman and her family members. In addition, meetings with local authorities in both the locations were also conducted to get formal approval of implementation of the program.

- **557 new women have joined the program** from July 2019 to June 2020 against the goal of 750 women. The goal could not be achieved this year due to COVID-19 (The lockdown started from March 2020 and we could not implement the program for a complete quarter. Among the 557 women, 17 are saving members, which means that they participate in the training, and start a business later than the other women, because they do not want to take a loan via the Seed Money.
- **115 of the new women have started in Kathmandu, 174 in Lamjung, 161 in Tanahu and 107 in Lalitpur.** Since 17 women are only saving members, 540 businesses have been started. The goal for the period was that 100 pct. of the loan members start their business. The 540 women have started 35 different types of business.
- **Children to school are 100 pct. as expected.** The 557 women have 860 children going to School. The goal was 100 pct. children go to school regularly.
Over the last years we have seen changes in Nepal regarding children going to school. According to official Nepalese numbers nowadays almost 100 pct. of children are registered in a school and the families have to pay the fee. It means that we cannot observe much change in school attendance in the data. We can also not observe much change in the school-quality because the children only are able to switch school in April. It means that many children go to the same school most of the time their mother is in the 12 months of implementation training, where we register school attendance. We are currently working on a review model to be able to interview the women minimum 2 years after exiting WAWCAS, because we from meetings with the women know, that the children continue to go to school, and over time the children go to better schools and the mothers save money to ensure their children's further education.
- **Loan and repayment:** This year's period, NPR 13,760,000.00 has been provided as loans to the 540 women in 25 groups. The goal was to provide NPR 18,750,000.00 to 750 women. This year's repayment rate is accumulated for the period, and the women, following the time schedule, have repaid NPR 3,885,433.00. The overall repayment rate therefore is 92 pct. with a default rate of 6 pct. against our goal of repayment rate of 98 pct. The default rate has increased compared to last year due to the lockdown, therefore the collection of repayments could not be done from late March 2020.
- **Two days of Livestock training** have been conducted by the Technical Assistants (TA) with 21 WAWCAS groups. The goal was to provide the training to all 25 groups formed during the period. This was not possible due to the situation the Covid-19 caused.
- **Continued training has been conducted to the team** by the Program Manager. And to the new trainers by the Program Director. The Finance Officer (FO) has also been trained and responsibility for the Data System has been handed over to FO except for the Analysis part. The goal for the period was to transfer skills and knowledge in general about WAWCAS program training and especially about Business development training to the team. Regarding the Data System, the goal was to handover the Data System (Except for the Analysis part) to the Finance Officer.
- **Workshop for the WAWCAS team in Business training** of the women was conducted based on the revised Business manual. The workshop is in line with the goal of advancing the business training and the manuals to strengthen the women's business understanding. The workshop was a training in all topics from the manual and a process of last revising the manual based on the teams' input.

- **In line with the goal of conducting A Children Workshop**, the workshop with the theme "Take responsibility. Ensure the Child Rights" was conducted with an objective of making the community and the children aware of Child Right and also to provide children a platform to put their voices forward and show their talent.

The aims of the workshop were to:

- Provide children with a platform to express their voices.
- Provide a platform for the children to show their talents.
- Acknowledging all the children and their talents.
- Increase the children's understanding of child rights

Children from 10 different schools participated in the program. In the program, Song and Dance competition and Poem competition were conducted, which were judged by independent judges with expertise from related fields. Guests from the local authorities and a newspaper were also participating in the program. One of the guests announced an educational scholarship to one of the children who had participated in a song competition.



4. ORGANISATIONAL DETAILS

- **3 new LPLs have been hired and trained** for Lamjung and Tanahu district. A few of the existing trainers resigned and therefore new trainers were hired and started their training

Visits

- **Nina Schriver visited** Nepal for 8 – 23 of October 2020. Nina visited existing groups in Lamjung and Kathmandu, and new groups in Tanahu, Lamjung and Kathmandu districts respectively. She participated in the workshop Business Training with the team. Due to COVID-19 she had to cancel her visit in March 2020.
- Sirish Shrestha, Krishna Maharjan and Sangeeta Shrestha **visited Denmark** from 2 – 10 August 2019. During their visit, they worked with Nina and Soren for the revision of the WAWCAS training manuals. They also participated in WAWCAS International Board meeting and meeting with sponsors and potential sponsors.
- **At least monthly or based on the situation the Program Director has visited Lamjung.** PM has visited more often and the visits to Lamjung have been more than planned, because the team needed support for their team collaboration and the way they entered and analyzed data.
- **Regular monitoring** of the training process in the groups has taken place.
- **FO has overviewed the loan repayments** and has visited and supported the groups as per need.
- **Collaboration with local authorities:** After the establishment of state government, local authorities are in place, but still lots of confusions about their responsibilities and territory are present in Nepal. It makes the process to get approvals and recommendations letters for the program, last very long. And it influences the plans of when to start implementing WAWCAS Program.
- **Coordination and collaboration meetings** are going on in all districts quarterly with authorities. PM and PD join when needed. The Team Leader and the concerned LPL join every time.
- **Report of FY** (Fiscal year) 2019/2020 (2076/2077) and plan of FY 2020/2021(2077/2078) has been submitted to SWC/DDC and other local authorities as planned.
- **Finance reports** have been delivered 2 times in the year to WAWCAS International
- **Funding in Nepal** A collaboration process has started with Rotary Rajdhani in Kathmandu and Aarhus Sydvestre in Denmark, to seek funding via Rotary Global fund to WAWCAS program Nepal. This is still in process and was delayed due to Covid-19

Meetings

- WAWCAS in Nepal: weekly and monthly follow up and planning meetings within the team have been conducted. The focus of the meetings has been evaluation and prioritizing. The weekly meeting focus on the day-to-day work and the monthly meetings have been of more strategic character focusing on priorities and plans on an overall plan. Implementation of an agenda for every meeting is in process.

- **Every Monday Skype meetings** with Lamjung team have been conducted with PD and PM.
- **Three review meetings with the WAWCAS team** have taken place. 2 in Kathmandu and 1 in Lamjung. Progress and challenges were discussed and plans for coming quarter were developed.
- **Meetings with local authorities:** various meetings have taken place with SWC (Social Welfare Council), district authorities Tanahu, Lamjung, and Kathmandu regarding the plan and progress and to identify deprived areas.
- **Management meetings:** Sangeeta and Nina have minimum weekly Skype meetings. The meetings via Skype are very important. It is a way to support the process and the plan being implemented and to monitor the outcome. And to get a mutual understanding of where we are in the process. And to develop the next steps in WAWCAS.
- **Board meetings in Slisha:** During this year period 6 board meetings have taken place. During the meetings progress, challenges and various issues were discussed.
- **Board meetings in WAWCAS INTERNATIONAL:** 5 in total during the period. 4 meetings with participation of Sirish, Program Manager on Skype and 1 with the participation of Sangeeta, Program Director in Denmark.

5. SPECIAL PROJECTS AND FOCUS AREAS

- **WAWCAS Movies:** Translation of 15 short movies about WAWCAS and the WAWCAS women has been completed. Sub-titles in English has also been completed.
- **WAWCAS CRAFT:** We are exploring the local markets for local tourists and foreign tourists to buy WAWCAS craft in Nepal. Hotel Kazi Durbar, Naxal, Folk Nepal, Lajimpat, Home Based Women Handicraft Khokana and Mukuta tourist shops, Khokana, Scott Wilson–Nepal, and Local Women Handicraft Pakunajol are the places where we display and sale the women´s products.
- During the period of July 2019 to June 2020, one consignment was sent to Craft Sister, Denmark.
- **Special activities related to the Covid-19 situation:**
 - A help package for the exited women, who have lost their businesses, was developed. Estimations made for the number of women who will need support, plan for contacting the women, rules and values for getting a loan and support was to developed. A campaign to collect funding for the help package was carried out in Denmark with very big success. We reached the goal so we can afford to support between 1700 and 2000 women. All ready to be implemented when the Corona situation allows it.
- **Development of a pre-study for development of a Local NGO (LNGO)** for and with 1500 of the women in Lamjung was developed and application for funding is send. The LNGO will offer the women a formal structure where they can support each other and draw on government resources across the groups. The pre-study is ready for implementation when the Corona situation allows it

6. ADDITIONAL ACHIEVEMENTS AND ACTIVITIES

- **Follow-up reviews:** 5 women groups have been interviewed as follow up on the long-term effect of WAWCAS after 5 years. The analysis shows positive and desired lasting changes. From these interviews we learned, that 95 pct. of the women are still running a business, 80 pct. of the women have started an additional business; the children have been going to school.
- 28 vulnerable children of new WAWCAS women have received school sponsorships with support from Kam For Sud Nepal. Each child is receiving 1000 rupees per month. To ensure they can go to school.
- Follow up training in the Business Manual from last year has been conducted in a 2-day workshop with the WAWCAS Nepal staff.
- Development and revision of the WAWCAS Business Manual is in the final stage and will be printed as soon as Covid-189 situation allows
- WAWCAS training manuals have been revised and will be printed as soon as Covid-189 situation allows
- A form has been developed in Google Sheet wherein all the trainers will have to put in their achievements for the past quarter and plan for the next quarter well before the Quarterly Review Meeting.
- Evaluation of WAWCAS (April 2015 – December 2018) has been completed by Social Welfare Council. A field visit was conducted at Lamjung by the evaluators. We have also had 3 meeting with the Evaluation Team. The report has been submitted to the Social Welfare Council.



7. KEY CHALLENGES

Covid-19 has caused many changes in the implementation of the program. Both regarding number of new women included and in relation to not being possible to conduct the training.

From March 24, Nepal was in total lockdown for 82 days. The women in WAWCAS community had to close their businesses. The training stopped. The LPLs in Lamjung could not get back to Kathmandu.

To keep in contact with the women we set up a contact model. All LPLs should contact each of the women in training at least once a week. Information on their situation was conducted, to be able to support them.

All WAWCAS team members should participate in a “call in” meeting every week with the PM to share their situation, worries and learnings from the women.

PM, PD and International Program Director met several times a week on skype.

8. WHERE TO FOLLOW UP AND OTHER RECOMMENDATIONS

- Awareness on changes made by the state government and regular meetings with local authorities to ensure WAWCAS lives up to the new rules and regulations.
- Coordination between the different WAWCAS groups and the government institutions must be continued because resources from the governmental institutions are a big help for the women, to develop business and the community.

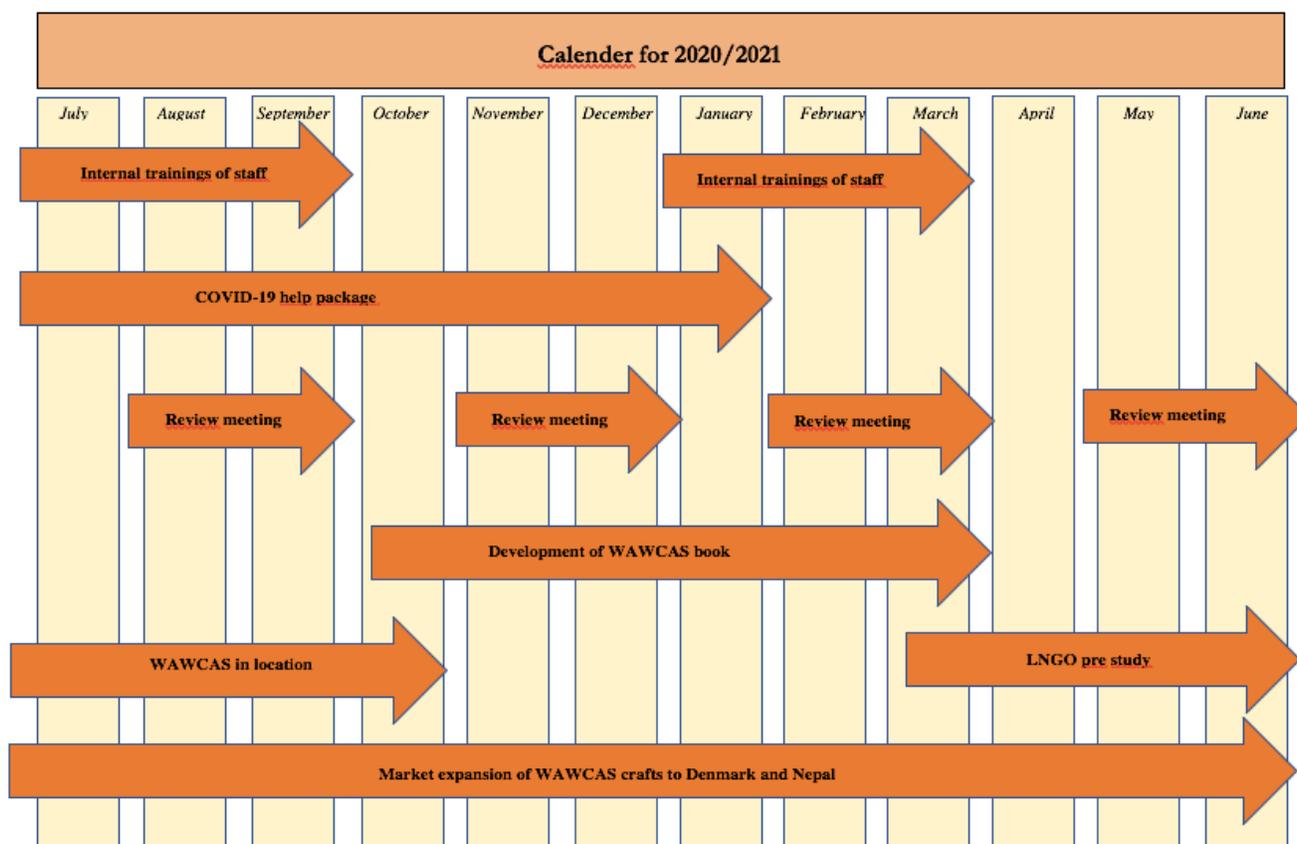
- A yearly team-building workshop for the WAWCAS team needs to be continued. The team really recharges energy, increases togetherness, and learns very much from each other. All this supports the aim of having equal quality in the training and a stable team who are happy for their work and for being a part of WAWCAS.
- Regular follow-ups regarding potential additional businesses needs to be in focus because many women are ready for it, but need support to get the second business started in a good way.
- Fund transfer from WAWCAS International shall be scheduled in half yearly to lessen the yearly fee amount.

9. GOALS AND ACTIVITIES FOR THE COMING YEAR

General operations within the WAWCAS Program

Fiscal Year 2020/2021											
Calendar Year 2020						Calendar Year 2021					
July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	April	May	June
7 groups into Implementation			8 groups into Implementation			7 groups into Implementation			8 groups into Implementation		
8 groups in Prep + 7 groups in Exit			7 groups in Prep + 8 groups in Exit			8 groups in Prep + 7 groups in Exit			7 groups in Prep + 8 groups in Exit		
Farming Training-7 Women groups			Farming Training-8 Women Groups			Farming Training-7 Women groups			Farming Training-8 Women groups		
Training to LPLs form Program Manager under supervision of Program Director											
2015/16 (6 groups) Evaluation			2015/16 (6 groups) Evaluation			2015/16 (6 groups) Evaluation			2015/16 (6 groups) Evaluation		
WAWCAS in New District						Residential Workshop					

New initiatives and focus areas – for further details, see the WAWCAS strategy paper



ANALYSIS

Introduction to the Analysis and the parameters

From the initial stage of the program, WAWCAS has been recording data for each of the women for the purpose of tracking social, personal and financial situations and changes including keeping track on the loan repayment. As the program has expanded in terms of content and number of women, there was a need for recording more data parameters and for increasing the security for high validity of the data registered. Hence, from 2015, we started WAWCAS online data system. The data is filled in on tablets and laptops by each LPLs (trainers) at different milestones during the women's 16 months training. Data has been filled in to the WAWCAS Data System since March 2016.

Missing values: Some groups have had their data collected out of line with the guidelines for filling in data and are therefore not considered valid. This applies for data that has been collected in retro perspective, and data where the LPL's have forgotten to collect data in one or more milestones.

Due to COVID-19 and the lockdown called by the Government of Nepal starting from March 24, 2020, the implementation phase of 12 groups (Lamjung-6, Kathmandu-1, Tanahu-4 and Lalitpur-1) could not be completed. As a result, data could not be collected for 302 women, which means that they cannot be a part of this year analysis.

One of the groups in Lalitpur is also not included in the report (with 21 women). It was the first group in a new district and several challenges were encountered, which limited WAWCAS for succeeding with the group's proper functioning. Data for the group could not be collected as planned.

The data has been collected in all regional areas in which WAWCAS is functioning; Kathmandu, Lamjung, Tanahu and Lalitpur, which have been consolidated in the report. The division of groups is 3 groups from Kathmandu equaling to 71 women, 10 groups from Lamjung equaling 235 women, 6 groups from Tanahu equaling 144 women and a group from Lalitpur equaling 20 women. The total number of women included in the analysis therefore amounts to 470 in the age between 18 to 60. It must be taken into consideration that the total amount of women decreases throughout the milestones, due to drop-out³ from the program. The WAWCAS team is implementing a solution for this issue in the Data System for future analysis. The analysis presented in the report includes women who have exited the program during the period July 2019 till March 2020 (no groups could be exited from April 2020 to June 2020 due to lockdown).

Definitions of parameters – see Annex

Introduction to the method and design of the analysis

The data is collected by the LPLs (trainers) associated to each woman. Running visits to the women's houses keep the trainers updated on the women's situation and their individual development according to the chosen indicators. In respectively, 3rd, 6th, 9th and 12th Impl. along with the pre-test, 3months before starting the program, all women are visited to keep track of their ongoing development. This is done for all women within a short period of time to make their development and individual learning comparable. The information is gathered through interviews, questionnaires, conversations, and observations in the homes or businesses according to a collection-manual made by WAWCAS. In this manual, a big importance is put on how to collect unbiased, valid data properly and through conversations with each woman in private. Since some topics are sensible, difficult, and taboo, trust, honesty, and reflection are valued highly in the conversations and relationships with the women. The trainers are trained in this during their 3-month preparation training.

As mentioned, the report is divided into the regional areas of Lamjung, Kathmandu, Tanahu and Lalitpur. This eases the comparative analysis of the regional differences, and their consequences for the women's development can therefore be taken into consideration. For instance, some areas have

³ Dropouts are: 25, dropouts can be due to; 1) moving; 2) death; 3) deciding not to be in the program or a woman can be registered as a dropout if it has been impossible to collect and register data information about her.

larger groups of specific casts, which still has big impact on both family-relations and societal situations.

Areas of analysis interest

In the report, analysis has been done in 2 different groups of parameters: Social and financial. Social parameters are the ones believed to influence social empowerment and financial parameters are the ones believed to influence financial empowerment. In the WAWCAS Program, the objective is positive change in both empowerments, as personal development is perceived possible only if both social and financial situations are improved.

Social empowerment is understood as the process of developing a sense of autonomy and self-confidence, and acting individually and collectively to change social relationships and the institutions and discourses that exclude poor people and keep them in poverty.

Financial empowerment is understood as the woman’s increasing financial capability. In the WAWCAS Program, a major effort is put on increasing the women’s financial understanding and responsibility, not only focusing on a monthly surplus. Therefore, the area of interest concerns both her actual money resources and her financial responsibility and understanding.

Financial parametres

Net Income

Net Income is the amount of money the woman has earned from her business. This means her costs deducted from her actual sales. A business showing a Net Income explains that the business is deriving return from what has been invested into it initially. Unlike this, a net loss would mean that the initial investment is not yielding any returns. In our parameter, Net Income also includes the stock valuation of the woman’s business and therefore the actual value that she has created in the 12 months running her business in the program. It means the money she would have in her hands, closing the business at the given time in milestone 12, where she exits the program.

Note that this means that she has created a sale, she has paid back her loan, she has saved, she has created cash to establish a sellable stock going forward, and she has provided for her family – food, housing and school. The following analysis shows how the businesses of the women are doing and how much Net Income they are yielding in each milestone. There are differences in the way we register livestock and other businesses. See the annex.

Table 4: Net Income

MileParticulars	Milestones		
	-1	6	12
Net Income	-	2,469,169.00	8,367,728.00
Average pr. Woman	-	5,663.23	19,828.10

Note: The -1 milestone represents the month before the women opens her business. Therefore, the number is equal to zero.

The Net Income in milestone -1 always measures zero, as the women have not started her WAWCAS business in that milestone. The profit figure in 6th milestone is Nrs. 2,469,169.00 with an average of Nrs. 5,663.23 for each woman. This increases to Nrs. 8,357,728.00 in milestone 12, leaving the women with an average Net Income of Nrs. 19,828.74.

Comparing the WAWCAS Net Income to standard Nepali salaries, the average Net Income of Nrs. 19828,74 is well above the minimum wages received in a governmental job. However, if we look at the living expenses for a 4-member family, it can seem to be low. But here it is necessary to take into consideration where the WAWCAS women come from. Before WAWCAS, most of the women were in daily wages as eg. construction workers, with a daily wage of Nrs. 700.00. However, based on women's saying, the availability of work was maximum 3-4 months a year. As table 5 shows, this would amount to an average wage at 7,000 Nrs a month, if divided between all 12 months.

Table 5: WAWCAS monthly income relative to average Nepali wages

Comparison Parameters	Avr. Monthly earnings Nrs
WAWCAS	19,828.74
Government of Nepal*	13,450.00
Construction Work**	7,000.00
Variance between WAWCAS and minimum wages	6,378.74
Variance between WAWCAS and Construction Work	7000.00

Note: *<http://www.pioneerlaw.com/news/minimum-wage-remuneration-2018-2075>, ** normally the women work four months a year in construction as their only income, therefore the monthly wage is calculated on an average basis.

Conclusion

The analysis above shows that the monthly average Net Income per woman in WAWCAS raise to Nrs. 19,828,74 within the program period including stock valuation. If the women previously were working for the government, this implies a monthly average increase in income of Nrs. 6,378,74. In reality though, this is not the kind of job the women in WAWCAS ever had. The women instead see an actual increase of Nrs. 12,700 a month including stock valuation. The coming analysis will show, that this increase in income for the woman contributes to the household income in such a way, that the overall household *balance* after private expenses is 6,000 Nrs. higher than the minimum wages *before* expenses. It is also important to take into consideration that the women's social and financial situation, being in the bottom of society, makes the percentage increase very high.

Balance

Balance is understood as the leftovers from the household income after all private expenditures and savings. In Kathmandu the balance also includes business expenses, since the Kathmandu women mostly have businesses where it is difficult to separate private and business expenses. See annex for a region-based analysis. The balance, if positive, adds up to the balance of next period and if negative, reduces the balance for the next period. Therefore, an increase in balance can both be

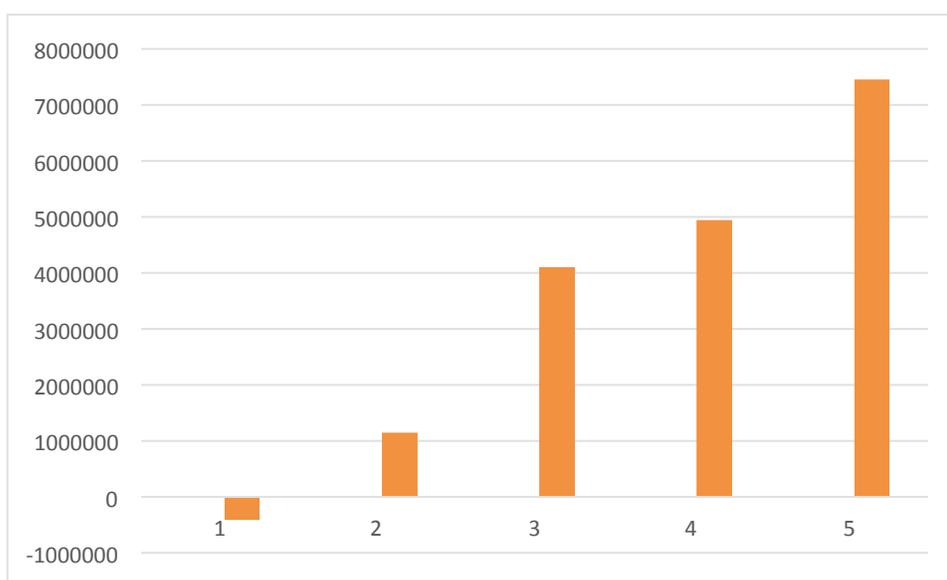
interpreted as more income from the woman’s business and as less expenses due to more financial responsibility or increased income from the husband. A positive balance gives the woman an opportunity to invest more into her business. It is obvious that to have positive balance, the woman or the man can increase their income. However, if income cannot be increased, she can decrease their expenditures. This is what the program focuses on through one of its tools; Pocket Chart Analysis (PCA), where we help the woman and her husband analyze where the money in the household is spend and can be reduced (E.g. on alcohol) or must be increased (e.g. schooling, healthy food). The following analysis is based on the PCA information that each of the women has provided. The PCA is collected throughout all 5 milestones.

Table 6: Balance within the women’s personal financials

Particulars	Milestone					Total
	-1	3	6	9	12	
Total	-416,414.0	1,141,516.0	4,105,220.0	4,946,393.0	7,457,747.0	7,874,161
Average	-747.6	2,049.2	7,370.2	8,880.4	13,389.1	14,136.7

Note: the numbers are in nepali rupies and show both the average and total balance.

In the table above, in milestone 1 (just before the women came into WAWCAS) balance figure was Nrs. 416,414.00 with an average negative savings of Nrs. 747.60, which explains their expenses being more than their income, which were



Note: the graph shows the total balance all the women have after expenses and savings.

sourced through credit and lending from others. Within

milestone 3 (3 months into WAWCAS), the balance was Nrs. 1,141,516.00 with an average positive balance of Nrs. 2,049.40. The balance further increased to Nrs. 4,105,220.00 in milestone 6 giving an average balance of Nrs. 7,370.23. Further growth was seen in milestone 9 and with milestone 12 with balance figure of Nrs. 4,946,393.00 and Nrs. 7,457,747.00 with an average balance of Nrs. 8,880.42 and Nrs. 13,389.13.

Conclusion

The analysis above shows an overall increase of the total amount of balance and therefore in the average monthly balance pr. woman. An increase in balance explains that the women are seeking an opportunity to increase their income and are being successful in it. But more importantly, they are able to identify the unnecessary expenses and therefore decrease their overall expenditure, without compromising or decreasing their living standards. Many of these changes are seen in the changes from fast food to homemade meals, lesser spending on alcohol and cigarettes. It is a major priority of WAWCAS to monitor the women’s spending, to ensure that important costs as schooling, medical supplies, and food is still prioritized. The balance is as mentioned the leftover money after savings both done in the WAWCAS groups and other cooperatives and financial institutions, and household spending’s. The women express that having savings outside the group is a matter of pride and satisfaction.

Social Parameters

Husbands’ alcohol consumption

Husband’s alcohol misuse is one of the major social problems, the women face. This has direct effect not only on occurrence of violence in the family, but also on the family’s financial situation. The common situation is that many of the husbands spend a major portion of the family’s earnings on alcohol, leaving their family facing difficulties managing household expenses.

The number of women consuming alcohol is very low and can rarely be defined as ‘misuse’. Therefore, it does not have material effect in the families. Hence, in the analysis, we have taken alcohol consumption from the husbands.

Table 1: Husbands’ alcohol consumption

Measurement	Milestone			Cumulative	
	-1	6	12	Numeric	Percentage
Daily	42	11	3	-39	-92.9%
Weekly	60	48	17	-43	-71.7%
Monthly	31	49	28	-3	-9.7%
Frequent drinkers	133	108	48	-85	-63.9%
Occasionally	75	84	115	40	53.3%
Never	187	189	210	23	12.3%
N/A	72	78	69	-3	-4.2%
Total observations	467	459	442		

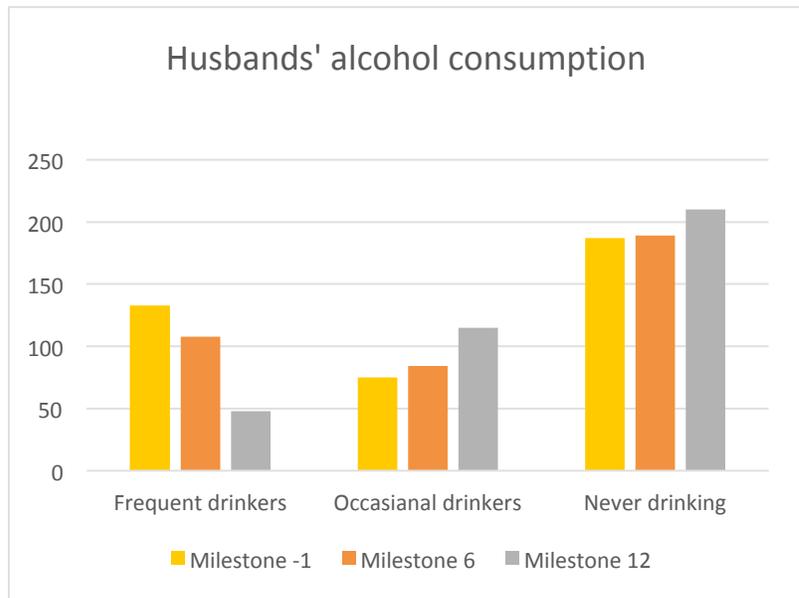
Note: Frequent drinkers are defined as the women’s husbands’ who drink on a daily, weekly or monthly basis. Single women, divorced, widows, and women whose husbands live abroad are represented in N/A. The reduction in total observations is due to drop-outs or women ‘losing’ a husband.

In the table we see that that the husbands, who are drinking frequently, are 133 in milestone -1 (i.e. at the start of the program). The number reduces to 48 in milestone 12 in the program and therefore shows an overall reduction of 64 pct.

Likewise, husbands who are drinking occasionally are 75 in milestone -1. The number increases to 84 in milestone 6, and then further to 115 in milestone 12. The increase in this number is a result of frequently drinking husbands' drinking less, and therefore moving to the group of occasional drinkers. The overall change is an increase of 53 pct.

The number of husbands who never drinks increased from 187 in milestone -1 to 189 in milestone 6 and hereafter to 210 in milestone

12. This shows an overall increase in husbands who never drink of 12 pct.



Conclusion

Looking at developments showed above, we see a substantial decrease in the husband's alcohol consumption during the 16 months, the women are enrolled in the program. Looking at an overall number of 133 husbands drinking frequently before their wife's entering the program; we see a total decrease of 64 pct. in this group only. Taking into consideration the individual development goals defined by the women and the LPLs, and their personal conversations with the women, this decrease is reflecting, that the women has implemented the advice and reflections from the visits from LPLs in their daily life, and communicated this to their husbands. The husbands drink less than before the program and therefore, we can interpret a decrease in the probability of financial difficulties, domestic violence, and general household ease. Even though we see a substantial decrease in frequent drinkers, we still see that the husbands are moving to the group of occasional drinkers, where we want to see an even larger increase in husbands, who never drink instead. This is a development to take into consideration when adjusting the training of the women in the future.

Husband's Attitude

In the context of Nepal, women are mainly limited to household works only. It is seldom that we see them coming out of their houses into business careers. Most of the women who dare to get into business do not always get support from their husband. This can possibly have a damaging effect on the women's involvement in the program, and therefore result in her either 1) dropping out or 2) not being able to run her business. Hence, the program also works with the husbands to change

their attitude and make them realize the importance of their wives taking up a business. After further interviewing the LPLs, who collect the data, some indicators in the measurement are also relating to the husband's general approach to the women. To further understand the individual indicators, we refer to the annex where all measurements are explained.

Table 2: Husband's attitude

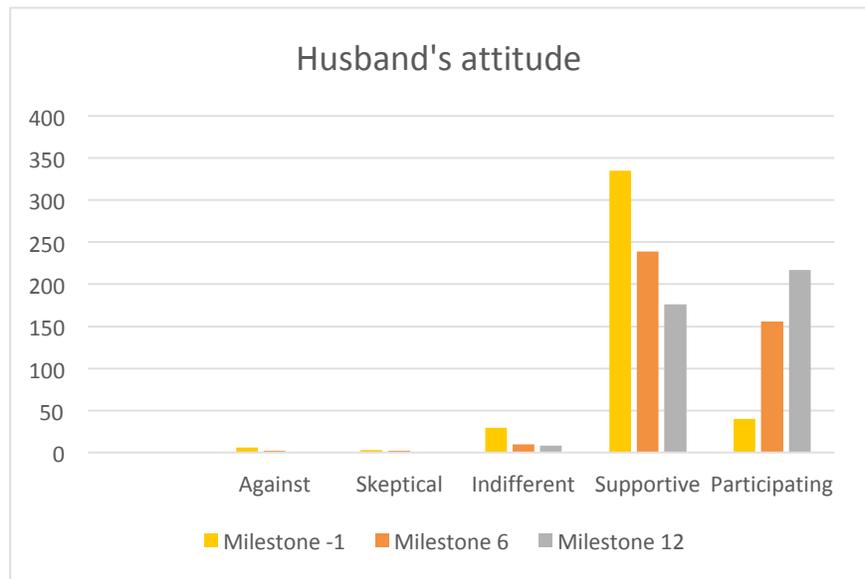
Measurement	Milestone			Cumulative	
	-1	6	12	Numeric	Percentage
Against	6	2	0	-6	-100.0%
Skeptical	3	2	0	-3	-100.0%
Indifferent	29	10	8	-21	-72.4%
Supportive	335	239	176	-159	-47.5%
Participating	40	156	217	177	442.5%
N/A	19	10	11	-8	-42.1%
Total observations	432	419	412		

Note: The table shows husband's attitude towards both the women's involvement in WAWCAS and her general independence. Single women, divorced, and widows are represented in N/A. The reduction in total observations is due to drop-outs.

In the table above, husbands who were "against" their wives being part of the WAWCAS were 6 in milestone -1. After the women exited the program, no husbands were against. This can be understood as the women experiencing much more favorable environment in their business and family life, since their husbands are not actively working against them on their way to independence.

Similar changes were seen regarding "skeptical" husbands that counted 3 in milestone -1, 2 in milestone 6 and finally 0 in milestone 12. This can also be explained as a decrease as the women experiencing doubt free environment.

335 husbands were 'supportive' in milestone -1, 239 in milestone 6 and 176 in milestone 12 showing an overall decrease of 47 pct.



This decrease does not necessarily show a negative change and is to be read along with the increase in "Participating" husbands that goes from 40 to 217 during the program period. This shows that 177 husbands went from being 'only' supportive to take active part in their wife's business.

Conclusion

Looking at the developments showed above we see a tendency to a decrease of husbands being respectively “against”, “skeptical”, “indifferent” or “supportive”, and a substantial increase in husbands taking actively part in their wife’s involvement. "Against", "Skeptical" and "Indifferent", although having a low numeric decrease are important changes as it has direct impact in women's social and business wellbeing. Furthermore, especially husbands that are skeptical are important to open dialogue with, as they present themselves as closed, hostile, but unwilling to open dialogue. Whereas husbands being ‘against’ are easier to confront and communicate with according to the LPLs. In participating - being the most desirable answer - we see an overall positive development. When the women are exiting WAWCAS their husbands are not only supportive towards the women into business, but now actively working with them in the business. Thus, the chances for the woman to successfully run her business and gain from the trainings are higher. Looking at the overall change in attitude, the LPLs frequent home visits and their discussions with the women’s husbands seem to have made a great influence and eventually resulted in more husbands having a positive attitude.

Violence

Violence is one of the major social and personal issues that most of the women face. The issue of violence might be interdependent with other parameters, since both national and international studies show relevant links to for instance the husband’s alcohol consumption. To further investigate this interconnected development, we need to question the women about when the violence occurs. For now, we analyze the parameter independently. In the program, we have given a great importance to this parameter. Violence has a deep impact not only on the physical and mental state of the women involved, but it also has deep impact to other members of the family. In WAWCAS we work with an understanding of violence that has four dimensions: physical, mental, social, and financial violence. To further understand this measurement and its indicators, see the annex.

Table 3: Violence

Measurement	Milestones			Cumulative	
	-1	6	12	Numeric	Percentage
Daily	6	2	0	-6	100.0%
Weekly	11	9	3	-8	-72.7%
Monthly	13	6	3	-10	-76.9%
Frequent victims	30	17	6	-24	-80.0%
Occasionally	106	95	76	-30	-28.3%
Never	318	334	356	38	11.9%
N/A	12	13	12	0	0.0%
Total observations	466	459	450		

Note: Frequent victims are defined as women experiencing violence on a daily, weekly or monthly basis. The measure indicates the women’s explanations and not observations by the LPLs. N/A constitute single women, divorced, widows and the women whose husbands are working abroad.

Women facing violence on a frequent basis was 30 in milestone -1, which is a lower number compared to previous years. Showing an overall decrease in women facing violence in the areas that WAWCAS works. The number further decreased to 17 in milestone 6, and to 6 in milestone 12. The overall decrease in the measure therefore is 80 pct. Similarly, women facing violence occasionally decreased by 28 pct.



In respect to the decrease in "Frequent Victims" and women "Occasionally" facing violence, the women never facing violence increased from 318 in 356, showing an overall increase of 12 pct.

Conclusion

The number of women never facing violence increases from 318 to 356 throughout the program period. This number is relatively low even though violence is a measurement that is highly prioritized in the WAWCAS training. And therefore, continuously a parameter to keep in mind and focus even more on to reduce the final number of 6 women who experience violence frequently to 0. Furthermore, the number of women facing violence is lower at the beginning of the program than previous years. The reason for this needs to be understood further, and may reflect that the target group has changed characteristics since WAWCAS was established. The overall development is interpreted as positive since 80 pct. of the women are no more facing violence frequently, meaning on a daily, weekly, or monthly basis. Furthermore, the environment, cultural circumstances, and social behaviors are not believed to be changeable in short term, and therefore the changes might occur on a later state. Taking this into consideration when interpreting the results, the analysis implies a substantial impact of the IBTs (Issue Based Training) focusing on women’s rights, dialogue, conflict resolution, and the personal conversations and guidance received from the LPLs.

WAWCAS children

When initiating WAWCAS back in 2008 it was relatively easier to show a positive development, since the percentage of childrens’ school-enrollment increased substantially when their mothers entered WAWCAS. But since then the Nepali government has made it mandatory to enroll in school and therefore this measure is no longer as valuable. Instead we now focus on showing how often the

enrolled children actually attend school and if they continue to do it on a regular basis after exiting the WAWCAS program. Therefore, we are currently working on collecting review data that shows if the children stay in school and prioritizes their education instead of for example helping out at the house. Qualitative review data collected in 9 women groups in 2018 and 2019 implies that all of the WAWCAS children stays in school also after their mothers exit the WAWCAS program.

Another relevant measure that we wish to work with is the attendance-percentage of children in secondary school. In Nepal secondary school is understood as above 12 years. The national average school attendance in this age group is under 20 pct. for both boys and girls, and therefore this is a particularly vulnerable group, necessary to prioritize. In WAWCAS around 40 pct. of the children are in secondary school. Taking a randomized subsample from the four districts WAWCAS works in, we see that 100 pct. of secondary students are still in school, and ‘always’ go to school. The measure ‘always’ here refers to “Every day except when he/she is sick or there is a death in the family.” Our vision, as a part of the four-year strategy is to enhance our focus on children in WAWCAS, also in relation to data collection. It is therefore a priority to analyze if this is the case for more subsamples within but also after the women’s WAWCAS involvement.

