



Annual Programme Progress Report 2025/2026

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Abbreviations

CSPP: Child Safeguarding and Protection Policy

D: Director

DAO: District Administration Office

DEO: Development and Evaluation Officer

DK: Denmark

FO: Finance Officer

IPD: International Programme Director

IPM: International Programme Manager

IRD: Inland Revenue Department

JD: Job Description

LNGO: Local Non-Government Organisation

LPL: Local Programme Leaders

NP: Nepal

NPR: Nepalese Rupees

PCA: Pocket Chart Analysis*

**This tool helps women review their household spending. They identify all expenditures, then decide which should be increased, reduced or removed, and what new expenses should be added—for example, reducing alcohol or guest expenses while prioritising healthcare.*

PD: Programme Director

PM: Programme Manager

SDG: Sustainable Development Goals

SWC: Social Welfare Council

TA: Technical Assistant

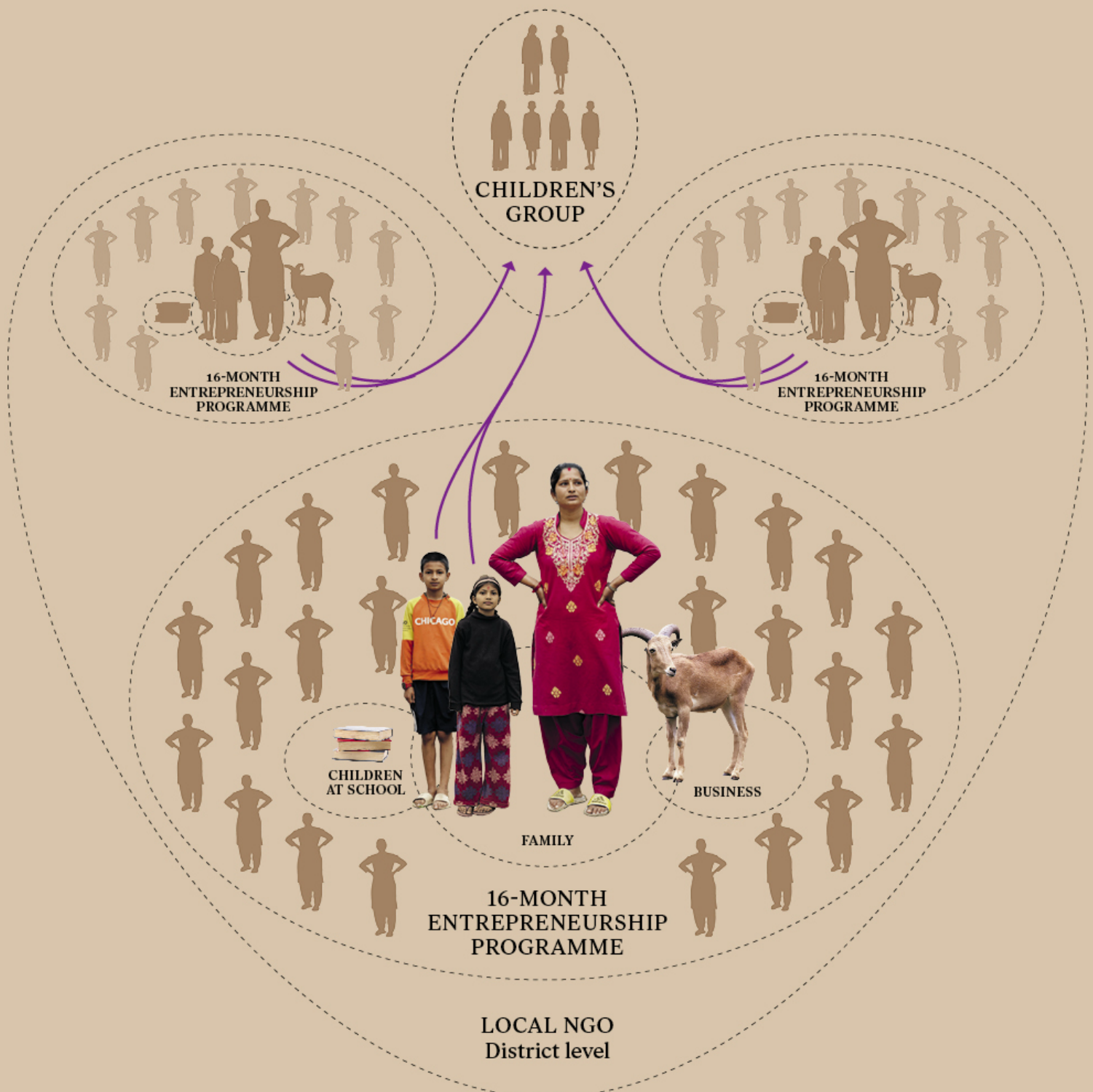
TD: Task Description

TL: Team Leader

WAWCAS: Women at Work Children at School

Our work

WAWCAS consists of three main activities: the 16-Months Entrepreneurship Programme, Child Groups, and Local Non-Governmental Organisations (LNGOs). The 16-Months Entrepreneurship Programme is the entry activity, supporting women's businesses, financial independence, and personal and social development. Child Groups support children's education and rights, while LNGOs enable women to organise, engage with authorities, and advocate for their rights.



About the WAWCAS Programme

The WAWCAS Programme is run by the partnership of WAWCAS International in Denmark and NGO SLISHA in Nepal. Nepal leads in the implementation of programmes, mobilisation of women and community, and data gathering. Together we work on strategic development, organisational development and management, finance data and model development. Denmark leads in compliance and quality checks including fundraising, curriculum development, and reporting, monitoring and evaluations, and managerial support. This report is on Annual Programme Progress for 2025/2026 and long-term value creation of our work.

16-Months Entrepreneurship Programme

The 16-Months Entrepreneurship Programme supports women living in ultra-poor conditions to build economic independence, social empowerment, and sustainable livelihoods. Through a combination of business training, social and personal development, and regular mentoring, women strengthen their ability to run businesses, support their families, and secure their children's education. Women participate in democratic groups of 20–25 members that provide mutual support, accountability, and financial solidarity. The Programme also engages family members to support women's participation and reduce barriers to change. Each woman receives Seed Money of around 2,000 kr. to start a business, which is repaid over 12 months with no interest and reinvested in future participants. The repayment rate exceeds 96% for the year 2025/2026. The Women Groups function as small banks for their members. Women begin making Monthly Savings - and the same goes for sending children to school regularly and ensuring their education. Women receive twice-monthly training in business and social development, alongside regular Home and Business Visits from WAWCAS trainers. Finally, each Woman Group defines how to operate after leaving the WAWCAS Programme with regular meetings, savings, and loans to each other. The groups are also linked with relevant authorities for further support.

Local NGOs

An LNGO is a formally established, women-run organisation led by WAWCAS women who have completed the 16-Months Entrepreneurship Programme. Currently, there are three formally registered LNGOs established with WAWCAS Women Groups, but the LNGO work is in progress to be implemented in all five districts, where WAWCAS operates. In the LNGO, the women develop leadership skills and knowledge and collective practice as local change-makers to influence and develop their local communities and themselves and their businesses. WAWCAS supports and trains the women to enable them to develop and run the LNGO at regional and district level through representative committees.

WAWCAS Child Groups

WAWCAS is dedicated to advancing child rights and quality education and therefore, the focus is on the women gaining financial and personal resources to secure their children's schooling, which contributes to stable education. WAWCAS Child Groups are for children aged 8-14 years old whose mothers are enrolled in the 16-Months Entrepreneurship Programme. The groups focus on strengthening the children's knowledge and understanding of their human rights, including their special rights as children, and their ability to participate in improving conditions of children in their communities. The groups also provide a safe space for leisure and social activities. The groups are coordinated and managed by WAWCAS Local Programme Leaders (LPLs), and the training takes place twice a month for 10 months.

WAWCAS at a glance

16-Months Entrepreneurship Programme

Women develop business skills, start up a business, build confidence and peer support, with Seed Money to start a business.

As of June 2026, **8,889** women are part of WAWCAS Community, including all women who enter our Programme.

After 10 years, 96% of women continue to run their businesses and a WAWCAS woman is expected to outearn the average general worker.



16-Months Entrepreneurship Programme on-going

Month 1-10 Child Groups

LNGOs

Women who graduate from the 16-Months Entrepreneurship Programme organise as local women-led NGOs, advocate with authorities, and drive community development at district level.

As of June 2026, three of the five districts have LNGOs, with a total of **3385 LNGO members** across the three active LNGOs.

38% WAWCAS Community women are active in a LNGO today across the three active LNGOs. Two LNGOs are in development.



Months 1-3 - Preparation Phase

Seven-Day - Training Course (ends with a business plan and the Seed Money ready to start her business)

Months 4-15 - Implementation Phase

Months 16 - Exit Phase

Child Groups

Children aged 8-14 join safe, playful groups that strengthen rights, equality, dialogue, and participation.

As of June 2026, **1,240, children** have participated in WAWCAS Child Groups, and **17,538 children** are part of WAWCAS Community.

After 10 years, 97% children aged 6–18 attend school (children of women who are in business after 10 years).



LNGO starts after the 16-Months Entrepreneurship Programme

Year 1 - Phase 1 Preparation

Year 1 - Phase 2 Establishment

Year 2 – Implementation

Year 3-5 – Exit/Transition

Annual results and impact

**1 kr. donated creates 18 kr. of value on average per year over a ten years.
That is an estimated impact of 35 million kr. in 2025/2026 alone.**



Results

Annual key numbers 2025/2026

Our annual key figures provide an overview of WAWCAS's numerical achievements and programme activities in 2025/26, alongside figures from the two previous years.

Parameter	2025/26	2024/25	2023/24
Number of New Women ¹	980	978	935
Number of Graduated Women ²	954	911	903
Total Number of Women Groups ³	365	326	287
Number of women in WAWCAS Community ⁴	8889	7909	6931
Number of Businesses established this year ⁵	980	975	927
Number of New Saving Members ⁶	0	3	7
Number of Dropouts ⁷	24	24	14
Number of New WAWCAS Children ⁸	919	937	808
Number of Children in WAWCAS Community ⁹	17,538	16,645	15,708
Number of New Children in Child Groups ¹⁰	449	419	192
Number of Children in Child Groups	1,240	791	372
Number of Child Groups ¹¹	51	34	17
Number of WAWCAS Team Members in Nepal	26	22	25
Number of Districts where WAWCAS is implemented	5	5	5
LNGO Members-Lamjung ¹²	2,310	2,310	2,310
LNGO Members-Tanahun ¹³	650	650	-
LNGO Members-Kathmandu ¹⁴	425	-	-
Number of Districts where LNGOs are implemented	3	2	1

1. The number refers to the women included in the 16-Months Entrepreneurship Programme during the year. This includes both the saving members and members taking Seed Money to start their business.
2. The number refers to the women who have successfully exited the 16-Months Entrepreneurship Programme during the year (excludes women in 7).
3. The number refers to the total number of Women Groups formed up to the reporting year.
4. The number refers to the total number of women who have been included in the 16-Months Entrepreneurship Programme from the beginning.
5. The number refers to businesses started during the year by the new women.
6. The number refers to the women who joined the 16-Months Entrepreneurship Programme during the year and also include those who chose not to take the Seed Money but only save in the women groups and participate in the training.
7. The number refers to the women who were enrolled in the 16-Months Entrepreneurship Programme but did not complete the entire Programme. Data from all three milestones for these women are unavailable and have been removed from the analysis.
8. The number refers to the children of the new WAWCAS women mentioned in 1.
9. The number refers to the total children of the women mentioned in 4.
10. This refers only to the number of children included in the new Child Groups during the year.
11. The number refers to the Child Groups formed to date.
12. The number refers to the total number of women who are members of the LNGO WAWCAS Lamjung up to the reporting year. There have not been additions in the members during the year 2024/25 as we consciously decided not to include the groups before they exit the 16-Months Entrepreneurship Programme.
13. The number refers to the total number of women who have been members of the LNGO WAWCAS Tanahun up to the reporting year
14. The number refers to the total number of women who have been members of the LNGO WAWCAS Kathmandu up to the reporting year.

Annual Results 2025/2026

Our Annual Results for 2025/26 present key parameters from the 16-Months Entrepreneurship Programme for the 954 women who graduated.

Parameter	Month 0	Month 6	Month 16
Monthly Net Income Total in NPR ¹⁵	0	5,813,176	18,909,791
Monthly Average Net Income Per Woman in NPR ¹⁵	0	6,113	19,884
Monthly Savings Total in NPR ¹⁶	0	1,987,861	1,703,881
Monthly Average Savings Per Woman in NPR ¹⁶	0	2,084	1,786
Monthly Household Balance Total in NPR ¹⁷	(3,911,567)	4,791,085	10,893,454
Monthly Household Balance Per Woman in NPR ¹⁷	(4,100)	5,022	11,418
Monthly School Expenditure Total in NPR ¹⁸	2,132,149	2,212,225	2,264,156
Monthly School Expenditure Per Woman in NPR ¹⁸	2,235	2,319	2,373
Husband's Attitude ¹⁹			
Jealous	18	8	1
Sceptical	33	12	3
Indifferent	145	46	20
Supportive	571	615	509
Participating	75	174	328
N/A	0	2	5
Against	28	13	4
Alcohol Consumption ²⁰			
Daily	338	147	50
Weekly	72	133	101
Monthly	73	125	130
Occasionally	88	114	165
Never	304	362	417
N/A	79	73	91
Violence ²¹			
Daily	234	81	7
Weekly	143	94	21
Monthly	75	151	55
Occasionally	257	275	278
Never	242	348	583
N/A	3	5	10

15. Net Income: Income earned from the women's business after business costs, including the value of remaining business stock.
16. Savings: The amount of funds, the woman is able to save.
17. Household Balance: Money remaining after household expenses and savings. A positive balance indicates greater financial stability and capacity to invest.
18. School Expenditure: Household spending on children's education.
19. Husband's Attitude: Husband's level of support for and participation in his wife's business and the 16-Months Entrepreneurship Programme.
20. Husband's Alcohol Consumption: Frequency of the husband's alcohol consumption.
21. Violence: Frequency of physical, mental, social, and financial violence experienced by women.

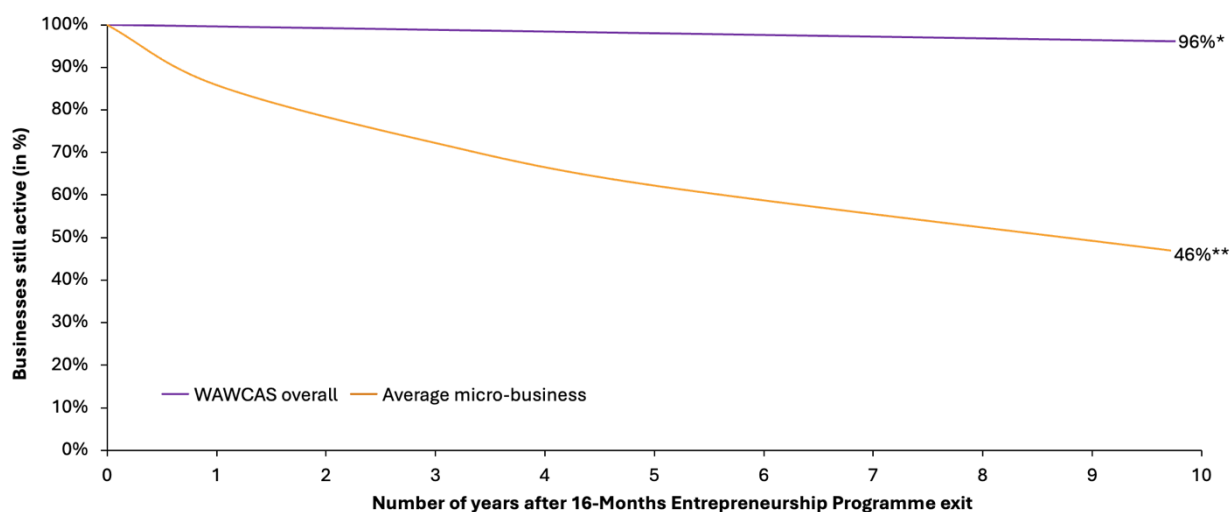
Impact and long-term value creation

To show the impact and long-term value creation of the WAWCAS Programme, the next part will go through selected result parameters of the 16-Months Entrepreneurship Programme 2025/2026 and our long-term data from 2025, which reports data collected from WAWCAS women ten years after they exit the 16-Months Entrepreneurship Programme (Report can be found on our website, WAWCAS Review Data Report 2, December 2025 – hereafter called long-term data).

However, before we dive into that, it is important to remember that the women who join the Programme come from conditions of deep poverty and inequality. The women often face multiple, overlapping barriers, including illiteracy, lack of citizenship documentation and access to financial resources, gender inequality, caste-based discrimination, and limited social networks. These barriers restrict the women's access to education, land, public services, legal rights, and opportunities for economic independence. Social, cultural, and religious norms can further limit women's mobility and participation in economic and community life.

Overall, we are proud to say that year after year, our data continue to show strong improvements across our key parameters. By the end of the 16-Months Entrepreneurship Programme, WAWCAS women are substantially more financially secure, husbands are more engaged and supportive, daily alcohol consumption and violence have declined sharply, and school expenditure has increased modestly. Comparing with our long-term data measured ten years after the women exit the 16-Months Entrepreneurship Programme, we can conclude that the Programme creates a lasting future for WAWCAS households:

Percentage of businesses still running ten years after 16-Months Entrepreneurship Programme exit

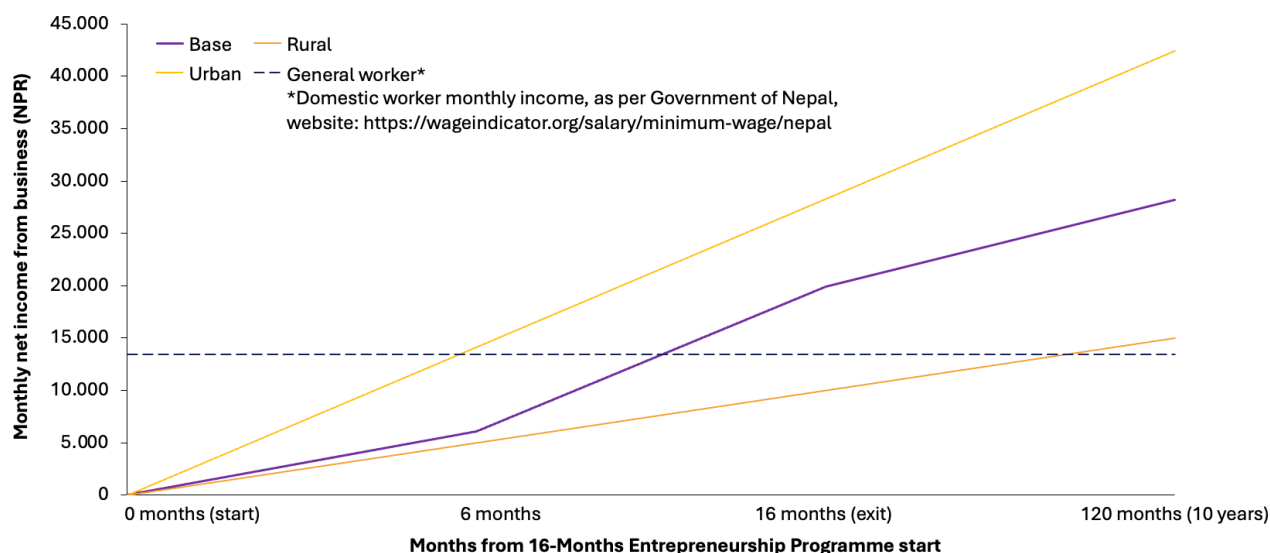


*excluding ten non-respondents; **Source: U.S. Bureau of Labor Statistics, 2024 (including only sectors “Agriculture, forestry, fishing, and hunting” and “Retail trade”); Note: 2,003 of the WAWCAS women received extra loan and training support over 6 months in 2020/21 during the first phase of the Covid-19 pandemic. All businesses re-established.

Financial empowerment

Our annual results show an increase in average net income from zero at entry to just under NPR 20,000 at Month 16, at which point WAWCAS women earn more than the average general worker represented in our reference data:

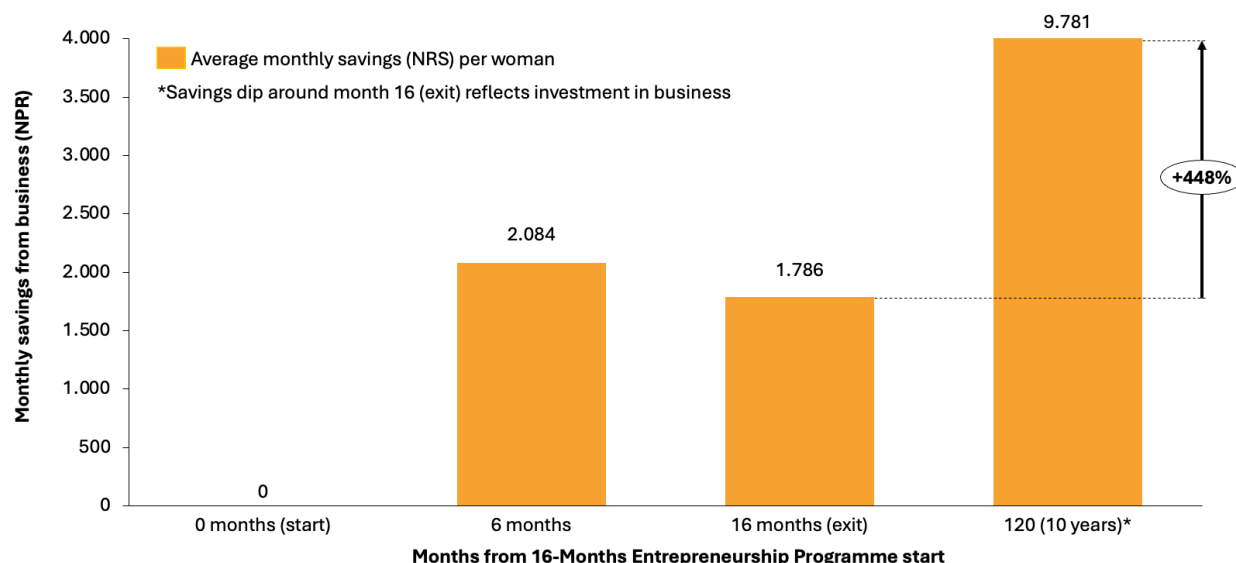
Monthly net income from business (Annual data 2025/2026 and 2025 review data)



*Income for Months 0, 6, and 16 are for Kathmandu, Lalitpur, Tanahun, Lamjung, and Rautahat. Year 10 data for Rautahat is unavailable as the area is too new.

The women's business resilience and increase in net income show financial stability increases over time. We also find that women are able not only to prioritise money for their children's school fees, but also to begin saving for their pension and business development during the 16-Months Entrepreneurship Programme. We know the minor decrease in savings at Months 16 is linked to investment in their businesses. Over the longer term, women's monthly savings accumulate.

Average monthly savings (annual data 2025/2026 and 2025 review data)

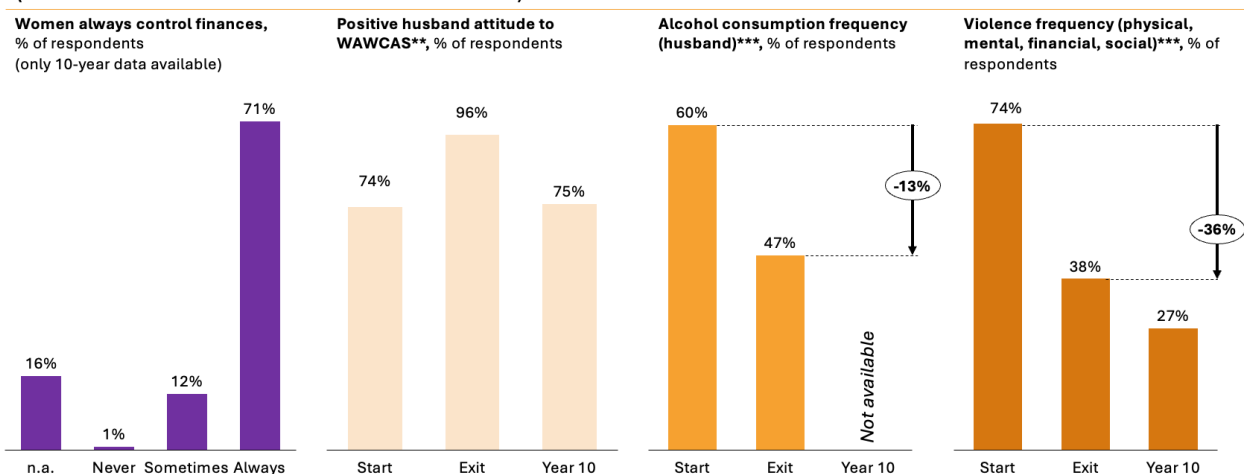


*Savings for Months 0, 6, and 16 are for Kathmandu, Lalitpur, Tanahun, Lamjung, and Rautahat. Year 10 data for Rautahat is unavailable as the area is too new.

Impact beyond financial numbers

When we look at the social parameters, we want to show that true change does not just come from financial gain but goes hand in hand with the women's ability to live free from harm and violence at home. The results show that the women are empowered, with change beginning already during the first year:

WAWCAS-women experience increasing influence and less abuse in the household* -
(annual data 2025/2026 and 2025 review data)



*Year 10 data do not include Rautahat as the area is too new. ** Husband Attitude: positive exit parameters: participating or supportive while positive year 10 parameter: proud – decline in positive attitude therefore shows fewer participating husbands, rather than a decrease in positive attitude. *** Violence: on a daily, weekly, monthly, or occasional basis.

It is worth noting that the prevalence of experience of violence remains lower than global reference figures cited hereafter. According to Plan International²² and World Health Organization²³, one out of three women worldwide will experience physical or intimate partner violence. The comparatively lower level of reported violence among the women may reflect a higher level of empowerment, e.g. being able to set boundaries in uncomfortable situations and more supportive attitudes from their husbands. Additionally, we also know from our long-term data collection in 2025 that women had an average life satisfaction score at 8.2 of 10, ten years after completing 16-Months Entrepreneurship Programme. This further indicates a generally high level of self-reported wellbeing, interpreted as a subjective measure.

22. Gender-based violence according to Plan International: <https://plan-international.org/un/our-priorities/gender-based-violence/>

23. World Health Organization (2014), “Global status report on violence prevention 2014”. ISBN 978 92 4 156479 3

Collective impact

The Local NGOs (LNGO) play an important role in empowerment and fostering community development by enabling women to examine their communities, identify development opportunities, and engage in collective advocacy. Currently, we are implementing the LNGO model in three districts, with a total of 3385 women and 182 committee members. Even though two of five districts are not yet active, 38% of women in the WAWCAS Community are active in LNGOs with all LNGOs having successfully collected membership fees and secured local funding, and their boards have ensured that funds are allocated in accordance with their respective action plans.

Children at school

WAWCAS aims to break the cycle of poverty through women's economic empowerment and children's education. By supporting women to establish businesses and achieve financial independence, the Programme enables families living in poverty to secure their children's access to quality education. Even after ten years, school attendance is very high:

Children aged 6-18 years	97%
Children aged 19-25 years	34%

Reference data show that only 33% of children in Nepal's poorest households attend secondary school and 10% complete it²⁴, while only 0.4% of Dalits attain a bachelor's degree or above. WAWCAS children are estimated to receive six additional years of education, which, applying global estimates of returns to schooling will correspond to an estimated 50–70% increase in higher lifetime income for the average WAWCAS Child.²⁵ These long-term outcomes indicate WAWCAS's potential to break the intergenerational cycle of poverty.

24. Nepal Multiple Indicator Cluster Survey (MICS), 2019. Central Bureau of Statistics (CBS), under National Planning Committee.

25. Compared to the reference group. Psacharopoulos & Patrinos, 2018.

Long-term value creation

The annual results show that the impact of the WAWCAS Programme extends beyond women's financial independence to broader social and intergenerational change. This includes reduced social exclusion and discrimination, greater rights awareness, shifts in restrictive gender and social norms, and improved long-term outcomes for children through sustained education, higher education, and employment.

With help from a donor, we have calculated our net social impact to show the long-term value creation of the WAWCAS Programme. **WAWCAS looks at three levels of finance to make this calculation: 1) women gain economic independence through micro-businesses and increased income; 2) their children benefit from improved school participation and future earning potential; 3) and households benefit from reduced alcohol consumption and related medical costs** (see annex for detailed calculations and references). The estimated value of children's education is considered conservative, as WAWCAS children have higher school attendance and lower dropout rates than the reference data used in the calculation. The analysis estimates that:



The long-term value creation of the WAWCAS Programme goes beyond the donations and transforms the lives of Nepalese families – **every 1 kr. donated creates 18 kr. of value on average per year over ten years. This is an estimated impact of 35 million kr. in 2025/2026 alone.**

A close-up, top-down photograph of numerous hands of various skin tones stacked together in a circular pattern. The hands are adorned with various jewelry including bangles, rings, and bracelets. The background is slightly blurred, showing parts of colorful clothing. The overall tone is warm and supportive.

Stronger together

With our annual highlights, we hope to show that we continuously work to improve and learn, so we can keep supporting better futures for the women, their children, and their communities.

Annual activities and highlights of the year

During 2025/26, WAWCAS delivered its core planned activities across the 16-Months Entrepreneurship Programme, Child Groups, LNGOs and organisational development. Alongside these planned activities, several new initiatives and collaborations emerged during the year. These additional activities are important indications of how the WAWCAS Programme is in constant development beyond its original programming, with women, children, local organisations and authorities increasingly taking ownership and initiating activities themselves.

16-Months Entrepreneurship Programme

- 39 Women Groups were formed with 980 women, exceeding the annual target of 900.
- A total of NPR 26.5 million in Seed Money was invested in women's businesses with a repayment rate of 96%.
- 88 women participated in residential workshops, alongside ongoing business, gender and capacity-building activities.
- 253 women and family members engaged in Gender and In-Law Workshops, strengthening family support for women's economic and personal development.
- 651 cases of livestock illness treated by the WAWCAS Vet Technicians with a 98% success rate.
- **Highlight:** 0 savings members this year is an indication for success as all women who graduated also started their business. When we have saving members, it is because the women do not start their business but stay in WAWCAS Community as savings members.
- **New initiative:** "Male Champion" concept finalised to start in Rautahat. It is an extended activity of the programme where supportive husbands advocate for a gender-just society. The participating men have been identified and will complete a three-day training.
- **Development:** WAWCAS piloted an Advanced Poultry Production model with four women already operating poultry businesses, exploring how businesses can increase their scale and profitability while reducing women's workload.

Child Groups

- 17 new Child Groups were established with 449 children in rights education, learning and recreational activities.
- **Highlight:** More than 200 children from Kathmandu and Lalitpur participated in a joint Child Get-Together, sharing songs, poems and drama. Rather than being organised as a competition, the event created a space for children to express themselves and have their voices heard.
- **New initiative:** Through the GIRL Project, WAWCAS initiated collaboration with 10 organisations and trained them to lead Girl Power Groups. The organisations and participating children subsequently came together for a major event in Rautahat involving more than 3,000 children, who raised their voices against early marriage and dowry. This is important because the activity extended WAWCAS's approach through other organisations rather than being delivered by WAWCAS alone. The Child Mega Event also received financial support from Gujara Municipality, demonstrating growing local-government ownership. An important outcome was the active participation of teenagers themselves in speaking publicly against early marriage and dowry.

Local NGOs

A significant development this year was the increasing ability of the WAWCAS LNGOs to initiate, finance and manage activities themselves:

- WAWCAS Kathmandu was formally registered, bringing together 425 members across four regions. During its first year, it mobilised more than NPR 200,000 through memberships and donations, demonstrating strong local ownership and commitment to the organisation's sustainability. They also initiated coordination with municipalities and Ward Offices to explore future support and grants, with local authorities expressing willingness to collaborate.
- LNGOs in Lamjung and Tanahun continued to develop women-led economic and community initiatives.
- WAWCAS Lamjung formally took over greater leadership and ownership, representing an important step in the transition towards increasingly independent women-led local organisations.
- **Highlight:** Women-led initiatives expanded beyond the activities originally planned by WAWCAS. In Tanahun and Lamjung, LNGOs and individual regions began activities including a free medical camp, community events, ginger and turmeric cultivation, flower cultivation, red cherry chilli and potato farming, candle production and commercial production of period panties. Importantly, several of these initiatives were financed by the women themselves, with a proportion of profits contributing back to their LNGOs or regions. This represents a shift from programme participation towards local ownership and longer-term organisational sustainability.
- **Development:** WAWCAS finalised its LNGO Model Manual, providing a framework for establishing and developing LNGOs, including leadership development and advanced business training.

Organisational Development

- The WAWCAS data system and programme model continued to be reviewed and optimised to strengthen monitoring, analysis and reporting.
- Management responsibilities continued to transition to the Programme Director in Nepal and Programme Manager in WAWCAS International, supporting the organisation's longer-term leadership transition.
- **Highlight:** This year's team-building programme took a new approach, with the full team participating in a five-day programme at Manokranti Ashram in Pokhara, including meditation, sound healing and reflection. Team members reported benefits both professionally and personally, particularly in relation to self-awareness, positive thinking and connection within the team.
- **Highlight:** A Social Audit was conducted under the Social Welfare Council's mandatory monitoring process. The WAWCAS Programme implemented by SLISHA was presented to representatives from the Social Welfare Council and local authorities. The process provided an important opportunity for external scrutiny of programme implementation and for dialogue with government stakeholders. The positive response to the programme was an encouraging recognition of the quality and relevance of WAWCAS's work.
- **Highlight:** In March 2026, the WAWCAS book documenting the organisation's journey from 2007–2026 was launched in Denmark, bringing the organisation's experience and learning to a wider audience.

Challenges and mitigation

The following table outlines the challenges and mitigation work carried out in 2025/26.

Challenge	Description	Mitigation
Local Authorities	Difficulty in obtaining the approval letter for Programme implementation, causing delays and hurdles in executing plans	1. Capacity building for the team in coordinating with the local authorities. 2. Regular visits to the authorities. 3. Two coordination meetings annually in each municipality with one inviting the authorities in the field.
Weather	Extreme weather conditions, including heat and monsoon, are affecting the regular functioning and scheduling of activities, especially follow-ups and monitoring.	1. Do not plan for groups and workshops during the monsoon and cultivation season. 2. Trainers living in the field areas.
In-laws and Gender workshops	Because field locations in Lamjung and Tanahun are far apart, combined workshops are not practical.	1. Conduct separate workshop in each field areas in each district.
Expansion of 16-Months Entrepreneurship Programme	The planned expansion into a new district was postponed due to political and governmental changes in Nepal, limiting opportunities to establish operations in new districts.	1. Rather than halting expansion, WAWCAS adapted its approach by extending its outreach to women in new municipalities and underserved areas within its existing districts, ensuring continued programme growth and reach despite the changing political environment.

Accountability

At present, the WAWCAS Programme is governed by the following board approved agreements:

- WAWCAS International Articles of Association
- SLISHA (Nepal) Constitution

And the following policies:

- Slisha And WAWCAS International Child Safeguarding And Protection Policy
- Slisha Anti-Corruption Policy
- Slisha Anti-Harassment Workplace Policy
- Slisha Code of Conduct
- Slisha Finance and Administrative Policies
- Slisha Loan Policy for WAWCAS Programme

No safeguarding, corruption or harassment incidents were formally reported during the reporting year.

Finances

We are committed to transparency and accountability. Our full financial report is available on our website in November 2026.

Thank you

WAWCAS would not be possible without the many people and organisations who contribute their time, skills, resources and financial support to our work.

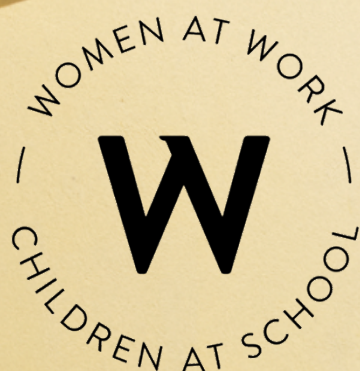
Throughout 2025/26, the continued commitment of our donors, partners, volunteers, team members, foundations, companies, organisations, and public institutions has enabled WAWCAS to support women, children, and communities across Nepal. We are particularly grateful to the many individual donors who continue to stand behind WAWCAS year after year, as well as to everyone who contributes their time and expertise to strengthening the WAWCAS Programme.

This collective support makes it possible not only to continue our work, but to develop new initiatives, build stronger local organisations, and create opportunities for more women and children.

Thank you to old and new donors, partners, staff, and volunteers, who are essential for ensuring lasting change for the WAWCAS women, children, and communities in Nepal. We are deeply grateful for your trust, commitment, and continued support.

Support us here:

To donate or buy the WAWCAS book, with the full amount supporting WAWCAS's work, please visit www.wawcas.com.



**written by
SLISHA (Nepal)
and
WAWCAS International Denmark
October 2026**

**Website: www.wawcas.com
Photographer: Tor Birk Trads / www.torbirktrads.dk
Graphic Designer: Anders Gering / www.andersgering.dk**

Annex 1: Net social impact calculations

Calculations of order effects:

	Numerical value	Unit
First-order effects:		
▪ Within just 16 months, the women go from zero income to running their own micro-business		
▪ Increase in women's average monthly net income of 28,218 NPR		
Second-order effects:		
▪ Expected increase in children attending school. These will on average have higher lifetime earnings than uneducated children		
▪ Better family dynamics are expected to increase quality of education		
▪ With women earning income, children can stay in school		
▪ Expected value of +111,066 NPR/month		
Third-order effects:		
▪ Expected reduction in annual alcohol consumption, leading to household savings of ~6,300 NPR		
▪ Expected reduction in annual medical expenditures due to less abuse and higher life satisfaction, leading to annual medical expenditure savings of ~6,500 NPR		
Average monthly increase in woman's net income 10 years after program exit¹⁾	28.218	NPR
x Annualization	12	months
x Adjustment for average 10-year WAWCAS business survival rate ¹⁾	96	%
x WAWCAS attribution ²⁾	25-75	%
Total net annual direct economic value per woman over 10 years	1.056.482	NPR
Average number of children aged 6-18 per WAWCAS household³⁾	2,25	children
x Incremental probability of higher education ¹⁾	20,6	pp
x Monthly earnings premium from higher education ⁴⁾	6.154	NPR
x Annualization	12	months
x WAWCAS attribution ²⁾	25-75	%
Total net annual indirect economic value per woman over 10 years	111.066	NPR
Annual household alcohol consumption before WAWCAS⁵⁾	15.654	NPR
Annual medical expenditures before WAWCAS⁶⁾	13.663	NPR
x Reduction in household alcohol consumption ¹⁾	40	%
x Reduction in medical attention ⁷⁾	48	%
x WAWCAS attribution ²⁾	25-75	%
Total net third-order value per woman over 10 years	41.664	NPR

1) 2025 review data;

2) It is assumed that 75% of the effect is attributable to WAWCAS in Year 1, 50% in Year 2, and 25% in Years 3-10. Over time, continued success is also driven by the woman herself, her market, family support, local economic conditions, and reinvestment decisions;

3) 2025 review data: 629 children and 280 women;

4) Average monthly income for bachelor level and equivalent is 23,091 NPR and average for secondary schooling (Dalits) is 16,937 NPR (Source: Nepal Labour Force Survey 2017/18);

5) assuming a former consumption of one unit of home-brewed alcohol per week, priced at 300 NPR;

6) average out-of-pocket expenditure on direct expenditures (medicines, blood transfusion and indirect expenditures (transportation, food, others) [source: Gartaula et al., 2020];

7) Assuming that medical attention changes proportionally to violence frequency (physical, mental, financial, social)

Calculation of net social impact:

Net social impact per woman

Net social impact =

The sum of three monetizable benefits over 10 years- women's higher income, children's future earnings, and household savings- representing the measurable economic share of WAWCAS's broader social impact.

First-order value	Second-order value	Third-order value
1,209,212 NPR net social impact over 10 years	~67,000 NPR in one-time training costs per woman	18.0x net social impact return over 10 years

Annex 2: Annual activities 2025/2026

Full Activity Overview:

Activity area	Planned and Achieved	Not planned but achieved	Planned and not achieved
16-Months Entrepreneurship Programme	36 Women Groups	3 Women Groups	Visit and Feasibility study for the New districts
	Annual Program Progress Report 2024/25	Initiation for WAWCAS Data System Revision	
	Training Materials Development	1 new municipalities as additional working area in Lamjung	
	Residential Workshop	Shift to new municipality in Tanahun	
	Data Meeting		
	In-Laws Workshop in 5 districts		
	Gender Workshop in 5 districts		
Child Group	TA's Training for Capacity Building		
	Finalisation long term data		
	17 Child Groups	GIRL Project implementation in Rautahat	
	Child Get Together-Kathmandu and Lalitpur	Child Mega Meet with more than 3000 children in Rautahat	
LNGO	After School Tuition Classes for Children in Rautahat		
	Training Materials Development		
	Child group pilot data model		
	Advanced Business Training for WAWCAS Tanahun	Registration of WAWCAS Kathmandu	
Operations	Monitoring and Supervision of WAWCAS Lamjung and WAWCAS Tanahun	Advanced Business Training for WAWCAS Kathmandu	
	Meetings with Regional and Central Committee of WAWCAS Tanahun		
	Leadership and capacity Building Training	Optimised LNGO model on some activity	
	Coordination Meetings	Advanced Poultry Farming-Pilot Project	
Other	Team Building		
	Internal Audit		
	Review Meeting with Team		
	DK+Nepal, generational shift		
		Data system revision started	
	WAWCAS book finalisation and book launch		
	Information and engagement work in Denmark		

Annual wheel:

Fiscal Year 2026/27												
1st Quarter			2nd Quarter			3rd Quarter			4th Quarter			
July	August	September	October	November	December	January	February	March	April	May	June	
9 Women Groups into Implementation Phase			9 Women Groups into Implementation Phase			12 Women Groups into Implementation Phase			12 Women Groups into Implementation Phase			
9 Women Groups into Preparation Phase			12 Women Groups into Preparation Phase			12 Women Groups into Preparation Phase			12 Women Groups into Preparation Phase (27/28)			
Training Material Review and Development			Formation of 3 Child Groups			Formation of 7 Child Groups			Formation of 10 Child			
TA's Training for Capacity Building			Child Get-Together - Rautahat			In-Laws Workshop - All 5 districts			Husband Workshop- All 5 districts			
After School Tuition Classes for Children at Rautahat												
Leadership and Capacity Building Training (Management Team and the Trainers)												
Livestock Training for 6 Women Group			Livestock Training for 6 Women Group			Livestock Training for 9 Women Group			Livestock Training for 9 Women Group			
			Data System Review and Redesign									
WI Reporting	Annual Program Report		Advance Business Training			WI Reporting	Advance Business Training		Residential Workshop			
	External / Statutory Audit		Review Data	Registration Renewal					Team Building-Reflection and Review			
	Denmark Visit		Rautahat Women Mega Meet	Coordination Meeting					Coordination Meeting			
Recruitment and Training of Trainer in New District												
Internal Audit	Quarterly Review Meeting		Internal Audit	Quarterly Review Meeting		Internal Audit	Quarterly Review Meeting		Internal Audit	Quarterly Review Meeting		
Data Meeting	Data Meeting	Data Meeting	Data Meeting	Data Meeting	Data Meeting	Data Meeting	Data Meeting	Data Meeting	Data Meeting	Data Meeting	Data Meeting	
Monitoring and Supervision of WL+WT												
	Quarterly Report from		Quarterly Report from			Quarterly Report from			Quarterly Report from			
	Additional Trainings (WT)		Update Meeting with WL+WT						Update Meeting with WL+WT			
Registration of WAWCA Kathmandu (WK)			NGO mgmt training to WK			Additional Trainings (WK)			Additional Trainings (WK)			
			Preparation of By Laws and Policies for the WAWCAS Rautahat (WR)									
	Meeting with Local Authorities for LNGO (WR)		Workshop 1	Workshop 2		Workshop 3	Follow up		Workshop 4			
			Workshop 1	Workshop 2		Workshop 3	Follow up		Formation of Regional and Central Committee member			
			Workshop 1	Workshop 2		Workshop 3	Follow up		Meeting with the central committee for registration of WR			
			Monitoring and Supervision of WAWCAS Kathmandu (WK)									