

Vision

Grounded in respect for humanity and nature, WNSA inspires people to work together to create a healthy, just and peaceful world for themselves and generations to come.

Mission

WNSA inspires people and strengthens communities to find lasting solutions to hunger, poverty and disease and to promote a healthy environment.

Purpose

WNSA aims to strengthen the capacity of marginalized communities to meet their basic needs and to determine and sustain an equitable and inclusive development process.

Program Principles

WNSA programs are guided by the following principles:

- Selecting the communities where we work on the basis of need, opportunity and the presence of marginalized population
- Establishing a relationship of trust
- Strengthening communities' capacity to identify, analyze and solve their problems themselves
- Strengthening the community's ability to evaluate and document the results
- Working with community people to try out new ideas, start small and stay practical to generate early enthusiasm
- Reinforcing the community's ability to maintain, multiply, and sustain both the results achieved and the ongoing problem-solving process by helping them to link with alliances, social movements, and other communities and organizations
- Widening impact of programs by documenting and sharing the results and processes, and by working with larger-scale organizations, networks, coalitions and governments to influence policies and actions

Core Values

- Respect for the essential dignity of all people irrespective of their gender, caste, ethnicity, language, religion, class, age, physical status, place of origin etc.
- Belief in the inherent ingenuity of people and their potential capacity to overcome their problems
- Involvement of all people for better decision making and sustained progress
- Sensitivity to cultural differences and customs
- A commitment to complete assigned tasks to the best of our ability

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GLOSSARY

Colloquial Terms:

<i>Adarsha</i>	Ideal
<i>Bachat</i>	Savings
<i>Bahini</i>	Younger sister
<i>Bigha</i>	Measurement of land 1 bigha= 72x72square meters of land
<i>Chameli</i>	A type of Nepali flower with a soothing aroma
<i>Chautara</i>	A resting place under the shade of a big tree usually a place for social gathering in villages
<i>Dalit</i>	Term for a group of people traditionally regarded as untouchables(outcastes) or of low caste
<i>Dashain</i>	Hindu's biggest festival in Nepal
<i>Deepawali</i>	The national <i>festival of lights</i> which takes place between the month of October and November
<i>Gramin</i>	Rural or village
<i>Hariyali</i>	Greenery
<i>Hattiya</i>	Village market, usually held weekly
<i>Jagaran</i>	Awakening
<i>Janakalyan</i>	Public welfare
<i>Jeevan Jal</i>	Homemade oral rehydration/ electrolyte solution
<i>Kadam</i>	Footstep
<i>Kasturba</i>	Proper Noun, also the name of Mahatma Gandhi's spouse

<i>Kattha</i>	Measurement of land 1 kattha=3302.34 square meters
<i>Krishak</i>	Farmer
<i>Madhesi (pl. madhesis)</i>	Term used to refer to people from the Southern part of Nepal
<i>Mahila</i>	Women
<i>Mandal</i>	Group
<i>Misrit</i>	Mixed
<i>Navaratri</i>	Hindu festival of worship and dance. The word literally means nine nights in Sanskrit
<i>Naya</i>	New
<i>Nirmal</i>	Pure
<i>Paropkar</i>	Benefactor
<i>Prakhanda</i>	Administrative division, comprising a few panchayats, to form a Block
<i>Samiti</i>	Committee
<i>Samuha</i>	Group
<i>Sangh</i>	Committee
<i>Sewa</i>	Help, assistance
<i>Swarajya</i>	Self-rule
<i>Terai</i>	Southern plain region of Nepal
<i>Tempo</i>	A small three-wheeled vehicle like the Tuk Tuk
<i>Thulkaki</i>	Nepali term denoting mother figure and means elder aunt
<i>Tole</i>	Area or street
<i>Uttar</i>	North
<i>Vikas</i>	Development

Technical Terms:

Bunds	Embankment or dike
DAP	Diammonium Phosphate
Dowry (pl. dowries)	Traditionally it is bride wealth in the form of money, goods or estate that a woman is given by her natal family which she brings with her when she gets married.
SLC	It is a comprehensive school exam for grade 10. Only after passing this can one move on to Higher Secondary School
Tsunami	An undersea earthquake; like the one that occurred in the December 2004 and killed more than 225,000 people in several Asian countries and effected Africa too
Vermi-compost	A type of compost made by earthworm/s

ACRONYMS

Baudha Bhanupati Family Welfare Project	BBP
Community and Reproductive Health	CRH
Community Based Natural Resources Management	CBNRM
Community Service Center	CSC
Dhanusha Sewa Samiti	DSS
District Administration Office	DAO
District Development Committee	DDC
Family Planning Association of Nepal	FPAN
Ghoghardiha Prakhand Swarajya Vikas Sangh	GPSVS
Integrated Rural Development Society	IRDS
Neighbors Association for Integrated Development	NAID
Rural Women Upliftment Association	RWUA
Saving and Credit Group	SCG
School Leaving Certificate	SLC
Sindhuli Integrated Development Society	SIDS
Social Service Society	SSS
Social Welfare Council	SWC
Sustainable Agriculture and Rural Livelihood	SARL
Tamakoshi Sewa Samiti	TSS
Women Cultural Development Center	WCDC
World Neighbors South Asia	WNSA

FOREWORD

The reality of life in the rural areas of developing countries such as India and Nepal is that challenges of poverty, hunger and life threatening diseases are present in huge proportions. Despite the high spending in the development sector these challenges are growing at an alarming and unprecedented rate. The lack of profound commitment on the part of development agencies, the emphasis on the use of imported technology making local people and communities dependent on external sources, use of methodologies that are not sustainable, and bypassing of the indigenous knowledge, skill and know-how that could promote self-reliance are some of the reasons behind the poor performance in the development sector. In order to reverse this reality, the development actors need to come together, constantly share experiences, learn from each other's works, and transform successful lessons into more widespread concrete actions.

In this context, it is with extreme pleasure that I present our readers with this compilation of stories that illustrate the amazing transformations in the lives of tens of thousands of people through our works. The results presented in this "sample of reflections" provide a clear snapshot of the impact of World Neighbors simple but effective working approach which is different from the routinely adopted, and which, because of its attention to building local capacity, respecting local and indigenous knowledge and empowering local people, all together, has been found to be sustainable, result orientated and successful.

Majority of the case studies in this compilation are from Nepal with a few from India. This is because as compared to India, the extent of coverage of programs are more in Nepal, as are the number of local organizations engaged with World Neighbors. But as this publication aims to be part of a series, there will be more reflections from India as from other World Neighbor's Asian engagements.

World Neighbors is a non-sectarian international development organization that strives to eliminate hunger, poverty and disease in the most deprived rural villages in Asia, Africa and Latin America. World Neighbors invests in people and their communities by training and inspiring them to create their own life - changing solutions through programs in sustainable agriculture, rural

livelihood, natural resources management, literacy, community and reproductive health, and environmental protection.

World Neighbors started its work in South Asia with a small agricultural program in Madras, India in 1951. In 1972, the South Asia Regional Office was established in Kathmandu with the Nepal program subsequently initiated in 1973. World Neighbors has come a long way since then, and currently has operations in several program areas in both India and Nepal. Its programs have been expanded to the states of Bihar, West Bengal and Karnataka in India and in the districts of Ramechhap, Chitwan, Sindhuli, Sarlahi, Mahottari, Dhanusha and Dolakha in Nepal.

The India program supports women's self-help groups, recognizes the particular kind of marginalization faced by them and helps improve their economic and social standing. Similarly, the program in Nepal centers on the development of savings and credit groups which are then used as a means to build the capacity of marginalized populations, especially women and socially excluded communities. All this is accomplished by promoting sustainable agriculture, rural livelihood activities, natural resources management, and sustained access to community and reproductive health issues. While WNSA's holistic program approach focuses on these areas, the cross-cutting themes of local capacity building and gender equity infuse all sectors.

This publication is a reflection of our tireless effort of more than three decades which has had lasting changes in the lives of thousands of rural, marginalized and disadvantaged population both in India and Nepal. We hope that the importance and usefulness of this compilation will be multi-tier and multi-faceted. But the basic objective behind publishing this compilation is to contribute to shared knowledge through dissemination of World Neighbors good practices. Through it, we aim to demonstrate our approach in implementing simple, cost-effective, yet sustainable technologies at community levels. As these technologies have proven to work in rural communities, they can be easily replicated in other areas with similar working environments as ours.

Another objective behind bringing out this publication is to widen program impact by documenting and sharing the results and processes with large-scale organizations, villages, networks, coalitions and governments so as to influence policies and actions. At World Neighbors, we believe that if the vital work we are doing

with rural communities and organizations is to thrive and grow, it must be enabled by policies that support the rights and well-being of these people. Hence, through this publication, we also hope to advocate at policy level that whilst 'imported' material aids and contributions can wither away with time, support that promotes local self-reliance and more effective use of local resources can provide concrete inputs towards achieving sustainable development.

Even though this publication is a collection of individual stories, these need to be understood as a reflection of the overall and general impact of World Neighbors supported programs in Nepal and India.

Finally, I would like to extend my sincere gratitude to the people who have worked untiringly to bring out this publication. They are Subarna Shrestha (former Action Learning Coordinator) for coordination, Gopal Nakarmi (Program Manager) and Saraswati Gautam (Community and Reproductive Health Coordinator) for training and orientation of National Volunteers, Purna Magar (IT staff) for all troubleshooting while preparing the first draft, Kshitiz Shrestha (National Volunteer - planning, field work, collation and analysis, and finalization), Sanina Basnet (National Volunteer - field work and compilation), Elizabeth Embick (International Volunteer - pictures and editing), Prashansa Adhikary (Intern - assisting in the final editing, glossary and acronyms preparation) and Dyuti Baral (design, layout, and final editing). Last but not the least, my sincere appreciation also goes to our partner NGOs from all program areas in India and Nepal, and the community people for their active engagement during the field work without which the idea of bringing out this publication would only have been a dream!

Dr. Shibesh Chandra Regmi
Area Representative - South Asia

June 14, 2009

INTRODUCTION

"We can change the world if we care enough to get involved with our brothers and sisters in programs that respect their dignity, that do not violate their self-respect, that help them stand on their feet and participate in their own development."



Dr. John L. Peters, Founder, World Neighbors

World Neighbors

World Neighbors is a non-sectarian international development organization striving to eliminate hunger, poverty and disease in the most deprived rural villages in Asia, Africa and Latin America. Every day, tens of thousands of people perish because of extreme poverty in these regions. They are dying from diseases and extreme hunger caused by a lack of food, safe drinking water, and basic medication. As global neighbors, World Neighbors believes that it has the responsibility to help those who are suffering from hunger, poverty and disease.

To this end, World Neighbors invests in people and their communities by training and inspiring them to create their own life-changing solutions through programs in sustainable agriculture, rural livelihood, natural resources management, literacy, community and reproductive health, and environmental protection. The basic philosophy of World Neighbors is to provide support that promotes self-reliance and more effective use of local resources, and not in things, like external consultants, transportation of imported goods, warehouses, food or material aid. Since 1951, more than 25 million people in 45 countries have transformed their lives with the support of World Neighbors.

In promoting self reliance, World Neighbors takes care to ensure that savings and credit groups are effective entry points. Through these, women, especially those from the poorest and the most marginalized groups, get an opportunity to be engaged in their own development process. Unlike other organizations which promote setting up of savings and credit group using the principle of matching funds, World Neighbors promotes total non dependence.

In this way, World Neighbors believes, and this belief is clearly validated in the case studies presented, people mobilize their own ingenuity, resources and survival skills, in enabling self reliance. This paves way for a more self sustaining change in peoples' lives, a more powerful message of "we can do it".

World Neighbors also listens to people, without predetermined ideas, to identify and address their needs, resulting in greater community involvement and long-lasting impact. World Neighbors' investment in people can help them gain skills and confidence and develop local leaders and organizations. These stakeholders, by working together, increase their sense of ownership of World Neighbors supported programs, making them more efficient and creating lasting change rather than short term fixes.

World Neighbors began its journey in South Asia with a small agricultural program in Madras, India in 1951. The South Asia Regional Office was established in Kathmandu, Nepal in 1972, and the Nepal program was initiated in 1973.

In 1975, Baudha Bahunipati Family Welfare Project (BBP) was implemented in partnership with Family Planning Association of Nepal (FPAN) in Sindhupalchowk and Kavrepalanchowk districts of Nepal. In 1985, the program was expanded to Ramechhap District of Nepal in partnership with a local NGO, Tamakoshi Sewa Samiti (TSS). World Neighbors became affiliated with the Social Welfare Council (SWC then Social Service National Coordination Council) of Nepal in 1981.

In 1989, the programs in the Indian states of Maharashtra, Kerala and Tamil Nadu were phased out. A new partnership with a network of local NGOs called Neighbors Association for Integrated Development India (NAID) commenced in March 2005.

With the successful implementation of its programs through local NGOs in Sindhupalchowk, Ramechhap and Kavrepalanchowk districts of Nepal, World Neighbors South Asia (WNSA) expanded its program to the *Terai* region of Nepal (Dhanusha, Sarlahi, Mahottari districts) and Bihar of India in 2000; to Kalimpong, West Bengal, India in 2003; to Chitwan district of Nepal in 2005; and to Dolakha district of Nepal in 2009.

Currently, World Neighbors South Asia (WNSA) operates in India and Nepal. The India program supports women's self help groups,

recognizes the particular marginalization faced by women and helps improve their economic and social standing. The programs promote female literacy and educational opportunities; awareness of and access to community and reproductive health services; integrated farming systems that are sustainable and ecologically friendly; and bio-farming technologies, as well as contribute to the use of practices that address environmental degradation.

The program in Nepal centers on the development of savings and credit groups which are then used as a means to build the capacity of marginalized populations, especially women and socially excluded communities. This is accomplished by promoting sustainable agriculture, rural livelihood activities, management of natural resources, and sustained access to community and reproductive health services. Integration of these components with one another to achieve holistic development is the primary focus of WNSA programs. The general approach to the implementation of these activities is to work through local NGOs. A long term goal of the program is to strengthen the capacities of local organizations and help create self-reliant groups, savings and credit cooperatives and communities.

WNSA works where there is a great need and where opportunities exist to make a big impact with modest support. WNSA supports rural communities in remote areas, often with poor, marginalized, and disadvantaged people who are excluded from mainstream economic development and decision making because of structural factors such as caste, class, ethnicity, age, language, religion, minority, place of origin, gender, etc. WNSA supported programs are planned, designed, implemented, monitored and assessed in partnership with local NGOs and CBOs. WNSA works in a program area until local partner NGOs and communities become self-reliant and are able to sustain programs themselves, a process normally taking 8-10 years. The ultimate goal of WNSA is to achieve long-lasting improvements in the lives of individuals and the community, not temporary solutions that depend on outside assistance.

Priority Sectors

Aiming to build and strengthen the capacity of local organizations and excluded and marginalized populations, World Neighbors takes a holistic approach to development. WNSA has been engaged with

its partner NGOs in the following three sectors:

- Sustainable agriculture and Rural Livelihood (SARL)
- Community-Based Natural Resources Management (CBNRM)
- Community and Reproductive Health (CRH)

While WNSA's holistic program approach focuses on these three areas, the cross-cutting themes of local capacity-building and gender equity infuse all sectors.

Sustainable Agriculture and Rural Livelihood (SARL): Sustainable agriculture and rural livelihood is one of the major program themes of WNSA. SARL is composed of twelve core components: agro-forestry through home nursery, collection and utilization of animal urine, vermi-composting, kitchen gardening, improved animal management, soil and water management, smokeless stove, reproduction and utilization of effective micro organism (EM), composting, irrigation, liquid pesticide, and herbal tea. The combined result of the use of these components is improvement in the food security of participating households and improvement of the physical environment. The SARL component can also promote farmers' innovation and experimentation allowing them full control over the technology, processes and approaches they adopt. The successes in such innovations and experimentations have increased participating farmers' confidence in their own skills and knowledge, ensuring the sustainability of these activities. It has been proven that the holistic use of as many of these 12 components of SARL can assure the sustained access to productive resources, higher income, and self-reliance for farmers.

The rural livelihood element of WNSA's SARL theme focuses on enhancing the quality of life of rural people in our program areas. SARL's emphasis on organic farming and adoption of bio-technology ensures the effective and efficient use of local resources, promotion of biological pest control, and integration of livestock and crop farming, contributing to sustaining rural livelihood. As an entry point, priority is given to facilitating the formation of community based groups like Savings and Credit Groups that manage savings and credit activities to enable members to escape the exorbitant interest rates charged by moneylenders, which have led to life-long indebtedness of the borrowers. The income earned from the mobilization of savings and loans received from savings and credit groups and cooperatives will not only help to increase

individual and household incomes, but also contribute to the expansion and promotion of agricultural development and various community development activities. Our experience has confirmed that savings and credit cooperatives have been very instrumental in meeting local needs such as running health clinics, hospitals, pharmacies, etc. and investing in income-generating (productive) activities including the purchase of thrashing machines and bullocks, leasing land for communal farming, constructing irrigation canals for communal purpose, etc.

Community and Reproductive Health (CRH): WNSA became involved in community and reproductive health programs in Nepal in 1975. WNSA's intervention in community health primarily focuses on improving general hygiene and sanitation; nutritional status; access to potable water; awareness and prevention of HIV/AIDS; prevention and treatment of common health problems including malaria, diarrhea, acute respiratory infection, STI's; immunization of children and pregnant women; raising awareness of health issues among poor and marginalized people; and supporting initiatives that improve their access to these services. WNSA's reproductive health programs include family planning services, providing birth assistance, safe delivery, pre- and post- natal care, and overall child and maternal health. Apart from implementing these services through health clinics, pharmacies and hospitals, WNSA's partner NGOs also mobilize mobile teams to ensure access to health services for people living in remote areas. WNSA support includes technical assistance and materials that are not locally available, while all other support required to effectively implement these activities is mobilized by the local communities themselves.

Community Based Natural Resource Management (CBNRM): Many WNSA programs work in ecologically fragile areas where natural resources (soil, water, trees, vegetation, forests, pastures, local indigenous plants and seeds) are degrading and in some cases even becoming extinct. CBNRM is a people-centered approach which integrates conservation and development of natural resources. Agro-forestry is one of the components of CBNRM which makes it easier for the farmers and local communities to avail fodder and fire wood in the close vicinity of their homes. It involves farmers not only in growing crops but also trees, nutritious grasses, fruit and herbs. Farmers use agro-forestry as a means of income generation as well. The program also aims at ensuring indigenous

people's access to and use of waste land and fallow land for these activities.

Experience has shown that the adoption of agro-forestry practices not only saves local peoples' time spent on the collection of fodder and fuel wood, but also increases their income many fold. The agro-forestry element of WNSA has thus been gaining popularity rapidly in its program areas.

Gender Equity: WNSA encompasses gender as a cross-cutting theme in its overall program strategy. WNSA program components and the participatory approaches it has adopted are gender friendly. WNSA endeavors to implement its programs in a way that encourages the active participation of local women in all program phases. This sensitivity has resulted in an increase in the number of girls going to school, a change in local perspective on early marriage, a decrease in violence against women, and above all, has contributed towards enhanced couple communication in both private and family matters. Furthermore, the gender-sensitive interventions have resulted in the leadership development of women, increased income, and their meaningful participation in all spheres, including economic, social and political activities, ensuring women's overall empowerment in the program communities.

Local Capacity Building: WNSA believes that unless the capacity of poor and excluded women and men is built, no development initiatives can be sustainable. Thus, WNSA organizes various activities such as training, coaching, mentoring, exchange visits, tours to other program areas etc. to raise awareness, gain knowledge, and enhance the technical, organizational, economic, social and management skills of local partner staff and local communities. These activities are also aimed to increase leadership qualities, personal traits, and confidence of local people, so as to enable them to better dialogue with various stakeholders, network and ally with other organizations, and fund-raise on their own. With increased capacity the partner NGOs and their communities are able to conduct participatory planning, implementation and evaluation of their programs themselves.

WNSA progressively strengthens the organizational capacity of their local partners to sustain the process of endogenous development. WNSA supported programs go through distinct

'stages' in enabling communities and partners to sustain program activities. WNSA also helps build the capacity of the thematic groups in order to function as legal entities (i.e. Savings and Credit Cooperatives or CBOs) so that they could engage with many other development partners, raise funds and sustain the program benefits.

Approaches and Methodology

WNSA's core approach is people-centered holistic development. WNSA responds to the challenge of poverty and inequity by making a long-term commitment to build up the social capital needed for collective action at the community level. Such action aims to bring tangible improvement in the daily lives of the most vulnerable and marginalized groups of people. WNSA's approach builds models of effective community work at the grassroots level, and seeks to leverage this experience to contribute to wider social change and development impact at the regional and global level. While carrying out its work, WNSA acts with humility, and listens, especially to those whose voices are unheard, before acting to promote self-reliance by building on people's existing strengths.

Thus, WNSA's people centered holistic development approach and methodology primarily comprises:

Advancing gender equity and women's empowerment: WNSA integrates gender sensitivity and perspectives in all of its programs. It does this by involving both men and women in activities that sensitize them to gender inequities and support an awareness of the benefits of equitable participation of both genders in various spheres. WNSA utilizes women's groups as an early step in building women's skills and confidence, and in promoting women's involvement and leadership in community affairs.

Enhancing local potentials by working in partnership: WNSA works with local partners to plan for their increasing responsibility and ownership of development programs. This approach strengthens people's skills in managing their own learning and change. WNSA gives priority to local resources and technologies over external ones.

Demonstrating commitment to diversity, inclusion and participation: WNSA, which operates as a non-sectarian organization in word and deed, promotes actions that help members of excluded groups advocate for themselves and to create

healthy communities. This approach recognizes the universal benefits of inclusiveness in decision making and equitable access to resources and services.

Ensuring people's organizational capacity for participation: WNSA promotes processes that strengthen the organizational and leadership capacity of poor and excluded rural people in program to formulate, implement, and evaluate programs to ensure that their voices are heard in decisions that affect their lives. Widespread participation can be used to ensure the transparency and accountability of our operations.

Addressing root causes of problems: WNSA supports communities to analyze the root causes of problems such as poverty, hunger, disease, injustice rather than their symptoms and helps them build their capacity to address them. WNSA commits itself to be with the local communities until they are able to manage and lead their own changes and to address their core needs by developing integrated programs.

Building on small scale successes: WNSA supports cost-effective, community-based programs on a small-scale. These initial small-scale efforts form the platform from which the depth and breadth of WNs efforts can be expanded.

People-centered advocacy: WNSA invests in training to building up the skills of partner NGOs and local people to be their own advocates to affect national policies and programs. WNSA encourages its local partner NGOs to build alliances with other organizations and social movements to promote inter-institutional learning and to advocate for the concerns and voices of poor and marginalized people at various levels.

Showing respect for the environment: WNSA enables communities to manage their natural resources and promotes the practice of energy conservation, recycling and 'green' operation. It avoids investments in organizations that have egregious environmental practices and promotes practices that reduce or reverse the impact of human-induced climate change.

Evolutionary stages of program development: WNSA support and processes change as the program moves through distinct stages.

WNSA applies a five-stage program evolution framework to assess the program impact. Stage One (The Embryonic Phase) primarily

focuses on understanding local context, establishing a relationship of trust, and initiating activities that respond to priority interests of participants to generate success and enthusiasm. Stage Two (The Seedling or Emerging Phase) primarily concerns building on initial success by ensuring that community based organizations take the lead, promoting inclusiveness, integrating other activities, and spreading successful approaches to new families and communities. Stage Three (The Growing or Expansion Phase) primarily concerns strengthening local capacity for expanding, diversifying and sustaining the development process. Stage Four (The Developed or Consolidation Phase) primarily concerns enhancing impact through strengthening local efforts for autonomous development and social change, scaling out successful approaches in local program areas and wider networks. Stage Five (The Matured or Transition Phase) primarily concerns achieving community ownership of an autonomous holistic development process and increased linkages to networks for social change at the local and national level. The progress of all the stages is measured by a number of different qualitative and quantitative criteria applicable for each stage.

Partners

WNSA works with the poorest, most vulnerable and marginalized groups of people such as women, Dalits, indigenous people, ethnic minorities, and *madhesis* discriminated against caste, class, ethnicity, minority status, place of origin, gender, religion. WNSA's other collaborators include national governments, donors, I/NGOs, civil society, private sector, alliances, networks, community based and non-governmental organizations and social movements as appropriate.

Funding Mechanisms

World Neighbors is largely supported by private donations and gifts from individuals and charitable foundations. In this regard, we also hope that this publication will serve the purpose of supporting our fundraising endeavors as well. We sincerely urge all donors, funding agencies and general public as well to draw inspiration from this publication and join World Neighbors as we continue to strengthen communities and create sustainable changes in the lives of the poor and marginalized people throughout the world.

About this Publication

This publication is a very preliminary attempt at bringing together a cross section of World Neighbors work and the general impact it has on the lives of the poor, marginalized and vulnerable people. Future publications are also envisioned, in which there are more of such success stories from India. In this publication, only a few cases could be included, both because there are fewer program areas and so fewer partners in India as compared to Nepal, and because (of which) the range of examples are also fewer. In the subsequent publications however, a concerted effort will be made to capture success stories and best practices in a variety of settings, the foundations of which are being put in place given this publication.

Another aspect of this publication is the way in which it highlights good practices and lessons learned; aims to capture success stories for future scale ups and duplication wherever feasible; and enables the process of building institutional memory. By effectively documenting recent successes, the publication also aims to share and influence other individuals and institutions currently seeking viable options of alleviating poverty, to adopt similar ways. It also forms a basis in which to appreciate the people in the community whose hard work and trust in World Neighbors and its partners has made this possible.

Success stories are always motivating, just as they are humbling. By providing glimpses of the amazing transformation of some of the people World Neighbors is working with, from poverty to if not prosperity, at least prospects for attaining it, we are trying to also provide a clear example of how local resources and local thinking can be used to make a positive difference in the lives of the poor. Also that local people are far more capable than otherwise, of finding their own solutions, should they have access and control over just a little bit of resources in the form of backing, belief and of course, required support at the right time.

This belief in the ingenuity of the local people, together with an innate understanding of how sustainability is more easily achieved

if locally created and managed is perhaps what sets World Neighbors apart from several other social organizations.

When this belief is further supported by people centered advocacy that promotes local techniques and which resists bringing in foreign imports be they ideas, techniques and / or items, a powerful philosophy of self reliance is created. This is what World Neighbors strives to achieve.

There is always, however, scope for further improvement. World Neighbors therefore seeks feedback from readers and well wishers on this publication, on the ground work we do, and on any other aspect of our work that affects the lives of the poor and the most marginalized.

Finally, through this and other forthcoming similar publications, World Neighbors also aims to encourage and to involve other people interested in being a part of the development process of the poor and the most marginalized, but who do not know how to be involved, or where, or how their involvement will make a difference, and to whom.

Your involvement does make a difference, and we would like to hear from people like you!

Case Study #1: Amazing Transformations in Laxmi's Life

Laxmi Bal from Beldanda, Maisthan, Mahottari is a prime example of how poor women in rural areas of Nepal suffer from lack of education. She recalls an incident when she borrowed NRs. 5,000/- from a moneylender and he very nearly made her sign on a document which stated the amount to be NRs. 50,000/-. Luckily a friend had taught her before going to the moneylender that there must only be 3 zeroes after 5. Otherwise, if she had signed the document, she would have been compelled to pay NRs. 50,000/- even though she borrowed NRs. 5,000/- only. *"Incidents like these are quite common among uneducated women in villages,"* she says.

Laxmi used to save a little money on monthly basis, but it was very difficult to maintain the savings at her house because of daily expenses. She was frustrated that even after working hard for the whole month she wasn't able to save any money. Laxmi tried to open a bank account but the bank was far away (nearly three hours' walk from her village). Also women like her couldn't afford money banks required as minimum balance to maintain an account. Another problem was that she didn't know how to read and write, so she had to depend on others for depositing and withdrawing money.

After joining the women's savings and credit group initiated by IRDS (Integrated Rural Development Society) with assistance from World Neighbors in her village in 2002, she started saving every month, and also bought a buffalo with the money she borrowed from the group and started selling milk. After receiving various training and orientations on Sustainable Agriculture, she also started vermi-composting and improved her animal sheds to collect livestock urine. Her agricultural production started to increase slowly enabling her to sell the remaining vegetables after consumption and make money.

Laxmi's economic condition went on improving gradually. Schooling of her children is no more a problem, nor is seeking health services as now both are affordable for her.

Today, Laxmi feels that collectively women have done many things to improve their living conditions. Previously there was no electricity in the village. The women went to the authorities many times

demanding for an electric line in their village, but the officials paid no attention. Then Laxmi visited other groups and community members in the village seeking their participation in a united delegation to lobby the local electricity office. Accordingly, more than 250 women gathered and marched towards the electricity office chanting slogans and warning officials of them of staging a protest at the Bardibas market. Finally, the officials were compelled to listen to them and an electric line was extended to the village.

Similarly, with a view to meet the shortage of water in the village, they decided to tap a local natural water spring. They applied to the District Development Committee (DDC) for their support to buy pipes, and assured them of voluntarily contributing their labor for the construction works. Thus, they bought necessary pipes with financial support of DDC and completed the water project. During construction works, some villagers refused to work for free, but the women were able to convince them that it was for their own benefit.

Laxmi thinks that there is also increased political awareness among the women after their involvement in the group. Now they have frequent discussions on political issues during their group meetings. As a result, women in the community who used to be indifferent towards political elections went together to cast their votes in the recent elections. Laxmi's husband, who used to be irritated with her political matters, started to support her in her political beliefs.

Laxmi expresses her feelings about injustice: "Social or racial discrimination prevalent in the village should be brought to an end as soon as possible, for which we need to unite and do our best towards this direction. Everybody should be treated equally. In fact, underprivileged people need more cooperation and support to come out of their poverty."

Laxmi says, *"All these amazing transformations have been possible because of various awareness raising training programs that were organized by IRDS in her village. I am confident that IRDS will continue to provide such training to more and more women like me so that they can also understand the changing roles of women in today's context."*

Case Study #2: Women's Solidarity Helps Reduce Violence

Bina Devi Mahato, originally from Dhalkebar VDC was married 12 years ago to Ram Chandra Mahato of Bateswor VDC, ward no 7, Katani Tole in Dhanusha district. Bateswor VDC, like most rural areas in Nepal is home to rampant gender inequality and violence against women. Bina Devi was assaulted physically one day by Damodar Mahato, her uncle-in-law who was furious that her animals had destroyed his crops. Since Bina Devi's husband was not at home at that time, the neighbors tried to stop Damodar but he paid them no heed and brutally battered her, leaving her to die by the roadside. The neighbors took Bina Devi to Janakpur Hospital where she was discharged three days later.

"This incident has not only raised awareness for Damodar Mahato, but all local people as well. The female community also learned firsthand about the power of solidarity in fighting against social injustice", says Bina Mahato.

Bina Devi's case was discussed intensely in the *Life Based Education (REFLECT CENTER)*, located at Dhalkebar and run by Dhanusha Sewa Samiti, a local partner NGO working with World Neighbors in Dhanusha district. The center formed a group comprising 5-7 women under the leadership of Kalpana Kadari. The group went to Bateswor VDC to look into the matter. Numerous meetings were conducted in Bateswor about Bina Devi's plight but Damodar Mahato ignored the invitations to the meetings and never attended. The women's group sought the help of the community and again called a meeting but the effort went in vain as Damodar Mahato once again ignored their summons. The group called Damodar's wife and warned her of dire consequences if her husband failed to attend the meeting next time. The group then returned to Dhalkebar, chanting loud slogans against violence towards women.

The women discussed on what could be done to effectively resolve Bina Devi's case. The group then collected NRs. 200/- from each member to hire a tractor (A tractor is usual means of transportation in villages as no public transport is available.) to take them to Bateswor and also requested the members of Women's Right Forum to accompany them. About a hundred women made a campaign to Bateswor and organized a community meeting. The perpetrator, Damodar Mahato attended as well, as he was now wary of the

women's solidarity. After intense discussion at the meeting, Damodar Mahato was fined NRs. 27,000/- to be compensated to Bina Devi for the damages caused by the physical assault. He had to also publicly apologize for his immoral actions and had to make a public commitment to never repeat such an action. All who were present at the meeting made the declaration that violence towards women would thereafter be considered a crime and all reiterated their commitment to ensure that actions like Damodar Mahato's would never be repeated in their village.

Case Study #3: Manamaya Comes Out of the Vicious Circle of Poverty

Manamaya still remembers the days when the money lenders would rebuke her for being unable to pay back her loans on time. Manamaya Sunuwar, a resident of Kamalamai - 4, Ranikhola, Sindhuli district, lives with her husband and three children (two daughters and a son). She used to earn a nominal daily wage of NRs. 60/- by crushing stones at the riverside and had to depend on her husband to buy even a packet of *Jeevan Jal* for her daughter when she was sick. Manamaya still remembers the day when she had to borrow NRs. 2/- from Nara Bahadur Rai (a fellow villager) to buy a ticket for her young son's check up at a local hospital. She could not afford to send her children to school.

Sindhuli Integrated Development Society (SIDS), a local partner NGO of World Neighbor South Asia in Sindhuli district initiated a savings and credit program in 2001. A year later, Manamaya joined this *Hariyali Women Savings and Credit Group*. Initially it was very difficult for her to arrange even the monthly savings requirement of NRs. 25/-. Her husband was against the idea of saving as he had a bad experience with other savings program in the past, so she sold her chicken without telling him in order to pay for the first installment. Eventually, Manamaya was eventually able to convince her husband that no outsider would touch the group's money, as the group members collected and handled their own funds.

After a year and a half, Manamaya took out a loan of NRs. 1,500/- and began chicken farming. She gradually increased the number of chicken in each turnover. In the third year, she bought two goats and started a goat business. Her husband also started to help her as he found the business becoming profitable. Because of her involvement in group activities, she has not only been relieved of

money lenders' exploitation, but has also received training on various aspects of sustainable agriculture and Community Based Natural Resource Management (CBNRM) provided by SIDS. Understanding the importance of agro-forestry, she planted fodder trees and grass in her barren lands. Now she doesn't have to wake up at four in the morning to walk all the way to a nearby forest to collect firewood and fodder. After improving her animal shed, she was able to collect and apply livestock urine in her farm. To improve soil quality and production, she has also replaced chemical fertilizers with compost manures like vermi-compost and effective microorganism (EM) which not only improved her farm products, but also increased her savings.

Now, Manamaya earns at least NRs. 6,000/- each month and saves around NRs. 25,000/- a year. With her increased income, she is now able to pay for her children's schooling and health care. With enough nutritious food, her family especially her children are healthier now. She no longer needs to depend on the money lender or her husband for money when her children require medical treatment and school fees. Recently, Manamaya has renovated her old house and replaced her thatched roof with tiles. Everybody in the village is amazed by these transformations in her life. Manamaya also encourages her friends and other community members to get involved in savings and credit activities and also shares her knowledge with them. She is of the view that people should take advantage of the opportunities they are given, as opportunities will not necessarily knock at one's door twice.

"I wished I could die with shame whenever the money lenders humiliated me in front of my neighbors," expresses Manamaya.

Case Study #4: Where There's a Will There's a Way

When Sunil Kumar Shah, a resident of Pachagacchiya village, Haripur, Sarlahi district, could not continue his studies after finishing SLC (10th grade) because of his family's financial constraints, he was dismal and very worried about his future. Like the other boys in his village, he wanted to go to college, get an education that would later enable him to find a decent job in a government office. His mother was a housewife and his father worked on the farms of the wealthy on a seasonal basis. There was no way that his father could earn enough to send him to college.

If his state of destitution was not enough, Sunil also had to suffer disability as a result of polio contracted in childhood, and that has affected in his left leg, requiring crutches to walk. Due to his physical disability, he couldn't work like other boys to earn money for his parents, a fact that distressed him persistently and increasingly.

Slowly however, things started changing for better for him after RWUA (Rural Women Upliftment Association), in association with World Neighbors, started working in his village in 2001. RWUA organized various trainings focusing on income generating skills for the disabled, teaching Sunil and others like him, how to sew mattresses, make small wooden furniture, like stools and side tables. The more he attended these trainings and orientations, the more confident he became. He began to realize that his physical disability didn't mean he had to stay at home, cursing his luck. Instead, he began to cook snacks at home for sale in the local market, for which he asked his mother's help. From these sales, he started to make a small income and with his savings, joined a cooperative a year later.

RWUA helped him register his name in the Chief District Office (CDO) and provided him with an identification card which qualified him to receive for monthly disability allowance of NRs. 1000/- from the Nepal Government. His registration also enabled him to borrow money at comparatively lower interest rates from the cooperative than before, as they have allocated a special fund for loans to disabled people and single women.

Apart from these economic benefits, Sunil also feels that RWUA has done a lot in changing people's perception of handicapped people

like him. Before, the villagers used to make a fun of him and mock him for being disabled. He still recalls how people in his village used him for cheap entertainment: they used to give him a few rupees and ask him to walk without his crutches or run on one leg. But after RWUA started working in his village, it organized various campaigns to make people aware that disabled people are normal human beings who have an equal right to live with dignity and self-respect.

"The most effective way to create awareness about disabled people among the general public is street dramas like the ones that RWUA conducted. When you just talk, it can be boring and tedious for the listeners, but when you use some means of entertainment like drama or story, listeners enjoy it and at the same time, understand the underlying message the drama conveys", says Sunil. He thinks that RWUA's street dramas have helped a lot in changing people's attitudes towards disabled people. Now, Sunil is very happy that nobody in the village makes a fun of him and he regularly joins the cooperative's meetings and shares his ideas and experiences.

Case Study #5: Nirmala Pajiyar Bids Good-Bye to Her Difficult Past

Nirmala Pajiyar, originally from Haribhawan was married in Pachagacchiya, Haripur, Sarlahi when she was just 16. As a newlywed, she was forced to obey various social restrictions, which dictated that, as a woman, she should remain indoors, shouldn't talk to outsiders (especially men), and should limit her activities to household chores only. It was Nirmala's duty to look after her husband's family, which was large, twelve members. Looking after meant - cooking food, cleaning dishes, washing clothes, etc. Her husband's earnings were minimal and her family was forced to rely on local moneylenders during times of need.

"Thanks to World Neighbors and RWUA, nobody treats me like an outcast anymore and I can mingle with everybody I meet in my village," Sunil says joyously.

Sometimes later in her marriage, Nirmala was able to join a savings and credit group (*Nirmal Mahila Bachat Samuha*) initiated by RWUA with assistance from World Neighbors in her village in 2001. After joining this, Nirmala started saving on a regular basis. Eight months after joining the group, she bought a buffalo with the money she borrowed from the group, which was NRs. 15,000/- and started

selling its milk. Seven months later, after repaying her previous loan, she again borrowed money, this time, to buy a cow.

Through her group membership, she also received trainings in various aspects of sustainable agriculture and soon started vegetable farming. The vegetables help to feed her family and earn an income of at least NRs 2,500/- from the sales of the remaining in the market. With this money, she has purchased three goats and a pig. Nirmala adds with pride, *"I can now send my children to a local private school with the money I earn"*.

Last year, she leased a pond from a local school for NRs. 35,000/- per year, to start growing fish there. There were a few raised eyebrows in her village, as up until now, only men had been doing such work, but Nirmala has realized that this could be a very effective means of income generation for herself and her family. After a few months, she began to sell the fish in the market, earning a total of NRs. 46,000/-. After paying her rent to the school, she still had money for herself. Encouraged by the profit she made from her endeavors last year, she recently leased another pond at Netagunj, Sarlahi, for a yearly rent of NRs. 60,000/-.

"I have already started growing fish there and can't wait for them to grow so I can sell them in the market," explains Nirmala, who has big plans for the future. *"We are planning to start a wood sawing mill as there is none in the village. This will benefit not only the villagers but will also help our business flourish,"* she says thoughtfully. Nirmala's husband is proud of his wife's success. He is amazed of what his wife has been able to achieve in such a short span of time.

"Thanks to all the trainings and capacity building orientations conducted by RWUA and World Neighbors, my wife has been able to start new work and generate a good income on a regular basis," Nirmala's husband says, satisfied.

Nirmala herself is elated with how much easier her life has become with her increased income. She is happy too that she has been able to build her own identity as well. *"Previously, everybody knew me through my husband's name, but now they all know me by my own name, Nirmala!"* she claims jubilantly.

Case Study #6: Sustainable Agriculture Helps a Poor Woman Move Ahead

Munni Devi, a 40 year old from Amouja, Madhubani, Bihar joined the *Mahila Mandal*, a women's savings and credit group that was initiated by Ghoghardiha Prakhanda Swarajya Vikas Sangh (GPSVS), a local NGO, with assistance from World Neighbors in her village in 2004. Her husband was very reluctant about his wife joining the group. Not only did he not like the idea of his wife doing anything besides house work, he was also afraid that the outsiders might run away with their savings. But Munni Devi had understood that the group members collected and handled their own money and that GPSVS was there only to facilitate them.

When she first joined the group, Munni Devi started with the monthly saving of just IRs. 10/-. After a year, she increased it to IRs. 20/- per month. Being a member of the group, Munni Devi also received training on various components of Sustainable Agriculture. She started doing vermi-composting and also collected livestock urine by constructing improved animal sheds. As she had ample compost manure, she stopped using chemical fertilizers such as urea and DAP. Now she could save nearly IRs. 8,000/- that she, in earlier years, would have to spend on buying chemical fertilizers from the market.

Using the new found knowledge and savings, Munni Devi and her husband started vegetable farming in their land. As a result of regularly using compost manure, they found out that their vegetable production was increasing each season. Munni Devi started selling the increased yields in the market and earned at least IRs. 2,000/- each year. Besides vegetable farming, she was also raising a few cattle at that time. Going to the forest to collect fodder was a big headache for her, as it consumed a lot of her time (nearly 3 hours each day) that she would have spent more productively on her vegetable farming and other more lucrative tasks. The solution to this headache was however, right there in her backyard. For, after starting agro-forestry, Munni Devi realized that she now had enough grass in her own backyard land to feed the cattle. Plus the grass was more nutritious compared to the fodder from the jungle as seen from her buffalo's increased yield of milk. Munni Devi now also sold milk in the market, earning IRs. 1300/- each month from this.

Through regular savings, Munni Devi was able to borrow IRs. 5,000/- from the group in 2005 and opened a small shop of her own. There she sold items of daily need and the vegetables from her field. As the shop started doing well, Munni Devi was able to earn at least IRs. 3000/- each month from its sales. Through this income, she was able to repay the loan to the group within three months. Last year, Munni Devi also joined the cooperative where today she deposits IRs. 250/- on monthly basis.

Additionally, Munni Devi also makes money by raising animals. She buys calves and piglets at a young age and sells them once they are grown, making a profit on the difference of the cost and the selling price. In 2006, she borrowed IRs. 4500/- from the group to buy two piglets, both of which she sold 10 months later making a profit of IRs. 12,000/-. Last month she sold two goats for IRs. 14,000/-.

With this increased income, Munni Devi has seen many positive transformations in her life. She has been able to provide quality education to her children (1 daughter and 2 sons), all of whom are now going to boarding schools. Munni Devi was also able to marry off her eldest daughter last year for which the wedding ceremony alone cost IRs. 17,000/-, the expenses which she proudly bore by herself. Also last year, she was able to earn IRs. 6,000/- by selling cabbages and potatoes. She used these earnings to renovate her house.

Munni Devi shares, "I am happy. My children are studying in a boarding school. My eldest (daughter) was married last year. I can afford it now. By myself."

Munni Devi and her husband say they can't thank GPSVS and World Neighbors enough for helping them stride forward, so smoothly and with such dignity, in their now more meaningful life.

Case Study #7: Sikandar Chaudhary Forfeits Foreign Job for Farming

Sikandar Chaudhary from Haripur - 5, Chitain, Sarlahi was fed up with using chemical fertilizers and pesticides like urea and metacid on his farm. "I used to waste at least NRs. 9,000/- every year on fertilizers, but still my agricultural yield was declining," he reminisces. Whatever he grew in his fields wasn't sufficient to feed his family

for the entire year. He also couldn't afford to send his children to school. His dream to renovate his old, small house and fix its cracked, leaking roof remained unfulfilled. Disheartened by his situation, he even tried to travel to Malaysia for foreign employment, but he was unable to do so due to financial constraints. Sikandar had to give up 1.5 *bigha* of land to the local merchant of his village, as he couldn't pay back the money he had borrowed. Life was becoming more miserable for Sikandar and his family everyday.

"I have painted the 12 components of sustainable agriculture on the wall so that these techniques could be disseminated among the group members as well as other community members, who can learn and know about them," Sikandar says.

In 2004, Sikandar joined a savings and credit group initiated in his village by World Neighbors' partner NGO, RWUA. That was when positive changes began to occur in his life. He started receiving trainings on various concepts of sustainable agriculture such as agro-forestry, livestock urine collection, vermi-composting among others. Soon thereafter, he started putting his knowledge into practice and quickly began to see the benefits. When Sikandar started agro-forestry in his land, he realized that he didn't need to walk all the way to the forest to collect fodder for his animals anymore, tempting him to invest in more animals. Similarly, starting vermi-composting gradually allowed him to reduce his use of chemical fertilizers in his fields, eventually discarding them altogether. Sikandar soon became a renowned producer of vermi-compost in the village and is making money by selling it. When he started to collect and apply livestock urine on his farm, he discovered that it boosted his agricultural production even further. Elated by the positive results from these sustainable agriculture methods, Sikandar started vegetable farming in 10 *kattha* of land, purely for commercial purposes. Today, he grows cabbages, potatoes, tomatoes and other vegetables which he sells in the local market as well as in the *haat* bazaar (a weekly market in the village). These sales have become his major income source. Sikandar claims that he makes an annual income of around NRs. 125,000/-. He is so thrilled at the results of sustainable agriculture techniques that he has written all twelve of them on his courtyard wall, where his savings and credit group meeting is held every month.

With his new sources of income, he has been able to provide his family with better health care and send his children to private schools. Now that he has enough capital to buy them, he has also started rearing cows, goats, and buffalo. *"Once they get bigger, I will sell them in the market and make profit. Also, I have started keeping pigeons and sell them at NRs. 200/- per pair,"* Sikandar explains. With his income, he has been able to afford the cost of renovation and repainting his old house and fix the roof.

Today Sikandar farms vegetables on 3 *bigha* land and his youngest daughter helps him to carry the vegetables to the market. As we sat talking, his daughter was packing the vegetables to be taken and sold in the local market. *"These should at least fetch NRs. 1,000/-"* Sikandar told me, waving towards heaps of cabbages and cauliflower in the baskets. Sikandar thinks that since organic farming not only helps improve soil quality but also has positive health implications, the government should give more subsidies to organic farmers and help them ensure a market for their products. With his busy schedule and sufficient income, Sikandar no longer feels that he has to go to a foreign land to find work. *"Thanks to World Neighbors and RWUA, I have managed to make a decent living in my own country. Otherwise I would be in some foreign country working hard all-day-long just to make a small income,"* he says.

Case Study #8: Dalit Women Team Up for Group Farming

When Dalit women of Bhaktipur – 5, Pokhariya, Sarlahi started farming as a group, little did they know that apart from its financial benefits, their collective efforts would also generate a sense of team spirit. Dalits of Bhaktipur, like in many other rural areas of Nepal, suffer from social and racial discrimination from the so-called "high caste" members of society. They were severely rebuked for being seen around temples and social gatherings. The Dalit women had to wait for hours to let others finish collecting water before they could fill their own buckets. Occasional disputes used to occur at wells and ponds about whether or not to let the Dalits collect water from the same sources at all.

In 2007, these Dalit women from Bhaktipur joined the women's savings and credit group initiated in their area by *Chetana*, a local NGO working with World Neighbors. After joining the group, these women began to save on a regular basis and also received trainings

on various aspects of Sustainable Agriculture. In September 2008, these women formed their own group, *Kadam Dalit Krishak Samuha*, a farmers' group comprising of Dalits only.

Like most Dalits, these women did not have any land of their own and were not able to put their new sustainable agriculture knowledge to use. However, as the saying goes, where there's a will, there's a way. These women came up with the idea of renting out a piece of land collectively using the money that they saved during the last two and half years.

They found a 5 *kattha* piece of land in the village to rent for of NRs. 12,000/- per year and began farming as a group. To get them started, *Chetana* provided seeds and plants, and in November 2008, the women started growing vegetables.

"Thanks to Chetana and World Neighbors, we have been able to utilize the concepts of sustainable agriculture and saving & credit to bring positive changes in our lives," the women say, their faces beaming with happiness and hope.

The trainings that the women had received from *Chetana* on sustainable agriculture had taught them to bring manure from their houses to apply on the field and how to improve their animal sheds so that the livestock's urine could be collected. It helped them practice vermi composting. They have also started agro-forestry in the field to lessen their worries about access to fodder and firewood. As there was no way to irrigate the field initially, the women installed a *Dhiki Pump* (a water pump that does not use electricity but draws water by human powered pedaling instead), which cost them NRs. 3,600/- The women take turns watering the vegetables. Seeing their enthusiasm and hard work, *Chetana* decided to bear 50% of the cost of the pump, i.e. NRs. 1,800/- and also supported them with NRs. 10,000/- for the payment of the yearly rent.

Last month, the women sold the radishes that they had grown and made a profit of NRs. 3,800. The potatoes and cauliflower will be ready in the month of July, 2009 and the women are estimating to earn at least NRs. 10,000/- by selling them. Encouraged by their success, the women have also planted ginger and beans in their field and are planning to cultivate tomatoes and cabbages starting next month.

Case Study #9: Khattar Turns into an Organic Village

"This improved shed not only protects the chickens from wild cats and vultures, but it also allows me to collect their waste properly and mix it with the compost manure in the field." This was how Nim Kumari Theeng, one of the promising farmers from Kamalamai- 2, Khattar, Sindhuli described the benefits of the shed she has constructed for her chickens. She learned how to use chicken waste when she was selected (as she was laborious, inquisitive and loyal to her works) as a model farmer and taken for an exposure visit to Bangladesh. While she was there, she learned new ways of farming and was exposed to new sustainable agriculture like seeds preservation and use of organic pesticides. After returning from the visit, she has been sharing with other villagers what she learned.

Nim Kumari remembers how the village was covered with barren land a few years before. Everybody used chemical fertilizers in their fields and nobody had any idea on how to preserve and enrich the quality of the soil. Things started changing for the better once SIDS initiated savings and credit programs in Khattar and started providing training and orientation on various components of sustainable agriculture to group members like Nim Kumari.

After the training, Nim Kumari began utilizing livestock urine which would otherwise have been wasted and also learned the value of using natural compost manure in the field instead of chemical fertilizers. Not only did this improve the soil fertility, but the vegetable and fruits she grew were more nutritious and better tasting. She has also experienced an increase in her vegetable yield. After she started growing more she could also afford to sell the remaining produce after household consumption. Her income increased by threefold. 'Now the money I earn by selling vegetables in the local market for three days allows me to pay for my children's schooling for a month,' smiles Nim Kumari.

Nim Kumari has also learnt the importance of agro-forestry. She had no idea that her barren land could be used to plant grasses and fodder plants which could be used for feeding her livestock and for firewood. After practicing agro-forestry, both Nim Kumari and her husband are happy that they don't have to take turns to walk long hours to the jungle in order to collect fodder and firewood.

Nim Kumari is not the only one in Khattar village to become involved in organic farming, but nearly all the farmers have now discontinued the use of chemical fertilizers and have switched over to organic compost methods. This shift has saved a lot of money, which, otherwise, would have been spent in chemical fertilizer and pesticide. Its chain effects include increased soil fertility/productivity, improved farm management contributing to better sanitation/environment and increased potential for marketing of organic products, to list a few.

"It is all because of learning/sharing about the positive changes in nature-based farming technology and the demonstration effect among the farmers that Khattar VDC is now in the process of being certified as an organic village," boast the local farmers.

Besides progress in agriculture, Nim Kumari also started rearing cattle and goat by taking out a loan from the group. She is now making money by selling milk. Her children have also become healthier from consuming milk. Nim Kumari is very happy to inform us that she earns around NRs. 10,000/- each month and at the end of the year, she will be able to save, at least, NRs. 40,000/-. She has also managed to construct a house in Sindhuli Bazaar. Nim Kumari strongly believes that the women's group has instilled a sense of solidarity and security within them and she thanks SIDS and World Neighbors wholeheartedly for this.

Case Study #10: Sushila Kafle: Model Farmer and Social Worker

"Sushila bahini, can you please come and take a look at the goat I bought last week, it doesn't look very well," an elderly woman came pleading to Sushila as the latter sat in her small courtyard. *"I'm going to Maili's house after lunch to see if she has any problems, because she is not attending our group meeting since last two months. Shall I come to your house on my way back?"* Sushila asked. *"Okay, but make sure you do come,"* the woman replied as she hurried away. Sushila Kafle, a model farmer from Bharat tole - Khayarmara 6, Mahottari tells us that she spends most of her free time helping other women in the village with their agricultural and household problems. A few minutes later, her husband returned from the nearby water tank with two buckets of water. *"Now we don't have to walk to the river to collect water anymore,"* he heaved a sigh of relief as he put down the buckets. Sushila, who is now 38, was married here when she was just 14.

She had to face many hardships when she was first married. Her husband had a small piece of land which was their only source of income. But as they were using chemical fertilizers, the production was quite limited. *"We had to spend nearly NRs. 12,000/- each year on chemical fertilizer and pesticide,"* her husband recalls.

A few years after they got married, her husband went to work in India and Sushila's problems increased from then on. *"I was responsible for raising the kids, looking after the house and also working in the field. I felt very lonely as I didn't have anyone to share my problems with,"* she recalls. Also, her husband had sold all their animals in order to raise money for his travel to India. WCDC (Women Cultural Development Center), a local NGO, with assistance from World Neighbors, initiated the women's savings and credit group in Sushila's village in 2000. That was when things started changing for her.

After saving on a regular basis for two years, Sushila was able to borrow money from the group to buy a buffalo. She began selling its milk in the local market and slowly started making a bit of money. Within six months, through her savings she was able to pay back the money she borrowed. Her farm yield also improved considerably after she applied organic farming methods that WCDC taught such as improved sheds, livestock urine collection and use, vermi-compost, agro forestry. She said she really understood the importance of organic farming after the training. She learned that, *"Not only do chemical fertilizers have harmful effects on our health, but they also deplete the soil quality."* After using animal urine and vermi-compost in her field, she realized that her agricultural production had increased. She sold the remaining vegetables after her family's consumption in the market to make money.

"These days I am kept busy by villagers who come to me seeking advice on their problems in agriculture and farming," Sushila says. She adds, with a smile, *"I'm no expert in these matters but I do my best in whatever way I can".*

Sushila also started raising sheep and goats to sell them after they were grown. She was able to earn NRs. 30,000/- last year alone by selling the goats she raised. She also made ghee (butter) from the milk and sold in the market. With her income, she was able to educate her sons, both of whom have completed their studies and are currently working in India.

Hailed as a success story, she was selected as a model farmer by WCDC and has been on various exposure visits on their behalf since then.

Case Study #11: Ram Naresh Looks Ahead to a Disease-Free Life

When Ram Naresh Mahara from Haripur – 9, Sarlahi went to work in Chandigarh, India 2 years ago, he had hoped to come back with enough savings and lead a decent life in his village. Instead, he came back with a case of Sexually Transmitted Disease (STD) last year. When asked how he managed to contract such disease, he just looked down and replied that he didn't know and cannot believe it as he didn't have any unsafe sex. He truly cannot fathom how it happened. Clearly, poor, uneducated and ignorant people like Ram Naresh have no idea about other possible means of contracting such diseases.

When Ram Naresh first found out about the disease, he went for a checkup in a local hospital at Chandigarh. The doctor who diagnosed him, prescribed him some drugs. After using the drugs for a few days, Ram Naresh started feeling better and stopped using them, causing the resurgence of the disease. Having already spent nearly IRs. 2200/- on check up and drugs, he was reluctant to spend any more, and that was one of the reasons why he discontinued the drugs and the treatment. *"How could a poor man like me spend so much on treatment?"* he asks.

Ram Naresh could not go to work regularly due to the debilitating impact of the disease on his health. *"I had to keep scratching myself like an animal and it was very embarrassing in front of others,"* he recalls. With money running out and no other option in sight, he returned to his village last year. Following his friends' advice, he even tried various herbal medicines, but to no avail. He was ashamed of his condition and didn't tell his parents about it. But as days passed by and his condition started to worsen, he had to share it with his mother, Manawatiya Devi.

"I feel these organizations are doing a very good job by providing such affordable and effective health services to poor and marginalized people like me,"
Ram Naresh says seriously.

Manawatiya Devi is a member of the women's savings and credit group that was initiated by RWUA in assistance with World

Neighbors. RWUA runs a local clinic in Haripur and provides health services at affordable cost for poor and socially backward people. Manawatiya discussed her son's case in the group meeting and all the members urged her to bring her son to the clinic for a check up.

When Ram Naresh was first taken to the clinic by his mother, he was very shy and couldn't talk with the clinic staff. But the staff at the clinic spoke gently to him and put him at ease. They also explained him that anybody could contract such disease and there was nothing to be ashamed of. Slowly Ram Naresh began to recount his days in Chandigarh and explained his problem to them. After proper diagnosis, the clinic staff prescribed him few medicines and also cautioned him not to discontinue them like he had done in the past.

After regularly using the medication for a period of 4 weeks, Ram Naresh was completely cured. The clinic staff also oriented him on other possible means of contracting such diseases and explained the importance of maintaining personal hygiene. Ram Naresh was also relieved that it didn't cost him more than NRs. 500/- for the whole treatment, compared to the IRs 2200/- he had to spend before. He is very grateful towards RWUA for running the clinic and also thanks World Neighbors for assisting RWUA in such matters.

Case Study #12: Justice Is Served

After Punam Budhathoki took her SLC (School Leaving Certificate) exams, her parents decided to marry her off, even though she desperately wanted to continue her studies. She could not go against her parents' will and got married in Lalgaadh, Dhanauji – 9, Dhanusha when she was just 17. After she was married, she still wanted to continue her studies. She told her in-laws about it, but they didn't like the idea very much. They thought that women shouldn't be so vocal about their desires and must act as per the wishes of their male counterparts. Punam meanwhile, wanting to do something on her own, joined a women's savings and credit group initiated by

"I am very much thankful to DSS and to World Neighbors wholeheartedly for initiating the women's savings and credit group in my village. If it weren't for the group, I think I would have been just another victim of domestic violence," voices Punam.

Dhanusha Sewa Samiti (DSS), a local NGO assisted by World Neighbors. She also found a job as an attendant in the local school. Punam's relationship with her in-laws soon turned sour as they saw her not abide by their wishes as open defiance. Her in-laws started brain washing her husband, telling him that she was getting out of control and that she showed no respect to the elders in the house.

Punam's husband works as a constable in the police and stays at the barracks in Bardibas. He would come home occasionally and yell at her, accusing her of being disobedient. Her in-laws would add fuel to the fire, saying that she had also been seen talking to strange men. In the weeks and months that followed, things grew worse, as Punam's husband even started assaulting her physically. On one such occasion, she was hurt so badly that the bruises were visible on her face and she had to be taken to the hospital due to the injuries she had sustained.

When the women from the savings and credit group found out about Punam's case, they called a group meeting to discuss on the matter. They tried to contact Punam's husband but he was in the barracks and couldn't be reached by phone. The women then hired a *Tempo* (a small three wheeled vehicle) to go to the police barracks. After reaching there, the women began chanting slogans and demanded that Punam's husband come out and apologize to her. The Deputy Superintendent of Police (DSP) didn't like the idea of women gathering in front of the barracks and creating a scene. He tried to persuade them that Punam's husband was not there and told them that he would talk to him once he got back, but the women knew he was only trying to cover up for his subordinate and insisted that they would not leave until Punam's husband came out and apologized to her. Realizing that the women were determined, the DSP thought it wise to avoid further hassles and summoned the perpetrator. Punam's husband apologized in public for his wrong-doing and admitted that he had made a mistake in physically assaulting his wife without listening to her side of the story. He also made a public commitment never to repeat such actions in future.

A few weeks later, Punam's husband rented a separate room in Dhanauji for Punam and himself so that his wife won't get in trouble with his family members again. Now he regularly comes to live with

her during holidays and vacations. He also provides his wife part of his monthly salary for her daily expenses. He is very happy that his wife is in a savings and credit group and saves regularly and he encourages her to continue her studies, although for now, her job at the school and her regular group meetings keep her plenty busy. Punam is very grateful to her group members for all their help during her troubled times.

Case Study #13: Positive Changes for Sabara Khatun Using Savings and Credit

Sabara Khatun, aged 40 from Amouja, Madhubani, Bihar is a prime example of how a poor and resource-less rural women can resourcefully utilize membership in a savings and credit group to bring positive changes in her life. Married at an early age of 18, Sabara has always had to live alone with her kids (2 sons and a daughter), as her husband worked in railway stations in different parts of India such as Delhi, Chandigadh and Hyderabad. He would send her money regularly from his salary but it was nowhere near sufficient to meet all her household needs. Even though she wanted to enroll her children in the school, she couldn't do so due to lack of money.

In 2002, Sabara joined *Kasturba Mahila Mandal*, a women's savings and credit group initiated in her village by GPSVS with assistance from World Neighbors. Initially, she saved IRs. 30/- on a monthly basis and after 2 years was eligible to borrow money from the group. She wanted to invest the borrowed money in some income generating business, but didn't know which, and didn't know how to go about it. Her brother-in-law was in a business of making furniture and suggested her to invest in his business. She borrowed IRs. 5,000/- from the group and invested in the furniture business. Several orders were received from villagers for beds and cupboards that were meant to be given away as *dowries* (bride wealth) during wedding seasons. By the end of the year, Sabara had earned more than IRs. 10,000/- through this investment. With this income, she was able to send her children to school.

In 2005, she again borrowed IRs. 5,000/- from the group and started vegetable farming in her land of 2 *bighas*. Through the training she had received on sustainable Agriculture, Sabara was able to utilize vermi-composting to boost her agricultural production. She started selling vegetables in the market and was soon earning at least IRs. 4,000/- each month from the sales. She was able to repay the

second loan amount to the group within a year's time. Using her new found knowledge of sustainable agriculture, she slowly began replacing chemical fertilizers in her rice fields, with organic compost manure such as livestock urine and vermi compost.

Today, in 2009, Sabara has given continuity to investing in her brother-in-law's business of furniture manufacturing through which she makes a profit of at least IRs. 30,000/- each year. She also earns IRs. 4,000/- to IRs. 5,000/- each month by selling vegetables. Apart from that, she also earns by selling rice in the market. Last year alone she made IRs. 55,000/- by selling rice in her village.

With her expanded income, Sabara has been able to buy 2 *kattha* land in the village and is planning to expand her vegetable farming there. Her children are continuing their education and she is looking to enroll her elder son in campus next year. Last year she spent IRs. 9,000/- to renovate and repaint her old house. Sabara has also provided financial assistance to her brother-in-law for his son's wedding last year. A couple of months ago, her husband retired from his work in the railway services and returned home. He now helps Sabara with the vegetable farming.

Sabara has also received training on various reproductive health issues including safe delivery, family planning methods, HIV AIDS and so on. In her free time, she can be seen disseminating her knowledge to other women in the village. She is also an advocate of safe immunization and the need for immunizing young children against DPT, BCG, Polio and so on.

Sabara says, "Thank you GPSVS and World Neighbors whole heartedly for teaching me so many wonderful things in life."

Case Study #14: Manita and Her Husband Start Anew

Manita Kumari Chaudhary from Bhaktipur – 5, Pokhariya, Sarlahi, is a very busy woman these days. She's a member of *Chameli Misrit Bachat Samuha*, a savings and credit group that was initiated by *Chetana* in 2004 with assistance from World Neighbors. She also works as a social worker in *Chetana*. Besides this, she is kept busy tending to her medicine shop in the village. But things weren't this way for her. Till few years ago, she and her husband did not have sufficient income to even send their children to school. Her husband used to spend his time wandering around the village and occasionally working in the field, so was not a reliable source of financial support for the family. She had no income source, being a housewife. After joining the group, things started changing positively for both Manita and her husband.

Manita recalls how hard it was to save even NRs. 20/- per month when she first joined the group. As she couldn't rely upon her husband for any financial assistance, she had to turn to her friends at times to borrow the money for the monthly installments. Despite facing such hardships in life, Manita Kept saving on regular basis and in 2005, borrowed NRs. 5,000/- to open a small medicine shop in her own house.

Manita and her husband sold medicines at a lesser profit margin compared to others in the market and so most villagers would come to them for medicinal purchases. Within the next 5 months, Manita was able to repay the money to the group and by 2006 she again borrowed NRs. 8,000/- from the group to expand her shop. She now added more medicines, thus diversifying her merchandise base, and soon the shop started doing very good business. The more income she made from the shop, the more she started investing in having a variety of medicines.

Today, Manita and her husband are happy to recount that the profit so far from the shop is already in excess of NRs. 1, 00,000/-. These days, they often have medicines worth NRs. 45,000/- in their shop.

Manita is a very outspoken woman and doesn't hesitate to speak her mind about issues pertaining to women's rights in front of everyone in the village. She also reproaches men who try to dominate their wives and don't send their daughters to schools.

Both Manita and her husband were employed by *Chetana* 2 years ago as a Social Mobilizer and a Social Worker respectively. They are both very happy as they not only get to work for the betterment of their villagers, but they also get paid for doing so.

As they have to travel frequently around the village working for *Chetana*, at her urging, Manita's husband bought a motorbike last year, spending NRs. 60,000/-. "My husband didn't want to spend so much money, but I thought it was wise to spend money instead of spending more time traveling on bicycle." Manita's happiness is doubled now that she has been able to continue her studies that she had to give up when she was married. Having studied till the 9th grade before marriage, when she joined the local school 3 years ago, she enrolled in the 10th grade and successfully passed the SLC exams. Today, she's in the 12th grade. Manita expresses her gratitude to *Chetana* and World Neighbors: "The savings and credit group has opened the door to so many positive things in my life; I thank *Chetana* and World Neighbors for initiating such a wonderful thing in my village."

Manita now speaks up, "I can't believe when men say that they can't afford to send their daughters to schools. They can afford time and money to sit around, drink and gamble regularly; surely they can set aside some money for their daughters' education."

Case Study #15: A Dalit Woman Fulfills Her Desire

Phulkali Mahara from Mahara Tole, Haripur – 8, Sarlahi belongs to a Dalit community. She is married with 5 children (4 daughters and 1 son). Her husband works in Punjab, India. As a Dalit, Phulkali has suffered various social prejudices that were prevalent in her area. She feels that lack of education is one of the prime reasons why Dalits are lagging behind. Being mostly uneducated, she thinks that Dalits are neither aware of their rights nor do they have the capacity to retaliate against various social injustices heaped on them. Given this feeling, she has always wanted to send her children to school so that they get a "good education."

But such things are easier said than done. Even though she wanted to send her daughters and son to school, her economic status was such that she couldn't afford to do so. Apart from financial problems, there were also various social issues that almost made it impossible

for the Dalit children to go to school along with children belonging to other so called higher castes such as Brahmins and Chhetris. Higher caste people did not want to see Dalit children mingle with theirs and made objections in the school which did allow such children to attend classes. Dalit children would thus have to spend their days either playing around in the mud being excluded from classes or helping their parents in the field. Sometimes they would also look after cattle and animals for rich people in the village for a small amount of money.

Phulkali expresses her happiness through this simple statement, "My kids are more disciplined and follow a regular time table, they do their home work on time and I have never had any complaints from the school."

In 2003, RWUA with assistance from World Neighbors initiated a women's savings and credit group in Mahara Tole especially focusing on the upliftment and development of the Dalit community. After joining the savings and credit group, Phulkali started realizing various benefits. Not only did she start to save on a regular basis, but now, given her new and improved economic status, she also got an opportunity to send her children to a local school called *Janakalyan Primary School*, that was established particularly for Dalit children.

The school imposes no monthly charges or tuition fee and the Dalit children or their guardians only have to pay for a yearly exam fee. The children are provided books and note books for free. The books follow the same curriculum set by the Ministry for Education for primary schools throughout Nepal. Phulkali is very happy that her children are finally receiving the much hoped for "good education" at such an affordable price. She believes that there are lots of positive changes in her children after they started going to the school.

Phulkali frequently visits the school and inquires about the progress of her children. She talks with their teachers and requests them not to be lenient if her children are disobedient. She believes that good manners and obedience should be inculcated in the children from early age. Phulkali hopes that with this head start in life, her children will grow up to find good jobs and lead a decent life, free from social prejudices and social injustices.

Case Study #16: Kumari Utilizes Chicken Farming to Make a Steady Income

"I'm so sorry sir; I don't think I'll be able to afford more than 30 minutes time with you. I am going to Bardibas to inquire about the current market price of chickens." Kumari Gurmucchane from Jamunibas - 3, Dhanusha was worried she won't be able to spare enough time to talk with the World Neighbors volunteer as she had to catch a bus to Bardibas. When Kumari joined *Adarsha Mahila Bachat Samuha*, a women's savings and credit group that was initiated by DSS with assistance from World Neighbors in 2001, little did she know that it would have such far reaching effects in her life.

Kumari started saving with a monthly installment of NRs. 50/- and even that was hard to manage as her husband didn't have any regular means of income. There were times when she had to borrow money from her friends to pay the monthly installments. After joining the group, Kumari received trainings on various components of Sustainable Agriculture. She started agro-forestry in her land and also started commercial vegetable farming like tomatoes and cabbages. She sold the vegetables she grew on her land in the local market. Soon she started earning at least NRs. 3,000/- - NRs. 4,000/- every month.

The biggest change in her life happened when she started chicken farming 5 years ago. DSS provided her with a loan of NRs. 30,000/- to start this enterprise. The money was enough for her to buy 150 chicks. She had a shed built and bought grains for the chicks with the same money. Within two months, the chicks had grown enough to be sold which she did, in the local market of Bardibas. After deducting the loan amount to be paid back to DSS, Kumari netted a profit of NRs. 14,000/-.

Kumari has given continuity to this business, finding it very profitable. Her average profit earnings for each lot of chicks range between NRs. 15,000/- and NRs 18,000/-. But she also admits that it is an arduous task, and she is kept very busy looking after the chicks. "You have to feed

Kumari can't help but smile when she recounts all the success in her life since joining the savings and credit group. "I have much to thank DSS and World Neighbors for initiating the savings and credit group in my village which has brought so many positive transformations in my life."

them regularly and the most important thing is to keep regulating the temperature; during summer, you have to install cooling fans and during winters you need heater to keep them warm," she explains.

Buoyed with her new access to a regular income, Kumari joined the cooperative in her village 3 years ago. As she had also received informal account keeping training by DSS, the management committee of the cooperative has hired her to assist the accountant maintain daily transactions at the cooperative. She is very happy to be working for the cooperative, which also pays her a monthly salary for her work.

Things couldn't have worked out much better for Kumari. After joining the cooperative, Kumari borrowed NRs. 90,000/- and sent her husband to Dubai for foreign employment. With the remittance he sent, she was able to repay the loan last year in 2008. Now her husband sends her NRs. 12,000/- every month and she regularly deposits the money in the cooperative. Kumari has also been able to provide education to both her daughters, the elder of whom is in college. After she finishes her college next year, Kumari aims to enroll her daughter in a medical school in Kathmandu. She has already set aside required money for this purpose.

Case Study #17: Harsha Becomes a Changed Man

Harsha Bahadur Purwachhane is a resident of Bijalpur 4, Akwaltole, Mahottari. He is 32 years old and has three daughters and one son. All his children attend school except for the youngest daughter who is still too young to be in school. "Please sir, can we make this a quick one as I have got to go and irrigate the potatoes?" he urged the World Neighbors volunteer who had come to interview him, when he was asked if he could spare few minutes to talk.

Harsha Bahadur has indeed become a very busy man, attending various workshops, group meetings and also working in his fields. Life for Harsha wasn't always the same. He recalls his younger days when he had to quit school because his parents could not afford his education, and he started drinking, gambling and roaming around aimlessly. Now he is quite apologetic and ashamed of his past.

Before the initiation of the savings and credit group in his village, Harsha had only a small piece of land to his name which had a very nominal productivity. He had been using chemical fertilizers like urea and metacid in high doses which had in the long run, adversely affected his production. His farm yield was only enough for feeding the family for six months, and the rest of the year he toiled as a laborer to make ends meet. Still, the meager income eked out from the combination of farm and off farm work was insufficient to feed his family. When his family members fell sick, he had no choice but to sell his animals or borrow money at high interest rates. Whatever profit he made, he had to use it to repay the loans to the money lenders. His hard work and labor were all in vain.

Harsha joined the World Neighbors' savings and credit program implemented in his village by IRDS in 2000. He participated in the training conducted by IRDS on various aspects of sustainable agriculture and learned about vermi-composting, use of livestock urine, compost manure, etc. In the beginning, he was reluctant to use these techniques. But because he was not satisfied with the chemical fertilizers and pesticides he was already using, he started practicing various sustainable agriculture techniques in 2001. The result was wonderful – sustainable agriculture not only helped increase his agricultural production, but also improved soil fertility. At home, he also started kitchen gardening utilizing household waste water to grow vegetables, planted fodder trees and grasses in his farm. All these not only helped him increase farm production, but also saved his and his wife's time that would have been spent collecting fodder from the nearby jungle.

Last year, riding on his past success, Harsha dared to borrow a big amount of NRs. 60,000/- from the group to install a shallow tube well on his farmland. The installation of the well meant that he had enough water to irrigate his fields and no longer depend purely on rainwater. He is quite relieved by this acquisition as water is the lifeblood of his profession. His farm production increased considerably, and gradually he repaid this loan with the profit he made by selling his farm products. He has also been making money by renting out his water pump to his neighbors.

Seeing him prosper as a farmer in such a short span of time, IRDS selected him as a model farmer two years ago and sent him on an exposure visit to some agro-projects, where he shared his own

experiences, and at the same time also learned various new agriculture techniques. He is now frequently summoned by IRDS to provide training to new farmers on the practices of sustainable agriculture.

"I recently borrowed NRs. 20,000/- from the savings and credit group for potato farming. I am sure that I can pay the loan back in the coming six months and will also save more than NRs. 25,000/-", claims Harsha with full confidence.

Harsha is often seen working in his field along with his wife who he now treats with respect and love. After receiving training on gender equity and women's development, Harsha has accepted the changing role of women in today's world. He also requires her assistance as he has increased his agricultural activities.

"Now I understand that sustainable agriculture is not only about producing more grains, rather it's more about uplifting the living condition of poor people like me," smiles Harsha Bahadur. "Had IRDS not initiated savings and credit programs and sustainable agriculture in this village, I would still be stuck in the vicious cycle of poverty," Harsha praises the works of IRDS supported by World Neighbors.

Case Study #18: Sushila's Crusade for Women's Rights

Sushila Thapa is a resident of Musari Tole, Bardibas. She is thirty four years old and is originally from Sindhupalchowk. She has three sons of whom one has finished his education and two are still in school. She was married in Bardibas in 1990. Her husband was employed in the government office and was often posted to other districts.

In her early years in the village people hardly knew Sushila as she was an introvert, did not socialize with her fellow villagers, and with her husband away, there was hardly any other way the villagers could interact with her. She did not even know the name of her neighbors! This all changed when Sushila joined a women's savings and credit group. She had to join to supplement her husband's income which alone was not enough to feed the whole family. In 2003, Sushila joined *Jagaran Mahila Bachat Samuha* (Awareness Women's Savings and Credit group) initiated by WDCD, working with World Neighbors since 2000. Within two years of joining, using the regular savings she made, Sushila was able to join the cooperative

in the village. Not only did she use the money she borrowed from the cooperative to buy a buffalo, but she was also able to liberate her land from the bank which her husband had used as collateral to borrow money in the past.

The SCG membership made a lasting impact on Sushila's quality of life. Before she joined the program she did not have enough money to meet her family's daily requirements, so she had to borrow money from local money lenders at exorbitant interest rate (local money lenders in villages charge excessive interest rates which tend to be as high as 50% - 60% per year).

After joining the group, Sushila had a chance to study literature and articles on women rights as well as laws concerning basic human rights. She also attended classes on Women's Law and awareness of social injustice. Such classes empowered her with knowledge of women's rights and changed her way of thinking. She started teaching what she learned to other women in the village.

Sushila was despised by men in her village for this reason. The husbands were scolding and prohibiting their wives from going to meetings with her or even talking to her. But they could not help prevent spreading knowledge among their wives. Sushila started gaining popularity among women in the village. She also started advocating regularly on unity among the women in the village and on retaliation against social injustice.

Sushila has seen many positive changes in the village after the initiation of the women's savings and credit groups, especially among women. The most striking transformation, she thinks, is the economic independence among women. In fact, women are more economically stable than men in the village. As most women are either in savings and credit groups or cooperatives, they can easily borrow money from their groups whenever the need arises.

Sushila now helps settle disputes arising from domestic violence and other social injustices. She often tries to talk to the husbands or in-laws who abuse the women, and if they refuse to listen to her, she doesn't hesitate to seek help from the local authorities. Village women also approach Sushila seeking her help in navigating the pitfalls of getting work done in government offices. It is not unusual for government officials to ask for bribes, especially from rural and uneducated people, but Sushila is strictly against such

practices. She recalls an incident last year when she went to the District Administration Office (DAO) to make her son's citizenship certificate. The government official there started looking for favors and replied that they couldn't issue the certificate to anyone on the basis of his/her mother's citizenship, which is completely untrue and unlawful. Sushila approached the office chief and complained about the matter. She also threatened to call local journalists and broadcast the news about how the officials were turning a blind eye to the law. The next week, her son received the citizenship without any further hassle.

Sushila points out, "You have to be up-to-date with the law and new reforms and I think WCDC and World Neighbors are doing a great job by creating awareness in women like us in such matters."

Case Study #19: Maya Devi's Fight Against Social Injustice

"My economic condition was so miserable; I didn't even have money to buy a sweater in the winter to keep me warm." This is how Maya Devi Karki from Andheri, Kamalamai - 6, Sindhuli recalls her past. She also remembers how her husband scolded her once when she demanded new clothes for *Dashain* (one of the biggest festivals in Nepal). Maya Devi's husband passed away three years ago and now she lives with her sons who are married. After her husband died, everybody in the village started looking down on her. Maya Devi couldn't talk with anyone as they all tried to avoid her. She used to borrow money from the rich landlords, when necessary. Not only did they draw high interests, but also required her to work for free in their lands.

She first joined the women's savings and credit group in 2002 that was initiated by SIDS, a local partner NGO of World Neighbors in Sindhuli since 2000. After she started attending the group meetings, she had to interact with other women which helped her intermingle and socialize with them. Maya Devi was older than other women in the group and had seen many things in her life. Her experience allowed her to give advice to women who discussed their problems at group meetings and slowly she started becoming popular among the women population in the village too.

Women in the group generally resolve small disputes on their own but also often seek Maya Devi's advice in such matters. Now she is very happy that everybody looks up to her. She is also glad that everybody knows her as *thulkaki* - a Nepali term denoting mother figure and means elder aunt. She recalls many incidents in which she had actively participated in settling disputes in her village. A local guy in her village recently married a second wife and completely stopped caring for his first wife. Rather he threw her out of the house. Maya Devi and her group members summoned the husband and created enough pressure on him to apologize to his wife and bring her back to the house.

Maya Devi credits all these amazing changes to her involvement in the groups and also "to various training and orientations she has received on women's empowerment and gender equity".

Maya Devi is also a member of the Community Service Center (a local Community Based Organization). She relates to other women in her village who are victims of domestic and social abuse. *"I see glimpses of my own past in their suffering,"* says Maya Devi emotionally. She helps them by giving advice and advocating for their rights. Most of the cases she oversees are of domestic violence. Maya Devi and other members from the group have even approached the police to report own matters and sought their help. She feels that the most important thing is to create awareness among the women about their basic human rights. *"Once you ignite our thinking capability, there's so much we can do for ourselves,"* she states.

Case Study #20: Awareness on Nutrition Gives Minnat a New Life

Minnat Prabin Khatun, 22 years old, was married when she was just 16. Belonging to a poor Muslim community, her parents wanted to get rid of their daughter as early as possible, so they married her off at this tender age. Minnat's problems in life only worsened after getting married. Her husband's family in Hasanpur, Madhubani, Bihar was big with more than 14 members. She had to look after all the member's needs along with tending to daily household chores like washing, cleaning, cooking and so on. Apart from all these, she also had to regularly lend her hand in the field. With so much work, inadequate care and no rest, she started growing weak and pale. Soon she started suffering from anemia, but her in-laws did not

take any notice. She also suffered from lack of healthy diet as she had to eat the left overs in the kitchen, which would often be a meager helping as traditionally, women only eat their meals after men finish eating theirs. She tried relating her woes to her husband, but he was too busy with his work to pay proper attention to her.

When she got pregnant and gave birth to a boy, everyone was happy but no one realized that she had lost a lot of blood during delivery. When her mother came to visit her the next week, she was devastated to see her daughter so weak and pale. Her mother was the member of a *Mahila Mandal* at Hasanpur and knew about the hospital that was being run by GPSVS at its office. She took her daughter there for treatment.

Today, Minnat is a happy woman. "Unlike before, I don't have to work hard in the field any more. I spend my time teaching whatever I have learnt to other women like me in the village".

When Minnat was brought to the hospital, she had grown so weak that she nearly lost consciousness. She had to be given oxygen and was admitted in the hospital for a few days. After carefully diagnosing her case, the doctor at the hospital prescribed her medications and told her mother that she shouldn't overwork and that she should rest for few weeks more. Minnat's mother was also told about the importance of taking healthy and nutritious food by women, especially during the time of pregnancy and post pregnancy.

After she was discharged from the hospital, Minnat stayed with her mother in her house for two months. After she was completely cured, Minnat's mother took her back to her husband's house. There she met with her in-laws and talked with them, describing what she had learnt at the hospital in GPSVS. Minnat's mother in-law now understood her oversight in taking care of her daughter-in-law and admitted her mistake. She regretted her past actions and was very grateful towards GPSVS for saving her daughter-in-law.

Minnat's husband was also very happy now that both his son and wife were healthy. Two years later, when Minnat was again pregnant with a second child, her in-laws took full care of her. Her mother-in-law ensured that Minnat had enough nutritious food to eat and took complete rest. Though her husband was not at home at that time, he called frequently to check how she was doing.

She has been able to convince numerous families throughout the village that they should pay extra attention to their daughters-in-law during pregnancy. Minnat is very happy that she has been able to bring such positive awareness amongst her fellow villagers.

Case Study #21: Socially Excluded Bilti Sada's Happy Days Begin

Bilti Sada resides in Musari Tole, Bardibas and belongs to a Dalit caste. She was sold by her father to a local economically better off family at the tender age of seven as he could not afford to feed her any longer. She served the family as a servant. She says it was a common practice in those days, but she does not remember it well, as she was very young at that time. After a few years, her master got her married to his son, Ramashesh Sada. Musari Tole, Sada's birth place is mostly inhabited by Musars, whose mere presence in the surrounding area is considered to be unholy by so-called higher caste people. Musars are so poor that they cannot afford to buy food. So, they kill rats and make a living out of them. The word, 'Musar' is derived from the word "Musa" that means rat in Nepali language.

Bilti and Ramashesh have a son who works on daily wage basis. As they are social outcasts, they do not have many options for income-generating activities within the society. It is common for Dalit men like Ramashesh to drink, gamble and stay idle in such communities for lack of productive options. A couple of years back, WCDC with the support of World Neighbors, initiated women's savings and credit groups in this area, particularly targeting Dalits and ethnic minorities. Even though her husband was initially reluctant for his wife to join such a group, Bilti decided to act against his wishes as she thought that membership might help them come out of their poverty and suffering.

Besides her economic problem, Bilti also faced social isolation. There were women from Brahmin and Chhetri caste who did not approve of Bilti's presence at group meetings. A WCDC field staff member had a hard time convincing them that all human beings should be treated equally and that they should help each other, particularly those in need. The group had made it mandatory for every member to attend the meeting and so nobody could go against it. Soon it became acceptable and normal for Bilti and other Dalit women to

attend these meetings on a regular basis. Slowly, Bilti and her husband started reaping the benefits of joining the group, by being able to borrow money, which they used to buy two goats. In addition to their new economic opportunities, they also became aware of human rights, the importance of community and reproductive health including family planning, nutrition, sanitation, personal hygiene and other similar issues.

Gradually, their economic condition improved, enabling her family to buy a milking buffalo. Starting with a monthly saving of NRs. 25/- in the beginning, Bilti now saves NRs. 100/- each month. She is currently involved in four savings and credit groups. Using what she has saved, she plans to open a grocery shop in Bardibas next year. Participation in savings and credit groups has brought about significant changes not only in Bilti and her husband's lives, but also in local communities' perception towards Dalits. With the growing income followed by improved living condition, their social status has also gone up.

As a result of enhanced social awareness, Bilti and her husband understood the importance of citizenship certificates and obtained the certificates from the District Administration Office. They got their old house renovated and painted, and have become more conscious of the importance of improved environmental sanitation. Accordingly, they now keep their surrounding areas clean

"Gone are the days when my life was a nightmare - both economically and socially. Had WCDC not initiated SCG in my village, I would still be mired in the same nightmare and would have doomed my son's family too to go through the same difficulties that my husband and I had faced. Now, I am very happy that I could come out of my past destitution and social stigma to some extent," Bilti Sada says with a long sigh.

and dispose their garbage properly. Unlike her neighbors who are waiting for some social organization to come and build toilets for them, Bilti took the matter into her hand and built one by herself.

Bilti and her husband have not limited their knowledge and benefits within themselves only. They are sharing the information about the benefits of savings and credit program of World Neighbors among other community members, encouraging them to join such groups, citing their own example as a model.

Case Study #22: Hem Maya Becomes a Pioneer in Agro-Forestry

Hem Maya Shivakti from Khayarmara – 6, Bauwa Tole, Mahottari epitomizes a best practitioner of agro-forestry in her village. Originally from Lalgadh, she was married here 30 years ago and recalls how miserable her economic condition was in the beginning. Hem Maya and her husband had land but didn't use it to its full potential. They only cultivated paddy on their land, but the production was not enough to feed a family of eight. She also didn't know anything about sustainable agriculture or organic farming and depended on chemical fertilizers and pesticides. Hem Maya and her husband had to spend more than Rs. 10,000 each year on these chemicals, even though the return was lower than expected. They even borrowed money from the local moneylenders at high interest rates to buy chemicals.

In 2002, Hem Maya heard of a savings and credit program initiated in her village by WCDC in coordination with World Neighbors. She did not take any interest in the beginning as she already had a lot of problems given low farm productivity required increased investments on her part. After a few months however, she joined the group and started saving every month. She found that her savings allowed her to plan investments and she decided to take out a loan for goat-keeping. In the meantime, she also got an opportunity to attend training on sustainable agriculture conducted by WCDC. The more she attended such training programs, the more she started realizing how she and her husband were wasting their resources. Using her new learning, she started planting grass and fodder trees on the bunds and barren lands. Other villagers laughed at her and remarked that she had gone crazy planting grass and bushes. But, she knew in her heart that she would be able to reap the benefits soon. Undeterred, Hem Maya continued with her agro-forestry.

Hem Maya briefs us about her success with contentment and confidence, *"With enough grass and plants on our lands, we soon did not need to go to the forest to collect fire wood and fodder for the animals. We borrowed money from the savings and credit group to buy 3 piglets for NRs. 18,000/-. Now they are big and ready to be sold in the market and will fetch at least NRs. 42,000/-. We are making an annual profit of more than NRs. 35,000/- through the sale of milk and*

livestock. My children are also healthier now as we have enough milk to consume."

Hem Maya constructed an improved shed for the animals and has started livestock urine collection. She has also started vermi-composting and applies compost manure knowledge in her farming. Now she doesn't need to spend money on chemical fertilizers and her production has also increased. She also earns money by selling vegetables in the market. With her income, she has been able to provide education to her youngest son, get her eldest daughter married, and renovate her old house. *"We now have a tiled roof and have no more problems with leaks during the rainy season,"* she shares, all smiles.

"I don't have sufficient words to thank WCDC and World Neighbors for teaching me all these wonderful things in life," she says in a heartfelt expression of gratitude.

Hem Maya is now well known around her village as one of the pioneers in agro-forestry. Every year, a number of social organizations and educational institutes make study visits to her place to learn and share her experiences. *"Besides the tangible benefits from agro-forestry, it also helps maintain ecological balance and prevent soil erosion,"* she explains to the visitors. Hem Maya credits all these transformations in her life to the women's savings and credit group.

Case Study #23: When Women Unite

When SIDS first initiated the Women's Savings and Credit Group (SCG) in Kamalamai – 4, Ranikhola, Sindhuli in 2001, the overall socio-economic condition of the villagers, especially the women was appalling. Most women earned meager amounts of money crushing stones, a back breaking work, at river banks and working in rich people's fields. The villagers here had been deprived of even basic facilities like drinking water, education and health services since ages. Women were enthusiastic about joining the SCGs, but were held back by their husbands who didn't want their wives to be involved in anything besides housework. Most women managed to persuade their husbands of the benefits of SCGs and successfully convinced them that membership could be a way out of their poverty.

Slowly but steadily, the women started saving on a regular basis. After a few months, the women had saved enough to borrow money from their groups to buy chickens and goats. Some women also borrowed additional amount from their groups to buy cattle and pigs. Once the animals reached maturity, the women could sell them at some profit to repay their loans and retain a portion of the profit as savings. SIDS also provided training on various concepts of sustainable agriculture to its group members. The women learned to replace chemical fertilizers with compost manure and livestock urine and soon realized that it helped increase their production. Understanding the importance of agro-forestry, the women planted trees and grasses on their barren lands so that firewood, and fodder for their animals were easily accessible.

Manamaya Karki, a SCG member describes how she was relieved when the group members consoled her after her son's death: "I felt so alone and thought I had no one to turn to. The next morning my friends from the group came to my house and told me not to worry. They also told me not to hesitate to ask if I needed anything. I felt so relieved and overwhelmed with emotion; I had tears in my eyes."

The women didn't limit their success to themselves, but also strove forward for the development of their community. There was a big problem of drinking water supply in the village and the villagers couldn't find any respite from it. They had to fetch water from Ranikhola (a local river) spending 3 hours for one round trip. Upon the women's request, SIDS provided a loan of Rs. 360,000 for buying water pump and other construction materials. With technical assistance from SIDS and the free labor contributed by the villagers, the whole project was completed within one year. "Now we can afford to sleep until 6 am in the morning as we don't have to walk to the river anymore", the women jubilantly share.

When *tsunami* hit Thailand, Indonesia, Sri Lanka, India other eight Asian countries, the women collected NRs. 50/- from each member and sent the money through the relief fund in their village. When they heard about the earthquake in People's Republic of China last year, they again raised money for the victims. The women feel it's their duty as human beings to help those in need. Whenever there's a fire in their village or if somebody dies, the women's savings and credit groups collect money and food from their members and provide some relief to the affected family.

Women from all the SCGs have made a regulation to have their own uniform. They feel that the uniform helps them to be identified as SCG members and also bridges the gap between rich and poor. But most importantly, they feel that it creates a sense of unity and togetherness within the group. The women feel that in addition to saving, being in the group has taught them the importance of staying together and maintaining solidarity.

Case Study #24: A Single Woman Stands on Her Own Feet

When Sharada Kumari Chaudhary came back to live with her parents after her husband left her for another woman, she was completely distraught. Her parents were even more dismayed now that their daughter was separated from her husband and living alone, something that does not sit well with people in the rural areas of Nepal.

"For the first few days, I didn't feel like talking with anyone, and I never stepped outside the house. I would sit alone and cry most of the times," she says, recalling the mental trauma that she went through during those days. Soon, she also began to feel that she was creating an unnecessary financial burden on her parents as she didn't have any means of income to support herself let alone them.

In 2004, Sharada joined *Naya Tole Mahila Bachat Samuha*, women's savings and credit group that was initiated by *Chetana* with assistance from World Neighbors in her village (Haribhawan, Jabdi - 5, Naya tole, Sarlahi). As a single woman without any regular means of income, it was very hard for her to even pay for the monthly installments to the group. She had a small savings from her previous days, so she used that money to pay for the installments.

After joining the group, *Chetana* provided her various capacity building and skill enhancing trainings. She also attended orientations on gender equity and women's rights, which slowly began to raise her confidence level in tackling her life situation. She found the training on tailoring and sewing very useful and gradually began to eke out a small income by sewing clothes for other villagers at home. As she didn't have a sewing machine of her own, she had to hire it from others. This was curtailing her profit margin. As she was

saving on a regular basis, she borrowed money from the group a year later to buy a sewing machine of her own. She soon repaid the loan through the income she made by sewing clothes.

With her regular savings in hand, Sharada joined the cooperative in her village in 2006. She borrowed money from the cooperative and opened a small shop in the village. Her shop is doing very well as seen from her average monthly earnings of at least NRs. 3,000/-. With this income from the shop, she was able to pay back the entire loan money to the cooperative last year. She has also moved the sewing machine from her

parent's house to the shop for she doesn't want to trouble her parents anymore by working in the house. She thinks it is a very wise decision because she needs to be in the shop all day, so she can manage both the marketing of clothes and clients

Sharada expresses her deep satisfaction of being economically independent in these words, "I always have a balance of Rs. 5-6,000/- with me and don't have to ask for help from my parents anymore."

at the same time, which she would not be able to by working from her parent's home. As she has become very well known in the village for her sewing skills, most women from the village come to her for putting in orders to sew clothes for their children and also themselves. Sharada recalls she earned in excess of NRs. 5,000/- during *Dashain* last year by just sewing clothes.

Economic stability has given Sharada a sense of security and personal relief. Her parents are also very happy that their daughter is making a steady income and living independently. They are extremely grateful towards Chetana and World Neighbors for helping their daughter stand on her own feet.

Case Study #25: Saili Maya's Stepping Stones to Success

Saili Maya Rana, originally from Bhiman, Sindhuli was married in Beldanda, Maisthan, Mahottari in 1985 when she was just 17 years old. She is the second wife of her husband, who had earlier married her own elder sister.

After her wedding, Saili had to work in the fields with her in-laws as well as to look after all the household activities. There was no

drinking water supply in the village, so everyday she had to wake up while it was still dark and walk to the river to fetch water. She was treated like a servant in her own household and didn't get much help from her elder sister either. She had no say in her own family matters or any access to resources, even those she helped generate. Saili Maya couldn't buy herself decent clothes during festivals like *Dashain*. She had to wait for everybody to finish their dinner before she could eat and she had to depend on the leftovers. Sometimes there wasn't enough food to go around. Then, she had to go to bed hungry. She was beginning to think that she had no other choice but to accept her fate.

In 2000, IRDS initiated women's savings and credit groups in Saili Maya's village with assistance from World Neighbors. Saili Maya knew that membership in the group would be very beneficial for a poor woman like her but didn't have access to any other details. One day she sat down with other women in her village to talk about it. They visited the IRDS office in Bardibas, got the necessary information on group

formation and decided to form a group, naming it *Paropkar Mahila Bachat Samuha* (Benefactor Women's Savings and Credit Group). At the beginning, many of the women left the group because they couldn't afford the time or money to save.

Saili Maya too had some time constraints but she and some of her friends remained in the group and continued to save. Slowly the group's funds grew enough to borrow from the group and buy animals. Seeing this, those who had initially left the group rejoined them.

Her elder daughter will finish school (10th grade) next year and Saili Maya is well prepared to send her daughter to the local college for higher studies. She has already set aside the money required for her daughter's education. "I don't want her to suffer the way I did," says Saili Maya.

A few months later, she took out a loan from the group and bought a few chickens and two goats. She borrowed an additional NRs. 6,500/- from the group to buy a buffalo. She was able to repay the money within 2 years by selling the buffalo's milk. She also bought 2 pigs with NRs. 15,000/- that she borrowed from the group. Both of the pigs are about to give birth now. She plans to sell them both next year and retain the piglets. Saili Maya has also opened a small shop in her own house with money she borrowed from the group.

The shop is doing very well and is the main source of her income now.

Saili Maya also received informal training from IRDS on record keeping for her shop and it has become easy for her to keep track of the daily transactions. Today, Saili Maya has a very steady income. Apart from the shop, she also sells milk and ghee in the market. With her income, Saili Maya has managed to renovate and paint her old house. She has bought a piece of land too and constructed a house in her village. Unlike in the past, there is no need to worry about the cost of sending her children to school. She is also involved in more than 4 savings and credit groups. Last year she was elected into the management committee of the local school.

Saili Maya has recently joined hands with other group members and started a small fishery project in Sakhatar village. The women cleaned the pond themselves and collectively spent NRs. 3,000/- to buy the fish. *"This is only the pilot phase, lets see how it goes,"* Saili says. She is extremely grateful to IRDS and World Neighbors for providing her the stepping stones to move ahead with her life.

Case Study #26: A Self-Reliant Kopila

Kopila Rai, 29, is single and lives with her parents, two brothers and six sisters in Judigaon, Kavrepalanchok. Like most villagers, agriculture is their main occupation. Judigaon has a hilly topography without any irrigation facilities. In previous years, their agricultural production was not sufficient to feed the entire family throughout the whole year, so some of Kopila's family members worked as laborers on a daily wage basis. Kopila and her siblings are uneducated as their parents were too poor to afford their children's schooling. Her parents worked hard all year-round just to pay back the interest on loans they borrowed from local money lenders. Like most poor people, Kopila was beginning to surrender her life to death and destitution.

Nine years ago, a local NGO named Social Service Society (SSS) came in contact with people from lower Judigaon and with assistance from World Neighbors, introduced a small program for women's

savings and credit. Kopila and her female counterparts formed a savings and credit group with 24 members and Kopila was elected Treasurer. Soon after group formation, SSS organized a 6-month literacy program for women, in which Kopila participated. Later on, she also received training in group account keeping. With this skill, she started maintaining account books for her group. The literacy training helped her establish a reputation in the village, for now she holds a position of importance as the Group Treasurer, and a position of self respect as a real bookkeeper.

Kopila comments, "I feel really grateful to SSS and World Neighbors for all their support -moral, technical and financial in bringing about positive changes not only in my life but also in the whole community."

After a few months of the group formation, Kopila took a loan from the group for raising a female goat. A few months later, it gave birth to two baby goats. After six months, she sold one of the goats in the market and paid back the loan with interest to the group. She repeated this successfully and gradually increased the number of goats she owned and eventually, she bought a cow. Now, Kopila has five goats, two cows and a bull. Kopila and her group members also received training on improving animal sheds, making home nurseries, planting fodder/grass and other aspects of sustainable agriculture. Now she has started to sell seeds of different fodder grasses, from which she is earning more than NRs. 3,000/- per season. Kopila has also planted orange, mango and jackfruit trees and now makes money by selling their fruits in the market.

After the formation of savings and credit groups, Kopila has noticed a lot of changes that are taking place both in the village as a whole and in individual community members. More villagers are enrolling their daughters in school. As a result of training on environmental sanitation, all the group members use toilets to defecate, making the village look much cleaner. More than 80 percent of married couples of this village are practicing some forms of modern family planning methods. Most women have not only become aware of the importance of receiving medical examination during pregnancy and after delivery, but they are also now seeking them. *Kopila adds "It gives me great satisfaction when I see green terraces filled with fodder trees and households with goats and productive cattle. I wish to see every development in this village."*

Case Study #27: Manju Devi's Fight Against Poverty

Manju Devi from Jagatpur, Bihar, who is now 42, was married when she was a little girl of 12. She remembers being scolded by her father as a small girl when she had expressed her wish to go to school. "My brothers used to go to some local school, but I never got to see a school in my childhood," she recalls. Her parents said they didn't want to waste money on their daughter's education. After getting married, Manju had to work hard throughout the day, looking after all the household chores and also helping her in-laws in the field. She had no respite from work and often fell ill as a result. With no reprieve in sight, Manju had surrendered her life to poverty and destitution.

In 2003, GPSVS initiated *Mahila Mandal* (women's savings and credit group) in Manju's village and she also joined the group with a monthly saving of IRs. 30/-. Initially, it was very hard for her to even manage the money for her monthly installments. At times she had to borrow money from other women in her village. Also she was finding it hard to manage time to attend the monthly group meetings. After being in the group for 2 years, Manju borrowed IRs. 3,000/- to start a business of selling sweets in the village. She would make sweets in the house and sell them during *hattiyas* (weekly market) in the village. Manju was also able to sell the sweets during festivals like *deepawali* and *navaratri*.

With her income from this business, Manju was able to pay back the loan within next six months. Manju had also received training on various concepts of sustainable agriculture such as livestock urine collection and vermi composting. Utilizing the knowledge she had acquired through the training, she started vermi-composting in her fields and applied it too. To her delight, her vegetable production not only increased but she was now also able to save money that she would have otherwise had to spend on buying chemical fertilizers like urea and DAP.

The next year, she again borrowed IRs. 4,500 from the group and opened a small grocery shop in the village. She sold items of daily needs together with vegetables grown in her field including potatoes, radish and garlic. She set aside some money from her income for her husband, which he used to buy rice and other grains at cheaper rate in the village from the farmers and later sold in the

market. Manju was very happy that now her husband was also working and supporting her efforts to make profit in support of the family.

Manju has witnessed various changes today in her life after joining the group, which she had thought would be impossible for a poor woman like her. She has opened an account in the *Uttar Gramin Bank* (a local bank in her village) where she has a saving of IRs. 5,300/-. She has also joined the cooperative and saves IRs. 200/- every month. She was able to enroll her younger son in a boarding school and has married off her elder son. The wedding ceremony cost her more than IRs. 20,000/- but Manju had enough savings to bear all the expenses by herself without having to go to a money lender, which would have been the probable and only course of action for her before joining the group. Her husband too earns at least IRs. 4,000 each month by selling rice and other grains.

Manju says, "My life has changed after joining Mahila Mandal. I am saving money. I am earning money. I do not have to go to a money lender anymore."

Manju and her husband are extremely grateful towards GPSVS and World Neighbors for initiating saving groups in her village and help her achieve a life without poverty.

Case Study #28: Misra B.K.'s New Found Courage

Misra B.K. is 37 yrs old and originally a resident of Gauribas. She was married 19 years ago in Bardanda, Maisthan, Mahottari. She has one son and three daughters and all of them go to a local school. Her husband works as a laborer on daily wages. They belong to a Dalit (untouchable) caste. Untouchability is a practice still prevalent in many rural communities of Nepal. Their presence alone is thought to be an ill-omen and bring bad luck to others. Although the situation has improved considerably, there are still communities where Dalits are socially excluded. Such was the case with Misra in her village.

Misra and her husband have a small house on the outskirts of the jungle as they are not allowed to settle anywhere inside the village. Most of the people in the village are from the Tamang caste. There are a few other Dalits in the area, all of whom are poor and illiterate. Misra recalls how hard life was for a Dalit like her in the village. She

was not allowed to collect water from the source used by other villagers. She was not allowed inside the temples and other holy places and was, like other Dalits, rebuked for sitting alongside people from other castes during festivals and social gatherings. Children were discriminated in school and classrooms and were made to sit separately from children of other castes. Dalits like Misra had thought that this was the way their lives had to be and had surrendered to social prejudice.

Perception of Dalits as untouchables is gradually fading away. Nobody feels uncomfortable with their presence in festivals and other social gatherings, or not as much, or as negatively.

Misra and other Dalit women from the village joined the women's savings and credit group initiated by WCDC, World Neighbors' partner in Mahottari district in 2001. Other villagers did not want to see low caste women improve their status and prosper. They still wanted to continue their reign of dominance over Dalits and enjoy the feeling of superiority. But, Misra knew that she had to do something as she did not want to live the life she was living. So, she did not care about their rebukes. She started taking classes on informal literacy and women's rights and laws which focused on social injustice towards women like domestic violence. Soon Misra and other Dalit women grew more aware of their rights. They also knew they could respond to and retaliate against any sort of social injustice for they now understood that law was on their side. So, after this awareness they started mingling with the villagers and some even started building houses within the village. Those belonging to the so called 'high castes' had no choice but to accept the Dalits.

Misra got an opportunity to participate in a training program on reproductive health provided by WCDC; soon after, she started seeking and helping poor women with delivery cases in her village. Because of her active social work in the village, WCDC usually seek her help when conducting training on women's rights, advocacy and awareness programs. She got another training opportunity, this time about organic farming on various components of Sustainable Agriculture. Instead of chemical fertilizers, she began applying livestock urine and compost manure in her field. She began making money by selling the vegetables in the market. She bought a buffalo with a loan from the group and started to make money by selling milk. Now she has enough money to pay her children's school

fees. Later, she took out a loan from the cooperative to buy another piece of land and a farm with irrigation facility in her own village.

Beside the economic changes among Dalits, Misra has sensed a tremendous change in the attitude of non-Dalits towards Dalits. Dalits can now collect water from the same source in the village as any other non-Dalits and can enter temples. Unlike before, the villagers do not hesitate to buy milk and vegetables that are produced by the Dalits.

Today Misra is involved in more than 3 savings and credit groups. She is the Secretary in one of them. Every woman in these groups praises her role in managing the group and holding all the members together. She makes sure that everybody pays their installments on time. Misra and her group members also advocate against domestic violence and whenever a case of violence or discrimination against women comes to their notice, they do not lag behind in lending their helping hands to their female counterparts.

Misra thanks WCDC and World Neighbors wholeheartedly for starting the savings and credit program in her village. She further adds, *"It hasn't only taught me to save, but has also instilled a sense of togetherness and self-confidence among Dalit women like us.*

Case Study #29: Even a Fistful of Grain Can Help a Lot!!!

Can you imagine that a fistful of grain would make such a difference in the lives of poorest of the poor? It has made a true difference for the villagers of Chitwan and Sindhuli where World Neighbors' partner NGOs, WGCC and SIDS have initiated SCGs since 2000. SCG members' determination to do something for the very poor and marginalized fellow beings has made this possible. This sincere desire to support the most needy group member of their community compelled the SCG members to think of some innovative solutions, and eventually they came out with an idea of collecting a fistful of grain from each member.

In fact, setting aside a fistful of grain from the cooking utensil (before cooking) every morning is a system long practiced in some ethnic groups in Nepal. Such grains are meant for charity, not for self consumption. In Sindhuli, some SCGs have made it compulsory for their members to do so every morning and every evening. In one

month, such fistful of grains normally amounts to about one kilogram, and is deposited to their respective groups, which then decide whether to sell it and deposit the sale proceeds to their community welfare fund for future use or distribute it to the needy group members, depending upon their current situation.

These selected SCGs have initiated this benevolent action with the sole objective of tackling neighborhood problems prevalent in the community with their own resources and efforts. The SCGs use the grains or their sale proceeds for various causes and acts within their society. They provide support to group members whose houses are gutted in a fire or destroyed by natural disasters such as earthquakes or floods. They provide scholarships to children who have been withdrawn from schools due to financial constraints. The group members also assist the poor and helpless community members in holding social ceremonies like weddings. By funding it and by doing voluntary work in the ceremony. SCG members have also constructed mule tracks and *Chautara* for the respite of travelers and passers-by with the money from the sale proceeds of such grains.

Local community cited various benefits from this system. They believe, "The system has minimized the issue of untouchability prevalent in the society because donation of fistful of grains is accepted irrespective of race and religion".

It has boosted the community's morale and ensured some sort of social security/safety net in the community. It also helped narrow the gap between rich and poor and has also helped enhance the self-confidence of marginalized and disadvantaged people as they saw how they too could make a difference.

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