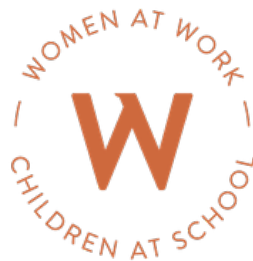


# ANNEX – Annual Program Progress Report 2019/2020

Parameters divided on districts

# WAWCAS



## Definitions of key concepts in WAWCAS

### Savings:

- **Group Savings:** Group savings is an amount that each of the members mandatorily saves in the group every month. The amount is decided during the 7 days training. The group saving amount does not earn any interest hence should not be considered while calculating interest for the members. This is also to be remembered that the group saving amount is not to be refunded to any of the members leaving the groups till the group is operational. The amount is generally Nrs. 10.00 per month.
- **Personal Savings:** Personal Savings is an amount that each of the members mandatorily saves in the group every month. As Group Savings, this is also decided during the 7 days training but it is at least Nrs. 100.00 per month. The personal saving amount earn interest right from the day member starts saving i.e. the final day of the 7 days training. It has to be remembered that the amount saved under this cannot be withdrawn before completion of the implementation phase (i.e. the seed-money period of 1 year).
- **Child Savings:** It is an amount that a member saves in the name of their children within the group. There is no limit to number of children and an amount that can be saved in this saving. This amount may vary from month to month. This savings also earns interest like Personal Savings. Unlike Personal Savings, this amount can be withdrawn any time but should be informed a month earlier.
- **Optional Savings:** It is an amount that a member saves in excess of Personal and Child Savings. Like Child Savings, there is no limit for an amount to be saved hence may vary from month of month. This savings also earns interest like Personal and Child Savings. This can also be withdrawn any time but should be informed a month earlier.
- **Saving Refund:** The amount saved by a woman over a period of time if is returned to the respective woman, it is Saving Refund. Till the time group is operational or a woman stays member, it is only Optional Savings and Child Savings that can be refunded.

### Seed-money:

- **Paid amount:** Paid Amount means the installment that a woman pays as repayment of their seed-money. It consists of principal and interest. For instance, a woman has gotten seed-money of Nrs. 20,000.00 in 0% interest to be paid back in 12-month. She pays her monthly installment of Nrs. 1,667.00 (Nrs. 20,000.00/12). This is the "Paid Amount".
- **Scheduled Date:** Scheduled date is the date of Saving and Collection Meeting. This is the day when the member is actually supposed to pay the seed-money repayment. For instance, a group has saving and Collection meeting on 3rd of every month. Here, 3rd will be the Scheduled date every month.
- **Actual Date:** Actual date is the date when the woman actually pays the repayment. Generally scheduled date and the actual date is same. However, it may sometimes be different. If a woman pays her repayment earlier that saving and Collection meeting, then the actual date will be earlier than the scheduled date. On the other hand, if the woman pays her repayment after the saving and Collection meeting, then actual is late than scheduled date. For instance, a group has a Saving and Collection meeting on 3rd every month. A woman in

1st month paid her "Paid Amount" on 2nd. On the 2nd month, she paid on 4th. Here, the Actual date for 1st month will be 2nd of the month and for the 2nd month, it will be 4th of the month.

- **Amount:** Amount is the money that a woman has taken from WAWCAS. This is also the amount that has been invested in the business. For instance, if a woman has taken a seed-money of Nrs. 20,000.00, then the "Amount" is Nrs. 20,000.00.
- **Loan Default:** It is the amount that a woman does not pay back to WAWCAS even after completion of seed-money period. This only consist principal balance and not interest. For instance, a woman has taken "Amount" of Nrs. 20,000.00. She has paid back Nrs. 15,000.00 over the seed-money period and is yet to pay Nrs. 5,000.00. Here, the seed-money default is Nrs. 5,000.00.
- **No. of installments:** This refers to the total seed-money period i.e. 12 months is WAWCAS. Hence the no. of installment will always be 12.
- **Loan Date:** Loan date is the day when a woman receives seed-money from WAWCAS. It is generally the last day of the 7 days training. Only when a woman opts to take seed-money some days after the training, then the seed-money date will be different from the last day of the 7 days training.
- **Business Start date:** It is the actual date when a woman starts her business after taking seed-money from WAWCAS. It is based on the Business vi
- **Principal Balance:** Principal Balance is the balance of seed-money which is yet to be paid back during the seed-money period. It is important that seed-money period has not exceeded.
- **Seed-money Purpose**
  - **Raw Material:** Purchase of direct material. For instance, purchase of goat in Goat Farming, purchase of cloth in Tailoring, purchase of puri in Pani puri, purchase of chicks in Poultry, purchase of sack of rice in Grocery etc.
  - **Construction:** Making a goat shed in Goat Farming, making a godown for Grocery, making a pen for Poultry etc.
  - **Equipment:** Purchase of sewing machine in Tailoring, purchase of feed tray for Poultry, purchase of wooden stand for Pani Puri, purchase of racks for Grocery etc.
- **Interest Rate:**

**Interest:** Interest is the rate of interest that WAWCAS charges for the seed-money it provides to the women. The interest rate will be decided by the SLISHA Board and may vary.

#### Interest Rate Setting

1. **Rate:** It is the rate of interest women earn from her savings in the group. This is return on her money that she had saved in the group. The interest rate is also decided from the group.

## PCA:

- **Income:** Income is the total money that a woman's family brings into home monthly. It includes income from her husband (from inside of the country and outside of the country whichever applicable), her own income from businesses other than WAWCAS business, children's income (if her children are working and staying with her), monthly pension she receives (her own or her deceased husband) etc.
- **Expenditure:** It is an amount that woman's family spends on various expenses including savings. It always has to be monthly expenses.
- **Balance:** It is an amount that is left over from the household income after all private expenses and savings. In Kathmandu, the balance also includes business expense due to the Kathmandu women having businesses where it is difficult to separate private and business expenses. A Balance could be positive or could also be negative. If the income is higher than the expenses, we have a positive balance, which means that it will add up to her income for the next month. However, in case of expenses being higher than the income, it will give the family a negative balance reducing the family's income for the next month. The negative balance is generally sourced from lending and credit.

## Business:

1. **Net Profit:** Net profit is the final amount that a woman has in for herself after deducting all the expenses from the income she derived from the WAWCAS business. Here, it is to be remembered that the woman should only consider her income and expenses only for the WAWCAS business. The household expenses (if she is having only WAWCAS business) and expenses for other businesses (if she is having more than WAWCAS business) should not be considered while calculating Net profit. Similarly, income also has to only from the WAWCAS business and not from other businesses and source.

## Child Form:

1. **Monthly fees including Stat. and Uniform:** It is the monthly amount that a woman pays for one of her children for their schooling. This also includes the cost of stationery and uniform cost. Practically, expenses does not incur monthly in uniform. Hence, we have to take the total annual cost for the uniform and then divide it to every month.

## Housing and Land Form:

1. **Size of land:** The "Size of Land" measures how much land does the woman has access to. It may be registered in the name of her in-laws, husband or her own. The following measurement is to be used while registering in size of land.

1 Haal = 1 Ropani (1 xn Ö ! /f]kgL)

1 Ropani = 16 Anna ( ! /f]kgL Ö ! ^ c f g f )

1 Ropani = 512 sq. ft. ( ! /f]kgL Ö % ! @ sq. mt. )

1 Anna = 32 sq. ft. ( ! c f g f Ö # @ sq. mt. )

### **Alcohol Consumption:**

1. **Cost of Alcohol per month:** This measures the total amount that the woman's husband spends in alcohol. Here, cost that the woman spends (if she also drink) is not to be included.

### **Business Form:**

- **Initial WAWCAS Business:** If a woman who just started in WAWCAS does not have any other businesses before joining the program, it is her "Initial WAWCAS Business". She could have been a housewife, labor, construction worker, domestic helper but not engaged in any type of business.
- **Registration Status:** It shows if the woman's business has been registered in any government and local authorities.
- **Netincome per month:** It is the amount that a woman has in profit each month from the business she was running before being member of the WAWCAS and starting a WAWCAS business. Netincome includes her stock valuation except in Kathmandu.
- **Business Ownership**
  - Partnership: If a woman is doing her WAWCAS business jointly with another 1 woman, it is a partnership WAWCAS business.
  - Cooperative: If at least 10 women are doing their WAWCAS business, it is a co-operative WAWCAS business.
  - Single: If a woman is doing her business alone, it is a Single WAWCAS business.
- **Business Ownership Relation**
  - a. In WAWCAS: If a woman is doing her business in partnership or in co-operative with members of WAWCAS, it will be "In WAWCAS".
  - b. Outside WAWCAS: If a woman is doing her business in partnership or in co-operative with women outside of WAWCAS, it is "Outside of WAWCAS".
  - c. Single within WAWCAS: If a woman is doing her business alone, it will always be "Single within WAWCAS".

### **Installment:**

- a. 0: This is the first Saving and Collection meeting that a group have. This is done in the final day of the 7 days training.
- b. 1: This is the second Saving and Collection meeting done after a month of the 7 days training. In this meeting, it is the 2nd saving but the 1st collection.

Note: It is to be remembered that in whole Implementation Phase i.e. from the final day of the 7 days training, there are 13 Saving and Collection meetings. Savings will be done 13 times whereas collection is done for 12 times.

**Violence:** is understood as any intentionally harmful act done to a person against their will. Violence can be understood in four ways; physical, mental, financial and social – all of the four can happen in front of others and in private, they are equally important. Violence is not referring to domestic violence.

- 1) **Physical violence:** Refers to when the woman is immediately affected; hit, spit on, pushed, husband or others forces sex on her, makes her do things she is not able to, that will hurt her. If the person is doing it with the intention of hurting her body.  
*Example:* she is pregnant, he knows it will hurt her to lift heavy things or work in the field – makes her do it anyway.
  
- 2) **Mental violence:** Refers to any act including confinement, isolation, verbal assault, humiliation, intimidation, infantilization, or any other treatment, which may diminish the sense of identity, dignity and self-worth.  
*Example:* calling her stupid names, being dominating, neglecting her intelligence (“you are so stupid”), not allowed to talk to anybody/friends/men, do not respond to her, ignoring her, excluding her, yelling or swearing, isolating, humiliating,
  
- 3) **Social violence: refers to** violence in the form of unequal treatment from the community due to personal characteristics; caste, gender, looks, can be present in two ways;
  - a. Coming from the social situation in the community
  - b. Happening in front of the community from everyone.*Example:* not allowed to carry the water or has fewer rights than men/other women in the community.
  
- 4) **Financial violence:** refers to the relevance of money as a tool or limitation.
  - a. Refers to abuse of economic access, where one intimate partner has control over the other partner’s access to economic resources, or directly steals from the other partner.  
*Example:* every time when she needs money she has to ask him, or she owns money/jewelry and has it in a safe place but he steals it from her,
  
  - b. OR refers to the physical aggression not immediately affecting the woman physically, but has financial consequences. It does not have to be intentionally.  
*Example:* Throwing plates and breaking glasses, giving financial consequences.

**Conflict:** Conflict is understood as a serious disagreement or argument. A conflict can be a loud and yelling disagreement, but the consequences can be both positive and negative. There will still happen conflicts under harmony.

**Harmony:** When the outcome of the conflict is positive, and it functioned as a channel for realization, compromise, mutual understanding, it is a constructive discussion NOT damaging or destructive.

**Food type:** Refers to if the women and her family eat home cooked or pre-packet food.

**No. of meals pr. Day:** Refers to the amount of both larger and smaller meals eaten pr. Day. Not including snacks.

**School attendance:** Refers to the frequency by which the children are attending school.

**School fee:** Refers to the total amount of money paid for education, including uniform, school fee, extra tuition, backpack, pens, paper etc.

**Measurement understanding:**

- Daily – if it happens at least once a day every day.
  - Weekly – if it happens at least once a week every week.
  - Monthly – if it happens at least once a month every month
  - Occasionally – if it happens sometimes with no particular frequency.
  - Never – if it never has happened, not even once.
- 
- Always – see definition in the PSRP value sheet.
  - Sometimes – everything in between always and never. Few deviations from always are considered as “sometimes”.
  - Never – if it never happened, not even once.
- 
- N/A – the only measure used if the question is irrelevant for the specific women ie. If she does not have a husband/children OR if the data was not possible to gather or got lost and is not possible to find again.
- 
- Participating – if the husband is actively taking part of the business and helping the woman. Participating is as well including all of the aspects included in supportive.
  - Supportive – if the husband is not actively taking part in the business and helping the women, but he has a positive attitude towards WAWCAS.
  - Indifferent – if the husband is neither actively taking part in the business, has a positive attitude nor directly against the woman’s involvement in WAWCAS.
  - Jealous: If the husband is not comfortable/angry with the woman having her own success. This is interpreted as both possible negative and possible positive. It can be damaging or can evolve to participation depending on the nature of the jealousy.
  - Skeptical: If the husband is not actively against the woman’s participation in WAWCAS but has a negative, distrustful, doubtful, and/or suspicious attitude towards the woman in general.
  - Against – if the husband has a negative attitude towards WAWCAS and the woman’s involvement. He has to actively work against the women participating.

## Balance

**Table 14: Balance Lamjung**

Particulars	Milestone 1 Impl	Milestone 3 Impl	Milestone 6 Impl	Milestone 9 Impl	Milestone 12 Impl
Balance	(867,127.00)	(583,963.00)	1,849,493.00	2,395,513.00	3,786,181.00
Increase / (Decrease)		(283,164.00)	2,433,456.00	646,020.00	1,290,668.00
pct. change in each milestone		33.00	417.00	35.00	52.00

The table above shows the balance of the 235 women involved in the program over various milestones. In the milestone 1 Impl, the amount seen is Nrs -867,127.00, which means the 235 women had negative balance combined together. The average negative balance per woman was Nrs. 3,689.90 per month. In the following milestone i.e. milestone 3 Impl, an average per month per women amounted to positive Nrs. -2,497.7. In a span of 3 months, the women are able to decrease their deficit by Nrs. 1,192.19.

In milestone 6 Impl, the women had an average positive balance of Nrs. 7,879.18, which increased to Nrs. 10,619.20 and Nrs. 16,124.17 in milestone 9 Impl, and milestone 12 Impl. Showing a substantial positive development till the time they exited from the program.

**Table 15: Balance Kathmandu**

Particulars	Milestone 1 Impl	Milestone 3 Impl	Milestone 6 Impl	Milestone 9 Impl	Milestone 12 Impl
Balance	66,382.00	148,735.00	238,328.00	328,359.00	329,671.00
Increase / (Decrease)		82,353.00	89,593.00	90,031.00	1,312.00
pct. change in each milestone		124.00	60.00	38.00	-

In the table above, for 71 women taken for the report, an average balance per month for each woman is Nrs. 934.98 in milestone 1 Impl. In the following milestone i.e. milestone 3 Impl, the average balance per month increased to Nrs. 2,094.9. It further increased to Nrs. 3,356.7 and Nrs. 4,627.8 in milestone 6 Impl and milestone 9 Impl. In milestone 12 Impl i.e. the time when they have been through the program, it stood at Nrs. 4,643.25.

**Table 16: Saving Tanahu**

Particulars	Milestone 1 Impl	Milestone 3 Impl	Milestone 6 Impl	Milestone 9 Impl	Milestone 12 Impl
Balance	559,838.00	1,529,929.00	1,878,720.00	1,925,525.00	2,958,947.00
Increase / (Decrease)		970,091.00	348,791.00	46,805.00	1,033,422.00
pct. change in each milestone		173.00	23.00	2.00	54.00



In the table above, the total balance for 144 women in milestone 1 Impl is Nrs. 559,838.00 giving an average monthly balance of Nrs. 3,887.8. The average balance increased to Nrs. 10,624.51 due to increase in total balance to Nrs. 1,529,929.00 in milestone 3. The amount, in milestone 6 Impl, further increased to Nrs. 13,046.67 and more to Nrs. 13,371.70 in milestone 9 Impl. By the time women reached milestone 12 Impl, the average monthly balance was Nrs. 20,548.2.

**Table 17: Saving Lalitpur**

Particulars	Milestone 1 Impl	Milestone 3 Impl	Milestone 6 Impl	Milestone 9 Impl	Milestone 12 Impl
Balance	(175,507.00)	46,815.00	138,679.00	196,996.00	382,948.00
Increase / (Decrease)		222,322.00	91,864.00	58,317.00	185,952.00
pct. change in each milestone		127.00	196.00	42.00	94.00

In the table above, the total balance for the women is Nrs. – 175,507.00 giving negative average monthly balance of Nrs. 8775.35. The average balance increased to Nrs. 2,340.866 due to increase in total balance to Nrs. 46,815.00. The amount, in milestone 6 Impl, further increased to Nrs. 6,933.95 and more to Nrs. 9,849.80 in milestone 9 Impl. By the time women reached milestone 12 Impl, the average monthly balance was Nrs. 19,147.40.

## Net Income

Net Income is the amount the woman has in her hand after deduction of all the expenses to her business. A business is started to have a Net Income. Only the businesses with positive Net Income will be sustainable. 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. Instead the business is losing out the investment itself.

The following analysis shows how the businesses of the women are doing and how much income are they yielding in each milestone.

**Table 18: Net Income – Lamjung**

Particulars	Milestone -1 Prep	Milestone 6 Impl	Milestone 12 Impl
Net Income	-	941,200.00	4,271,983.00
Increase / (Decrease)		941,200.00	3,330,783.00
Overall Increase / (Decrease)		4,271,983.00	

*Note: 215, 210 and 203 women have been considered in milestone -1 Prep, 6 Impl and 12 Impl respectively for the table and graph above.*

In the table above, we see that the Net Income per month for 215 women totals to Nrs. 0 when they are just about to start business. The reason for this is because the trainers only measures the women's income from the WAWCAS business. After being member of the program and starting up a business, the average monthly net profit was measured to Nrs. 4,481.90 in milestone 6 Impl. The

final average monthly net profit at the time they exited the program i.e. milestone 12 Impl, it was Nrs. 21,044.25.

**Table 19: Net Income – Kathmandu**

Particulars	Milestone -1 Prep	Milestone 6 Impl	Milestone 12 Impl
Net Profit	-	233,805.00	301,380.00
Increase / (Decrease)		233,805.00	67,575.00
Overall Increase / (Decrease)		301,380.00	

*Note: 69 women have been considered in the above table and graph. Here, Stock Valuation has not been included as part of the Net Income as in Lamjung, Tanahu and Lalitpur. The reason for that is, that majorities of the businesses in Kathmandu are other than livestock, and in these businesses, product assortment is much bigger. In these businesses Stock Valuation requires higher level of financial knowledge, and therefore we have decided that Stock Valuation is not possible in a valid way in Kathmandu businesses.*

In the table above, the total Net Income per month for 69 women in milestone -1 is Nrs.0 as they are yet to start a WAWCAS business in this stage. The amount was measured to Nrs. 233,805.00 with an average monthly net profit increase to Nrs. 4,101.8 in milestone 6 Impl. In the milestone 12 Impl, an average monthly Net Income per women was measured at Nrs. 5,909.41.

**Table 20: Net Income – Tanahu**

Particulars	Milestone -1 Prep	Milestone 6 Impl	Milestone 12 Impl
Net Income	-	719,664.00	2,999,365.00
Increase / (Decrease)		719,664.00	2,279,701.00
Overall Increase / (Decrease)		2,999,365.00	

*Note: 139, 136 and 132 women have been considered for milestone -1 Prep, 6 Impl and 12 Impl respectively in the above table and graph.*

As shown in the table above, the total net profit for 139 women had in Tanahu was Nrs. 0 in milestone -1 Prep, reason again being the stage where they have not yet started their WAWCAS business. The total net profit was measured at Nrs. 719,664 in milestone 6 Impl making average monthly net profit to Nrs. 5,291.64. The final figure of total net profit in milestone 12 Impl went up to Nrs. 2,999,365.00 with an average monthly Net Income of Nrs. 22,722.46.

**Table 21: Net Income – Lalitpur**

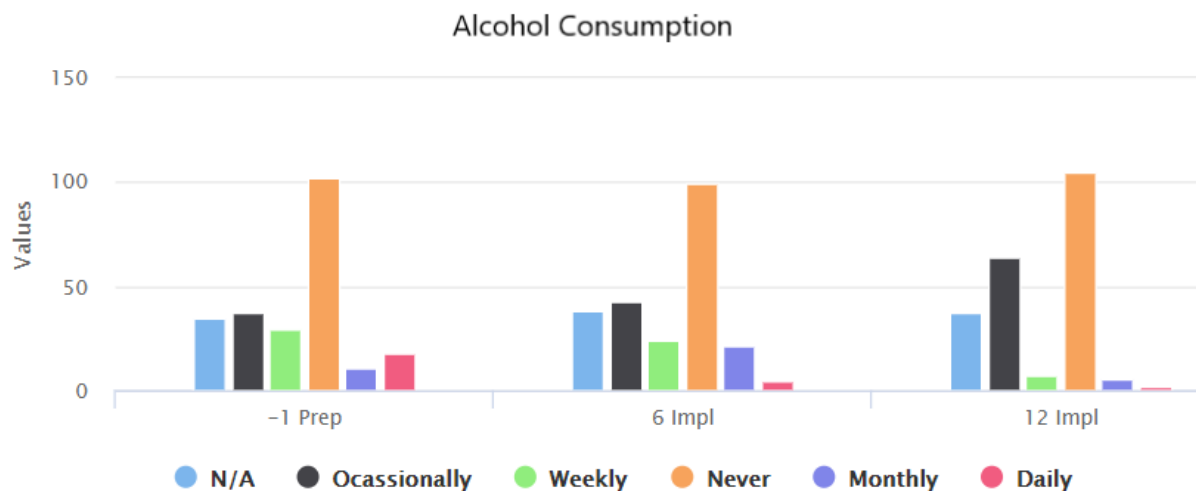
Particulars	Milestone -1 Prep	Milestone 6 Impl	Milestone 12 Impl
Net Income	-	574,500.00	795,000.00
Increase / (Decrease)		574,500.00	220,500.00
Overall Increase / (Decrease)		750,000.00	

(Decrease)

Note: 20 women have been considered throughout all the milestones in the table and graph above

As shown in the table above, the total Net Income for 20 women in Lalitpur was Nrs. 0 in milestone -1 Prep, reason again being the stage where they have not yet started their WAWCAS business. The total Net Income was measured at Nrs. 574,500.00 in milestone 6 Impl making average monthly net profit to Nrs. 28,725.00. The final figure of total Net Income in milestone 12 Impl went up to Nrs. 795,000.00 with an average monthly Net Income of Nrs. 39,750.00.

## Lamjung



**Table 1. Alcohol Consumption – Lamjung**

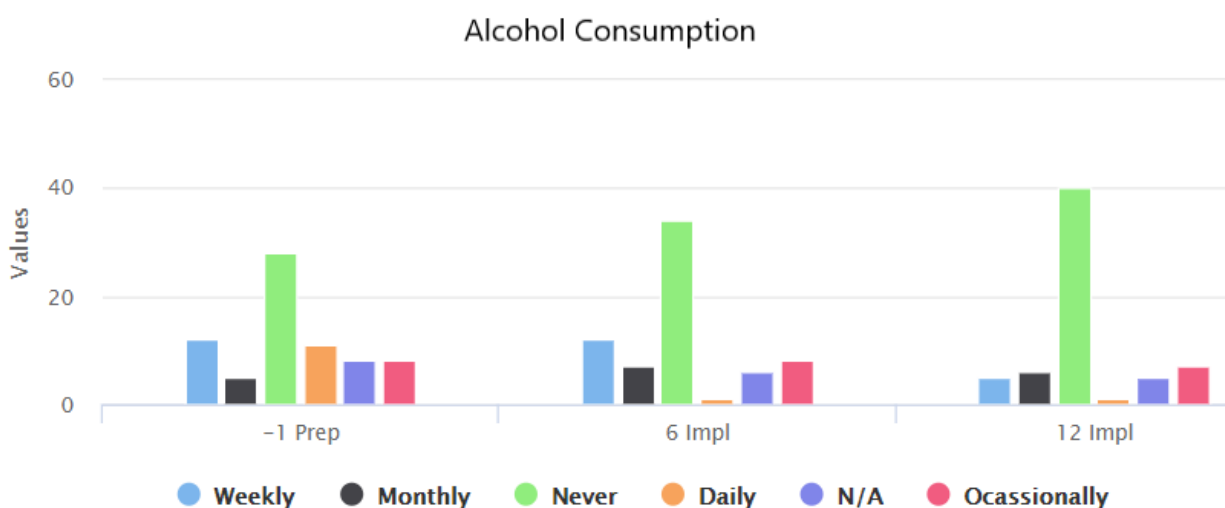
Measurement	-1 Prep	6 Impl	12 Impl	Cumulative change (-1 to 12)	
				Count	pct.
Daily	18	4	2	-16	-88.89
Weekly	29	24	7	-22	-75.86
Monthly	11	21	5	-6	-54.55
Occasionally	37	43	64	27	72.97
Never	102	99	105	3	2.94
N/A	35	38	37	2	5.7
Total	232	229	220		

Out of the total Lamjung population taken for the report, 7.8 pct. of the husbands consume alcohol daily. In milestone 6 Impl, this reduced to 4 and further down to 2 in milestone 12 Impl. Here, we can see that 14 of daily drinkers (77.8 pct.) changed behavior by the time the women reached milestone 6 Impl and 16 of the daily drinkers (89 pct.) stopped at the program exit. Overall, this shows a positive decrease in the daily consumption of alcohol throughout the program.

The same pattern is seen in the husbands who consume alcohol weekly. The number is 29 in milestone -1 Prep, reduces to 24 in milestone 6 Impl, and further to 7 in the last milestone. There has thus been a total reduction by 75.86 pct. from entering to exiting the WAWCAS program in the husbands who consume alcohol weekly. The table and graph show an increase (11 to 21) in husbands who consume alcohol monthly from -1 impl to 6 impl., initially showing a negative development. Taken into consideration, the decrease in weekly and daily, this increase thus reflects a shift from these two categories over to ‘monthly’. However, the number was seen as 5 in the last milestone showing 54.55 pct. decrease over the period of whole program.

As more husbands reduced their drinking habit, the number in “Occasionally” drinking husbands, which is 37 in milestone -1 Prep increased to 43 and later 64, equal to 73 pct. increase. Husbands who never consumed alcohol was 102 in milestone -1 Prep. In milestone 6 Impl, the number was seen at 99. The number increased back to 102 in milestone 12 Impl. Non-drinking husbands thus increased by 2.94 pct. in total during the WAWCAS program 16 months period.

### Kathmandu

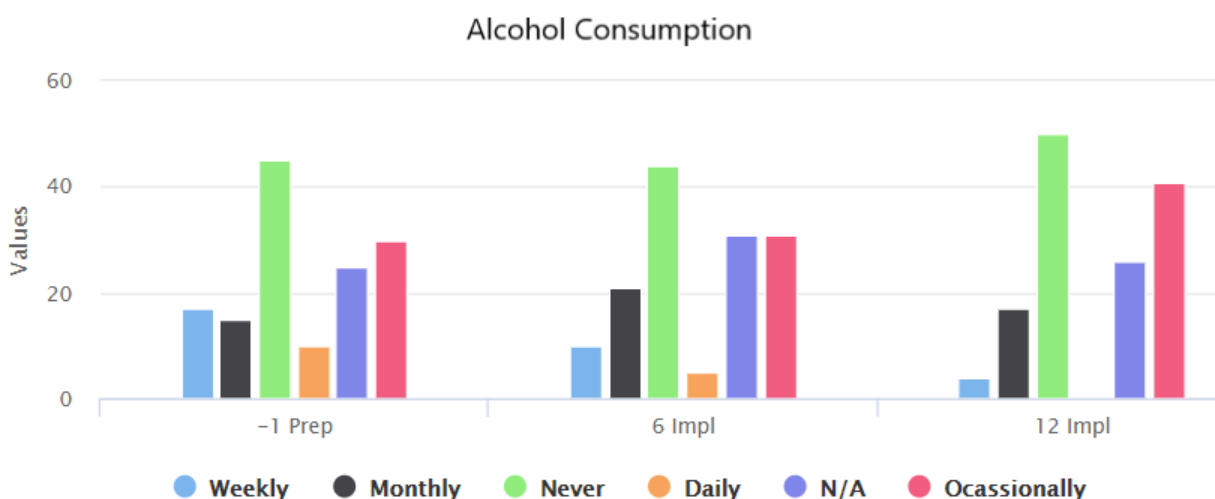


**Table 2: Alcohol Consumption - Kathmandu**

Measurement	-1 prep	6 Impl	12 Impl	Cumulative change (-1 to 12)	
				Count	pct.
Daily	11	1	1	-10	-90.91
Weekly	12	12	5	-7	-58.33
Monthly	5	7	6	1	20.00
Occasionally	8	8	7	-1	-12.50
Never	28	34	40	12	42.86
N/A	8	6	5	-3	-37.50
Total	72	68	64		

The number of husbands drinking daily was 11 in milestone -1 Prep. It reduced to 1 which reflects a total reduction of daily drinking by 90.9 pct. Similarly, husbands drinking weekly was 12 and reduced to 5 in milestone 12 Impl, implying a 58.33 pct. reduction. Husbands with monthly drinking habits were 5 in milestone -1 Prep and increases to 6 in milestone 12 Impl. The overall increase thus is 20.00 pct. This effect is due to transfer from Daily and Weekly drinking to Monthly. Occasionally drinking husband was 8 in milestone -1 Prep and went to 7 in milestone 12 Impl. The overall positive change was seen as 12.5 pct. The number of husbands who completely stopped drinking increased from 28 to 34 in milestone 6 Impl and 40 in milestone 12 Impl showing and overall increase of 42.9 pct., throughout the program period.

## Tanahu



**Table 3: Alcohol Consumption - Tanahu**

Measurement	-1 Prep	6 Impl	12 Impl	Cumulative change (-1 to 12)	
				Count	pct.
Daily	10	5	0	-10	-100.00
Weekly	17	10	4	-13	-76.47
Monthly	15	21	17	2	13.33
Occasionally	30	31	41	11	36.67
Never	45	44	50	5	11.11
N/A	25	31	26	1	4.00
Total	142	142	138		

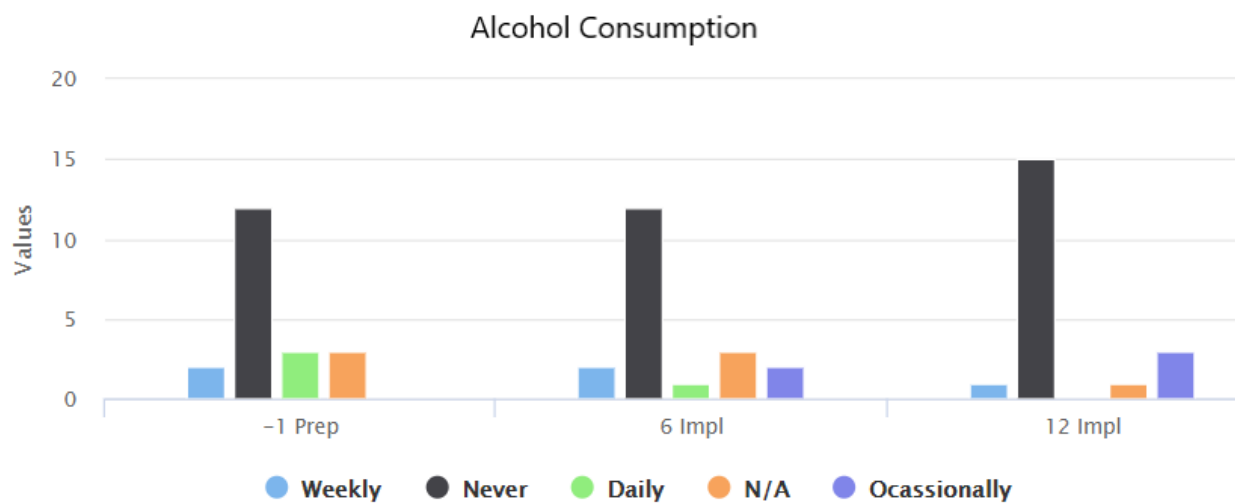
The number of husbands who were drinking on daily basis was 10 in milestone -1 Prep. This decreased to 5 in milestone 6 Impl and decreased to 0 in milestone 12 Impl. There were no

husbands with daily drinking habits showing total reduction by the time the women’s training in WAWCAS was completed.

Similarly, husbands drinking weekly were 17 in milestone -1 Prep. which also reduced to 10 in milestone 6 Impl and 4 in milestone 12 Impl. Here, we also see a reduction by 76.47 pct. Husbands with monthly drinking habits was 15 in milestone -1 Prep which increased to 21 in milestone 6 Impl and down to 17 in milestone 12 Impl. The does not necessarily mean that the husbands with monthly drinking habit increased. They are the husbands how previously had weekly or daily drinking habit.

Occasionally drinking husbands counted 30 in milestone -1 Prep and 31 in 6 Prep and again increased to 41 in milestone 12 Impl with an increase of 36.67 pct. Husbands who completely stopped drinking which counted from 45 in milestone -1 Prep, decreased to 44 in milestone 6 Impl. It further increased to 50 in milestone 12 Impl showing cumulative increase of 11.11 pct.

### Lalitpur



**Table 4: Alcohol Consumption - Lalitpur**

Measurement	-1 Prep	6 Impl	12 Impl	Cumulative change (-1 to 12)	
				Count	pct.
Daily	3	1		-3	-100.00
Weekly	2	2	1	-1	-50.00
Monthly				0	-
Occasionally		2	3	3	-
Never	12	12	15	3	25.00
N/A	4	3	1	-3	-75.00
Total	21	20	20		

The number of husbands who were drinking on daily basis was 3 in milestone -1 Prep. This decreased to 1 in milestone 6 Impl and further decreased to 0 in milestone 12 Impl. There were thus no husbands with daily drinking habits by the time the women’s training in WAWCAS was completed.

Similarly, husbands drinking weekly were 2 in milestone -1 Prep and 6 Impl which decreased to 1 in milestone 12 Impl. Here, we also see a reduction by 50.00 pct. Husbands with monthly drinking habits counted 0 for Tanahu during the period of report.

Occasionally drinking husbands counted 0 in milestone -1 Prep and 2 in 6 Prep and increased to 3 in milestone 12 Impl. This is a shift from Daily and Weekly drinking husbands. Husbands who completely stopped drinking which counted from 12 in milestone -1 Prep and 6 Impl, increased to 15 in milestone 12 Impl showing cumulative increase of 25.00 pct.

## Husband's Attitude

**Table 5: Husband's Attitude - Lamjung**

Measurement	-1 Prep	6 Impl	12 Impl	Change (-1 to 6)	Change (6 to 12)	Cumulative change (-1 to 12)	
						Count	pct.
Against	6	2	0	-4	-2	-6	-100.00
Skeptical	3	1	0	-2	-1	-3	-100.00
Indifferent	14	8	7	-6	-1	-7	-50.00
Supportive	156	115	80	-41	-35	-76	-48.7
Participating	25	76	108	51	32	83	332.00
N/A	9	10	10	1	0	1	11.11
Total	213	212	205				

In the table above, we can see that in milestone -1 Prep., 6 husbands were “against“, here referring to actively averting their wives being in the program and starting up a business. They did not initially allow their wife to participate in the program. By the time the program reached milestone 6 Impl, only 2 husbands were against their wife being a part of WAWCAS and in milestone 12 Impl, there were none. We therefore see a decrease of 100 pct. in the number of husbands who were against their wives being in the program.

The husbands who were “skeptical” about their wives starting up a business, was 3 in milestone -1 Prep. By the time the program got completed, there were no husbands skeptical with their wives starting a business. Similarly, there has been a 50-pct. reduction in husbands with “indifferent” attitudes towards their wife entering the program. 14 husbands were “indifferent” in milestone -1 Prep, 8 in milestone 6 impl. and 7 in milestone 12 Impl.

A husband who was “against” before could be skeptical or indifferent now, because a direct change from “against” to supportive or participating seems unrealistic. Therefore, this development can be

interpreted as a possible improvement. Husbands who were “supportive” to their wives was 156 in milestone -1 Prep. The number reduced to 115 in milestone 6 Impl, and further down to 88 in milestone 12 Impl. with a cumulative reduction of 48.7 pct. which does not necessarily mean a negative development. This is to be looked jointly with the "Participating" husbands whose number can be seen as 25 in milestone -1 increasing to 76 in milestone 6. By the time the program was completed, the number of husbands "participating" in women's business was 108. The overall positive increment was seen at 332.00 pct.

**Table 6: Husband's Attitude – Kathmandu**

Measurement	-1 Prep	6 Impl	12 Impl	Change (-1 to 6)	Change (6 to 12)	Cumulative change (-1 to 12)	
						Count	Pct.
Indifferent	6	1	0	-5	-1	-6	-100.00
Supportive	54	37	21	-17	-16	-33	-61.11
Participating	6	22	37	16	15	31	516.67
Total	66	60	58				

In the table above, we see that 6 husbands in milestone -1 Prep were “indifferent” towards their wives getting into the program and starting a business. The number reduced to 1 and eventually to 0 in milestone 6 Impl. and 12 Impl respectively. There has been decrease by 100.00 pct. in indifferent husbands. Similar is the case with husbands who were “supportive” towards their wives doing a business. The number was 54 in milestone -1 Prep and reduced to 37 in milestone 6 Impl. Finally, it reduced to 21 in milestone 12 Impl that necessarily does not explain a negative impact. The change is to be read together with the change in the "Participating" husbands whose number was 6 in milestone -1 Prep increasing to 22 in milestone 6 Impl. By the time program came to exit i.e. milestone 12 Impl, the number of husbands actively participating in their wives business was was 37 showing an positive increment with 516.67 pct.

**Table 7: Husband's Attitude - Tanahu**

Measurement	-1 Prep	6 Impl	12 Impl	Change (-1 to 6)	Change (6 to 12)	Cumulative change (-1 to 12)	
						Count	pct.
Skeptical	0	1	0	1	-1	0	0
Indifferent	9	1	1	-8	0	-8	-88.9
Supportive	105	82	73	-23	-9	-32	-30.48
Participating	9	43	54	34	11	45	500.00
N/A	10	0	1	-10	1	-9	-90.00
Total	133	127	129				



In the table above, we can see that the number of husbands "Skeptical" about their wives being in the WAWCAS program was 0 in milestone -1 Prep. The number increased to 1 in milestone 6 Impl but eventually back to 0 again in milestone 12 Impl.

The numbers of husbands "indifferent" towards their wives getting into the program and starting a business was 9 in milestone -1 Prep. The number reduced to 1 in milestone 6 Impl and milestone 12 Impl with an overall reduction of 88.89 pct. over a period of whole program. Similarly, the number of supportive husbands which was seen as 105 in milestone -1 Prep was seen reduced to 82 in milestone 6 Impl and finally to 73 in milestone 12 Impl. Here again, the decrease in supportive husbands does not show a negative impact as they have shift to the "Participating" ones. The "Participating" husbands whose number was 9 in milestone -1 Prep increased to 43 in milestone 6 Impl and 54 in milestone 12 Impl showing an overall increase of 500.00 pct. over a period of whole program.

**Table 8 Husband's Attitude - Lalitpur**

Measurement	-1 Prep	6 Impl	12 Impl	Change (-1 to 6)	Change (6 to 12)	Cumulative change (-1 to 12)	
						Count	pct.
Supportive	20	5	2	-15	-3	-18	-90.00
Participating	0	15	18	15	3	18	
N/A	0	0	0	0	0	0	
Total	20	20	20				

In the table above, we can see that the numbers of supportive husbands, which was seen as 20 in milestone -1 Prep was seen reduced to 5 in milestone 6 Impl and finally to 2 in milestone 12 Impl. Here again, the decrease in supportive husbands does not show a negative impact as they have shifted to the "Participating" ones. The "Participating" husbands whose number was 0 in milestone -1 Prep increased to 15 in milestone 6 Impl and 18 in milestone 12 Impl.

## Violence

**Table 9: Violence - Lamjung**

Measurement	-1 Prep	6 Impl	12 Impl	Change (-1 to 6)	Change (6 to 12)	Cumulative change (-1 to 12)	
						Count	pct.
Daily	6	2	0	-4	-2	-6	-100.00
Weekly	9	8	3	-1	-5	-6	-66.67
Monthly	7	6	3	-1	-3	-4	-57.14
Occasionally	82	70	63	-12	-7	-19	-23.17
Never	121	136	150	15	14	29	23.97
N/A	7	7	7	0	0	0	0.00
Total	232	229	226				

In the table above, 6 of the women in Lamjung were victims of violence "daily" before entering the WAWCAS program. The number reduced to 2 in milestone 6 Impl. and eventually to 0 in milestone 12 Impl. 6 women had stopped experiencing daily violence during the program period, which shows an 100.00 pct. reduction. Positive development shows in women experiencing violence "weekly". This was 9 in milestone -1 Prep, and reduced to 8 in milestone 6 Impl. and further down to 3 in milestone 12 Impl. showing a cumulative reduction of 66.67 pct. in total.

Women experiencing violence "monthly" was 7 in milestone -1 Prep. This decreased to 3 in milestone 12 Impl. Women who faced violence "occasionally", here referring to with no particular frequency but less than once a month, was 82 in milestone -1 Prep and reduced to 70 and 63 in milestone 6 Impl and 12 Impl respectively, showing an overall cumulative reduction of 23.17 pct., and an overall positive development.

Similarly, the number of women who did not experience any kind of violence was 121 in milestone -1 Prep. The number increases to 136 and 150 in milestone 6 Impl and milestone 12 Impl respectively. Thus, 29 more women, equaling to 23.97 pct. no longer were the victims of violence after the WAWCAS program was finished.

**Table 10: Violence – Kathmandu**

Measurement	-1 Prep	6 Impl	12 Impl	Change (-1 to 6)	Change (6 to 12)	Cumulative change (-1 to 12)	
						Count	pct.
Daily	-	-	-	-	-	-	-
Weekly	-	-	-	-	-	-	-
Monthly	-	-	-	-	-	-	-
Occasionally	-	-	-	-	-	-	-
Never	72	67	65	-5	-2	-7	9.7
N/A	-	-	-	-	-	-	-
Total	72	67	65				

**Table 11: Violence - Tanahu**

Measurement	-1 Prep	6 Impl	12 Impl	Change (-1 to 6)	Change (6 to 12)	Cumulative change (-1 to 12)	
						Count	pct.
Daily	-	-	-	-	-	-	-
Weekly	2	1	-	-1	-1	-2	-100.00
Monthly	6	-	-	-6	-	-6	-100.00
Occasionally	24	25	13	1	-12	-11	-45.9
Never	105	111	121	6	10	16	15.2
N/A	5	6	5	1	-1	0	0.00
Total	142	143	139				

In the tables above, the number of women experiencing violence “daily“ is 0 in milestone -1 Prep that remains the same throughout the program period. The number for women experiencing violence "weekly" was 2 in milestone -1 in Tanahu. It decreased to 1 in milestone 6 Impl, which further decreased to 0 in milestone 12 Impl with an overall decreased by 100.00 pct.

The number of women experiencing violence "Monthly" was seen at 6 in milestone -1 Prep. The number reduced to 0 in milestone 6 Impl and remained the same in milestone 12 as well showing overall reduction of 100 pct.

Women experiencing violence "Occasionally" was counted as 24 in milestone -1. The number increased to 45 in milestone 6 Impl and again decreased to 13 in milestone 12 Impl. The decrease percentage over the program period was 45.83 pct. In case of women experiencing violence "Never" was 105 in milestone -1 Impl. It increased to 111 in milestone 6 Impl and further up to 121 in milestone 12 Impl with an overall increase by 15.2 pct.

**Table 13: Violence - Lalitpur**

Measurement	-1 Prep	6 Impl	12 Impl	Change (-1 to 6)	Change (6 to 12)	Cumulative change (-1 to 12)	
						Count	pct.
Daily	-	-	-	-	-	-	-
Weekly	-	-	-	-	-	-	-
Monthly	-	-	-	-	-	-	-
Occasionally	-	-	-	-	-	-	-
Never	20	20	20	-	-	-	-
N/A	-	-	-	-	-	-	-
Total	20	20	20				

None of the women during the period report any violence.

A new tendency is that no women in Lalitpur or Kathmandu report any occurrence of violence, which is very unusual, compared to previous years. When talking to the LPLs, all confirm that this registration is correct and that the occurrence of violence is equal to zero in these groups. This can be due to a change in the target group in the urban areas but needs to be understood and investigated further.